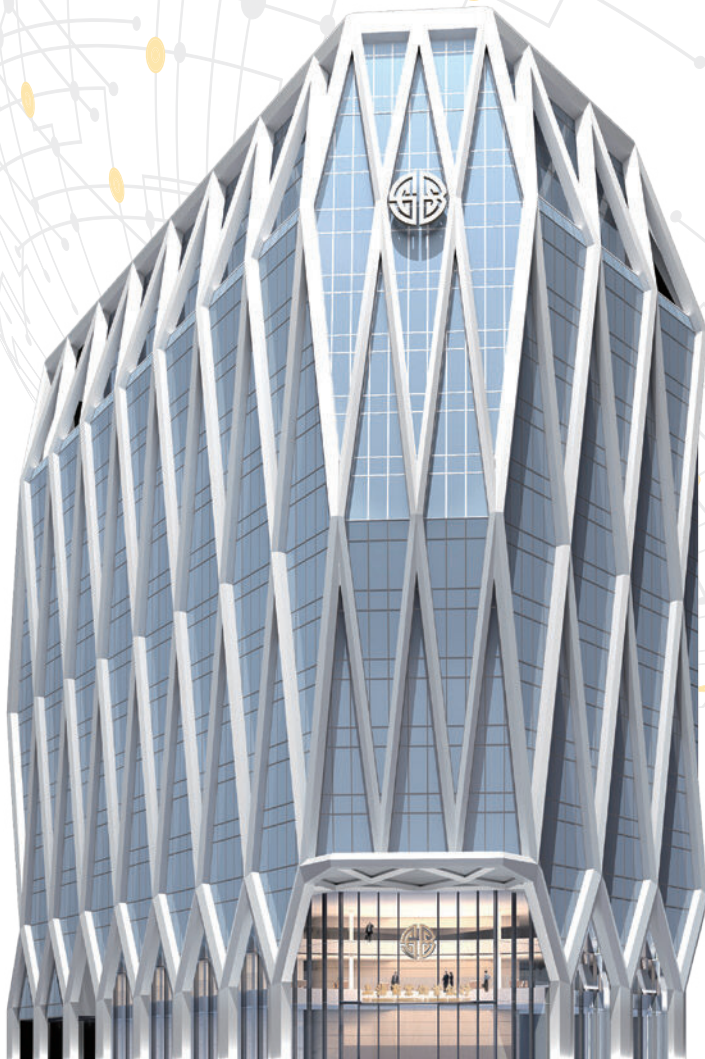


Stock Code: 5876  
<https://www.scsb.com.tw>  
<https://mops.twse.com.tw>  
Printed on March 2026

# 2025

## Annual Report

Warmth • Ease • Respect



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 169 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: 886-2-77246570  
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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Performance Highlights



## Directors

SCSB Annual Report 2025

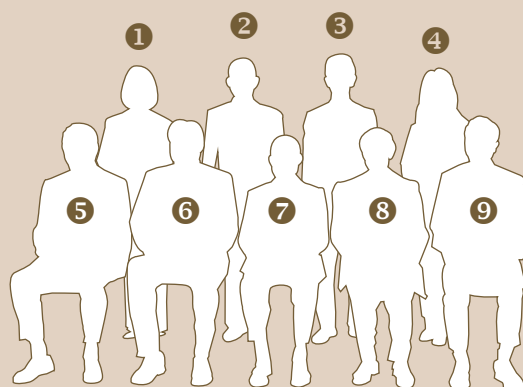


▲ Back row from left to right

- 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 2025



▲ tri-“SHANGHAI BANK” Business Promotion Seminar



▲ New Minsheng Building Groundbreaking Ceremony



# Business Activities

SCSB Annual Report 2025



▲ Collective Agreement Signing Ceremony



▲ 「Anti-Fraud Cooperation Agreement」 MOU Signing Ceremony



▲ RPA Project Graduation Ceremony



▲ Family Wealth Management Forum



▲ FinTechOn 2025 & AFA Summit



# Business Activities

SCSB Annual Report 2025



▲ Asia Asset Management Center Kaohsiung Zone Opening Ceremony



▲ "Kaohsiung Zone of the Asian Asset Management Center" Unveiling Ceremony



▲ Hakka Coin Press Conference



▲ Anti-Fraud Forum



▲ Family Day



# ESG

SCSB Annual Report 2025



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



## Honor

SCSB Annual Report 2025



► SCSB received awards to affirm the outstanding performance. ◀



# Honor

SCSB Annual Report 2025



► SCSB received awards to affirm the outstanding performance. ◀



# Honor

SCSB Annual Report 2025



► SCSB received awards to affirm the outstanding performance. ◀



# Letter to Shareholders

SCSB Annual Report 2025

## 1. Foreword

In 2025, despite the effects of US tariff policies and geopolitical risks, the global economy remained resilient. Considering the economic and financial environment, SCSB steadily expanded business while maintaining focus on asset safety, liquidity sufficiency, and capital adequacy. The net income amounted to NT\$14.83 billion, with EPS after tax of NT\$3.06, and efficiency ratio was 38.50%. Meanwhile, the year-end, the capital adequacy ratio 16.84%, NPL ratio 0.52%, coverage ratio 252.18%, and liquidity ratio 26.56%,



**LEE, CHING-YEN**  
Chairman

The following summarizes SCSB's 2025 business performance, 2026 business plans, and future development strategies, along with the impacts and countermeasures of external competitive, regulatory and macroeconomic environment, as well as the latest credit rating results.

## 2. Operating Performance in 2025

### (1) Global and Domestic Finance Environment

In 2025, the global economic and financial landscape was affected by US tariff policies, amid heightened trade frictions and increased financial market volatility. In Taiwan, the economy exhibited a stellar performance driven by an investment boom in artificial intelligence that boosted equipment investment and commodity exports. The Universal Cash Handout program in the second half of the year also stimulated private consumption. Annual economic growth rate reached 8.68%, far exceeding the previous year's 5.27%. On the financial front, the U.S. Federal Reserve began a rate-cutting cycle in the second half of the year, implementing

three cuts totaling 75 basis points for the year. Meanwhile, CBC maintained its monetary policy stance from the previous year, keeping interest rates unchanged throughout 2025. The New Taiwan Dollar experienced significant volatility due to fluctuating U.S. tariff policies. Driven by factors such as foreign exchange inflows and exporters' foreign exchange settlements, appreciation pressure on the New Taiwan Dollar increased markedly. At year-end, the New Taiwan Dollar closed at NT\$31.438 against the U.S. Dollar, appreciated by 4.27% over the year. Benefiting from positive factors, including the strong performance of U.S. tech stocks that supported Taiwan's tech sector, TAIEX closed at a record high of 28,963 points at year-end, up 25.74% for the year.

### (2) Organization Changes

At the beginning of the year, SCSB adjusted the OBU organizational structure to strengthen the functions of OBU business personnel and enhance business momentum. To expand service coverage and strengthen the operational team, SCSB actively prepared for the establishment of a new branch in Taichung City, which officially opened on January 5, 2026. In line with the FSC's efforts to promote Taiwan as an Asia Asset Management Center, SCSB applied for a pilot program under the "Operation Directions for Financial Institutions Applying for Business Trials in Local Asset Management Zones." As one of the first approved applicants, SCSB commenced operations at the Kaohsiung Zone of the Asian Asset Management Center on July 15, aiming to expand the capacity of asset management services.

### (3) Business Plan, Strategy and Performance

The 2025 business plan focused on developing diversified core businesses, including corporate banking, personal banking, wealth management, treasury marketing, deposits and remittances, and digital banking. SCSB continuously strengthened resource sharing between business departments and personnel, innovated financial products and services, expanded high-net-worth wealth management services, recruited talent from various fields, and promoted sustainable development, thereby enhancing corporate image.

The results of 2025 business plan and strategy were reflected on the performance of main business and profit, in which the average deposit balance was NT\$1,261.2 billion, the same as last year; average loan balance was NT\$889.8 billion, up 1.1% from last year; profit before income tax was NT\$16.47 billion, up 9.7% from last year; net income was NT\$14.83 billion, up 10.0% from last year; EPS was NT\$3.06, up 10.1% from last year; after-tax return on assets and after-tax return on equity were 0.92% and 7.36% respectively.

### (4) Budget Implementation

As for the implementation of main business and profit in 2025, the budget achievement rate was 96.0% for the average deposit balance, 96.0% for the average loan balance, and 102.0% for net income.



**KUO, CHING-YI**  
President

### (5) Financial Result

Unit: NT\$ Billion, except as indicated

| Item \ Year                                                         | 2025  | 2024  | Change |
|---------------------------------------------------------------------|-------|-------|--------|
| Net interest income                                                 | 17.63 | 19.03 | -7.4%  |
| Total non-interest income                                           | 10.63 | 8.42  | 26.2%  |
| Net revenue                                                         | 28.26 | 27.45 | 3.0%   |
| Provisions for bad-debt expense, commitment and guarantee liability | 1.80  | 2.61  | -31.0% |
| Total operating expenses                                            | 9.99  | 9.83  | 1.6%   |
| Profit before income tax                                            | 16.47 | 15.01 | 9.7%   |
| Net income                                                          | 14.83 | 13.48 | 10.0%  |
| Earnings Per Share (after income tax) (in NT\$)                     | 3.06  | 2.78  | 10.1%  |
| ROA (after income tax) (%)                                          | 0.92  | 0.84  | 0.08   |
| ROE (after income tax) (%)                                          | 7.36  | 7.07  | 0.29   |

Note: The change in ROA (after income tax) and ROE (after income tax) is calculated as a net increase or decrease in percentage points.



## (6) Research and Development

In 2025, SCSB continued to develop innovative products and services with a customer-centered approach based on customer needs. SCSB also strengthened the application of financial technology, implemented projects to establish new core systems, upgraded digital banking services, and promoted inclusive finance. In terms of corporate banking, SCSB leveraged the credit guarantee fund mechanism, promoted sustainability-linked loans, enhanced risk awareness, and improved the quality of credit assets. In terms of personal banking, SCSB offered flexible product portfolios and packages, enhanced the sales marketing capabilities, promoted consumer finance digital marketing, and improved digital experience. In terms of customer finance, SCSB continued to diversify wealth management products, advanced inclusive finance, built “Go Rich” smart financial system, promoted high-net-worth wealth management, and actively developed asset inheritance and comprehensive trust services.

In terms of deposits and remittances, SCSB continuously launched preferential deposit programs, promoted retail and demand deposits, accelerated digital transactions, and improved the effectiveness of non-contact services. In terms of treasury, SCSB optimized the transaction system, refined financial marketing products and services, stayed fully attuned to market opportunities, and improved capital utilization efficiency. In terms of digital banking, SCSB built a data analytics platform, developed new profit engines, strengthened smart finance, and enhanced the brand recognition and market presence of digital sub-brands. SCSB also continued to develop and implement AI in daily operations and management to achieve the goals of improving operational efficiency and intelligent operations.

In line with international development trends, SCSB has been committed to promoting sustainable development and achieved fruitful results. Through industry-academia collaboration with National Cheng Kung University, SCSB co-developed the “Carbon Emissions Simplified Analysis Tool” system platform. The SBTi organization has reviewed and approved SCSB’s science-based targets. SCSB was selected for the S&P Global Sustainability Yearbook for the second consecutive year and ranked among the top 10% of global banks for ESG performance. SCSB was honored as one of the top 5% of listed companies in the 2024 Corporate Governance Evaluation. SCSB signed a collective agreement with the corporate union for the first time to implement labor-management cooperation and improve employee welfare. SCSB received an AA rating from MSCI ESG Ratings.

## 3. Business Plan for 2026

### (1) Business Guideline

In accordance with the financial and operational blueprint of the 2026-2030 five-year plan, SCSB will adopt a prudent development strategy. In 2026, SCSB’s strategic focus will continue to be on “preserving sustainability and driving smart innovation,” upholding the spirit of founding principles, strengthening operational capital, promoting sustainable development, and creating sustainable value. Leveraging financial technology, SCSB will advance artificial intelligence, innovate products and services, and expand diverse business opportunities.

### (2) Business Target

Taking into account factors including economic growth forecasts, market competition, as well as the growth result in 2025 and business strategies for 2026, SCSB is setting up appropriate growth for 2026 targets.

### (3) Business Policy

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 Asia asset management and 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 comprehensive 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 business continuity management and information security, cultivate a compliance culture, and refine corporate governance.

#### 4. Future Development Strategy

SCSB's main development strategies for 2026 are as follows:

- (1) Overall operations: Implement operations with integrity, achieve a balanced and steady development, strengthen financial and business operations, and upgrade operating facilities.
- (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: Upgrade core systems, stabilize system operations, strengthen information utilization, and refine cybersecurity governance.
- (7) Risk management: Strengthen risk management, enhance early-warning mechanisms, optimize asset quality, and maintain capital management.
- (8) Human resources: Attract diverse talents, 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: Drive sustainable finance, commit to energy saving and carbon reduction, fulfill social responsibilities, and reinforce corporate governance.

#### 5. Impact and Countermeasure of the External Competitive, Regulatory, and Macroeconomic Environment

##### (1) External Competitive Environment

The global economy remains subject to fluctuations from trade policies and geopolitical conflicts, leading to increased uncertainty in the economic outlook. In addition, the external business environment is highly volatile, with intense market competition. In response to competitive external environment, SCSB will shift from price competition to value competition, advance digital and sustainable transformation, deepen customer relationship management, and further strengthen presence in the Asia-Pacific region to enhance overall competitiveness.



## (2) Regulatory Environment

FSC is working to promote Taiwan as an Asia Asset Management Center through the launch of five specific plans: strengthen asset management, integrate inclusive and sustainable finance, promote wealth management, drive funds into public infrastructure, and expand investment in Taiwan. 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's policies, provide financial services to customers, seize key market opportunities, leverage financial influence, and drive sustainable development.

## (3) Macroeconomic Environment

In 2026, geopolitical conflicts and climate change will continue to impact the global economy. The United States has resumed its interest rate cut cycle, while CBC's housing market control policies will expect to continue. The banking sector will face competitive pressure due to excessively low interest rate spreads. In the face of such volatile external challenges, SCSB will closely monitor changes in the business environment to adopt flexible operational measures, anticipate future trends to steadily expand businesses, and seize market opportunities to generate sustainable revenue and profit.

## 6. Credit Ratings

| Rating Agency                 | Ratings                 |                          | Outlook  | Date       |
|-------------------------------|-------------------------|--------------------------|----------|------------|
|                               | Domestic Long-term      | Domestic Short-term      |          |            |
| Taiwan Ratings                | twAA-                   | twA-1+                   | Stable   | 2025/12/11 |
| Fitch Ratings (Taiwan Branch) | AA(twn)                 | F1+(twn)                 | Negative | 2025/11/06 |
| Rating Agency                 | Ratings                 |                          | Outlook  | Date       |
|                               | International Long-term | International Short-term |          |            |
| S&P Global Ratings            | BBB+                    | A-2                      | Stable   | 2025/12/11 |
| Fitch Ratings                 | A-                      | F2                       | Negative | 2025/11/06 |

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. 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 2025

## 1. Directors, Independent Directors and Management Team

### (1) Directors and Independent Directors

#### A. Directors' Information

2025/12/31

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



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

| Title | Nationality/<br>Place of<br>Incorporation | Name | Gender<br>/<br>Age | Date of<br>Election | Term<br>(years) | Date of<br>First<br>Elected | Shareholding when<br>Elected |   | Current<br>Shareholding |   | Spouse & Minors<br>Shareholding |   | Shareholding under<br>Other’s Name |   | Experience<br>(Education) | Current Positions in SCSB<br>and Other Company                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Spouse or Relatives within the<br>2nd Degree of Kinship who is a<br>Member of the Management<br>Team or Directors |      |          |
|-------|-------------------------------------------|------|--------------------|---------------------|-----------------|-----------------------------|------------------------------|---|-------------------------|---|---------------------------------|---|------------------------------------|---|---------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|------|----------|
|       |                                           |      |                    |                     |                 |                             | Shares                       | % | Shares                  | % | Shares                          | % | Shares                             | % |                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Title                                                                                                             | Name | Relation |
|       |                                           |      |                    |                     |                 |                             |                              |   |                         |   |                                 |   |                                    |   |                           | Director of Krinein Company<br>Chairman of Shancom<br>Reconstruction Inc.<br>Director of Wresqueue<br>Limitada<br>Director of China Travel<br>Service (Taiwan) Limited<br>Director of CTS Travel<br>International Ltd.<br>Director of Silks Place Taroko<br>Director of Hong Da<br>Investment Co., Ltd.<br>Director of Shanghai<br>Commercial Bank Limited<br>Director of Safehaven<br>Investment Corp.<br>Director of SeaKapital<br>Holdings Ltd.<br>Director of Tankard Shipping<br>Co., Inc.<br>Director of Federation of HK<br>Jiangsu Community<br>Organisations Limited<br>Director of Wushih Residents<br>(H.K.) Association Limited<br>Director of Hong Kong<br>Instruments Holdings Limited<br>Director of Kiangsu Chekiang<br>and Shanghai Residents (HK)<br>Association<br>Director of Gloden Peak<br>Developments Limited<br>Director of Gloden Peak WCH<br>Limited<br>Shareholder of Jiangsu<br>Holdings Limited<br>Chairman of Hong Kong Wuxi<br>Binhu Association Co.,<br>Limited |                                                                                                                   |      |          |



| Title                               | Nationality/<br>Place of<br>Incorporation | Name          | Gender<br>/<br>Age | Date of<br>Election | Term<br>(years) | Date of<br>First<br>Elected | Shareholding when<br>Elected |       | Current<br>Shareholding |       | Spouse & Minors<br>Shareholding |       | Shareholding under<br>Other's Name |       | Experience<br>(Education)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Current Positions in SCSB<br>and Other Company | Spouse or Relatives within the<br>2nd Degree of Kinship who is a<br>Member of the Management<br>Team or Directors |      |          |
|-------------------------------------|-------------------------------------------|---------------|--------------------|---------------------|-----------------|-----------------------------|------------------------------|-------|-------------------------|-------|---------------------------------|-------|------------------------------------|-------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|------|----------|
|                                     |                                           |               |                    |                     |                 |                             | Shares                       | %     | Shares                  | %     | Shares                          | %     | Shares                             | %     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                | Title                                                                                                             | Name | Relation |
| Independent<br>Managing<br>Director | R.O.C.                                    | CHEN, MU-TSAI | M<br>71-80         | 2024/6/21           | 3               | 2018/6/15                   | 0                            | 0.00% | 0                       | 0.00% | 0                               | 0.00% | 0                                  | 0.00% | General Manager of<br>Economic Research<br>and Credit Analysis of<br>The City Bank of Taipei<br>Director of<br>Department of<br>Monetary Affairs,<br>Director of Bureau of<br>Monetary Affairs and<br>Administrative Deputy<br>Minister of Ministry of<br>Finance, R.O.C.<br>Chairman of Farmers<br>Bank of China<br>Chairman of Bank of<br>Taiwan<br>Chairman of China<br>Industrial<br>Development Bank<br>Chairman of China<br>Development<br>Financial Holding<br>Corporation<br>Master of Economics,<br>National Taiwan<br>University | -                                              | -                                                                                                                 | -    | -        |

| Title    | Nationality/<br>Place of<br>Incorporation | Name              | Gender<br>/<br>Age | Date of<br>Election | Term<br>(years) | Date of<br>First<br>Elected | Shareholding when<br>Elected |       | Current<br>Shareholding |       | Spouse & Minors<br>Shareholding |       | Shareholding under<br>Other's Name |       | Experience<br>(Education)                                                                                                                                                                                                                            | Current Positions in SCSB<br>and Other Company                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Spouse or Relatives within the<br>2nd Degree of Kinship who is a<br>Member of the Management<br>Team or Directors |                              |                   |
|----------|-------------------------------------------|-------------------|--------------------|---------------------|-----------------|-----------------------------|------------------------------|-------|-------------------------|-------|---------------------------------|-------|------------------------------------|-------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|------------------------------|-------------------|
|          |                                           |                   |                    |                     |                 |                             | Shares                       | %     | Shares                  | %     | Shares                          | %     | Shares                             | %     |                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Title                                                                                                             | Name                         | Relation          |
| Director | R.O.C.                                    | YUNG,<br>CHU-KUEN | M<br>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<br>Branch<br>Director and Managing<br>Director of SCSB<br>Chairman of Shanghai<br>Commercial Bank<br>Limited<br>Master of Business<br>Administration,<br>University of Chicago                                                   | Chairman of Shanghai Sung<br>Nan Textile Co., Ltd.<br>Associate Director of<br>Shenzhen Nanfang Textile<br>Co., Ltd.<br>Director of Sheen Perfect<br>Enterprises Limited<br>Managing Director of<br>Nanyang Holdings Limited<br>Director of Bright Honest<br>Investment Limited<br>Director of Culvert<br>Investments Limited<br>Director of East Coast<br>Investments Limited<br>Director of Highriver Estates<br>Limited<br>Director of Highriver Estates<br>Limited<br>Director of Infinity Peace<br>Limited<br>Director of Mepal<br>International Limited<br>Director of Merry Co. Inc.<br>Managing Director of<br>Nanyang Cotton Mill Limited<br>Director of Nanyang Industrial<br>(China) Limited<br>Director of Peninsular Inc.<br>Director of Peninsular Yarn<br>and Fabric Merchandising<br>Limited<br>Director of Velden Ltd.<br>Director of Tankard Shipping<br>Co., Inc. | Vice<br>Chairman                                                                                                  | YUNG<br>CON-<br>SING<br>JOHN | Father and<br>Son |
| Director | R.O.C.                                    | CHIOU, YI-JEN     | M<br>61-70         | 2024/6/21           | 3               | 2006/4/21                   | 4,321,733                    | 0.09% | 3,321,733               | 0.07% | 1,408,098                       | 0.03% | 0                                  | 0.00% | Deputy Executive Vice<br>President, CIO,<br>Executive Vice<br>President, President<br>and Director of SCSB<br>Director of China<br>Travel Service<br>(Taiwan) Limited<br>Master of Business<br>Administration,<br>National Sun Yat-sen<br>University | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | -                                                                                                                 | -                            | -                 |



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

| Title                   | Nationality/<br>Place of<br>Incorporation | Name               | Gender<br>/<br>Age | Date of<br>Election | Term<br>(years) | Date of<br>First<br>Elected | Shareholding when<br>Elected |       | Current<br>Shareholding |       | Spouse & Minors<br>Shareholding |       | Shareholding under<br>Other's Name |       | Experience<br>(Education)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Current Positions in SCSB<br>and Other Company                                                                                                                                                                                                                                                             | Spouse or Relatives within the<br>2nd Degree of Kinship who is a<br>Member of the Management<br>Team or Directors |      |          |
|-------------------------|-------------------------------------------|--------------------|--------------------|---------------------|-----------------|-----------------------------|------------------------------|-------|-------------------------|-------|---------------------------------|-------|------------------------------------|-------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|------|----------|
|                         |                                           |                    |                    |                     |                 |                             | Shares                       | %     | Shares                  | %     | Shares                          | %     | Shares                             | %     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                            | Title                                                                                                             | Name | Relation |
| Independent<br>Director | R.O.C.                                    | TSENG,<br>KUO-LIEH | M<br>71-80         | 2024/6/21           | 3               | 2021/7/5                    | 0                            | 0.00% | 0                       | 0.00% | 0                               | 0.00% | 0                                  | 0.00% | Chairman of E.SUN<br>Bank<br>Director of Banking<br>Bureau, Financial<br>Supervisory<br>Commission<br>Director of Bureau of<br>Monetary Affairs of<br>Ministry of Finance,<br>R.O.C.<br>Vice President of<br>Central Deposit<br>Insurance Corporation<br>Independent Director<br>of Sinyi Realty Inc.<br>Non-shareholder<br>Director of Taiwan<br>Futures Exchange<br>Master of Public<br>Administration at<br>Harvard University                                                                              | Director of Victory Social<br>Welfare Foundation                                                                                                                                                                                                                                                           | -                                                                                                                 | -    | -        |
| Independent<br>Director | R.O.C.                                    | FANG,<br>YEN-LING  | F<br>61-70         | 2024/6/21           | 3               | 2004/6/21                   | 0                            | 0.00% | 0                       | 0.00% | 0                               | 0.00% | 0                                  | 0.00% | Executive Director and<br>Head of Financial<br>Services of KPMG in<br>Taiwan<br>Founder of Chinese<br>Wealth Heritage<br>Consulting Association<br>Part-Time Lecturer of<br>Department of<br>Accounting, Soochow<br>University<br>Elite Lecturer of<br>Taiwan Academy of<br>Banking and Finance<br>Master of School of<br>Law, Soochow<br>University<br>Master of Business<br>Administration,<br>National Chengchi<br>University<br>Doctor of Philosophy<br>in Finance, Xiamen<br>University, Fujian,<br>China | Independent Director of<br>Wistron ITS Corporate<br>Independent Director of<br>Pharmosa Biopharm Inc.<br>Managing Supervisor of<br>Taiwan FinTech Association<br>Director of Yah Chiao<br>Education Foundation of<br>Taichung City<br>Independent Director of<br>Jentech Precision Industrial<br>Co., Ltd. | -                                                                                                                 | -    | -        |

Note: 1. Please refer to MOPS (<https://emops.twse.com.tw/server-java/t58query>) 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

2025/12/31

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

## C. Board Professionality and Independence

SCSB has set up a nominating and accountability committee and adopted a candidate nomination system, whereby all director candidates are nominated and qualified by the nominating and accountability 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 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<br>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<br>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 and Accountability Committee and Self-owned Building Reconstructing Planning Committee; has extensive experience in banking operations and management. | 1. Concurrently serving as chairman and director of SCSB affiliated enterprises.<br>2. Independence conforming to the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies." | 0                                                                                                           |

| Criteria<br><br>Name                                                   | Professional qualifications and experience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Independence                                                                                                                                                                                                                                                                                                                                                                                                    | Number of Other Public Companies in Which the Individual is Concurrently Serving as an Independent Director |
|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
|                                                                        | <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<br>(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 and Accountability 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 institutional director (Magnetic Holdings Limited, BVI).</p> <p>2. Concurrently serving as chairman and director of SCSB affiliated enterprises.</p> <p>3. A relative within the second degree of kinship of SCSB director.</p> <p>4. Independence conforming to the “Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies.”</p> | 0                                                                                                           |



| Criteria<br><br>Name | Professional qualifications and experience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Independence                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Number of Other Public Companies in Which the Individual is Concurrently Serving as an Independent Director |
|----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| CHEN, MU-TSAI        | <ol style="list-style-type: none"> <li>1. Professional competence in finance and economic research.</li> <li>2. Has served as director of Department of Monetary Affairs and Bureau of Monetary Affairs, administrative deputy minister of Ministry of Finance, R.O.C., and Chairman of the Bankers Association of the R.O.C.; has extensive experience in finance industry operations and management; made extraordinary contributions to the development of Taiwan's financial industry.</li> <li>3. Please refer to "Directors and Independent Directors" under "Corporate Governance Report" for the main business/educational background and other information.</li> <li>4. Has served as associate Professor at Graduate Institute of Finance of National Taiwan University; has professor-level financial expertise and specializes in financial business operations and practices.</li> <li>5. Academic publications: Co-author of "Risk Management of Commercial Banks" in 2003, co-author of "Risk Overview of Banks", vol.1, No. 1 of 2000 Taiwan Financial Quarterly, and co-author of "Financial Reform and Development in Post-World War II Taiwan" in 2018, etc.</li> <li>6. Serving as independent director of SCSB in 2018; currently serving as independent managing director, convener of Audit and Sustainable Committee and Remuneration Committee, member of Nominating and Accountability Committee and Self-owned Building Reconstructing Planning Committee.</li> <li>7. Has practical experience, strategy management, leadership, and academic abilities; having focused on business administration in the financial industry for over 40 years; has worked 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, risk management, business judgments, financial analysis, commerce, banking regulations and marketing.</li> </ol> | 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<br><br>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"> <li>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.</li> <li>Please refer to “Directors and Independent Directors” under “Corporate Governance Report” for the main business/educational background and other information.</li> <li>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.</li> </ol>                                                                                                                                                                     | <ol style="list-style-type: none"> <li>A relative within the second degree of kinship of SCSB director.</li> <li>Independence conforming to the “Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies.”</li> </ol> | 0                                                                                                           |
| CHIOU, YI-JEN        | <ol style="list-style-type: none"> <li>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.</li> <li>Please refer to “Directors and Independent Directors” under “Corporate Governance Report” for the main business/educational background and other information.</li> <li>Has a professional background and practical experience in leadership and decision-making, business administration, risk management, business judgments, finance, commerce, marketing, banking and sales.</li> </ol> | Independence conforming to the “Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies.”                                                                                                                             | 0                                                                                                           |



| Criteria<br><br>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<br>(Representative: Tilsbury Investments Inc., Liberia) | <ol style="list-style-type: none"> <li>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.</li> <li>2. Please refer to “Directors and Independent Directors” under “Corporate Governance Report” for the main business/educational background and other information.</li> <li>3. Serving as director of SCSB in 2024; currently serving as member of Remuneration Committee.</li> <li>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.</li> </ol>                                                                                                                                                                                                                                                                                                | <ol style="list-style-type: none"> <li>1. Representative of SCSB institutional director (Tilsbury Investments Inc., Liberia).</li> <li>2. Independence conforming to the “Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies.”</li> </ol>                                                                   | 2                                                                                                           |
| KUO, CHING-YI                                                          | <ol style="list-style-type: none"> <li>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.</li> <li>2. Please refer to “Directors and Independent Directors” under “Corporate Governance Report” for the main business/educational background and other information.</li> <li>3. As a manager on the Board to communicate and interact with all directors regarding business administration strategy and offers opinions on business administration.</li> <li>4. Has a professional background and practical experience in leadership and decision-making, business administration, risk management, business judgments, finance, commerce, banking and sales.</li> </ol> | <ol style="list-style-type: none"> <li>1. Concurrently serving as president of SCSB and is a manager.</li> <li>2. Concurrently serving as chairman and director of SCSB affiliated enterprises.</li> <li>3. Independence conforming to the “Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies.”</li> </ol> | 0                                                                                                           |

| Criteria<br><br>Name | Professional qualifications and experience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Independence                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Number of<br>Other Public<br>Companies<br>in Which the<br>Individual is<br>Concurrently<br>Serving as an<br>Independent<br>Director |
|----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| TSENG, KUO-LIEH      | <ol style="list-style-type: none"> <li>1. Professional competence in banking and international finance; has banking industry work experience more than 40 years.</li> <li>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.</li> <li>3. Please refer to "Directors and Independent Directors" under "Corporate Governance Report" for the main business/educational background and other information.</li> <li>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.</li> <li>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.</li> <li>6. Serving as independent director of SCSB in 2021; currently serving as convener of Risk Management Committee, member of Audit and Sustainable Committee and Remuneration Committee.</li> <li>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.</li> </ol> | 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<br>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"> <li>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.</li> <li>2. Please refer to "Directors and Independent Directors" under "Corporate Governance Report" for the main business/educational background and other information.</li> <li>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."</li> <li>4. Serving as independent director of SCSB in 2024; currently serving as member of Audit and Sustainable Committee and Risk Management Committee.</li> <li>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.</li> </ol> | 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. | 3                                                                                                           |

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 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

2026/3/31

| 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<br>National Taipei University | Director of China Travel Service (Taiwan) Limited<br>Director of SCSB Marketing Ltd.<br>Director of SCSB Asset Management Ltd.<br>Supervisor of Financial Information Service Co., Ltd.<br>Director of Taipei Foreign Exchange Market Development Foundation<br>Director of Taiwan Finance Corporation<br>Director of Paofoong Insurance Company (Hong Kong) Limited<br>Director of CTS Travel International Ltd.<br>Director of Silks Place Taroko<br>Director of SCSB Cultural & Educational Foundation<br>Director of SCSB Charity Foundation | -                                                                             | -    | -        |
| Senior Executive Vice President | R.O.C       | CHANG, WEN-CHEN | F      | 2025/09/01     | 0            | 0.000% | 0                            | 0.000% | 0                                | 0.000% | Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President, Executive Vice President, Senior Executive Vice President<br>National Chengchi University             | Director of China Travel Service (Taiwan) Limited<br>Supervisor of SCSB Marketing Ltd.<br>Director of Waterland Securities Co., Ltd.<br>Director of SCSB Charity Foundation<br>Director of CTS Travel International Ltd.                                                                                                                                                                                                                                                                                                                         | -                                                                             | -    | -        |
| First Executive Vice President  | R.O.C       | HUANG, PING-HUA | M      | 2025/09/01     | 788,251      | 0.016% | 0                            | 0.000% | 0                                | 0.000% | Senior Vice President, Deputy Executive Vice President, Executive Vice President, First Executive Vice President<br>Tunghai University                                                               | Director of SCSB Asset Management Ltd.<br>Director of SCSB Cultural & Educational Foundation<br>Director of SCSB Leasing (China) Co., 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<br>Master's degree, Soochow University                                                                              | Director of SCSB Marketing Ltd.<br>Director of SCSB Asset Management Ltd.                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | -                                                                             | -    | -        |
| 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<br>Master's degree, Feng Chia University                                     | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | -                                                                             | -    | -        |
| 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<br>Master's degree, National Taipei University                               | Director of China Travel Service (Taiwan) Limited<br>Director of SCSB Marketing Ltd.<br>Director of SCSB Asset Management Ltd.<br>Director of SCSB Leasing (China) Co., Ltd.<br>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 |
| 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<br>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<br>Master's degree, National Sun Yat-sen University | Supervisor of SCSB Asset Management Ltd.<br>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<br>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<br>National Taipei University                       | -                                                                                              | -                                                                             | -    | -        |
| First Deputy Executive Vice President | R.O.C       | HSIEH, PI-FEN      | F      | 2021/01/01     | 114,815      | 0.002% | 0                            | 0.000% | 0                                | 0.000% | Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President<br>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<br>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<br>Master's degree, Renmin University of China      | Director of AMK Microfinance Institution Plc.<br>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<br>Master's degree, Tunghai University              | Director of SCSB Asset Management Ltd.                                                         | -                                                                             | -    | -        |
| First Deputy Executive Vice President | R.O.C       | CHEN, CHIA-HUNG    | F      | 2025/09/01     | 298,100      | 0.006% | 0                            | 0.000% | 0                                | 0.000% | Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President<br>Master's degree, National Taiwan University      | Chairman of SCSB Asset Management Ltd.<br>Director of SCSB Leasing (China) Co., Ltd.           | -                                                                             | -    | -        |
| First Deputy Executive Vice President | R.O.C       | LEE, KEN-TIEN      | M      | 2025/09/01     | 634,554      | 0.013% | 152,729                      | 0.003% | 0                                | 0.000% | Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President<br>National Taiwan University                       | Director of China Travel Service (Taiwan) Limited<br>Director of CTS Travel International Ltd. | -                                                                             | -    | -        |
| First Deputy Executive Vice President | R.O.C       | HUANG, CHING-TSUNG | M      | 2025/09/01     | 386,402      | 0.008% | 0                            | 0.000% | 0                                | 0.000% | Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President<br>Master's degree, National Chiao Tung University  | Supervisor of SCSB Leasing (China) Co., Ltd.                                                   | -                                                                             | -    | -        |
| First Deputy Executive Vice President | R.O.C       | LEE, SHIH-HAO      | M      | 2025/09/01     | 105,063      | 0.002% | 0                            | 0.000% | 0                                | 0.000% | Deputy Executive Vice President, First Deputy Executive Vice President<br>Master's degree, National Taiwan University                             | Director of Taipei Forex Inc.                                                                  | -                                                                             | -    | -        |
| First Deputy Executive Vice President | R.O.C       | CHUNG, TIEN-TSANG  | M      | 2025/09/01     | 5,054        | 0.000% | 0                            | 0.000% | 0                                | 0.000% | Deputy Executive Vice President, First Deputy Executive Vice President<br>Master's degree, University of Findlay                                  | -                                                                                              | -                                                                             | -    | -        |
| First Deputy Executive Vice President | R.O.C       | KU, KUEI-HSIANG    | F      | 2026/01/01     | 158,790      | 0.003% | 0                            | 0.000% | 0                                | 0.000% | Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President<br>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 |
| First Deputy Executive Vice President | R.O.C       | LIU, SHU-FANG     | F      | 2026/01/01     | 478,094      | 0.010% | 0                            | 0.000% | 0                                | 0.000% | Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President<br>National Taipei College of Business                                   | -                                                                                     | -                                                                             | -    | -        |
| First Deputy Executive Vice President | R.O.C       | WANG, MEI-HUI     | F      | 2026/01/01     | 514,017      | 0.011% | 440,354                      | 0.009% | 0                                | 0.000% | Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President<br>Master's degree, Southern Taiwan University of Science and Technology | -                                                                                     | -                                                                             | -    | -        |
| First Deputy Executive Vice President | R.O.C       | LIAO, YI-CHI      | F      | 2026/01/01     | 56,252       | 0.001% | 0                            | 0.000% | 0                                | 0.000% | Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President<br>National Taiwan University                                            | Chairman of SCSB Marketing Ltd.<br>Director of SCSB Cultural & Educational Foundation | -                                                                             | -    | -        |
| First Deputy Executive Vice President | R.O.C       | YANG, TZU-YING    | F      | 2026/01/01     | 270,073      | 0.006% | 0                            | 0.000% | 0                                | 0.000% | Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President<br>Master's degree, National Taiwan Normal 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<br>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<br>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<br>Fu Jen Catholic University                                                                   | -                                                                                     | -                                                                             | -    | -        |
| 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<br>Master's degree, National Cheng Kung University                                              | -                                                                                     | -                                                                             | -    | -        |
| 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<br>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<br>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<br>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<br>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<br>Tamkang University                                                                           | -                                                                                     | -                                                                             | -    | -        |
| 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<br>National Taiwan University                                                                   | -                                                                                     | -                                                                             | -    | -        |
| 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<br>Master's degree, Shih Hsin 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 |
| 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<br>Master's degree, National Taipei 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<br>Master's degree, Tamkang University             | Director of China Travel Service (Taiwan) Limited<br>Director of CTS Travel International Ltd. | -                                                                             | -    | -        |
| 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<br>Soochow University                              | -                                                                                              | -                                                                             | -    | -        |
| Deputy Executive Vice President | R.O.C       | LIN, TSUNG-MAO    | M      | 2025/09/01     | 62,895       | 0.001% | 25,715                       | 0.001% | 0                                | 0.000% | Vice President, Senior Vice President, Deputy Executive Vice President<br>Master's degree, National Chiao Tung University | -                                                                                              | -                                                                             | -    | -        |
| Deputy Executive Vice President | R.O.C       | TSAI, JIN-LING    | F      | 2026/01/01     | 222,044      | 0.005% | 0                            | 0.000% | 0                                | 0.000% | Vice President, Senior Vice President, Deputy Executive Vice President<br>Master's degree, Soochow University             | -                                                                                              | -                                                                             | -    | -        |
| Senior Vice President           | R.O.C       | HSIAO, HUNG-YU    | M      | 2006/01/01     | 198,269      | 0.004% | 75,513                       | 0.002% | 0                                | 0.000% | Vice President, Senior Vice President<br>Master's degree, National Taipei University                                      | -                                                                                              | -                                                                             | -    | -        |
| Senior Vice President           | R.O.C       | CHEN, SHIH-CHIEH  | M      | 2012/01/01     | 56,349       | 0.001% | 8,119                        | 0.000% | 0                                | 0.000% | Vice President, Senior Vice President<br>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<br>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<br>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<br>National Taiwan Institute of Technology                                          | -                                                                                              | -                                                                             | -    | -        |
| Senior Vice President           | R.O.C       | CHEN, I-HSIANG    | M      | 2017/05/01     | 216,354      | 0.004% | 200,000                      | 0.004% | 0                                | 0.000% | Vice President, Senior Vice President<br>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<br>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<br>Master's degree, University of Stirling                                          | -                                                                                              | -                                                                             | -    | -        |
| Senior Vice President           | R.O.C       | HUNG, WEI-SHENG   | M      | 2019/05/01     | 385,677      | 0.008% | 319,890                      | 0.007% | 0                                | 0.000% | Vice President, Senior Vice President<br>Feng Chia 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<br>Master's degree, National Taipei University                                      | -                                                                                              | -                                                                             | -    | -        |
| Senior Vice President           | R.O.C       | HSIAO, CHANG-CHIH | M      | 2020/05/01     | 457,077      | 0.009% | 0                            | 0.000% | 0                                | 0.000% | Vice President, Senior Vice President<br>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<br>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 |
| 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     | 108,329      | 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     | 104,576      | 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     | 414,008      | 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       | 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     | 11,778       | 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     | 57,098       | 0.001% | 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       | 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                                    | -                                   | -                                                                             | -    | -        |
| 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     | 105          | 0.000% | 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     | 11,833       | 0.000% | 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                           | -                                   | -                                                                             | -    | -        |

| 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       | 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     | 14,788       | 0.000% | 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     | 70,091       | 0.001% | 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-NUING  | 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                  | -                                   | -                                                                             | -    | -        |
| 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         | -                                   | -                                                                             | -    | -        |



| 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       | 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     | 115,000      | 0.002% | 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       | CHEN, WEI-CHUN    | M      | 2025/01/01     | 1,061        | 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       | TUNG, HUI-LING    | F      | 2026/01/01     | 64,110       | 0.001% | 0                            | 0.000% | 0                                | 0.000% | Vice President, Senior Vice President Master's degree, National Taipei University                                    | -                                   | -                                                                             | -    | -        |
| Senior Vice President | R.O.C       | WANG, JYH-KUEN    | M      | 2026/01/01     | 24,457       | 0.001% | 1,105                        | 0.000% | 0                                | 0.000% | Vice President, Senior Vice President Master's degree, National Taipei University                                    | -                                   | -                                                                             | -    | -        |
| Senior Vice President | R.O.C       | LIN, CHE-AN       | M      | 2026/01/01     | 28,678       | 0.001% | 0                            | 0.000% | 0                                | 0.000% | Vice President, Senior Vice President Chung Yuan Christian University                                                | -                                   | -                                                                             | -    | -        |
| Senior Vice President | R.O.C       | WENG, WEI-TING    | M      | 2026/01/01     | 57,000       | 0.001% | 0                            | 0.000% | 0                                | 0.000% | Vice President, Senior Vice President Lughwa University of Science and Technology                                    | -                                   | -                                                                             | -    | -        |
| Senior Vice President | R.O.C       | LEE, TAI-HUANG    | M      | 2026/01/01     | 0            | 0.000% | 231,606                      | 0.005% | 0                                | 0.000% | Vice President, Senior Vice President Chinese Culture University                                                     | -                                   | -                                                                             | -    | -        |
| Senior Vice President | R.O.C       | HSU, TAI-YIN      | M      | 2026/01/01     | 466          | 0.000% | 51,493                       | 0.001% | 0                                | 0.000% | Vice President, Senior Vice President National Chengchi University                                                   | -                                   | -                                                                             | -    | -        |
| Senior Vice President | R.O.C       | LIN, HSIN-YU      | M      | 2026/01/01     | 77,287       | 0.002% | 0                            | 0.000% | 0                                | 0.000% | Vice President, Senior Vice President Chung Yuan Christian University                                                | -                                   | -                                                                             | -    | -        |
| Senior Vice President | R.O.C       | LEE, CHIEN-PANG   | M      | 2026/01/01     | 32,091       | 0.001% | 569                          | 0.000% | 0                                | 0.000% | Vice President, Senior Vice President Chinese Culture University                                                     | -                                   | -                                                                             | -    | -        |
| Senior Vice President | R.O.C       | LAI, CHUN-LIN     | M      | 2026/01/01     | 74           | 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       | CHIANG, TAI-NAN   | M      | 2026/01/01     | 102,183      | 0.002% | 0                            | 0.000% | 0                                | 0.000% | Vice President, Senior Vice President Feng Chia 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       | 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       | WU, SHENG-YAN     | M      | 2024/06/17     | 33,771       | 0.001% | 0                            | 0.000% | 0                                | 0.000% | Assistant Vice President, Vice President 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 |
| 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<br>Fu Jen Catholic University                                | -                                   | -                                                                             | -    | -        |
| 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<br>Tamkang University                                        | -                                   | -                                                                             | -    | -        |
| Vice President | R.O.C       | LIN, CHUN-HUNG     | M      | 2025/04/01     | 30,812       | 0.001% | 17,784                       | 0.000% | 0                                | 0.000% | Assistant Vice President, Vice President<br>Master's degree, Tamkang University                       | -                                   | -                                                                             | -    | -        |
| Vice President | R.O.C       | LEE, JUNG-TSUNG    | M      | 2025/04/01     | 0            | 0.000% | 0                            | 0.000% | 0                                | 0.000% | Assistant Vice President, Vice President<br>Master's degree, National Sun Yat-sen University          | -                                   | -                                                                             | -    | -        |
| Vice President | R.O.C       | LAI, YI-LING       | F      | 2025/07/01     | 15,518       | 0.000% | 0                            | 0.000% | 0                                | 0.000% | Assistant Vice President, Vice President<br>Master's degree, Tunghai University                       | -                                   | -                                                                             | -    | -        |
| Vice President | R.O.C       | CHENG, YU-CHUAN    | M      | 2025/07/25     | 0            | 0.000% | 0                            | 0.000% | 0                                | 0.000% | Assistant Vice President, Vice President<br>Chinese Culture University                                | -                                   | -                                                                             | -    | -        |
| Vice President | R.O.C       | HUANG, CHUN-HSIUNG | M      | 2025/09/01     | 285          | 0.000% | 30,258                       | 0.001% | 0                                | 0.000% | Assistant Vice President, Vice President<br>Master's degree, National Taipei University               | -                                   | -                                                                             | -    | -        |
| Vice President | R.O.C       | HUANG, CHIEN-HAO   | M      | 2025/11/17     | 0            | 0.000% | 0                            | 0.000% | 0                                | 0.000% | Assistant Vice President, Vice President<br>Chinese Culture University                                | -                                   | -                                                                             | -    | -        |
| Vice President | R.O.C       | CHEN, HUNG-CHUN    | M      | 2026/01/05     | 63,300       | 0.001% | 0                            | 0.000% | 0                                | 0.000% | Assistant Vice President, Vice President<br>Master's degree, Tamkang University                       | -                                   | -                                                                             | -    | -        |
| Vice President | R.O.C       | CHANG, HUI-CHEN    | F      | 2026/03/09     | 248,794      | 0.005% | 0                            | 0.000% | 0                                | 0.000% | Assistant Vice President, Vice President<br>Master's degree, National Taipei University               | -                                   | -                                                                             | -    | -        |
| Vice President | R.O.C       | LIN, HSIN-HSU      | M      | 2026/03/09     | 0            | 0.000% | 0                            | 0.000% | 0                                | 0.000% | Assistant Vice President, Vice President<br>Master's degree, Soochow University                       | -                                   | -                                                                             | -    | -        |
| Vice President | R.O.C       | KE, CHI-TANG       | M      | 2026/03/09     | 32,911       | 0.001% | 1,174                        | 0.000% | 0                                | 0.000% | Assistant Vice President, Vice President<br>National Chengchi University                              | -                                   | -                                                                             | -    | -        |
| Vice President | R.O.C       | LIN, YU-HAO        | M      | 2026/03/09     | 106,272      | 0.002% | 0                            | 0.000% | 0                                | 0.000% | Assistant Vice President, Vice President<br>National University of Kaohsiung                          | -                                   | -                                                                             | -    | -        |
| Vice President | R.O.C       | CHI, PENG-CHIH     | M      | 2026/03/09     | 3,000        | 0.000% | 25,099                       | 0.001% | 0                                | 0.000% | Assistant Vice President, Vice President<br>Soochow University                                        | -                                   | -                                                                             | -    | -        |
| Vice President | R.O.C       | HSU, CHIN-YU       | M      | 2026/03/09     | 5,000        | 0.000% | 0                            | 0.000% | 0                                | 0.000% | Assistant Vice President, Vice President<br>Master's degree, National Taipei University of Technology | -                                   | -                                                                             | -    | -        |

Note: Please refer to MOPS (<https://emops.twse.com.tw/server-java/t58query>) 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)

2025/12/31 / 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                                                  | 21,540                | 31,225                                                 | -                 | -                                                      | 45,500                 | 54,818                                                 | 3,803          | 5,431                                                  | 0.48%                                                   | 0.62%                                                  | 17,024                                                             | 17,024                                                 | 108               | 108                                                    | 81                                | -     | 81                                                     | -     | 0.59%                                                         | 0.73%                                                  | None                                                                                 |
| Vice Chairman                 | YUNG CON-SING JOHN<br>(Representative: Magnetic Holdings Limited, BVI) |                       |                                                        |                   |                                                        |                        |                                                        |                |                                                        |                                                         |                                                        |                                                                    |                                                        |                   |                                                        |                                   |       |                                                        |       |                                                               |                                                        |                                                                                      |
| Director                      | YUNG, CHU-KUEN                                                         |                       |                                                        |                   |                                                        |                        |                                                        |                |                                                        |                                                         |                                                        |                                                                    |                                                        |                   |                                                        |                                   |       |                                                        |       |                                                               |                                                        |                                                                                      |
| Director                      | CHIOU, YI-JEN                                                          |                       |                                                        |                   |                                                        |                        |                                                        |                |                                                        |                                                         |                                                        |                                                                    |                                                        |                   |                                                        |                                   |       |                                                        |       |                                                               |                                                        |                                                                                      |
| Director                      | HUANG, HUI-CHU<br>(Representative: Tilsbury Investments Inc., Liberia) |                       |                                                        |                   |                                                        |                        |                                                        |                |                                                        |                                                         |                                                        |                                                                    |                                                        |                   |                                                        |                                   |       |                                                        |       |                                                               |                                                        |                                                                                      |
| Director                      | KUO, CHING-YI                                                          |                       |                                                        |                   |                                                        |                        |                                                        |                |                                                        |                                                         |                                                        |                                                                    |                                                        |                   |                                                        |                                   |       |                                                        |       |                                                               |                                                        |                                                                                      |
| Independent Managing Director | CHEN, MU-TSAI                                                          | 24,520                | 24,520                                                 | -                 | -                                                      | -                      | -                                                      | 233            | 233                                                    | 0.17%                                                   | 0.17%                                                  | -                                                                  | -                                                      | -                 | -                                                      | -                                 | -     | -                                                      | -     | 0.17%                                                         | 0.17%                                                  | None                                                                                 |
| Independent Director          | TSENG, KUO-LIEH                                                        |                       |                                                        |                   |                                                        |                        |                                                        |                |                                                        |                                                         |                                                        |                                                                    |                                                        |                   |                                                        |                                   |       |                                                        |       |                                                               |                                                        |                                                                                      |
| Independent Director          | FANG, YEN-LING                                                         |                       |                                                        |                   |                                                        |                        |                                                        |                |                                                        |                                                         |                                                        |                                                                    |                                                        |                   |                                                        |                                   |       |                                                        |       |                                                               |                                                        |                                                                                      |

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: None.

3. SCSB provided one self-owned company car and two rental cars. The cost of self-owned car totals NT\$2.47 million. In 2025, the total depreciation was NT\$61 thousand; the annual lease of rental cars was NT\$817 thousand; and the fuel cost was NT\$64 thousand. In addition, the salary of the three drivers totaled NT\$2.38 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    | -                                                                  | -                                                                  | -                                                 | -                                                      |
| NT\$2,000,001 ~ NT\$3,500,000    | YUNG, CHU-KUEN<br>CHIOU, YI-JEN<br>HUANG, HUI-CHU<br>KUO, CHING-YI | YUNG, CHU-KUEN<br>CHIOU, YI-JEN<br>HUANG, HUI-CHU<br>KUO, CHING-YI | YUNG, CHU-KUEN<br>CHIOU, YI-JEN<br>HUANG, HUI-CHU | YUNG, CHU-KUEN<br>CHIOU, YI-JEN<br>HUANG, HUI-CHU      |
| NT\$3,500,001 ~ NT\$5,000,000    | -                                                                  | -                                                                  | -                                                 | -                                                      |
| NT\$5,000,001 ~ NT\$10,000,000   | TSENG, KUO-LIEH<br>FANG, YEN-LING                                  | TSENG, KUO-LIEH<br>FANG, YEN-LING                                  | TSENG, KUO-LIEH<br>FANG, YEN-LING                 | TSENG, KUO-LIEH<br>FANG, YEN-LING                      |
| 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<br>KUO, CHING-YI               | YUNG CON-SING JOHN<br>KUO, CHING-YI                    |
| NT\$30,000,001 ~ NT\$50,000,000  | LEE CHING YEN STEPHEN                                              | -                                                                  | LEE CHING YEN STEPHEN                             | -                                                      |
| NT\$50,000,001 ~ NT\$100,000,000 | -                                                                  | LEE CHING YEN STEPHEN                                              | -                                                 | LEE CHING YEN STEPHEN                                  |
| Over NT\$100,000,000             | -                                                                  | -                                                                  | -                                                 | -                                                      |
| Total                            | 9                                                                  | 9                                                                  | 9                                                 | 9                                                      |



## (2) Remuneration of the President and Executive Vice Presidents

2025/12/31 / 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                           | 34,929     | 34,929                                                 | 5,729             | 5,729                                                  | 31,521                     | 31,521                                                 | 469                               | -     | 469                                                    | -     | 0.49%                                                   | 0.49%                                                  | None                                                                                                                   |
| Senior Executive Vice President | PENG, KUO-KUEI (2025/7/1 retired)       |            |                                                        |                   |                                                        |                            |                                                        |                                   |       |                                                        |       |                                                         |                                                        |                                                                                                                        |
| Senior Executive Vice President | CHANG, WEN-CHEN (appointed on 2025/9/1) |            |                                                        |                   |                                                        |                            |                                                        |                                   |       |                                                        |       |                                                         |                                                        |                                                                                                                        |
| First Executive Vice President  | HUANG, PING-HUA (appointed on 2025/9/1) |            |                                                        |                   |                                                        |                            |                                                        |                                   |       |                                                        |       |                                                         |                                                        |                                                                                                                        |
| Executive Vice President        | HSIEH, FANG-HUI                         |            |                                                        |                   |                                                        |                            |                                                        |                                   |       |                                                        |       |                                                         |                                                        |                                                                                                                        |
| Executive Vice President        | LIN, GEENG-YAU                          |            |                                                        |                   |                                                        |                            |                                                        |                                   |       |                                                        |       |                                                         |                                                        |                                                                                                                        |
| Executive Vice President        | LU, SHAO-YU                             |            |                                                        |                   |                                                        |                            |                                                        |                                   |       |                                                        |       |                                                         |                                                        |                                                                                                                        |

Note: SCSB provided one rental car. In 2025, the annual lease for the rental car was NT\$411 thousand; the cost of fuel was NT\$64 thousand; in addition, the salary of one driver totaled NT\$0.967 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   | PENG, KUO-KUEI<br>LIN, GEENG-YAU<br>LU, SHAO-YU       | PENG, KUO-KUEI<br>LIN, GEENG-YAU<br>LU, SHAO-YU        |
| NT\$10,000,001 ~ NT\$15,000,000  | CHANG, WEN-CHEN<br>HUANG, PING-HUA<br>HSIEH, FANG-HUI | CHANG, WEN-CHEN<br>HUANG, PING-HUA<br>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                            | 7                                                     | 7                                                      |

### (3) Managers Receiving Employee Bonus & Bonus Distribution

2025/12/31 / Unit: NT\$ thousand

| Title    | Number of Persons | Stock Amount | Cash Amount | Total | Ratio of Total Amount to Net Income (%) |
|----------|-------------------|--------------|-------------|-------|-----------------------------------------|
| Managers | 124               | -            | 7,433       | 7,433 | 0.05                                    |

### (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<br><br>Title                                       | SCSB       |                           |            |                           | All Companies in the Consolidated Financial Statements |                           |            |                           |
|---------------------------------------------------------|------------|---------------------------|------------|---------------------------|--------------------------------------------------------|---------------------------|------------|---------------------------|
|                                                         | 2024       |                           | 2025       |                           | 2024                                                   |                           | 2025       |                           |
|                                                         | 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                               | 86,479     | 0.64%                     | 95,596     | 0.64%                     | 107,794                                                | 0.80%                     | 116,227    | 0.78%                     |
| Remuneration to President and Executive Vice Presidents | 80,233     | 0.60%                     | 72,648     | 0.49%                     | 80,233                                                 | 0.60%                     | 72,648     | 0.49%                     |
| Net income after tax                                    | 13,478,483 | -                         | 14,827,654 | -                         | 13,478,483                                             | -                         | 14,827,654 | -                         |

The ratio of directors' remuneration to net profit after tax was the same in 2025 as in 2024. The decrease in total remuneration of President and Executive Vice Presidents compared to 2024 was mainly due to the retirement of an executive manager and an increase in net income after tax.

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 "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 and Accountability 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 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 performance evaluation and the reasonableness of the remuneration of the directors and managers are regularly evaluated and reviewed by the Nominating and Accountability 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.

(C) Correlation between Operating Performance and Future Risks:

- a. SCSB 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 attract and 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 management team are reflected in SCSB profitability, which in turn is linked to the performance of the management's remuneration and risk management.
- c. To strengthen corporate governance and consider the close connection between appointed managers' compensation, operating performance, and future risk management, and to retain talent, SCSB has implemented a 30% deferred payment method for performance bonuses of appointed managers above 12th grade, to be paid over three years. However, in the following circumstances, part or all of the deferred bonus may not be paid:
- (a) If there is any misconduct attributable to SCSB, and the Board of Directors confirms for attribution of responsibility, part or all of the outstanding deferred bonus may be withheld.
- (b) If the employee resigns or terminates their employment without meeting the retirement requirements, all outstanding deferred bonuses will be withheld.

### 3. Implementation of Corporate Governance

#### (1) Board of Directors

- A. In 2025, the Board of Directors convened 9 meetings, and all directors attended in person, with an 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                                                     | 9                        | 0        | 100%                      |         |
| Vice Chairman                 | YUNG CON-SING JOHN<br>(Representative:<br>Magnetic Holdings Limited, BVI) | 9                        | 0        | 100%                      |         |
| Independent Managing Director | CHEN, MU-TSAI                                                             | 9                        | 0        | 100%                      |         |
| Director                      | YUNG, CHU-KUEN                                                            | 9                        | 0        | 100%                      |         |
| Director                      | CHIOU, YI-JEN                                                             | 9                        | 0        | 100%                      |         |
| Director                      | HUANG, HUI-CHU<br>(Representative:<br>Tilsbury Investments Inc., Liberia) | 9                        | 0        | 100%                      |         |
| Director                      | KUO, CHING-YI                                                             | 9                        | 0        | 100%                      |         |
| Independent Director          | TSENG, KUO-LIEH                                                           | 9                        | 0        | 100%                      |         |
| Independent Director          | FANG, YEN-LING                                                            | 9                        | 0        | 100%                      |         |



## 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:

- a. Matters listed in Article 14-3 of the "Securities and Exchange Act": SCSB has established an Audit and Sustainable Committee; thus, the provision is not applicable.
- b. 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                       |
|-------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-------------------------------------|
| LEE CHING YEN STEPHEN<br>CHIOU, YI-JEN                                                                            | Liability for credit risk events totaling 2 cases                                                                                                                                                                                                                        | Directors listed were the stakeholders. | Recusals from discussion and voting |
| LEE CHING YEN STEPHEN<br>YUNG CON-SING JOHN<br>YUNG, CHU-KUEN<br>CHIOU, YI-JEN<br>HUANG, HUI-CHU<br>KUO, CHING-YI | 1. Director remuneration distribution proposal<br>2. Remuneration structure and system for directors                                                                                                                                                                     | Directors listed were the stakeholders. | Recusals from discussion and voting |
| LEE CHING YEN STEPHEN<br>YUNG CON-SING JOHN<br>YUNG, CHU-KUEN<br>KUO, CHING-YI                                    | Release of directors from non-competition restrictions                                                                                                                                                                                                                   | Directors listed were the stakeholders. | Recusals from discussion and voting |
| LEE CHING YEN STEPHEN<br>YUNG CON-SING JOHN<br>YUNG, CHU-KUEN                                                     | Partnership with stakeholders totaling 3 cases                                                                                                                                                                                                                           | Directors listed were the stakeholders. | Recusals from discussion and voting |
| YUNG CON-SING JOHN<br>YUNG, CHU-KUEN                                                                              | 1. Credit loan<br>2. Appointment of directors for stakeholders                                                                                                                                                                                                           | Directors listed were the stakeholders. | Recusals from discussion and voting |
| YUNG CON-SING JOHN<br>YUNG, CHU-KUEN<br>KUO, CHING-YI                                                             | 1. Credit loan<br>2. Stakeholder's renewal of lease for SCSB's office<br>3. Donation to stakeholder                                                                                                                                                                      | Directors listed were the stakeholders. | Recusals from discussion and voting |
| CHEN, MU-TSAI<br>TSENG, KUO-LIEH<br>FANG, YEN-LING                                                                | Remuneration structure and system for independent directors                                                                                                                                                                                                              | Directors listed were the stakeholders. | Recusals from discussion and voting |
| KUO, CHING-YI                                                                                                     | 1. Employee remuneration for appointed managers<br>2. Review results of performance assessment, remuneration regulations and benefit items applicable to appointed managers<br>3. Stakeholder's renewal of lease for SCSB's office<br>4. Re-appointment of the President | Director listed was the stakeholder.    | Recusals from discussion and voting |

| Name                  | Proposal                                                      | Reason for recusal                   | Voting status                       |
|-----------------------|---------------------------------------------------------------|--------------------------------------|-------------------------------------|
| YUNG CON-SING JOHN    | Appointment of on-site supervisor for construction management | Director listed was the stakeholder. | Recusals from discussion and voting |
| LEE CHING YEN STEPHEN | Appointment of directors for stakeholders                     | Director listed was the stakeholder. | Recusals from discussion and voting |

### (C) Implementation of Performance Assessment

SCSB's Board of Directors in November 2025 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 | 2025/1/1 to 2025/12/31 | 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 and Sustainable Committee<br>Remuneration Committee<br>Risk Management Committee<br>Nominating and Accountability Committee<br>Self-owned Building<br>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 22 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 and Sustainable Committee's operations, Remuneration Committee's operations, Risk Management Committee's operations, Nominating and Accountability 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 at the beginning of 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 and Sustainable Committee, Remuneration Committee, Risk Management Committee, Nominating and Accountability Committee, and Self-owned Building Reconstruction Planning Committee in January 2026. After the review by the Nominating and Accountability Committee in January 2026, the evaluation results and the method of continuous improvement are to be presented to the Remuneration Committee and the Board of Directors.

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 and Sustainable Committee

In the self-evaluation questionnaire for the performance of functional committees, the Audit and Sustainable 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 and Accountability Committee

In the self-evaluation questionnaire for the performance of functional committees, the Nominating and Accountability 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 22 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<br>2. Paper review<br>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 executive managers' 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 2025, there were 81 board meetings held for all directors. All directors attended each meeting in person, resulting in a 100% actual attendance rate.
- b. In 2025, 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 2025, 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 and Sustainable, Remuneration, Risk Management, Nominating and Accountability, and Self-owned Building Reconstructing Planning), 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. Mr. YUNG CON-SING JOHN joined SCSB in 2004 and served as 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. Mr. CHIOU, YI-JEN joined SCSB in 1980 and served as 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. Mr. KUO, CHING-YI, the current President, joined SCSB in 1985 and served as Senior Vice President, Deputy Executive Vice President, Executive Vice President, First Executive Vice President, Senior Executive Vice President. He took over as President in 2023 and joined the Board of Directors in 2024.



## (2) Audit and Sustainable 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 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) The term for this committee is from June 21, 2024 to June 20, 2027. In 2025, the committee convened 9 meetings, and all directors attended in person, with an 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   | 9                        | 0        | 100%                      | Convener |
| Independent Director          | TSENG, KUO-LIEH | 9                        | 0        | 100%                      |          |
| Independent Director          | FANG, YEN-LING  | 9                        | 0        | 100%                      |          |

#### 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 |
|--------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|
| 4th meeting of 4th-term<br>2025/2/21 | Business report, financial statements, and consolidated financial statements<br>Audit plan                                                                                                                                                                                                | Approved as proposed.                                    |
|                                      | Amendment to Internal Control System for Proprietary Trade and Underwriting, Internal Audit Rules for Proprietary Trade and Underwriting                                                                                                                                                  | The amended proposals were approved.                     |
|                                      | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                                                                                                                                    |                                                          |
| 5th meeting of 4th-term<br>2025/3/4  | Risk management report<br>Adequacy and independence of retained CPAs                                                                                                                                                                                                                      | The amended proposals were noted.                        |
|                                      | Implementation status of legal compliance system<br>AML/CFT statement<br>Audit report<br>Internal audit quality self-assessment report                                                                                                                                                    | Noted.                                                   |
|                                      | ■ Result of the resolution of the board meeting: Noted.                                                                                                                                                                                                                                   |                                                          |
|                                      | Amendment to Regulations Governing Treasury Business Authorization, Regulations Governing Financial Products Authorization, Internal Management Rules for Products, AML/CFT Policy, Group Personal Data Protection Policy                                                                 | Approved as proposed.                                    |
|                                      | Implementation report on compliance risk management and supervision<br>Earnings distribution proposal<br>Report on overall implementation of information security and improvement<br>Internal control system statement<br>AML/CFT internal control system statement<br>Customer statement |                                                          |



| Term/Date                            | Proposal and Follow-up Treatment                                                                                                                                                                                                                     | Resolutions and the Handling of the Committee’s Opinions |
|--------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|
|                                      | Statement on matters afer the period<br>Assurance report on AML/CFT internal control system<br>Advance payment<br>Credit loan<br>Appointment and dismissal of Chief Auditor<br>Release of directors from non-competition restrictions                | The amended proposals were approved.                     |
|                                      | General contractor for the self-owned real estate reconstruction project and project budget<br>Partnership with stakeholders                                                                                                                         |                                                          |
|                                      | Amendment to Procedures Governing Acquisition and Disposal of Assets, Articles of Incorporation, Regulations Governing Responsibility Map System, Things to Note for AML/CFT                                                                         |                                                          |
|                                      | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                                                                                               |                                                          |
| 6th meeting of 4th-term<br>2025/4/22 | Financial statements                                                                                                                                                                                                                                 | Approved as proposed.                                    |
|                                      | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                                                                                               |                                                          |
| 7th meeting of 4th-term<br>2025/5/19 | 5-year Strategy plan                                                                                                                                                                                                                                 | The amended proposal was approved.                       |
|                                      | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                                                                                               |                                                          |
| 8th meeting of 4th-term<br>2025/5/28 | Risk management report                                                                                                                                                                                                                               | The amended proposal was noted.                          |
|                                      | ■ Result of the resolution of the board meeting: Noted.                                                                                                                                                                                              |                                                          |
|                                      | Amendment to Regulations Governing Treasury Business Authorization, Regulations Governing Financial Products Authorization, Preventing Insider Trading Administration Measures, Regulations Governing Internal Control System                        | Approved as proposed.                                    |
|                                      | Lease of real estate to stakeholder<br>Donation to stakeholder<br>Outsourcing audit quality assessment<br>Collaborative referral services                                                                                                            |                                                          |
|                                      | Amendment to Regulations Governing Internal Control System, AML/ CFT risk assessment report<br>Establishment for new trading products<br>Establishment of Corporate Value Enhancement Plan, Regulations Governing Financial Products Risk Management | The amended proposals were approved.                     |
|                                      | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                                                                                               |                                                          |
|                                      | Amendment to Regulations Governing Internal Control System                                                                                                                                                                                           | The amended proposal was approved.                       |
|                                      | ■ 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 |
|----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|
| 9th meeting of 4th-term<br>2025/8/4    | Implementation status of legal compliance system<br>AML/CFT statement<br>Audit report                                                                                                                                                                                                                                                                             | Noted.                                                   |
|                                        | Risk management report                                                                                                                                                                                                                                                                                                                                            | The amended proposal was noted.                          |
|                                        | ■ Result of the resolution of the board meeting: Noted.                                                                                                                                                                                                                                                                                                           |                                                          |
|                                        | Establishment of Regulations Governing Financial Products Trading                                                                                                                                                                                                                                                                                                 | Approved as proposed.                                    |
|                                        | Amendment to Regulations Governing Treasury Business Authorization, Internal Control System for Proprietary Trading, Underwriting and Custody of Bonds and Financial Products, Internal Audit Rules for Proprietary Trading, Underwriting and Custody of Bonds and Financial Products, AML/CFT Policy                                                             |                                                          |
|                                        | Financial statements                                                                                                                                                                                                                                                                                                                                              | The amended proposals were approved.                     |
|                                        | Amendment to Regulations Governing Internal Control System for Offering Services to Customers, Regulations Governing Security and the Maintenance of Personal Data Files, Delegation of Authority and Segregation of Duties, Compliance Policy, Group AML/CFT Policy, Rules of Procedure for Board of Directors Meetings, Audit and Sustainable Committee Charter |                                                          |
|                                        | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                                                                                                                                                                                                            |                                                          |
|                                        | Additional budget for new core system<br>Appointment of directors                                                                                                                                                                                                                                                                                                 | The amended proposals were approved.                     |
|                                        | ■ Result of the resolution of the board meeting: The amended proposal was approved.                                                                                                                                                                                                                                                                               |                                                          |
| 10th meeting of 4th-term<br>2025/8/15  | Disposal of long-term investments                                                                                                                                                                                                                                                                                                                                 | The amended proposal was approved.                       |
|                                        | ■ Result of the resolution of the board meeting: The proposer withdrew the motion with the Board of Directors and the motion was never discussed.                                                                                                                                                                                                                 |                                                          |
| 11th meeting of 4th-term<br>2025/10/27 | Outsourcing audit quality assessment report and improvement plan                                                                                                                                                                                                                                                                                                  | The amended proposal was noted.                          |
|                                        | ■ Result of the resolution of the board meeting: Noted.                                                                                                                                                                                                                                                                                                           |                                                          |
|                                        | Risk management report                                                                                                                                                                                                                                                                                                                                            | The amended proposal was noted.                          |
|                                        | ■ Result of the resolution of the board meeting: The amended proposal was noted.                                                                                                                                                                                                                                                                                  |                                                          |
|                                        | Financial statements<br>Audit plan<br>Establishment of Regulation for Financial Products Management for Investments, Regulation for Financial Products Credit Risk Management for Customers<br>Credit Loan<br>Group AML/CFT risk assessment report and methodology                                                                                                | Approved as proposed.                                    |



| Term/Date                             | Proposal and Follow-up Treatment                                                                                                                                                                                      | Resolutions and the Handling of the Committee’s Opinions                                          |
|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
|                                       | Amendment to Responsibility Map, Information Security Management, Treasury Policy, Information security assessment plan, Regulations Governing Financial Products Authorization                                       |                                                                                                   |
|                                       | Operating budget<br>Adjustment and amendemnt for business items with stakeholders<br>Launching of option structured products business<br>Establishment of Regulations for Financial Products Operations for Customers | The amended proposals were approved.                                                              |
|                                       | Amendment to Data Sharing Policy, Policy and Procedures for Handling Business Solicitation, Regulations Governing Treasury Business Authorization, Regulations for Internal Audit Quality Assessment Management       |                                                                                                   |
|                                       | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                                                                |                                                                                                   |
|                                       | Purchase of real estate                                                                                                                                                                                               | Reconsideration after the information is supplemented and discussed again upon thorough research. |
|                                       | Amendment to Treasury Counterparty Authorized Limit Guidance                                                                                                                                                          | The proposer withdrew the motion and, therefore, the motion was never discussed.                  |
| 12th meeting of 4th-term<br>2025/11/6 | Amendment to Regulations for Transfer of Repurchased Shares of SCSB to Employees                                                                                                                                      | Approved as proposed.                                                                             |
|                                       | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                                                                |                                                                                                   |
|                                       | Transfer of Repurchased Shares of SCSB to Employees                                                                                                                                                                   | Deferred discussion                                                                               |
|                                       | Lease of real estate                                                                                                                                                                                                  | Discussed after an adequate program is researched and prepared.                                   |

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 and Sustainable 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 and Sustainable 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 and Sustainable Committee

| Date       | Subject of Communication | Matter for Communication                                                                                                                                             | Result                                                                                                    |
|------------|--------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| 2025/2/21  | CPAs                     | Financial statements and consolidated financial statements                                                                                                           | Approved as proposed.                                                                                     |
|            | Chief Auditor            | Internal audit plan                                                                                                                                                  | Approved as proposed.                                                                                     |
| 2025/3/4   | Chief Auditor            | 1. Internal audit quality self-assessment report<br>2. Audit report                                                                                                  | 1. Noted.<br>2. Noted.                                                                                    |
| 2025/4/22  | CPAs                     | Financial statements                                                                                                                                                 | Approved as proposed.                                                                                     |
| 2025/5/28  | Chief Auditor            | Outsourcing audit quality assessment                                                                                                                                 | Approved as proposed.                                                                                     |
| 2025/8/4   | CPAs                     | Financial statements                                                                                                                                                 | Approved as proposed.                                                                                     |
|            | Chief Auditor            | Audit report                                                                                                                                                         | Noted.                                                                                                    |
| 2025/10/27 | CPAs                     | Financial statements                                                                                                                                                 | Approved as proposed.                                                                                     |
|            | Chief Auditor            | 1. Outsourcing audit quality assessment report and improvement plan<br>2. Audit plan<br>3. Amendment to Regulations for Internal Audit Quality Assessment Management | 1. The amended proposal was noted.<br>2. Approved as proposed.<br>3. The amended proposals were approved. |

(b) Symposium

| Date       | Subject of Communication                           | Matter for Communication                                                                                                                                                                                                   | Result                         |
|------------|----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|
| 2025/10/27 | Chief Auditor<br>Auditors<br>(no management level) | 1. Implementation status of the control over the operations related to "prevention of real estate speculators and loan applications via dummy accounts"<br>2. Improvement status of defects in stakeholder data processing | 1. Rectified.<br>2. Rectified. |



(c) Communication meeting

| Date       | Subject of Communication      | Matter for Communication                         | Result                                                                                                                              |
|------------|-------------------------------|--------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| 2025/2/21  | CPAs<br>(no management level) | Audit of financial statements                    | 1. Explained and exchanged opinions on questions raised by independent directors.<br>2. Noted and no other matters to be discussed. |
| 2025/4/22  | CPAs<br>(no management level) | Result and audit process of financial statements | 1. Explained and exchanged opinions on questions raised by independent directors.<br>2. Noted and no other matters to be discussed. |
| 2025/8/4   | CPAs<br>(no management level) | Result and audit process of financial statements | 1. Explained and exchanged opinions on questions raised by independent directors.<br>2. Noted and no other matters to be discussed. |
| 2025/10/27 | CPAs<br>(no management level) | Result and audit process of financial statements | 1. Explained and exchanged opinions on questions raised by independent directors.<br>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" ([https://www.scsb.com.tw/content/econtent/governance\\_03.html](https://www.scsb.com.tw/content/econtent/governance_03.html)).

## (4) Corporate Governance

| Evaluation Item                                                                                                                                                                             | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Deviations from Bank<br>Corporate Governance<br>Best-Practice Principles<br>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 Matters", 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 "Rules Governing Financial and Business Matters Between the Bank and its Affiliated Enterprises", "Regulations for Supervision and Management of Subsidiaries", "Regulations for Stakeholder Management", and "Procedures Governing Acquisition and Disposal of Assets" 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 and Sustainable 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 |
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| <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 business development scale and actual operational needs. The number of independent directors shall not be less than three. The Nominating and Accountability 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 goal is to increase the female directors to 30% or more in the future.</p> | No difference.                                                                 |

| Evaluation Item                                                                                                                                                                                                                                                                                                                      | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Deviations from Bank<br>Corporate Governance<br>Best-Practice Principles<br>and Reasons |
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| (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"> <li>SCSB has not only established the Remuneration Committee and Audit and Sustainable Committee as required by law, but also established the Risk Management Committee, Nominating and Accountability Committee and Self-owned Building Reconstruction Planning Committee.</li> <li>All of the aforementioned committees have established charters or regulations.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 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"> <li>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.</li> <li>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.</li> <li>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 and Accountability Committee, Remuneration Committee, and the Board of Directors. 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.</li> </ol> | No difference.                                                                          |
| (4) Does the Bank regularly evaluate the independence of CPAs?                                                                                                                                                                                                                                                                       | ✓                     |    | <p>Pursuant to SCSB "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 and Sustainable Committee and Board of Directors.</p> <p>The evaluation mechanism is as follows:</p> <ol style="list-style-type: none"> <li>Confirm the non-existence of direct or indirect stakeholder relations in finance with SCSB.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | No difference.                                                                          |



| Evaluation Item | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Deviations from Bank Corporate Governance Best-Practice Principles and Reasons |
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|                 |                       |    | <p>2. Confirm the non-existence of margin trading or guarantee with SCSB or SCSB directors.</p> <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> |                                                                                |

| Evaluation Item                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Deviations from Bank<br>Corporate Governance<br>Best-Practice Principles<br>and Reasons |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                       |    | <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> <p>The Audit and Sustainable 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 and Sustainable Committee for discussion and approved, which was also submitted to the Board of Directors for resolution and approved.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                         |
| 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 Secretariat 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 SCSB's “Articles of Incorporation” or contracts.</p> | No difference.                                                                          |



| Evaluation Item | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Deviations from Bank Corporate Governance Best-Practice Principles and Reasons |
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|                 |                       |    | <p>2. Implementation status of operations in 2025:</p> <p>(1) Matters related to shareholders' meetings, board meetings, managing board meetings, Audit and Sustainable Committee meetings, Remuneration Committee meetings, Risk Management Committee meetings, Nominating and Accountability 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> <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 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 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 40.9 hours in 2025.</p> |                                                                                |

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| 4. Does the Bank establish a communication channel with stakeholders (including but not limited to shareholders, employees, customers, etc.), set up a stakeholder section on the official website, and appropriately respond to important CSR issues of concern to stakeholders? | ✓                     |    | <p>1. SCSB provides multiple smooth channels for addressing customer complaints, and a 24-hour customer service hotline (0800-003-011 ~ (02)2552-3111) is available at Call Center. SCSB also set up a feedback mailbox (service@scsb.com.tw) and AI customer service (<a href="https://www.scsb.com.tw/content/service/service04.html">https://www.scsb.com.tw/content/service/service04.html</a>) 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 (<a href="https://www.banking.gov.tw/en/home.jsp?id=215&amp;parentpath=0,204">https://www.banking.gov.tw/en/home.jsp?id=215&amp;parentpath=0,204</a>). The number is also notified to financial consumers via each of SCSB's contact channels and SCSB website (<a href="https://www.scsb.com.tw/content/link/link20.html">https://www.scsb.com.tw/content/link/link20.html</a>). SCSB's website has a customer service section (<a href="https://www.scsb.com.tw/content/service/service04.html">https://www.scsb.com.tw/content/service/service04.html</a>) 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 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. Upon receipt of any customer's feedback, Call Center shall handle the matter per the SCSB's "Regulations for Customer Information Management."</p> <p>2. Announcement on the SCSB website:<br/>           (1) Investor Section (<a href="https://www.scsb.com.tw/content/econtent/financial_2.html">https://www.scsb.com.tw/content/econtent/financial_2.html</a>): Discloses information on financial position, business performance, and shareholders' meetings.</p> | No difference.                                                                          |



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|                 |                       |    | <p>(2) Stakeholders section (<a href="https://www.scsb.com.tw/content/econtent/governance_09.html">https://www.scsb.com.tw/content/econtent/governance_09.html</a>): 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. SCSB's spokesperson, deputy spokesperson, and investor relations contact person are announced on MOPS (<a href="https://emops.twse.com.tw/server-java/t58query">https://emops.twse.com.tw/server-java/t58query</a>) 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> <p>5. In 2025, for suppliers of SCSB's top five procurement categories (goods, services, engineering, information, and insurance), SCSB deepened the partnership with supply chain through the "Supplier Self-Assessment Questionnaire," "Supplier Written Engagement Document" and "On-Site Visit to Supplier."</p> <p>(1) For a total of 24 suppliers in the top five procurement categories (goods, services, engineering, information, and insurance), 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.</p> |                                                                                |

| Evaluation Item                                                                                                                                                                                                                                                                   | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Deviations from Bank<br>Corporate Governance<br>Best-Practice Principles<br>and Reasons |
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|                                                                                                                                                                                                                                                                                   |                       |    | <p>(2) Based on the analysis result of the "Supplier ESG Self-assessment Questionnaire Feedback," SCSB prepares the suggestions on improvement of sustainable topics, completes the written engagement with five suppliers spending the largest purchase amount in the top five categories, and provides one copy of the "Sustainable Topic Implementation Measures Suggestions" to the suppliers to help them verify the direction for further development.</p> <p>(3) According to the supplier sustainability risk analysis, SCSB chooses to pay an on-site visit to two high-risk suppliers in order to understand the suppliers' current status in their management of specific sustainability topics.</p> <p>SCSB expects to respond to the social responsibility jointly with the suppliers through the exchange with the suppliers, in order to improve each other's sustainable influence.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                         |
| 5. Information Disclosure                                                                                                                                                                                                                                                         |                       |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                         |
| (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 (<a href="https://www.scsb.com.tw/content/econtent/about.html">https://www.scsb.com.tw/content/econtent/about.html</a>) and updates such information in a timely manner.</p> <p>All SCSB's financial reports and operation reports have been announced and submitted within the deadlines specified by competent authorities.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | No difference.                                                                          |
| (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)? | ✓                     |    | <p>1. To enhance the acquisition of information by foreign nationals, SCSB has set up both Chinese and English websites (<a href="https://www.scsb.com.tw/content/about/about01.html">https://www.scsb.com.tw/content/about/about01.html</a>) and (<a href="https://www.scsb.com.tw/content/econtent/about.html">https://www.scsb.com.tw/content/econtent/about.html</a>), and the collection and disclosure of information is handled by dedicated personnel. Material information is announced on MOPS (<a href="https://emops.twse.com.tw/server-java/t58query">https://emops.twse.com.tw/server-java/t58query</a>) according to regulations. The information will be disclosed on MOPS (<a href="https://emops.twse.com.tw/server-java/t58query">https://emops.twse.com.tw/server-java/t58query</a>) and SCSB's official website (<a href="https://www.scsb.com.tw/content/econtent/financial_9.html">https://www.scsb.com.tw/content/econtent/financial_9.html</a>), such as monthly revenues, quarterly financial statements audited or reviewed by CPAs, and other information. Investor conference data is also disclosed on MOPS (<a href="https://emops.twse.com.tw/server-java/t58query">https://emops.twse.com.tw/server-java/t58query</a>) and SCSB's official website (<a href="https://www.scsb.com.tw/content/econtent/financial_13.html">https://www.scsb.com.tw/content/econtent/financial_13.html</a>) according to regulations.</p> | No difference.                                                                          |



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| (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?                                                                                                                                                                                                                                       | ✓                     |    | <p>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 (<a href="https://www.scsb.com.tw/content/econtent/governance_09.html">https://www.scsb.com.tw/content/econtent/governance_09.html</a>) and MOPS (<a href="https://emops.twse.com.tw/server-java/t58query">https://emops.twse.com.tw/server-java/t58query</a>).</p> <p>3. Relevant information shall be disclosed through public announcements, the internet or in the manner designated by the competent authority.</p> <p>All SCSB's financial reports and operation reports have been announced and submitted within the deadlines specified by competent authorities.</p> | No difference.                                                                 |
| 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 external professional consultants to establish employee assistance programs (EAPs). The goal is to establish a</p>                                                                                                                                                                                 | No difference.                                                                 |

| Evaluation Item | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Deviations from Bank<br>Corporate Governance<br>Best-Practice Principles<br>and Reasons |
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|                 |                       |    | <p>healthy and physically and mentally healthy workplace. Furthermore, the New Employee Care Program was implemented 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 (<a href="https://www.scsb.com.tw/content/econtent/financial_9.html">https://www.scsb.com.tw/content/econtent/financial_9.html</a>) and MOPS (<a href="https://emops.twse.com.tw/server-java/t58query">https://emops.twse.com.tw/server-java/t58query</a>) for investors' reference.</p> <p>4. Stakeholder rights: Full disclosure of information and smooth communication for stakeholders is available through SCSB website (<a href="https://www.scsb.com.tw/content/econtent/about.html">https://www.scsb.com.tw/content/econtent/about.html</a>), the call center, and the spokesperson. SCSB website has a section (<a href="https://www.scsb.com.tw/content/econtent/governance_09.html">https://www.scsb.com.tw/content/econtent/governance_09.html</a>) 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 (<a href="https://www.scsb.com.tw/content/csr/csr03_a.html">https://www.scsb.com.tw/content/csr/csr03_a.html</a>).</p> |                                                                                         |



| Evaluation Item | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Deviations from Bank Corporate Governance Best-Practice Principles and Reasons |
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|                 |                       |    | <p>5. Directors' training: in 2025:<br/>The training hours for each director in 2025 are in compliance with the requirements of the "Directions for the Implementation of Continuing Education for Directors and Supervisors of TWSE Listed and TPEX Listed Companies." Please refer to MOPS (<a href="https://mopsov.twse.com.tw/mops/web/t100sb07">https://mopsov.twse.com.tw/mops/web/t100sb07</a>) and SCSB website (<a href="https://www.scsb.com.tw/content/econtent/governance_03.html">https://www.scsb.com.tw/content/econtent/governance_03.html</a>).</p> <p>6. Implementation of risk management policies and risk evaluation measures:<br/>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's 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<br>Corporate Governance<br>Best-Practice Principles<br>and Reasons |
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|                 |                       |    | <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 executive 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, SCSB conducted 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</p> |                                                                                         |



| Evaluation Item | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Deviations from Bank Corporate Governance Best-Practice Principles and Reasons |
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|                 |                       |    | <p>implementation of Fair Customer Treatment and 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 “Regulations Governing Friendly Financial Service” and the “Regulations 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 Directors.</p> <p>(3) To improve the management and handling of customer complaints, SCSB has introduced the “ISO 10002 customer complaint management system”, and continues to pass the international accreditation to conduct a comprehensive review of customer complaint management and strengthen the participation of executive 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 (<a href="https://www.scsb.com.tw/content/news/link_eld.html">https://www.scsb.com.tw/content/news/link_eld.html</a>) 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 (<a href="https://www.scsb.com.tw/content/news/news_101019.html">https://www.scsb.com.tw/content/news/news_101019.html</a>).</p> |                                                                                |

| Evaluation Item | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Deviations from Bank<br>Corporate Governance<br>Best-Practice Principles<br>and Reasons |
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|                 |                       |    | <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 "dementia-friendly 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 branches 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 (<a href="https://www.scsb.com.tw/content/about/files/about04_1.pdf">https://www.scsb.com.tw/content/about/files/about04_1.pdf</a> and <a href="https://fund.scsb.com.tw/CustomerFile/assets/main.pdf">https://fund.scsb.com.tw/CustomerFile/assets/main.pdf</a>) 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 |
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|                 |                       |    | <p>(9) To fulfill the social responsibility as a corporate citizen, SCSB has adopted environmentally friendly materials for its credit cards. 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 obtained carbon labeling and carbon reduction labeling 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. 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) All of SCSB's domestic branches are bilingual branches.</p> <p>(13) SCSB's official website (<a href="https://www.scsb.com.tw/content/econtent/about.html">https://www.scsb.com.tw/content/econtent/about.html</a>) and online banking website (<a href="https://ibank.scsb.com.tw">https://ibank.scsb.com.tw</a>) 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 (<a href="https://accessible.scsb.com.tw/SCSB_Friendly/friendly/index.html">https://accessible.scsb.com.tw/SCSB_Friendly/friendly/index.html</a>).</p> <p>(14) 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 account modification."<br/>The business hall provides a friendly environment and services, and has set up a barrier-free "insurance zone". For elderly and disabled customers, sales staff will provide door-to-door service and easy-to-read versions to help disabled people take out insurance.</p> |                                                                                |

| Evaluation Item | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Deviations from Bank<br>Corporate Governance<br>Best-Practice Principles<br>and Reasons |
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|                 |                       |    | <p>SCSB provides the personal trust beneficiaries who hold the “disability certificate” with the preferential treatment, such as “free of service fees” and “50% discount for the trust management fees” and also standardized trust deed prepared in enlarged fonts.</p> <p>(15) According to Article 4 of SCSB’s “Regulations for Stakeholder Management”:<br/>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).<br/>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.<br/>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>(16) SCSB regularly reviews reasonable cost pricing standards in accordance with the "Policies of Principles for Treating Customers Fairly" and establishes them in the system for effective implementation.<br/>Furthermore, based on the "Personal Data Protection Act," a special chapter on personal data protection is explicitly included in the customer standard contract, and a 24-hour customer complaint hotline is set up.</p> <p>8. Purchasing insurance for directors and supervisors:<br/>SCSB has purchased liability insurance for directors and managers.</p> |                                                                                         |



| Evaluation Item                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Deviations from Bank Corporate Governance Best-Practice Principles and Reasons |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                       |    | <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.</p> <p>SCSB was ranked in the top 5% of all TWSE-listed companies in the 11th Corporate Governance Assessment in 2024, one level up from the previous year. The ranking of the industry - financial insurance category was improved to 11%~20% (41%~60% in the previous year). 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) The term for this committee is from June 21, 2024 to June 20, 2027. In 2025, the committee convened 6 meetings, and all directors attended in person, with an 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          | TSENG, KUO-LIEH | 6                        | 0        | 100%                      |          |
| Director                      | HUANG, HUI-CHU  | 6                        | 0        | 100%                      |          |

## 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 2025, 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                                              |
|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| 3rd meeting of 5th-term<br>2025/1/9  | Individual performance bonus allocation for the appointed managers<br>Performance bonus deferred payment details                      | Approved as proposed.<br>Relevant operations have been carried out in accordance with the resolution. |
| 4th meeting of 5th-term<br>2025/2/21 | Total amount of director and employee remuneration<br>Director remuneration distribution proposal                                     | The amended proposals were approved.                                                                  |
|                                      | ■ Result of the resolution of the board meeting: The amended proposals were approved.                                                 |                                                                                                       |
|                                      | Establishment of calculation method, distribution standards and individual payment amounts of the remuneration for appointed managers | The amended proposals were approved.                                                                  |
| 5th meeting of 5th-term<br>2025/3/4  | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                |                                                                                                       |
|                                      | Performance evaluation results for Board of Directors, Functional Committees, and Board members                                       | Noted.                                                                                                |
|                                      | ■ Result of the resolution of the board meeting: Noted.                                                                               |                                                                                                       |
|                                      | Remuneration structure and system for directors                                                                                       | The amended proposal was approved.                                                                    |
|                                      | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                |                                                                                                       |



|                                       |                                                                                                                                                                                     |                                                                                                                    |
|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
|                                       | Review results of performance assessment, remuneration and benefit system applicable to appointed managers                                                                          | Approved as proposed.                                                                                              |
|                                       | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                              |                                                                                                                    |
| 6th meeting of 5th-term<br>2025/5/28  | The "Special Leave" may be subject to the pilot program which adopts the "hourly basis" as the application unit.                                                                    | Approved as proposed.                                                                                              |
|                                       | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                              |                                                                                                                    |
|                                       | Adjustment of remuneration for appointed managers                                                                                                                                   | Approved as proposed.<br>Relevant operations have been carried out in accordance with the resolution.              |
| 7th meeting of 5th-term<br>2025/10/27 | Amendments and suspension to "Regulations for Business Performance Assessment and Bonus"                                                                                            | The amended proposals were approved.                                                                               |
|                                       | Establishment of "Regulations for Employees Travel Subsidies"<br>Amendments to "Regulations for Employee Remuneration Distribution",<br>"Rule for Performance Evaluation of Boards" | Approved as proposed.                                                                                              |
|                                       | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                              |                                                                                                                    |
|                                       | Performance bonus payment conditions for appointed managers                                                                                                                         | The amended proposal was approved.<br>Relevant operations have been carried out in accordance with the resolution. |
| 8th meeting of 5th-term<br>2025/11/6  | Amendments to "Regulations for Transfer of Repurchased Shares of SCSB to Employees"                                                                                                 | The amended proposal was approved.                                                                                 |
|                                       | ■ 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) The term for this committee is from June 21, 2024 to June 20, 2027. In 2025, the committee convened 4 meetings, and all directors attended in person, with an 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 | FANG, YEN-LING  | 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 |
|--------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|
| 3rd meeting of 4th-term<br>2025/2/25 | Risk management report<br>Detecting result report of operating risk<br>Statement of the Risk Management Committee<br>Implementation status of legal compliance system<br>Implementation status of improvement of rating targets and enhancement of internal control mechanism<br>Business management report | Noted.                                                   |
|                                      | ■ Result of the resolution of the board meeting: Noted.                                                                                                                                                                                                                                                     |                                                          |
|                                      | Amendments to Regulations Governing Treasury Business Authorization, Regulations Governing Financial Products Authorization, Regulations Governing Country Risk Management, Financial Business Relationship and Investment Risk Management Policy, Regulations for Liquidity Management                     | Approved as proposed.                                    |
|                                      | Implementation report on overall implementation of information security<br>Implementation report on compliance risk management and supervision                                                                                                                                                              | Approved as proposed.                                    |
|                                      | Amendments to Regulations Governing Capital Adequacy Management, Regulations for Corporate Finance Credit Pricing, Risk Management Committee Charter                                                                                                                                                        | The amended proposals were approved.                     |
|                                      | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                                                                                                                                                      |                                                          |
| 4th meeting of 4th-term<br>2025/5/21 | Detecting result report of operating risk<br>Review result of new functions application<br>Business management report                                                                                                                                                                                       | Noted.                                                   |
|                                      | Risk management report                                                                                                                                                                                                                                                                                      | The amended proposal was noted.                          |
|                                      | ■ Result of the resolution of the board meeting: Noted.                                                                                                                                                                                                                                                     |                                                          |
|                                      | Amendments to Regulations Governing Financial Products Authorization, Regulations Governing Treasury Business Authorization, Loan Policy, Related Information Disclosure Policy, Regulations for Liquidity Management                                                                                       | Approved as proposed.                                    |
|                                      | Application for addition of traded goods<br>Establishment of risk limit authorization form<br>AML/CFT risk assessment report                                                                                                                                                                                | Approved as proposed.                                    |
|                                      | Amendments to Regulations Governing Treasury Business Authorization, Regulations Governing Country Risk Management, Regulations Governing Products Risk Management                                                                                                                                          | The amended proposals were approved.                     |
|                                      | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                                                                                                                                                      |                                                          |
| 5th meeting of 4th-term<br>2025/7/23 | Risk management report                                                                                                                                                                                                                                                                                      | The amended proposal was noted.                          |
|                                      | ■ Result of the resolution of the board meeting: The amended proposal was noted.                                                                                                                                                                                                                            |                                                          |

| Term/Date                             | Proposal and follow-up treatment                                                                                                                                                                                                                                                                           | Resolutions and the Handling of the Committee's Opinions |
|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|
|                                       | Detecting result report of operating risk<br>Regulatory stress test results<br>Business management report                                                                                                                                                                                                  | Noted.                                                   |
|                                       | ■ Result of the resolution of the board meeting: Noted.                                                                                                                                                                                                                                                    |                                                          |
|                                       | Amendments to Suitability Policy for Financial Products, Financial Business Relationship and Investment Risk Management Policy, Recovery Plan, Regulations for Liquidity Management                                                                                                                        | Approved as proposed.                                    |
|                                       | Report on business plan, capital adequacy evaluation results, and description of self-assessment of risk indicators                                                                                                                                                                                        | Approved as proposed.                                    |
|                                       | Establishment of Regulations Governing Financial Products Trading<br>Amendments to Regulations Governing Treasury Business<br>Authorization, Standards for Recognizing Professional Investors and High Net-worth Customers, Market Risk Management Policy, Risk Management Committee Charter               | The amended proposals were approved.                     |
|                                       | Application for issuance of subordinated financial debentures                                                                                                                                                                                                                                              | The amended proposal was approved.                       |
|                                       | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                                                                                                                                                     |                                                          |
| 6th meeting of 4th-term<br>2025/10/15 | Risk management report                                                                                                                                                                                                                                                                                     | The amended proposal was noted.                          |
|                                       | ■ Result of the resolution of the board meeting: The amended proposal was noted.                                                                                                                                                                                                                           |                                                          |
|                                       | Business management report                                                                                                                                                                                                                                                                                 | Noted.                                                   |
|                                       | Detecting result report of operating risk                                                                                                                                                                                                                                                                  | The amended proposal was noted.                          |
|                                       | ■ Result of the resolution of the board meeting: Noted.                                                                                                                                                                                                                                                    |                                                          |
|                                       | Establishment of Regulation for Financial Products Management for Investments, Regulation for Financial Products Credit Risk Management for Customers, Regulations for Financial Products Operations for Customers<br>Amendments to Regulations Governing Treasury Business Authorization, Treasury Policy | The amended proposals were approved.                     |
|                                       | Planning of launchment of new products                                                                                                                                                                                                                                                                     | The amended proposal was approved.                       |
|                                       | Establishment of Recovery Plan<br>Amendments to Information Security Policy, Financial Products Pricing Policy, Computer system information security assessment program, Regulations Governing Financial Products Authorization, Related Information Disclosure Policy                                     | Approved as proposed.                                    |
|                                       | AML/CFT risk assessment report and methodology                                                                                                                                                                                                                                                             | Approved as proposed.                                    |
|                                       | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                                                                                                                                                     |                                                          |



## (7) Nominating and Accountability 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.

(C) Accountability measure and reward for appointed managers.

#### D. Operations

(A) The committee has 3 members, in which 1 is independent director.

(B) The term for this committee is from June 21, 2024 to June 20, 2027. In 2025, the committee convened 7 meetings, and all directors attended in person, with an 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<br>STEPHEN | 7                        | 0        | 100%                      | Convener |
| Vice Chairman                 | YUNG CON-SING<br>JOHN    | 7                        | 0        | 100%                      |          |
| Independent Managing Director | CHEN, MU-TSAI            | 7                        | 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 |
|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|
| 3rd meeting of<br>4th-term<br>2025/1/17 | Disciplinary action, appointment, promotion, and adjustment of appointed managers<br>Liability for credit risk events                                                                                                          | Approved as proposed.                                    |
|                                         | Liability for credit risk events                                                                                                                                                                                               | The amended proposals were approved.                     |
|                                         | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                                                                         |                                                          |
| 4th meeting of<br>4th-term<br>2025/2/26 | Performance evaluation results for the Board of Directors, functional committees, and Board members                                                                                                                            | Approved as proposed.                                    |
|                                         | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                                                                         |                                                          |
| 5th meeting of<br>4th-term<br>2025/3/20 | Implementation result of appointed managers talent reserve development program                                                                                                                                                 | Noted.                                                   |
|                                         | ■ Result of the resolution of the board meeting: Noted.                                                                                                                                                                        |                                                          |
|                                         | Amendments to Regulations Governing Responsibility Map System for Executive Management<br>Adjustments of department managers of the Auditing Department<br>Appointment, promotion, adjustment and reward of appointed managers | Approved as proposed.                                    |



| Term/Date                            | Proposal and follow-up treatment                                                                                                                                                         | Resolutions and the Handling of the Committee's Opinions |
|--------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|
|                                      | Appointment of appointed managers                                                                                                                                                        | The amended proposals were approved.                     |
|                                      | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                                   |                                                          |
| 6th meeting of 4th-term<br>2025/6/12 | Adjustment and disciplinary action of appointed managers                                                                                                                                 | The amended proposals were approved.                     |
|                                      | Appointment and adjustment of appointed managers                                                                                                                                         | Approved as proposed.                                    |
|                                      | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                                   |                                                          |
| 7th meeting of 4th-term<br>2025/7/18 | Appointment of appointed managers                                                                                                                                                        | Approved as proposed.                                    |
|                                      | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                                   |                                                          |
| 8th meeting of 4th-term<br>2025/8/14 | Amendments to Regulations Governing for Implementing Business Accountability System, Nominating and Accountability Committee Charter<br>Appointment and adjustment of appointed managers | Approved as proposed.                                    |
|                                      | Re-appointment of the President                                                                                                                                                          | The amended proposal was approved.                       |
|                                      | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                                   |                                                          |
|                                      | Adjustment, promotion, and disciplinary action of appointed managers                                                                                                                     | Approved as proposed.                                    |
|                                      | ■ Result of the resolution of the board meeting: The amended proposals were approved.                                                                                                    |                                                          |
| 9th meeting of 4th-term<br>2025/11/6 | Amendments to Responsibility Map, appointed managers talent reserve development program<br>Adjustment of appointed managers                                                              | Approved as proposed.                                    |
|                                      | ■ Result of the resolution of the board meeting: Approved as proposed.                                                                                                                   |                                                          |
|                                      | Executive managers performance evaluation method<br>Appointment, adjustment, and promotion of appointed managers                                                                         | Approved as proposed.                                    |
|                                      | ■ 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 |
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|                                                                                                                                                                                                                                                                                                                                                               | 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 &amp; 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</p> | No difference.                                                                                             |



| Evaluation Item                                                                                                                                                                                                                            | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Deviation from Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies and Reasons |
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|                                                                                                                                                                                                                                            | Yes                   | No | Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                            |
|                                                                                                                                                                                                                                            |                       |    | <p>workplace health, 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 2025, reports were presented to the Board of Directors on March 21, June 13, August 15, and November 6, covering the stakeholder concerns and communication status, IFRS Sustainability Disclosure Standards implementation progress, review on annual Sustainability Report, execution results and future goals of the Sustainable Development Committee, and amendments to "Sustainable Development Best Practice Principles."</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.</p> <p>2. 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 |
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|                                                                                                                                                             | Yes                   | No | Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                            |
|                                                                                                                                                             |                       |    | <p>3. Based on the assessed risks, SCSB has established risk management policies and other strategies, explained as follows:</p> <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 “Regulations Governing Nature and Climate Risk Management,” thereby establishing the structure and strategies of nature and climate risk governance. SCSB also implements nature and climate risk management based on the three lines of defense in internal control.</p> <p>(3) 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>(4) SCSB has established the “Regulations for Sustainable Development Engagement” and “Regulations for Corporate Banking Credit Client Engagement” to promote engagement subjects to implement carbon reduction and sustainable development with actions in practice.</p> <p>(5) SCSB has established “Ethical Corporate Management Best Practice Principles,” “Codes of Ethical Conduct,” and “Procedures for Ethical Management and Guidelines for Conduct” to actively facilitate ethical corporate management.</p> <p>(6) SCSB has established the “Procedures for Handling Whistleblowing” to encourage employees to report specific incidents of illegal acts.</p> |                                                                                                            |
| <p>3. Environmental Issues</p> <p>(1) Does the Bank establish proper environmental management systems based on the characteristics of their industries?</p> | ✓                     |    | <p>1. SCSB has received the certifications on environment, energy and water resource management under the ISO 14001, ISO 50001 and ISO 46001, and also has established the environmental management systems for environmental, energy and water resource efficiency based on international standards.</p> <p>2. The validity period for ISO 14001 Environmental Management is from April 30, 2025, to April 30, 2028; for ISO 50001 Energy Management, from October 8, 2025, to October 30, 2028; and for ISO 46001 Water Efficiency Management, from June 12, 2025, to June 12, 2028.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | No difference.                                                                                             |



| Evaluation Item                                                                                                                                                                                                                                   | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Deviation from Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies and Reasons |
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|                                                                                                                                                                                                                                                   | Yes                   | No | Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                            |
| (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, and promoted resource recycling, reuse, and use of green renewable energy.</p> <p>2. Gradually increasing the procurement of green renewable energy aligns with operational goals, expected to be more than RE30 and an additional 5.72 million kWh of green energy by 2026 and RE40 by 2030, with an estimated share of 40%.</p> | No difference.                                                                                             |
| (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>SCSB explores natural and climate-related risks and opportunities and submits recommendations and reports to the Board of Directors every year. Once every two years, each department identifies natural and climate risks and opportunities, assesses the probability and potential impact of each, and develops corresponding countermeasures. This ensures that changes in the internal and external environment and emerging trends are appropriately considered when significant decisions are made.</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 MOPS (<a href="https://esggenplus.twse.com.tw/inquiry/ghg-reduction">https://esggenplus.twse.com.tw/inquiry/ghg-reduction</a> and <a href="https://esggenplus.twse.com.tw/inquiry/report">https://esggenplus.twse.com.tw/inquiry/report</a>) every year to disclose the effectiveness of SCSB's energy conservation and carbon reduction implementation.</p> <p>2. SCSB completed the ISO 14064-1 greenhouse gas inventory based on ISO 14064-1 and passed certification. The verification statement for the 2024 data has been received on June 2, 2025, covering all domestic and overseas locations and subsidiaries/</p>                                                                                                                                                                                                                                                                    | No difference.                                                                                             |

| Evaluation Item                                                                                                                                                                         | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Deviation from Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies and Reasons |
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|                                                                                                                                                                                         | Yes                   | No | Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                            |
|                                                                                                                                                                                         |                       |    | <p>sub-subsidiaries. The 2025 data has been verified as of March 2026, and the verification statement is expected to be obtained in May 2026 (published in the “Sustainability Report”), which will cover all domestic and international locations, including subsidiaries and sub-subsidiaries.</p> <p>The GHG emissions from all domestic and international locations and subsidiaries/subsidiaries were 23,045.766 tCO<sub>2</sub>e in 2024 and 21,393.962 tCO<sub>2</sub>e in 2025, a decrease of 1,651.804 tCO<sub>2</sub>e.</p> <p>3. The water usage at domestic sites was 69,119 metric tons in 2024 and 71,515 metric tons in 2025, up 3.47%.</p> <p>4. The general waste produced at domestic sites was 194 metric tons in 2024 and 172 metric tons in 2025, down 11.16%.</p> <p>5. In order to ensure the sustainable development of environmental ecology, SCSB continues to promote the electricity-saving/water-saving competitions of various units, set the greenhouse gas emission reduction target annually, commit to reduce the greenhouse gas emission, save water/electricity and other energies, reduce waste and adopt green building materials, take responsibility for environmental sustainability and use the best effort to engage in environmental protection.</p> |                                                                                                            |
| <p>4. Social Issues</p> <p>(1) Does the Bank formulate appropriate management policies and procedures according to relevant regulations and the International Bill of Human Rights?</p> | ✓                     |    | <p>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.</p> <p>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</p>                                                                                                                                                                                                                                                                                                                                                                   | No difference.                                                                                             |



| Evaluation Item                                                                                                                                                                                                               | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Deviation from Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies and Reasons |
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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>sources of risks related to these issues and conducts human rights impact analysis and mitigation/adaptation measures. In November 2025, 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 and September 2025, the promotion of the related concept and EAPs were conducted through the Business Affairs Meeting to foster a healthy working environment.</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> </ol> | No difference.                                                                                             |

| Evaluation Item | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Deviation from Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies and Reasons |
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|                 |                       |    | <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 five breastfeeding rooms (all received "Excellent" certification) 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> <p>4. SCSB established employee assistance programs (EAPs), providing employees with counseling services in collaboration with an external professional consultant, 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 five nursery rooms 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> |                                                                                                            |



| Evaluation Item                                                                                                                                   | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Deviation from Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies and Reasons |
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| (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>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 2025, female employees accounted for 57% (1,638 people) and 39% (16 people) of executive managers.</p> <p>8. There are 1 indigenous employees, 18 employees with disabilities, and 94 non-local employees (including Mainland China, Hong Kong, Vietnam and Singapore).</p> <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> <p>1. Held education and training on occupational safety and health-related topics for all employees. In 2025, a 1-hour online course titled "Hazards and Prevention of Human Factors Engineering in the Office of the Financial and Insurance Industry" was arranged.</p> <p>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.”</p> | No difference.                                                                                             |

| Evaluation Item | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Deviation from Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies and Reasons |
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|                 |                       |    | <p>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 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</p> |                                                                                                            |



| Evaluation Item                                                                        | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Deviation from Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies and Reasons |
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| (4) Does the Bank provide its employees with career development and training sessions? | ✓                     |    | <p>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. SCSB has implemented ISO 45001 Occupational Health and Safety Management System and ISO 14001 Environmental Management System, and also received the certification. SCSB's ISO 45001 Occupational Health and Safety Management System inventory boundary covers all domestic locations. In 2024, SCSB re-activated the certification performed once per three years. On April 30, 2025, SCSB passed the first-year verification by SGS.</p> <p>5. In 2025, there were 20 occupational injury cases affecting 20 employees, accounting for 0.7% of the total number of employees.</p> <p>6. There was no fire incident at SCSB in 2025. All units hold fire drills every six months. SCSB has implemented 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> <p>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.</p> | No difference.                                                                                             |

| Evaluation Item                                                                                                                                                                                                                                                                        | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Deviation from Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies and Reasons |
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| (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”, “Regulations Governing Fair Treatment of Senior Customers”, “Regulations Governing Friendly Financial Service”, “Policies of Principles for Treating Customers Fairly”, “Strategies for Principles for Treating Customers Fairly”, “Regulations for Setting up 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. In order to have the protection of financial consumers’ rights in place and enhancement of customer complaint handling performance and efficiency, SCSB adopted the risk-oriented escalation reporting mechanism and also established the “Regulations for Customer Information Management.” SCSB’s “Regulations for Customer Information Management” establish procedures for 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, | No difference.                                                                                             |



| Evaluation Item                                                                                                                                                                                                                    | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Deviation from Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies and Reasons |
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| (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>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. 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", "Purchasing Operation Supplier Management Rules", and "CSR Code of Conduct for Supplier". SCSB has 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 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. SCSB received the 2025 BSI Verification Opinion Statement on November 18, 2025.</p> | No difference.                                                                                             |

| Evaluation Item                                                                                                                                                                                                                                                                                                                                                                                  | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Deviation from Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies and Reasons |
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|                                                                                                                                                                                                                                                                                                                                                                                                  |                       |    | <p>2. (1) For the identification of suppliers' stakeholders and analysis on sustainable procurement risk, SCSB collected feedback from the colleagues engaged in procurement through questionnaire and organized meetings to explain the results, and conducted the education and training for procurement and practical interview with core procurement staff.</p> <p>(2) SCSB issued the Supplier Self-Assessment Questionnaire and Sustainable Topic Implementation Measures Suggestions, optimized the questionnaire to include personal privacy, greenhouse gas and energy &amp; resource management, labor and employer relationship, establishment of the complaint system, recruitment and retention of talents, and circular economy.</p> <p>(3) SCSB conducted the audit on five suppliers in writing and on-site visits to two suppliers.</p> <p>(4) SCSB updated the statement of sustainable procurement subject to the project results, and conducted the education and training before investigation.</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 the 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 SCSB's 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 MOPS (<a href="https://esggenplus.twse.com.tw/inquiry/report">https://esggenplus.twse.com.tw/inquiry/report</a>) and SCSB's website (<a href="https://www.scsb.com.tw/content/csr/csr03_a.html">https://www.scsb.com.tw/content/csr/csr03_a.html</a>).</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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| 7. Other important information to facilitate better understanding of SCSB’s sustainable development practices: |                       |    | 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\$15 million to the "SCSB Cultural and Educational Foundation" in 2024, and NT\$13 million in 2025 for the promotion of sustainable development related activities, which focus on environmental protection, maintain biodiversity and social responsibility related public welfare. In 2025, the sponsorship in the support of domestic cultural development exceeded a total of NT\$10.65 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\$4.52 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\$3.78 million; 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\$2.35 million. SCSB also participated in interdisciplinary collaboration proactively. In 2025, SCSB sponsored the bird conservation promotion project in Tainan Qigu Salt Field and the "Walking with Trees- Walking Out of a Healthy Forest" campaign by spending the fund over NT\$1.15 million, in order to expand its financial influence, create a win-win situation for the environment and human health, and move towards the goals for reduction of CO2 and acceleration of the net zero. With respect to the use of funds for sustainable development financial products, SCSB issued the “SCSB Sustainability Bonds” of NT\$2.5 billion in 2025. The sustainability development bonds approved by TPEX totaled NTD 2.3 billion. Please refer to the SCSB website “Corporate Governance” at <a href="https://www.scsb.com.tw/content/csr_en/index.html">https://www.scsb.com.tw/content/csr_en/index.html</a> . |                                                                                                            |

## SCSB's Climate-related Information

## 1. Climate-related information implementation

| Category                                                                                                                                                               | Implementation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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| 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 nature and climate-related issues; it shall approve the "Guidelines Governing Nature and Climate Risk Management," and instruct, supervise, and manage the exposure to the nature and climate risks accordingly, to ensure the qualitative and quantitative measures defined by SCSB are consistent to the risk appetite. Members of the Board of Directors hold irregular education and training on climate issues in order to understand the development trends of international climate change.</p> <p>To demonstrate SCSB's commitment to sustainable development, the Board of Directors approved on November 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>As for the senior management, the responsibility for overseeing sustainable development is fulfilled through the Sustainable Development Committee. The President chairs the committee and is responsible for implementing and operating sustainable development initiatives.</p> <p>The Risk Management Department summarizes and analyzes climate risk-related data and reports available until the end of the previous year, and reports to the Board of Directors. It also develops related countermeasures which may be taken into consideration at the time of preparation of strategic planning and business monitoring.</p> <p>Each unit follows the "Code of Practice for Three Lines of Defense in Internal Control System" to identify and assess climate risks and opportunities based on the business functions, and formulates corresponding management norms and strategies. All units should implement climate risk management precisely and assist the Risk Management Department in completing the bank-wide climate scenario analysis and supporting the implementation of various climate action measures.</p> |
| 2. Explain how the identified climate risks and opportunities influence company's business operation, strategies, and finance (for the short, medium, and long terms). | <p>Every two years, SCSB conducts cross-departmental discussions to identify climate risks and opportunities relevant to its various businesses. In addition, through qualitative questionnaire evaluation and analysis, the climate risks and opportunities are ranked in sequence. Furthermore, the potential financial impacts of the significant material risks and opportunities are assessed, and response strategies are established.</p> <p>For risk management, SCSB has adopted the TCFD framework and signed the SBTi commitment, focusing on low-carbon transition and physical risk management. In the short term, climate factors will be incorporated into investment and financing reviews; in the medium term, risks associated with high-carbon industries will be assessed to prevent collateral value impairment; and in the long term, exposure to high-carbon emissions will be reduced, leveraging green finance to enhance long-term resilience. In terms of opportunities, SCSB plans to expand green loans and bonds in the short term to increase non-interest income and reduces carbon emissions through digitalization. In the mid-term, SCSB will focus on renewable energy investment and financing to increase revenue from low-carbon businesses. In the long term, SCSB will establish a sustainable brand and become a corporate partner for carbon reduction.</p> <p>Please refer to SCSB's Annual Climate and Nature Report for relevant information (<a href="https://www.scsb.com.tw/content/csr/csr03_a.html">https://www.scsb.com.tw/content/csr/csr03_a.html</a>).</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |



| Category                                                                                                                                                                                                       | Implementation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
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| 3. Explain the impact of extreme climate-related events and transformational actions on finance.                                                                                                               | <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 Climate and Nature Report for relevant information (<a href="https://www.scsb.com.tw/content/csr/csr03_a.html">https://www.scsb.com.tw/content/csr/csr03_a.html</a>).</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 4. Explain how the identification, evaluation, and management processes of climate-related risks are integrated into overall risk management policies.                                                         | <p>SCSB has incorporated climate risk into overall risk management framework, and conducted physical and transitional risk identification and scenario analysis for investment and financing portfolios in accordance with the TCFD framework. SCSB has also established climate risk management rules and regulations, conducted climate risk inventories, and set low-carbon transition targets (PCAF, SBTi). Climate indicators have been incorporated into SCSB's investment and financing reviews and business decision-making processes to effectively quantify potential risks and take countermeasures.</p> <p>In addition to the climate risk, SCSB also included 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 Climate and Nature Report for relevant information (<a href="https://www.scsb.com.tw/content/csr/csr03_a.html">https://www.scsb.com.tw/content/csr/csr03_a.html</a>).</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. | <ol style="list-style-type: none"> <li>1. Scenario analysis and assessment of SCSB's business locations and suppliers: Based on 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.</li> <li>2. Scenario analysis on SCSB's investment and financing related physical risks and transformation risks: SCSB has followed the "Operation Plan for Climate Change Scenario Analysis Performed by Domestic Banks" (hereinafter referred to as the "Operational Plan") and analyzed the potential risk impacts on SCSB's domestic and foreign credit, negotiable instruments, and equity investments under different climate scenarios. With reference to the methodology of the Operation Plan, a comprehensive analysis was conducted using a macroeconomic approach (such as GDP, bank loan interest rates, unemployment rates, and inflation rates) and a microeconomic approach (such as revenue losses, collateral losses, and additional expenditure costs). The results were then combined with SCSB's default probability assessment model to assess the financial resilience of investment and financing customers under different climate scenarios, and then determine the potential impact of changes in their repayment ability and collateral value on SCSB's credit risk and revenue. The analysis scenarios used cover both long-term and short-term categories, and each scenario is described as follows:</li> </ol> |

| Category                                                                                                                                                                                                                                                                                      | Implementation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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|                                                                                                                                                                                                                                                                                               | <p>(1) Long-term scenarios: including baseline, orderly transition, disorderly transition, and passive transition scenarios. Assessment is conducted via macroeconomic and microeconomic channels, taking into account the long-term impacts posed by climate change and bank business cycles. The analysis is conducted for the years 2030 and 2050.</p> <p>(2) Short-term scenarios: including physical risks – intensity adjustments, transition risks, and combined loss scenarios, based on an individual economic pathway, focusing on climate events likely to occur within the next year.</p> <p>3. Relevant scenario analysis and assessment results and their impacts on the financial status of SCSB have been disclosed in the content of Sustainability Report (<a href="https://www.scsb.com.tw/content/csr/csr03_a.html">https://www.scsb.com.tw/content/csr/csr03_a.html</a>).</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.                                                                    | SCSB has had 2025 targets validated by SBTi and formulated carbon reduction plans for overseas subsidiaries. The Environmental Sustainability team of the Sustainable Development Committee will regularly review and track progress to ensure that carbon reduction performance aligns with SBTi pathways. The relevant progress will also be reported to the Board of Directors at least once a year to keep the governing body informed of the current status.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 7. If use internal carbon pricing as a planning tool, please explain the foundations of the pricing.                                                                                                                                                                                          | <p>1. In order to reduce organizational carbon emissions, SCSB has planned the internal carbon pricing system and developed a carbon fee risk assessment system. By implementing the carbon pricing into operational and investment/financing management, the potential carbon costs are reflected in SCSB's investment/financing decarbonization strategy and the energy-saving initiatives of the branches/locations. This incentivizes employees to implement environmentally sustainable practices and functions as a mechanism for managing investment/financing risks.</p> <p>2. Descriptions of pricing method:</p> <p>(1) Operation management: NT\$ 300/ton, determined using a shadow price after comprehensively considering domestic regulatory trends and internal carbon reduction costs.</p> <p>(2) Investment and financing management: NT\$ 1500/ton, determined using a shadow price method, and based on comprehensive consideration of domestic regulations, carbon trading market trends, and peer pricing levels. To ensure that the carbon fee reflects true costs, the system's carbon pricing benchmark in the future will take prices in the international carbon trading market and fluctuating factors such as inflation into consideration. It will be revised concurrently with the price levels at different times.</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 2025 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. On March 13 2026, SCSB completed the inventory of Scope 1 and Scope 2 GHG covering all domestic and international locations, including subsidiaries and sub-subsidiaries for the year 2025 in accordance with the "Roadmap for the Sustainable Development of Listed Companies." The verification statement from SGS is expected to be obtained in May 2026.</p> <p>3. In 2025, SCSB used 5.72 million kWh of green power and obtained 2,853 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>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |



## 1-1-1 GHG Inventory Information

Describe the GHG volume (metric tons CO<sub>2</sub>e), intensity (metric tons CO<sub>2</sub>e/NTD million), and data coverage for the most recent two years.

2024: 23,045.766 metric tons CO<sub>2</sub>e, GHG emission of 0.4483 metric tons CO<sub>2</sub>e per NTD million of revenue

2025: 21,393.962 metric tons CO<sub>2</sub>e, GHG emission of 0.4014 metric tons CO<sub>2</sub>e 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.

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 13,551.304 metric tons of CO<sub>2</sub>e (all domestic and international locations, including subsidiaries and sub-subsidiaries). 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 |
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| 1. Establishment of ethical corporate management policies and programs<br>(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?                                                                                                                  | ✓                     |    | <p>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 be included compliance with the ethical management policy, which are also reviewed and amended at all times.</p> <p>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.</p>                                                                                                                                                                                                                                                                                                    | 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? | ✓                     |    | <p>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.</p> <p>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.</p> <p>3. Every year, SCSB exercises enhanced promotion of business ethics-related regulations to improve employees' understanding of ethical conduct.</p> <p>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.</p> | No difference.                                                                                                  |



| Evaluation Item                                                                                                                                                                                             | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Deviation from Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies and Reasons |
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| (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<br>(1) Does the Bank evaluate business partners' ethical records and include ethics-related clauses in business contracts?                                           | ✓                     |    | <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>3. SCSB has formulated clauses of ethical conduct in its procurement contracts, including a clause of guarantee that suppliers shall not offer rebates. Every year, SCSB implements assessments of suppliers.</li> </ol> | No difference.                                                                                                  |

| Evaluation Item                                                                                                                                                                                                                                                                         | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Deviation from Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies and Reasons |
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| (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 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?                                                                                                                                                 | ✓                     |    | <p>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.</p> <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> | No difference.                                                                                                  |



| Evaluation Item                                                                                                                                                                                                                                                                                                                                                    | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Deviation from Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies and Reasons |
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| (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>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 for 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 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.</p> | No difference.                                                                                                  |

| Evaluation Item                                                                                                                                                                                                                                                                                                                                                  | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Deviation from Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies and Reasons |
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| (5) Does the Bank regularly hold internal and external educational trainings on ethical corporate management?                                                                                                                                                                                                                                                    | ✓                     |    | SCSB organizes training and education on ethical management annually, and the training content covers topics such as "Ethical Corporate Management Best Practice Principles" and "Procedures for Ethical Management and Guidelines for Conduct." In 2025, a total of 12,831 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. SCSB has established "Procedures for Handling Whistleblowing," which covers the following issues: incentives and penalties based on individual circumstances if the reported case is substantiated.<br>2. SCSB has set up and announced the reporting mailbox, email address and hotline for reporting misconducts on SCSB's website ( <a href="https://www.scsb.com.tw/content/econtent/governance_22.html">https://www.scsb.com.tw/content/econtent/governance_22.html</a> ) 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. SCSB's "Procedures for Handling Whistleblowing" has stipulated that accepted reported cases shall be handled in accordance with standard operating procedures, including the initiation of investigation, review and re-trial of the investigation report, report to the Board of Directors, and notice to whistleblower, etc., and before a decision is rendered, the accused shall be provided with the opportunity to state his/her opinion.<br>2. According to the "Procedures for Handling Whistleblowing," the relevant personnel in whistleblowing cases shall declare in writing that they agree to keep the identity of the whistleblowers and contents of the report in strict confidence. Unless due to regulatory requirements or litigation needs, no information that affords to reveal the whistleblowers' identity shall be disclosed. | No difference.                                                                                                  |
| (3) Does the Bank provide proper whistleblower protection?                                                                                                                                                                                                                                                                                                       | ✓                     |    | 1. According to Article 10 of SCSB's "Procedures for Handling Whistleblowing," the identity of the whistleblower and contents of the report shall be kept confidential, and except for those providing false content and making malicious attacks against SCSB or employees, SCSB shall not impose an improper or adverse penalty on the whistleblower due to their whistleblowing.                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | No difference.                                                                                                  |



| Evaluation Item                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Implementation Status |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Deviation from Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies and Reasons |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Yes                   | No | Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                       |    | 2. SCSB has established the "Regulations for Employees Communication," "Regulations for Establishing Measures on Prevention, Complaint and Punishment of Sexual Harassment at Workplace," "Handling Measures for Prevention of Sexual Harassment, Reporting and Investigation," and "Prevention and Management of Unlawful Infringement in the Performance of Duties." 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. |                                                                                                                 |
| 4. Strengthening information disclosure<br>Does the Bank disclose its ethical corporate management policies and the results of its implementation on the company's website and MOPS?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | ✓                     |    | SCSB has disclosed related contents of the "Ethical Corporate Management Best Practice Principles," "Procedures for Ethical Management and Guidelines for Conduct," "Codes of Ethical Conduct," and the implementation results on SCSB's website ( <a href="https://www.scsb.com.tw/content/econtent/governance_19.html">https://www.scsb.com.tw/content/econtent/governance_19.html</a> ), annual reports and MOPS ( <a href="https://mopsov.twse.com.tw/mops/web/t100sb04_1">https://mopsov.twse.com.tw/mops/web/t100sb04_1</a> ).                                                                                                                               | No difference.                                                                                                  |
| 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.<br>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.                                                                                                                                                                                 |                       |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                 |
| 6. Other important information to facilitate a better understanding of the Bank's ethical corporate management policies (e.g., review and amend its policies).<br>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 ethical corporate management performance. There were no reports of any violations of ethical corporate management in 2022. |                       |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                 |

## (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 2025, there were no penalties or prosecutions for violating regulations on insider trading or related party trading.

Other information has been disclosed on SCSB official website ([https://www.scsb.com.tw/content/econtent/governance\\_03.html](https://www.scsb.com.tw/content/econtent/governance_03.html)).

**(11) Internal Control System**

A. Internal Control System Statement: Please refer to 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 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                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-----------|--------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2025/6/13 | 1. Recognition of the 2024 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 2024 earnings distribution proposal                                                                          | A cash dividend of NT\$1.80 per share was approved. The ex-dividend date was set on July 7, 2025 as resolved by the Board of Directors. The full amount was distributed on July 25, 2025.                                                                                                                                                                                                                                                  |
|           | 3. Approval of amendment to "Articles of Incorporation"                                                                        | The revised "Articles of Incorporation" has been announced on SCSB official website ( <a href="https://www.scsb.com.tw/content/econtent/governance_18.html">https://www.scsb.com.tw/content/econtent/governance_18.html</a> ), and is handled in accordance with the revised rules.                                                                                                                                                        |
|           | 4. Approval of amendment to "Procedures Governing Acquisition and Disposal of Assets"                                          | The revised "Procedures Governing Acquisition and Disposal of Assets" has been announced on MOPS ( <a href="https://mops.twse.com.tw/mops/#/web/t57sb01_q5">https://mops.twse.com.tw/mops/#/web/t57sb01_q5</a> ) and SCSB official website ( <a href="https://www.scsb.com.tw/content/econtent/governance_18.html">https://www.scsb.com.tw/content/econtent/governance_18.html</a> ), and is handled in accordance with the revised rules. |
|           | 5. Approval of release of directors and representatives' involvement in competing businesses from non-competition restrictions | Material information was announced on the MOPS ( <a href="https://emops.twse.com.tw/server-java/t58query">https://emops.twse.com.tw/server-java/t58query</a> ) on June 13, 2025.                                                                                                                                                                                                                                                           |



## B. Board Meetings

| Date                                                                     | Major Resolutions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2025/5/2<br>2025 3rd interim meeting of<br>22th-term Board of Directors  | Approved<br>Financial statements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 2025/5/19<br>2025 4th interim meeting of<br>22th-term Board of Directors | Approved<br>5-year strategy plan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 2025/6/13<br>5th meeting of 22th-term Board<br>of Directors              | Approved<br><ol style="list-style-type: none"> <li>1. Special supervision of the earthquake-resistant label for reconstruction projects</li> <li>2. On-site supervision for reconstruction projects</li> <li>3. Stakeholder's renewal of lease for SCSB's office</li> <li>4. Donation to stakeholder</li> <li>5. Partnership with stakeholders</li> <li>6. Base date and distribution date for cash dividends</li> <li>7. Corporate Value Enhancement Plan</li> <li>8. Risk limit authorization form</li> <li>9. Appointment of deputy managers of Auditing Department</li> <li>10. Appointment, adjustment, and disciplinary action of appointed managers</li> <li>11. "Special Leave" subject to the pilot program which adopts the "hourly basis" as the application unit</li> <li>12. Responsive measures against abnormal status of credit loan</li> <li>13. License extension for the overseas representative office</li> <li>14. AML/CFT risk assessment report</li> <li>15. Establishment for new trading products</li> <li>16. Outsourcing audit quality assessment</li> <li>17. Improvement of financial inspection report</li> <li>18. Improvement of internal control system</li> <li>19. Regulations Governing Internal Control System</li> <li>20. Regulations Governing Country Risk Management</li> <li>21. Regulations Governing Products Risk Management</li> <li>22. Regulations Governing Treasury Business Authorization</li> <li>23. Regulations Governing Financial Products Authorization</li> <li>24. Loan Policy</li> <li>25. Related Information Disclosure Policy</li> <li>26. Human Rights Policy</li> <li>27. Loan Provisioning Policy</li> <li>28. Preventing Insider Trading Administration Measures</li> <li>29. Regulations for Liquidity Management</li> <li>30. Regulations for Stakeholder Management</li> <li>31. Things to Note for the Sale of Non-performing Loans</li> </ol> |
| 2025/7/18<br>2025 5th interim meeting of<br>22th-term Board of Directors | Approved<br>Appointmen of appointed managers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 2025/8/15<br>6th meeting of 22th-term Board<br>of Directors              | Approved<br><ol style="list-style-type: none"> <li>1. Financial statements</li> <li>2. Appointment of directors for stakeholders</li> <li>3. Waiver of non-performing loan ratio restrictions</li> <li>4. Improvement of financial inspection report</li> <li>5. Sustainability Report</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

| Date                                                     | Major Resolutions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                          | <ol style="list-style-type: none"> <li>6. Report on business plan, capital adequacy evaluation results, and description of self-assessment of risk indicators</li> <li>7. Name, address, and General Manager of new branch</li> <li>8. License extension for the overseas representative office</li> <li>9. Application for issuance of subordinated financial debentures</li> <li>10. Building Energy-Efficiency Rating 1 certificate of candidate and labeling application services</li> <li>11. Additional budget for the new core system implementation project</li> <li>12. Regulatory rating results</li> <li>13. Improvement status of enhanced project inspection on audit plan</li> <li>14. Establishment of Regulations Governing Financial Products Trading</li> <li>15. Write-off of non-performing credit loan</li> <li>16. Disciplinary action, adjustment, promotion, and appointment of appointed managers</li> <li>17. Re-appointment of the President</li> <li>18. Sale of bad debts</li> <li>19. Delegation of Authority and Segregation of Duties</li> <li>20. AML/CFT Policy</li> <li>21. Financial Business Relationship and Investment Risk Management Policy</li> <li>22. Market Risk Management Policy</li> <li>23. Compliance Policy</li> <li>24. Loan Provisioning Policy</li> <li>25. Suitability Policy for Proprietary Bond Trading Business</li> <li>26. Regulations Governing Security and the Maintenance of Personal Data Files</li> <li>27. Regulations Governing for Customers Business Accountability System</li> <li>28. Regulations Governing Internal Control System for Offering Services to Customers</li> <li>29. Regulations Governing Treasury Business Authorization</li> <li>30. Regulations for Liquidity Management</li> <li>31. Recovery Plan</li> <li>32. Audit and Sustainable Committee Charter</li> <li>33. Nominating and Accountability Committee Charter</li> <li>34. Risk Management Committee Charter</li> <li>35. Rules of Procedure for Board of Directors Meetings</li> <li>36. The Rules Governing the Scope of Powers of Independent Directors</li> <li>37. Standards for Recognizing Professional Investors and High Net-worth Customers</li> <li>38. Internal Control System for Proprietary Trading, Underwriting and Custody of Bonds and Financial Products</li> <li>39. Internal Audit Rules for Proprietary Trading, Underwriting and Custody of Bonds and Financial Products</li> </ol> |
| 2025/11/6<br>7th meeting of 22th-term Board of Directors | Approved <ol style="list-style-type: none"> <li>1. Financial statements</li> <li>2. Strategy plan</li> <li>3. Operating budget</li> <li>4. Audit plan</li> <li>5. Internal audit plan</li> <li>6. Improvement of the stakeholder inspection report</li> <li>7. Adjustment and amendemnt for business items with stakeholders</li> <li>8. Credit loan to stakeholder</li> <li>9. AML/CFT risk assessment report and methodology</li> <li>10. Extension plan</li> <li>11. Lease of real estate</li> <li>12. Donation to the SME Credit Guarantee Fund</li> <li>13. Launching of new products</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |



| Date                                                                     | Major Resolutions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                          | <ul style="list-style-type: none"> <li>14. Executive managers performance evaluation method</li> <li>15. Appointed managers performance evaluation method</li> <li>16. Appointment, adjustment, and promotion of appointed managers</li> <li>17. Response measures for unusual credit cases</li> <li>18. Regulations for Lawa, Regulations, and Mamuals Management</li> <li>19. Regulations for Employees Travel Subsidies</li> <li>20. Regulations for Financial Products Operations for Customers</li> <li>21. Regulation for Financial Products Credit Risk Management for Customers</li> <li>22. Regulation for Financial Products Management for Investments</li> <li>23. Recovery Plan</li> <li>24. Discontinued application of Regulations for Business Performance Assessment and Bonus of Deposits</li> <li>25. Write-off of non-performing credit loan</li> <li>26. Sustainable Development Best Practice Principles</li> <li>27. Corporate Governance Best Practice Principles</li> <li>28. Data Sharing Policy between Financial Institutions</li> <li>29. Related Information Disclosure Policy</li> <li>30. Financial Products Pricing Policy</li> <li>31. Information Security Policy</li> <li>32. Treasury Policy</li> <li>33. Regulations for Internal Audit Quality Assessment Management</li> <li>34. Regulations for Employee Remuneration Distribution</li> <li>35. Rule for Performance Evaluation of Boards</li> <li>36. Procedures for Handling Whistleblowing</li> <li>37. Regulations for Business Performance Assessment and Bonus</li> <li>38. Regulations for Transfer of Repurchased Shares of SCSB to Employees</li> <li>39. Responsibility Map</li> <li>40. Policy and Procedures for Handling Business Solicitation</li> <li>41. Computer system information security assessment plan</li> <li>42. Regulations Governing Treasury Business Authorization</li> <li>43. Regulations Governing Financial Products Authorization</li> </ul> |
| 2026/2/26<br>2026 1st interim meeting of<br>22th-term Board of Directors | <p>Approved</p> <ul style="list-style-type: none"> <li>1. Appointment, adjustment, and promotion of appointed managers</li> <li>2. Business report</li> <li>3. Financial statements</li> <li>4. Documents for AMK</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 2026/3/19<br>8th meeting of 22th-term Board<br>of Directors              | <p>Approved</p> <ul style="list-style-type: none"> <li>1. Report on implementation of information security</li> <li>2. Personal data protection evaluation report</li> <li>3. Implementation report on compliance risk management and supervision</li> <li>4. Statement on AML/CFT internal control system</li> <li>5. Internal control system statement</li> <li>6. The date, proposals acceptance method, and agenda for shareholders' meeting</li> <li>7. Report to Shareholders' Meeting, reminder for shareholders to pay attention to the Banking Act and related regulations</li> <li>8. Communication between Audit Committee members and the chief internal auditor</li> <li>9. Release of directors from non-competition restrictions</li> <li>10. Financial debenture issuance report</li> <li>11. Stakeholder and major issue analysis results</li> <li>12. Remuneration to directors and employee compensation</li> <li>13. AMK directors</li> <li>14. Credit loan</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

| Date                                                                     | Major Resolutions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|--------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                          | 15. Lease of real estate<br>16. Directors' remuneration distribution proposal<br>17. Remuneration structure, system, and implementation result for directors<br>18. Rating result of financial inspection<br>19. Review results of performance assessment, regulations and benefit system applicable to appointed managers<br>20. Appointment, adjustment, re-appointment, and disciplinary action of appointed managers<br>21. Calculation method, distribution standards and individual payment amounts of the remuneration for employees<br>22. Results of an examination of the proportion of frontline employees in employee compensation distribution<br>23. Promotions of branch managers<br>24. Liability for events<br>25. Handling situations of management mechanism deficiencies<br>26. Earnings distribution<br>27. Issuance of new shares from capitalization of capital reserve<br>28. Appointment and remuneration of CPAs<br>29. New outsourcing vendors<br>30. Reducement of one buttress<br>31. 5-year strategy plan for IT development<br>32. Regulations for Structural Products<br>33. Elimination of representative office<br>34. Sale of bad debts<br>35. Write-off of non-performing credit loan<br>36. Abnormal status of credit loan<br>37. Procedures Governing Acquisition and Disposal of Assets<br>38. Procedure of Suspending and Resuming Transactions<br>39. Business Continuity Management Policy<br>40. Market Risk Capital Requirement Trading Book Classification Policy<br>41. Regulations for Equity Declaration Management<br>42. Regulations for Stakeholder Management<br>43. Regulations for Detecting Operating Risks<br>44. Regulations for Commodity Trading Margin Management<br>45. Regulations for Employee Service Compensation<br>46. Regulations for Credit Loan Pricing<br>47. Work Rules<br>48. Risk Management Committee Charter<br>49. Regulations Governing for Operating Risk Management<br>50. Regulations Governing Country Risk Management<br>51. Regulations Governing Stress Test<br>52. Regulations for Business Performance Assessment and Bonus<br>53. Regulations Governing Treasury Business Authorization<br>54. Regulations Governing Financial Products Authorization<br>55. Treasury Counterparty Authorized Limit Guidance<br>56. Regulations Governing Trading Futures<br>57. Internal Management Rules for Structured Products |
| 2026/3/27<br>2026 2nd interim meeting of<br>22th-term Board of Directors | Approved<br>Credit loan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

(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) | WU, WEI-TAI | 2025/1/1 to 2025/12/31 | 11,520    | -              | -                     | -               | 7,828  | 7,828 | Non-Audit Fees — Others includes Internal Control Agreed-upon procedures, Business Tax for Dual-status Business Entities, Subsidiary Operational Consulting Services, Internal Control ICS Consulting Services, AML and Compliance Agreed-upon procedures for Overseas Branch, Law and Regulations Retrieving System Project. |
|              | KUO, PUO-JU |                        |           |                |                       |                 |        |       |                                                                                                                                                                                                                                                                                                                               |

#### 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 2025.

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 MOPS ([https://mops.twse.com.tw/mops/#/web/query6\\_1](https://mops.twse.com.tw/mops/#/web/query6_1)).

(2) Information of Shareholding Pledge:

Please refer to MOPS ([https://mopsov.twse.com.tw/mops/web/STAMAK03\\_1](https://mopsov.twse.com.tw/mops/web/STAMAK03_1)).

## 8. Relationship among the Top Ten Shareholders

2026/4/14 / Unit: share

| Name                                                                                                                                              | Current Shareholding |       | Spouse's /<br>Minor's<br>Shareholding |   | Shareholding<br>by Nominee<br>Arrangement |   | Name and Relationship Between SCSB's<br>Top Ten Shareholders, or Spouses or<br>Relatives Within Two Degrees |                                       | Remarks |
|---------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|-------|---------------------------------------|---|-------------------------------------------|---|-------------------------------------------------------------------------------------------------------------|---------------------------------------|---------|
|                                                                                                                                                   | Shares               | %     | Shares                                | % | Shares                                    | % | Name                                                                                                        | Relationship                          |         |
| Yuanta Taiwan Dividend Plus ETF<br>special account                                                                                                | 229,754,907          | 4.73% | -                                     | - | -                                         | - | -                                                                                                           | -                                     | -       |
| TASSBURY INVESTMENTS CO., S.A.<br>Representative: YUNG CON-SING<br>JOHN                                                                           | 226,868,688          | 4.67% | -                                     | - | -                                         | - | YUNG, CHU-KUEN<br>YUNG CHOU, SHU-HSIA                                                                       | Relatives<br>Within<br>Two<br>Degrees | -       |
| Taishin International Bank in<br>custody for Cathay MSCI Taiwan<br>ESG Sustainability High Dividend<br>Yield ETF                                  | 203,225,590          | 4.18% | -                                     | - | -                                         | - | -                                                                                                           | -                                     | -       |
| BRIGHT HONEST INVESTMENT<br>LIMITED<br>Representative: YUNG, CHU-KUEN                                                                             | 185,504,656          | 3.82% | -                                     | - | -                                         | - | YUNG CON-SING JOHN<br>YUNG CHOU, SHU-HSIA                                                                   | Relatives<br>Within<br>Two<br>Degrees | -       |
| TILSBURY INVESTMENTS INC.<br>Representative: YUNG CON-SING<br>JOHN                                                                                | 171,587,731          | 3.53% | -                                     | - | -                                         | - | YUNG, CHU-KUEN<br>YUNG CHOU, SHU-HSIA                                                                       | Relatives<br>Within<br>Two<br>Degrees | -       |
| SHEEN PERFECT ENTERPRISES<br>LIMITED<br>Representative: YUNG, CHU-KUEN                                                                            | 129,448,236          | 2.66% | -                                     | - | -                                         | - | YUNG CON-SING JOHN<br>YUNG CHOU, SHU-HSIA                                                                   | Relatives<br>Within<br>Two<br>Degrees | -       |
| MAGNETIC HOLDINGS LIMITED<br>Representative: YUNG CON-SING<br>JOHN                                                                                | 128,798,376          | 2.65% | -                                     | - | -                                         | - | YUNG, CHU-KUEN<br>YUNG CHOU, SHU-HSIA                                                                       | Relatives<br>Within<br>Two<br>Degrees | -       |
| LOGAN INVESTMENTS<br>ENTERPRISES LTD.<br>Representative: NG AH LAY                                                                                | 120,094,128          | 2.47% | -                                     | - | -                                         | - | -                                                                                                           | -                                     | -       |
| HONG DA INVESTMENT CO., LTD.<br>Representative: YUNG CHOU, SHU-<br>HSIA                                                                           | 67,692,287           | 1.39% | -                                     | - | -                                         | - | YUNG, CHU-KUEN<br>YUNG CON-SING JOHN                                                                        | Relatives<br>Within<br>Two<br>Degrees | -       |
| JPMorgan Chase Bank N.A., Taipei<br>Branch in Custody for Vanguard<br>Total International Stock Index<br>Fund, a series of Vanguard Star<br>Funds | 55,405,048           | 1.14% | -                                     | - | -                                         | - | -                                                                                                           | -                                     | -       |

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

2025/12/31

| 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)                         | 5,141,208         | 0.71%   | -                                                      | - | 5,141,208       | 0.71%   |
| Pacific Resources Corporation                            | 15,772            | 2.10%   | -                                                      | - | 15,772          | 2.10%   |
| Financial Information Service Co., Ltd.                  | 9,242,477         | 1.24%   | -                                                      | - | 9,242,477       | 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                 | 839,550           | 0.08%   | -                                                      | - | 839,550         | 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                        | 187,500           | 3.75%   | -                                                      | - | 187,500         | 3.75%   |
| Asia Pacific Emerging Industry Venture Capital Co., Ltd. | 617,595           | 2.22%   | -                                                      | - | 617,595         | 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           | 2.65%   | -                                                      | - | 881,000         | 2.65%   |
| EMQ INC.                                                 | 1,043,841         | 2.65%   | -                                                      | - | 1,043,841       | 2.65%   |
| FaceHeart Corporation                                    | 233,333           | 0.94%   | -                                                      | - | 233,333         | 0.94%   |

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



# Capital Overview

SCSB Annual Report 2025

## 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 |
| 2024/12      | -                | 6,000,000          | 60,000,000 | 4,481,603       | 44,816,031 |         |       |
| 2025/12      | -                | 6,000,000          | 60,000,000 | 4,861,603       | 48,616,031 |         |       |
| 2026/3       | -                | 6,000,000          | 60,000,000 | 4,861,603       | 48,616,031 |         |       |

#### B. Type of Stock Unit: thousand shares

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

### (2) List of Major Shareholders

#### 2026/4/14 / Unit: share

| Shareholder's Name                                                                                                                    | Shareholding |            |
|---------------------------------------------------------------------------------------------------------------------------------------|--------------|------------|
|                                                                                                                                       | Shares       | Percentage |
| Yuantai Taiwan Dividend Plus ETF special account                                                                                      | 229,754,907  | 4.73%      |
| TASSBURY INVESTMENTS CO., S.A.                                                                                                        | 226,868,688  | 4.67%      |
| Taishin International Bank in custody for Cathay MSCI Taiwan ESG Sustainability High Dividend Yield ETF                               | 203,225,590  | 4.18%      |
| 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%      |
| JPMorgan Chase Bank N.A., Taipei Branch in Custody for Vanguard Total International Stock Index Fund, a series of Vanguard Star Funds | 55,405,048   | 1.14%      |
| Vanguard Emerging Markets Stock Index Fund, a series of Vanguard International Equity Index Funds                                     | 52,524,935   | 1.08%      |

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, balance of dividends, funding requirements of SCSB, and the 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

2025 shareholders’ meeting proposed a cash dividend of NT\$1.80 per share and capital reserve capitalization of NT\$0.1 per share.

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

SCSB appropriated NT\$486,160,310 from capital reserve arising from the issuance of common shares at a premium over par value for the issuance of new shares, with 10 bonus shares distributed for every 1,000 shares, for a total issuance of 48,616,031 common shares. Fractional shares of less than one share may be combined by shareholders within the period of five days from the share transfer suspension date at SCSB’s stock affairs agent institution. For fractional shares not combined before the deadline or still less than one share after combination, cash shall be distributed at par value (calculated to the nearest dollar, with amounts below one dollar rounded down) in accordance with the calculation for exchange of fractional shares of less than one share as prescribed in the Ministry of Economic Affairs Letter Shang No. 86214319, and accumulated fractional shares are authorized to the Chairman of the Board to negotiate subscription by specific persons at par value. Subsequently, if the number of outstanding shares is affected by the repurchase of SCSB’s shares or the transfer, conversion, cancellation of shares, or other reasons, the Board of Directors shall adjust the distribution ratio based on the actual number of outstanding shares on the record date set and handle the related changes accordingly. The bonus share issuance

will increase SCSB's capital scale and strengthen financial structure. In accordance with the “Regulations Governing the Disclosure of Financial Forecast Information by Public Companies” and “the Criteria for Determining Full Financial Forecast Disclosure by Listed Companies,” as SCSB has not publicly disclosed financial forecasts, the disclosure of the impact of prospective financial information is not applicable.

## (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

For 2025, SCSB intends to provide cash bonus of NT\$80 million for employees and NT\$45.50 million for directors, consistent with the recognized employees' bonus of NT\$80 million and directors' remuneration of NT\$45.50 million in 2025. As of the resolution date of the shareholders' meeting, any changes in the amount will be treated as changes in accounting estimates, and revisions will be recognized in the annual resolution of the shareholders' meeting. If the shareholders' meeting decides to issue employees' bonus in stock, the number of bonus shares will be determined by dividing the total amount by the fair value of the stock. The fair value of the stock is calculated based on the net value from the latest audited financial report.

### 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 approved the proposal to pay cash bonus for employees of NT\$80 million, and NT\$45.50 million for directors, which correspond to the annual expense estimates recognized.

(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\$40.42 million; no remuneration paid in stock.

(C) 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\$46 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.

## (6) Repurchase of Treasury Stock

There was no repurchase of treasury stock between 2011 and March 31, 2026, 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, 2026 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<br>maturity date: Jun. 13, 2027                                          |
| Priority                                                                                                 | Subordinated                                                                          |
| Guarantor                                                                                                | None                                                                                  |
| Trustee                                                                                                  | None                                                                                  |
| Underwriter                                                                                              | Yuanta Securities Co., Ltd.<br>Fubon Securities Co., Ltd.<br>KGI Securities Co., Ltd. |
| Certifying attorney                                                                                      | None                                                                                  |
| CPA                                                                                                      | None                                                                                  |
| Certifying financial institution                                                                         | None                                                                                  |
| Repayment method                                                                                         | At maturity                                                                           |
| Outstanding principal                                                                                    | 4.8billion                                                                            |
| 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<br>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<br>maturity date: Dec. 15, 2027                                               |
| Priority                                                                                                 | Subordinated                                                                               |
| Guarantor                                                                                                | None                                                                                       |
| Trustee                                                                                                  | None                                                                                       |
| Underwriter                                                                                              | Masterlink Securities Co., Ltd.<br>Yuanta Securities Co., Ltd.<br>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<br>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                                                                                             | 2 billion                                                                                  |
| Coupon rate                                                                                              | Fixed annual interest rate of 1.45% with interest paid annually                            |
| Maturity                                                                                                 | 10-year term<br>maturity date: Jun. 21, 2028                                               |
| Priority                                                                                                 | Subordinated                                                                               |
| Guarantor                                                                                                | None                                                                                       |
| Trustee                                                                                                  | None                                                                                       |
| Underwriter                                                                                              | Masterlink Securities Co., Ltd.<br>KGI Securities Co., Ltd.<br>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                                                                               | 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<br>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.<br>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<br>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.<br>Yuanta Securities Co., Ltd.<br>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<br>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.<br>KGI Securities Co., Ltd.<br>Masterlink Securities Co., Ltd. | Yuanta Securities Co., Ltd.<br>KGI Securities Co., Ltd.<br>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<br>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.<br>KGI Securities Co., Ltd.         | Yuanta Securities Co., Ltd.<br>KGI Securities Co., Ltd.<br>Masterlink Securities Co., Ltd.<br>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)<br>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                                                                                             | 1.2 billion                                                     |
| Coupon rate                                                                                              | Fixed annual interest rate of 1.70% with interest paid annually |
| Maturity                                                                                                 | 5-year term<br>maturity date: Jul. 22, 2027                     |
| Priority                                                                                                 | Senior                                                          |
| Guarantor                                                                                                | None                                                            |
| Trustee                                                                                                  | None                                                            |
| Underwriter                                                                                              | KGI Securities Co., Ltd.<br>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<br>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.<br>Fubon Securities Co., Ltd.<br>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<br>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 <math>[5.50\% \times (n/m)]</math>, rounded to the second decimal place (e.g., calculation method: <math>5.50\% \times (73/92) = 4.36\%</math>, 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+<br>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<br>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<br>Jan. 12, 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<br>maturity date: Mar. 29, 2034                                           |
| Priority                                                                                                 | Subordinated                                                                           |
| Guarantor                                                                                                | None                                                                                   |
| Trustee                                                                                                  | None                                                                                   |
| Underwriter                                                                                              | Fubon Securities Co., Ltd.<br>KGI Securities Co., Ltd.<br>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<br>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.<br>Fubon Securities Co., Ltd.<br>Masterlink Securities Co., Ltd.<br>KGI Securities Co., Ltd.<br>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)<br>Apr. 8, 2024                                                                                                |                                                                 |

| Financial Debenture Type                                                                                 | 1st Financial Debenture in 2025                                                                    |
|----------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| Date and reference number approved by authority                                                          | Nov. 18, 2024 Gin-Guan-Ying-Guo-Zi No. 1130234788                                                  |
| Issue date                                                                                               | Apr. 25, 2025                                                                                      |
| Denomination                                                                                             | 10 million                                                                                         |
| Issue and transaction location                                                                           | R.O.C.                                                                                             |
| Currency                                                                                                 | NT\$                                                                                               |
| Issue price                                                                                              | Issued at par value                                                                                |
| Issue amount                                                                                             | 2.1 billion                                                                                        |
| Coupon rate                                                                                              | Fixed annual interest rate of 1.88% with interest paid annually                                    |
| Maturity                                                                                                 | 5-year term<br>maturity date: Apr. 25, 2030                                                        |
| Priority                                                                                                 | Senior                                                                                             |
| Guarantor                                                                                                | None                                                                                               |
| Trustee                                                                                                  | None                                                                                               |
| Underwriter                                                                                              | Yuanta Securities Co., Ltd.                                                                        |
| Certifying attorney                                                                                      | None                                                                                               |
| CPA                                                                                                      | None                                                                                               |
| Certifying financial institution                                                                         | None                                                                                               |
| Repayment method                                                                                         | At maturity                                                                                        |
| Outstanding principal                                                                                    | 2.1 billion                                                                                        |
| Prior year paid-in capital                                                                               | 48,616,031 thousand                                                                                |
| Prior year net book value                                                                                | 197,928,663 thousand                                                                               |
| Payment status                                                                                           | Normal                                                                                             |
| Terms of redemption or advance repayment                                                                 | None                                                                                               |
| Conversion and exchange terms                                                                            | None                                                                                               |
| Restrictive clause                                                                                       | None                                                                                               |
| Use of proceeds                                                                                          | Investment in green investment plan, social benefit investment plan, and related loan requirements |
| Debt / prior year net book value (debt includes current new issue plus all outstanding issue amount) (%) | 26.796%                                                                                            |
| Whether it is accounted for equity capital and type                                                      | No                                                                                                 |
| Credit rating agency, rating date and rating                                                             | Fitch Ratings / AA(twn)<br>Mar. 22, 2024                                                           |



| Financial Debenture Type                                                                                 | 2nd Financial Debenture in 2025                                                                                        |                                                                 |
|----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|
| Date and reference number approved by authority                                                          | Nov. 18, 2024 Gin-Guan-Ying-Guo-Zi No. 1130234788                                                                      |                                                                 |
| Issue date                                                                                               | Sep. 25, 2025                                                                                                          |                                                                 |
| Denomination                                                                                             | 10 million                                                                                                             |                                                                 |
| Issue and transaction location                                                                           | R.O.C.                                                                                                                 |                                                                 |
| Currency                                                                                                 | NT\$                                                                                                                   |                                                                 |
| Issue price                                                                                              | Issued at par value                                                                                                    |                                                                 |
| Issue amount                                                                                             | 3.5 billion                                                                                                            | 4.95 billion                                                    |
| Coupon rate                                                                                              | Fixed annual interest rate of 1.64% with interest paid annually                                                        | Fixed annual interest rate of 1.68% with interest paid annually |
| Maturity                                                                                                 | 3-year term maturity date: Sep. 25, 2028                                                                               | 5-year term maturity date: Sep. 25, 2030                        |
| Priority                                                                                                 | Senior                                                                                                                 |                                                                 |
| Guarantor                                                                                                | None                                                                                                                   |                                                                 |
| Trustee                                                                                                  | None                                                                                                                   |                                                                 |
| Underwriter                                                                                              | Yuanta Securities Co., Ltd.<br>KGI Securities Co., Ltd.<br>Hua Nan Commercial Bank<br>President Securities Corporation |                                                                 |
| Certifying attorney                                                                                      | None                                                                                                                   |                                                                 |
| CPA                                                                                                      | None                                                                                                                   |                                                                 |
| Certifying financial institution                                                                         | None                                                                                                                   |                                                                 |
| Repayment method                                                                                         | At maturity                                                                                                            |                                                                 |
| Outstanding principal                                                                                    | 8.45 billion                                                                                                           |                                                                 |
| Prior year paid-in capital                                                                               | 48,616,031 thousand                                                                                                    |                                                                 |
| Prior year net book value                                                                                | 197,928,663 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) (%) | 29.144%                                                                                                                |                                                                 |
| Whether it is accounted for equity capital and type                                                      | No                                                                                                                     |                                                                 |
| Credit rating agency, rating date and rating                                                             | Fitch Ratings / AA(twn)<br>Jun. 20, 2025                                                                               |                                                                 |

| Financial Debenture Type                                                                                 | 3rd Financial Debenture in 2025                                                                                                                                                                                                                                                                                                   |
|----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Date and reference number approved by authority                                                          | Nov. 18, 2024 Gin-Guan-Ying-Guo-Zi No. 1130234788                                                                                                                                                                                                                                                                                 |
| Issue date                                                                                               | Nov. 5, 2025                                                                                                                                                                                                                                                                                                                      |
| Denomination                                                                                             | 10 million                                                                                                                                                                                                                                                                                                                        |
| Issue and transaction location                                                                           | R.O.C.                                                                                                                                                                                                                                                                                                                            |
| Currency                                                                                                 | NT\$                                                                                                                                                                                                                                                                                                                              |
| Issue price                                                                                              | Issued at par value                                                                                                                                                                                                                                                                                                               |
| Issue amount                                                                                             | 0.4 billion                                                                                                                                                                                                                                                                                                                       |
| Coupon rate                                                                                              | Fixed annual interest rate of 1.61% with interest paid annually                                                                                                                                                                                                                                                                   |
| Maturity                                                                                                 | 3-year term<br>maturity date: Nov. 5, 2028                                                                                                                                                                                                                                                                                        |
| Priority                                                                                                 | Senior                                                                                                                                                                                                                                                                                                                            |
| Guarantor                                                                                                | None                                                                                                                                                                                                                                                                                                                              |
| Trustee                                                                                                  | None                                                                                                                                                                                                                                                                                                                              |
| Underwriter                                                                                              | KGI Securities Co., Ltd.                                                                                                                                                                                                                                                                                                          |
| Certifying attorney                                                                                      | None                                                                                                                                                                                                                                                                                                                              |
| CPA                                                                                                      | None                                                                                                                                                                                                                                                                                                                              |
| Certifying financial institution                                                                         | None                                                                                                                                                                                                                                                                                                                              |
| Repayment method                                                                                         | At maturity                                                                                                                                                                                                                                                                                                                       |
| Outstanding principal                                                                                    | 4 billion                                                                                                                                                                                                                                                                                                                         |
| Prior year paid-in capital                                                                               | 48,616,031 thousand                                                                                                                                                                                                                                                                                                               |
| Prior year net book value                                                                                | 197,928,663 thousand                                                                                                                                                                                                                                                                                                              |
| Payment status                                                                                           | Normal                                                                                                                                                                                                                                                                                                                            |
| Terms of redemption or advance repayment                                                                 | None                                                                                                                                                                                                                                                                                                                              |
| Conversion and exchange terms                                                                            | None                                                                                                                                                                                                                                                                                                                              |
| Restrictive clause                                                                                       | None                                                                                                                                                                                                                                                                                                                              |
| Use of proceeds                                                                                          | Loans under the green investment plan for “renewable energy and energy technology development – solar and wind power station construction and related equipment and facilities” and the social benefit investment plan for “Assisting Households without Owner-occupied Housing to Purchase Homes in line with Government Policy” |
| Debt / prior year net book value (debt includes current new issue plus all outstanding issue amount) (%) | 28.565%                                                                                                                                                                                                                                                                                                                           |
| Whether it is accounted for equity capital and type                                                      | No                                                                                                                                                                                                                                                                                                                                |
| Credit rating agency, rating date and rating                                                             | Fitch Ratings / AA(twn)<br>Jun. 20, 2025                                                                                                                                                                                                                                                                                          |



**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
  - (A) Issued or privately placed securities completed in the past three years: None.
  - (B) Issued or privately placed financial debentures completed in the past three years:

In 2023, 2024 and 2025, SCSB issued financial bonds of US\$26.4 million (senior) (of which US\$20 million due by the end of July 2023), NT\$2 billion (senior), US\$10.75 million (subordinated) (due by the end of March 2025), NT\$ 4.05 billion (senior), NT\$2.5 billion (subordinated), and NT\$ 10.95 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**

With respect to the use of each financial bond program in the preceding paragraph, after an item-by-item analysis as of the quarter preceding the printing date of the annual report and comparison of the implementation status with the original expected benefits, the implementation progress has been completed and the benefits have achieved the expected targets.



# Performance Highlights

SCSB Annual Report 2025

## 1. Business Activities

### (1) Business Operations

- A. Deposits: Handling the deposit business for individuals and legal persons. The deposit balance at the end of 2025 decreased by 1.8% as compared to the end of last year.
- B. Wealth management: Providing customers with wealth management products and consulting services. By the end of 2025, the scale of assets under management increased by 6.3% compared to the end of last year.
- C. Corporate banking: Handling corporate credit, foreign exchange and international finance business. At the end of 2025, the balance of corporate loans accounted for about 33.8% of total assets, and the balance decreased by 0.8% compared to the end of last year; the import business increased by 1.0% compared to last year, and the export business increased by 8.5% compared to last year.
- D. Personal banking: Handling consumer loans and credit card business. At the end of 2025, the balance of personal loans accounted for about 23.1% of total assets, and the balance increased by 4.2% compared to the end of last year; In addition, at the end of 2025, credit card business assets accounted for about 0.2% of total assets, and the balance decreased by 1.1% compared to the end of last year.
- E. Trust: Handling trust business and affiliated businesses. At the end of 2025, the balance of trust assets decreased by 3.0% compared to the end of last year, and the balance of securities under custody decreased by 48.0% compared to the end of last year.
- F. Investment: Handling financial asset investment and equity investment business. At the end of 2025, the amount of financial asset investment and equity investment accounted for about 33.6% of total assets, a decrease of 7.0% 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 2025, SCSB had set up 378 ATMs (including passbook entry machines), and the number of digital accounts opened in the same period increased by 17.9% compared to the end of last year, higher than the industry average.

### (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; increase the substantive revenue in line with various government project loans, especially projects with entrusted handling fees or subsidy effects (such as the Taiwanese Businessmen Returning to Taiwan Project, SME Accelerated Investment Project, Rooted in Taiwan Project, machinery and equipment upgrade loans, and overseas investment and financing loans); promote credit guarantee services to mitigate the credit risk exposure; promote five trusted industry for credit extension according to the industrial trend; 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; strengthen foreign exchange customer relationships to increase the number of newly developed customers and provide trade finance credit facilities; promote overseas investment financing loans to help Taiwan-based manufacturers with overseas investment and to expand the international market; in line with the Kaohsiung Special Zone of the Asia Asset Management Center and the



establishment of the Tainan Financial Special Zone, provide foreign currency credit business secured by foreign currency financial assets to high-net-worth customers.

- 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; strengthen the expansion of diversified credit card payment scenarios and promote acquiring merchants to provide diversified financial products and comprehensive cash flow services.
- 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. In line with the government's policy to promote the Asia Asset Management Center, SCSB applied to enter the local asset management special zone for pilot operations, so as to provide more diversified financial products and services, expand the high-net-worth customer base, attract more funds to invest in Taiwan, inject new momentum into the local financial market, and promote the prosperous development of the local economy; the Success Wealth Management Department continued to deepen the management of high-net-worth customers and increase the overall scale of assets under management, and through financial advisors and customer relationship managers, identify potential high-net-worth customers to increase the customer base. SCSB applied for a total of 16 pilot businesses in the Kaohsiung Asset Management Special Zone in accordance with the Financial Supervisory Commission's "Operating Principles for Financial Institutions Applying to Enter Local Asset Management Special Zones for Pilot Businesses" and was approved for the pilot operations on June 19, 2025. Pilot businesses are planned from four aspects, namely one-stop financial services, increased flexibility in fund utilization, cross-border finance, and diversified services, to provide domestic and overseas high-net-worth customers with more professional and diversified asset management solutions.
- 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; actively handle business related to inheritance services for heirs in response to Taiwan's entry into a super-aged society.
- 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: Prior to customer demand-oriented, focus on "deepening mobile transactions," "strengthening risk control," and "process optimization and sustainable development," to enhance service quality and user experience; promote the launch of the new-generation personal online banking system, optimize the functions of corporate online banking and personal mobile banking to enhance the service efficiency of digital channels and increase customer usage and transaction ratio; at the same time, integrate the customer service and notification mechanisms on Cloud Bank Town and LINE to strengthen the timeliness of customer information acquisition, improving service experience and customer stickiness.

### (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 2025, 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 Bank 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 2025, 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 3,351, 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 4,694 persons, or one branch for every 7.29 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 22.41%, 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 2025, despite the effects of US tariff policies and geopolitical risks, the global economy remained resilient. Considering the economic and financial environment, SCSB steadily expanded business while maintaining focus on asset safety, liquidity sufficiency, and capital adequacy. The net income amounted to NT\$14.83 billion, with EPS after tax of NT\$3.06, and efficiency ratio was 38.50%. Meanwhile, the year-end, the capital adequacy ratio 16.84%, NPL ratio 0.52%, coverage ratio 252.18%, and liquidity ratio 26.56%.

The 2025 business plan focused on developing diversified core businesses, including corporate banking, personal banking, wealth management, treasury marketing, deposits and remittances, and digital banking. SCSB continuously strengthened resource sharing between business departments and personnel, innovated financial products and services, expanded high-net-worth wealth management services, recruited talent from various fields, and promoted sustainable development, thereby enhancing corporate image. In the face of such volatile external challenges, SCSB will closely monitor changes in the business environment to adopt flexible operational measures, anticipate future trends to steadily expand businesses, and seize market opportunities to generate sustainable 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 is promoting the Asia Asset Management Special Zone, as well as planning the Kaohsiung Asset Management Special Zone from four aspects, namely one-stop financial services, increased flexibility in fund utilization, cross-border finance, and diversified services, to further integrate the global asset allocation needs of domestic and overseas high-net-worth customers.
- 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. Uncertainties such as global trade development conditions and geopolitical conflicts remain high and may disrupt the pace of global economic growth. The economy faces downside risks, and intensified protectionism, labor supply shocks, and potential adjustments in financial markets may suppress economic growth.
- 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 and families, 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 evaluate domestic and overseas business locations, respond to AI development trends, innovate digital business models, and expand the financial services ecosystem.
- 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\$114.63 million and NT\$215.19 million on R&D in 2024 and 2025 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: “new front-, middle-, and back-office trading system software,” “new E-Loan credit investigation and approval system for overseas branches,” “high-intelligence high-net-worth system module,” “ORACLE database software license - new front-, middle-, and back-office trading system,” “RM FRTB system implementation and calculation rule introduction,” and “bill centralized operation system replacement and upgrade project.”
- (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 has continued to invest in digital finance and fintech-related R&D resources to strengthen digital service capabilities and the development of innovative applications. The major achievements in the most recent two years are as follows: In terms of digital financial innovation, SCSB continued to deepen the R&D of corporate online banking-related technologies. In 2024, SCSB obtained the patent for the “corporate online banking system with contactless rapid release,” and in 2025, SCSB further obtained the QR Code quick login patent for the “corporate online banking system,” enhancing the operating efficiency and transaction security of the mobile corporate online banking version and continuously strengthening the security and convenience of SCSB’s digital financial services.

In terms of digital payment applications, in line with the government's policy to promote inclusive finance, SCSB participated in the digital voucher (Hakka Coin) campaign in 2025 in cooperation with the Hakka Affairs Council and Financial Information Service Co., Ltd., integrating Taiwan Pay payment scenarios to provide a digital voucher offset mechanism, enhancing the convenience of customers' use of electronic payments and promoting the development of the digital payment ecosystem.

In terms of digital financial services, SCSB promoted the new-generation personal online banking system, adopting a new network architecture and optimizing user experience. It was fully launched in 2025, integrating diversified financial service functions and continuing to expand application scenarios, gradually strengthening the service efficiency of digital channels and customer stickiness.

In terms of innovative fintech applications, SCSB participated in the “joint proof-of-concept project for interbank application of RWA tokenization technology in the precious metals business” in 2025. Through digital certificate and smart contract mechanisms, it verified the feasibility of interbank withdrawals of physical gold and real-time delivery versus payment (DvP), enhancing transaction efficiency and reducing traditional operating costs, demonstrating the development achievements of innovative fintech applications.

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.

SCSB will continue to promote the optimization and upgrade of the corporate online banking platform. SCSB plans to rebuild the existing web-based system architecture, introduce a new-generation technology architecture, and optimize the user operation experience, so as to meet business development needs, continuously improve system performance, scalability, and information security control standards, and enhance convenience and service efficiency for corporate customers.

## (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) Seek niche markets, avoid price-cutting competition, deepen customer relationships, expand loan momentum, and increase market share in various credit businesses.
- (F) Strengthen resource integration, deepen core value customer relationships, develop high-quality customer segments and provide complete financial service solutions.
- (G) Use the customer base advantages of full-function branches and combine with channel resources, to pursue both price and quality.
- (H) Develop new financial products and services, expand wealth management, insurance and financial marketing, strengthen financial operations and increase non-interest income.
- (I) Continue to deepen relationships with existing customers. In addition to understanding the financial needs and common characteristics of SCSB's high-net-worth customers and providing wealth management services for customers' long-term needs, by integrating internal and external resources, SCSB formulates tailor-made personalized wealth management solutions combining real-time information and professional knowledge to assist customers in achieving comprehensive wealth management goals, such as wealth appreciation, asset succession, and family trusts.
- (J) Based on the competent authority's policy direction for products and services for high-asset customers, and guided by customer demand, SCSB will strengthen the efficiency of customer asset allocation, further expand the scale and revenue of SCSB's wealth management business, and achieve the long-term goal of a win-win outcome with customers.
- (K) Through optimizing proprietary investment and trading positions, as well as expanding the transaction scale of customer-side TMU (Treasury Marketing).
- (L) Utilize bond repurchase transactions to enhance flexibility in fund deployment, promote effective currency risk diversification in foreign currency bond investments, and continuously optimize the foreign currency bond investment portfolio.
- (M) 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.
- (N) Strengthen digital culture, make good use of smart technology, build digital ecosystem and optimize customer digital experience.
- (O) Make good use of the capital market and strengthen capital management and enrich SCSB's own capital.
- (P) Strengthen risk management, control the ratio of overdue loans and make steady deposit preparation.
- (Q) Update and upgrade the new information core system, integrate and enhance the application and stability of information systems and strengthen information security.



- (R) Optimize asset structure and balance risk and reward to upgrade capital utilization.
- (S) Cultivate talented people, build up human capital, strengthen strategy and budget executing ability, and implement performance target management.
- (T) Strengthen internal control and compliance with laws and regulations, implement the three lines of defense, prevent AML/CFT operations and strictly control operational risks.
- (U) Strengthen the corporate culture of responsibility, integrity and compliance with the law, enhance corporate governance, protect financial consumers and fulfill corporate social responsibility.
- (V) 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: Implement operations with integrity, achieve a balanced and steady development, strengthen financial and business operations, and upgrade operating facilities.
- (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: Upgrade core systems, stabilize system operations, strengthen information utilization, and refine cybersecurity governance.
- (G) Risk management: Strengthen risk management, enhance early-warning mechanisms, optimize asset quality, and maintain capital management.
- (H) Human resources: Attract diverse talents, 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: Drive sustainable finance, commit to energy saving and carbon reduction, fulfill social responsibilities, and reinforce corporate governance.

## 2. Employee

### (1) Employees' Information

| Year                                |                          | 2024   | 2025   | As of 2026/3/31 |
|-------------------------------------|--------------------------|--------|--------|-----------------|
| Number of Employees                 | Male                     | 1,264  | 1,242  | 1,232           |
|                                     | Female                   | 1,635  | 1,638  | 1,656           |
|                                     | Total                    | 2,899  | 2,880  | 2,888           |
| Average Age                         |                          | 41.55  | 41.75  | 41.59           |
| Year of Experience                  |                          | 14.01  | 14.12  | 14.01           |
| Education                           | PhD                      | 0.24%  | 0.31%  | 0.31%           |
|                                     | Graduate School          | 22.70% | 22.60% | 22.65%          |
|                                     | University and College   | 75.17% | 75.35% | 75.45%          |
|                                     | Senior High School       | 1.72%  | 1.56%  | 1.45%           |
|                                     | Below Senior High School | 0.17%  | 0.17%  | 0.14%           |
| The List of Employees' Certificates | Internal Control         | 3,836  | 3,845  | 3,854           |
|                                     | FX                       | 1,973  | 1,992  | 2,010           |
|                                     | Trust                    | 3,655  | 3,670  | 3,706           |
|                                     | Loans                    | 1,144  | 1,150  | 1,155           |
|                                     | Wealth Management        | 568    | 531    | 531             |
|                                     | Others                   | 12,455 | 12,880 | 12,946          |
|                                     | Total                    | 23,631 | 24,063 | 24,197          |

### (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 continues to cultivate various financial professionals and provides universal training through the “Basic Financial Professional Courses” for employees in entry-level positions at business units, enabling them to provide customers with comprehensive financial services at the frontline; in addition, SCSB continues to offer the “Advanced Financial Professional Program” to provide diversified training to high-potential personnel as reserve talent for personnel across various business lines.

SCSB plans reserve development programs for managers at all levels, and SCSB has formulated the “Reserve Talent Development Program for Appointed Managers at Grade 12 and Above.” In 2025, “leadership development” and



“enhancing international capabilities” serve as the key cultivation themes. Through training programs such as “individual development plan,” “leadership assessment,” “digital leadership development,” “sustainable leadership development,” “team leadership development,” “overseas study program,” and “overseas branch assignment,” SCSB integrates development and cultivates diversified leadership capabilities in senior management talent; in terms of middle management, newly appointed branch managers are arranged to participate in group training courses on topics such as situational leadership, high-performance team management, subordinate development, negotiation skills, and performance management in order to cultivate SCSB's middle management talent.

In 2025, focusing on the annual strategic priorities, SCSB continues to promote digital culture and the popularization of awareness of digital innovation and sustainable development, inviting external experts to SCSB to deliver the course “The Three Wisdoms of Digital Transformation Analysis: Fintech Mindset from Data to Intelligence,” and training AI seed employees selected from various business divisions and Headquarters management units to establish the relevant capabilities, thereby discovering business value from data and proposing innovative ideas to facilitate the development and implementation of innovative processes and service projects; SCSB also continues to arrange for employees to participate in courses on topics related to Fintech, IT, and AI in line with various business units’ promotion of digital projects to meet the training needs for personnel capabilities. To build consensus on sustainable development among all employees, SCSB organizes online courses on “Exploring New Trends in ‘E’SG from the Levy of Carbon Fees” and “How Banking Industry Can Seize Business Opportunities and Strengthen Corporate Governance Under the Development Trend of Artificial Intelligence,” at the same time, to promote internal sustainable development policies and related business needs, SCSB also arranges for employees to participate in courses organized by external training institutions, such as the “Corporate Sustainability Elite Training Program,” “Taiwan Diversity and Inclusion Leadership Forum,” “Sustainable Finance Professional Talent Training Program,” and “Briefing Session on Planning and Promotion of Climate Change Scenario Analysis Operations for Domestic Banks.”

In addition, to ensure regulatory compliance, SCSB has included legally required qualifications and compliance-related on-the-job training as a key part of its annual training plan. SCSB also actively sends personnel to participate in professional courses organized by training institutions such as the Taiwan Academy of Banking and Finance and the Securities and Futures Institute to continuously cultivate key talent in various fields; and in order to cultivate international financial business talent, SCSB selects employees and supervisors with excellent foreign language abilities to participate in the Taiwan Academy of Banking and Finance’s International Financial Talent Development Program.

The total number of training was 82,273 (10,546 for physical and video live sessions; 71,727 for online courses) and 99,242 (14,178 for physical and video live sessions; 85,064 for online courses) in 2024 and 2025 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, "Audit and Sustainable Committee" is composed of all Independent Directors, 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 14001, 45001, 14067, 50001, 14064-1, 20400, 46001, 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. 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 is 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 ([https://www.scsb.com.tw/content/csr/csr03\\_a.html](https://www.scsb.com.tw/content/csr/csr03_a.html)). Since 2022, SCSB has been awarded the "Platinum Award for Sustainable Reporting" by the Taiwan Institute for Sustainable Energy for four 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                                                               | 2024  | 2025  | Difference |
|--------------------------------------------------------------------|-------|-------|------------|
| Number of non-managerial full-time employee                        | 2,523 | 2,526 | 3          |
| Average salary of non-managerial full-time employee(NT\$ thousand) | 1,450 | 1,496 | 46         |
| Median salary of non-managerial full-time employee(NT\$ thousand)  | 1,321 | 1,367 | 46         |

#### 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 core host upgrade implementation project, 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 | <p>The risk management organization and structure 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 2025) under the President is responsible for managing Bank-wide information security, while the Information Security Department, currently comprised of two divisions, is responsible for developing and implementing a Bank-wide risk governance system. The Information Security Management Division is responsible for maintaining the Information Security Management System (ISO 27001) and Information Operations Continuity Management System (ISO 22301), conducting risk identification, assessment, and management for information security governance according to standard requirements, and formulating and revising relevant information security policies and management regulations. The Division will report the results of information security-related operations to the Board of Directors in the first quarter of each year on the overall implementation of information security in the previous year. The Information Security Technology Division is responsible for planning information security defense architecture, information security health checks, and information security monitoring. 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.</p> |
| (2) Information Security Policies                                      | <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| (3) Information Security Management System                             | <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| (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"> <li>■ Information security organization</li> <li>■ Human resources safety</li> <li>■ Asset safety</li> <li>■ Access control</li> <li>■ Password management</li> <li>■ Physical and environmental safety</li> <li>■ Operations management</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

| Item                                                                                                 | Contents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                      | <ul style="list-style-type: none"> <li>■ Communications management</li> <li>■ System access, development, and maintenance</li> <li>■ Supplier management</li> <li>■ Information security incident management</li> <li>■ Business continuity management</li> <li>■ Compliance</li> <li>■ Cloud-based information security management mechanism</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| (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. In late 2017, in cooperation with FSC to promote joint defense of financial security, SCSB joined F-ISAC in order to strengthen issues such as information sharing, network attack and defense drills, scenario drills for major information security incidents, and the implementation of zero-trust architecture. |
| (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 addition, in response to the promulgation of ISO 27001:2022, SCSB has completed the relevant operational adjustments and passed a three-year revalidation of ISO 27001:2022 certification in April 2025.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| (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. This certification has passed annual revalidation in March 2025.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| (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 2025.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |



## 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.

If SCSB has profits for the year, employee remuneration shall be distributed at no less than one-thousandth of the profit status for the current year, of which no less than 10 percent of the aforesaid employee remuneration shall be distributed to entry-level employees. However, where SCSB still has accumulated losses, such losses shall be covered. The profit status for the current year referred to in the preceding paragraph means the profit before tax for the current year before deducting the distribution of employee remuneration and director remuneration. The recipients of employee remuneration may include employees of subordinate companies who meet certain conditions.

##### (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, in-service death benefits, and insurance for personnel stationed abroad or on overseas business trips 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 to strengthen employee healthcare. The Headquarters has established a Health Consultation Center and hired full-time nurses to provide nursing services. Through health e-newsletters and health promotion activities, SCSB assists employees in implementing self-health management; at the same time, contracted

physicians are also invited to SCSB to provide services such as health consultations, health education, and hygiene guidance. In addition, to promote employees' physical and mental health, the Headquarters has established a LOHAS center to provide diversified sports facilities. SCSB has also set up massage stations in the Headquarters building and Neihu building to relieve colleagues' work stress and tension.

(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, saxophone club, tennis club, phonology 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 "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 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 2025 was NT\$155,812 thousands                                                                                                                                                            | NT\$119,545 thousands allocated for 2025                                                                     |

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

### (A) Leave system:

SCSB's "Work Rules" and "Regulations for Employee Service Compensation" 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, family care 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 places great importance on employee health and safety, and is committed to providing a safe, healthy, and friendly work environment. In 2022, SCSB introduced the ISO 45001 occupational health and safety management system and obtained certification, and established the "Environmental, Safety, Health, and Energy Management Policy," which applies to employees and non-employee workers at all of locations. In addition, based on employee work types, SCSB promotes the "Ergonomic Hazard Prevention Program," the "Abnormal Workload-Induced Disease Prevention Program," and the "Suitable Work Program for Middle-Aged

and Elderly Workers.” Through risk identification, assessment, and improvement measures, the risks of occupational injuries, illnesses, and overwork are reduced, thereby ensuring employee health and work safety. SCSB also promotes maternal health protection measures and continues to implement the “Maternal Health Protection Program” to provide care to pregnant and postpartum female employees. In addition to occupational safety and health personnel conducting risk assessments of the work environment, medical and nursing personnel provide individual care and health consultations. Independent breastfeeding (milk collection) rooms that comply with the standards for the establishment and management of public places have been set up in the Headquarters, as well as the Neihu, Chia Hsin, Personal Banking, and Renai buildings. Among these, the rooms in the Headquarters and Neihu, Chia Hsin, and Personal Banking buildings obtained the Taipei City Excellent Breastfeeding (Milk Collection) Room Certification (Special Excellence) in 2024, while the Renai building obtained this Special Excellence certification in 2025, providing female employees with a high-quality and secure breastfeeding environment. In addition, to encourage female employees to return to the workplace after childbirth and support SCSB's gender-friendly workplace, the “breastmilk delivery freight subsidy” program has been provided since 2024 to create a gender-friendly workplace environment.

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 an extra agency 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 terms of health promotion, and to strengthen employees' self-management of chronic diseases and obesity risks, SCSB has continuously enhanced employees' awareness of self-health management through health e-newsletters, lectures, and diversified activities (such as those focused on nutrition and weight loss, cerebrovascular and cardiovascular diseases, vision care, healthy aging, and traditional Chinese medicine wellness). Since 2025, cumulative participation has exceeded 800 person-times, with overall satisfaction reaching over 90%, gradually deepening the culture of a healthy workplace. In addition, SCSB has continued to promote workplace health certification. Since 2021, the Headquarters and branches have successively earned the Health Initiation and Health Promotion labels (18 labels in total). The Headquarters also won the “National Outstanding Healthy Workplace – Health Communication Award” in 2024. In 2025, the Headquarters and multiple branches passed the workplace health promotion self-assessment certification of the Health Promotion Administration, Ministry of Health and Welfare, demonstrating SCSB's concrete achievements in workplace health promotion and employee care.

(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:

SCSB's corporate union formally submitted a request to SCSB on February 20, 2024 for negotiations on a collective agreement. After full consultation and discussion by representatives of the labor and management sides, both parties signed a collective agreement on May 27, 2025.

The parts of this collective agreement that are more favorable than the labor laws and regulations include the addition of a "half-day birthday leave in the employee's birth month each year" for union members and "3 days of paid family care leave subject to project-based approval," further taking into account employees' work, family care responsibilities, and life balance, demonstrating the importance attached to and response to employee welfare.

**(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 between SCSB and a former employee regarding confirmation of employment relationship and other matters, the claimed amount is approximately NT\$5,801 thousand. The court of first instance dismissed the plaintiff's (i.e., the former employee's) claim. The case is currently pending before the court of second instance. Whether SCSB will incur losses in the future and the amount of such losses will depend on whether the court determines that an employment relationship existed; consequently, the amount cannot yet be estimated.
- B. In the dispute between SCSB and a former employee regarding pension and other matters, the claimed amount is approximately NT\$2,873 thousand. The court of first instance dismissed the plaintiff's (i.e., the former

employee's) claim. The case is currently pending before the court of second instance. Whether SCSB will incur losses in the future and the amount of such losses will depend on whether the court determines that the plaintiff's claims are justified; consequently, the amount cannot yet be estimated.

C. In the dispute between SCSB and two former employees regarding payment of pension, confirmation of employment relationship, and other matters, the claimed amount is approximately NT\$8,545 thousand. The case is currently pending before the court of first instance. Whether SCSB will incur losses in the future and the amount of such losses will depend on whether the court determines that the claims of the plaintiffs and others are justified; consequently, the amount cannot yet be estimated.

D. Violation of the "Labor Standards Act" found in labor inspections: No such violations have occurred in 2025 and as of the printing date of this annual report.

## 8. Important Contracts:

| Contract type                    | Parties involved              | Contract commencement/expiration                                                                                                                                                                                                                                                                                                                                                                                                               | Content                                                                                                                                                  | Restrictive clauses |
|----------------------------------|-------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| Information procurement contract | IBM TAIWAN CORP.              | Contract signed on 2022/6/24, Contract period is 34 months from the date of signing the contract<br>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<br>New host hardware and host software license agreement signed on 2025/12/30; contract period: 6 months after the project kick-off meeting | New Core System Construction<br>Project service and software and hardware equipment build project service<br>New host hardware and host software license | NA                  |
| Engineering contract             | FU TSU CONSTRUCTION CO., LTD. | Contract signed on 2025/4/10, commencement date was 2025/5/1 up to the inspection and acceptance completion date on 2029/5/10                                                                                                                                                                                                                                                                                                                  | Contract for New Minsheng Building                                                                                                                       | 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 2025

## 1. Financial Conditions (Consolidated)

Unit: NT\$ thousand

| Item \ Year       | 2025          | 2024          | Difference   |        |
|-------------------|---------------|---------------|--------------|--------|
|                   |               |               | Amount       | %      |
| Total assets      | 2,440,645,306 | 2,496,062,911 | (55,417,605) | -2.22% |
| Total liabilities | 2,165,314,332 | 2,229,177,901 | (63,863,569) | -2.86% |
| Total equity      | 275,330,974   | 266,885,010   | 8,445,964    | 3.16%  |

SCSB's assets at the end of 2025 decreased by approximately NT\$55,418 million, liabilities decreased by approximately NT\$63,864 million, and equity increased by approximately NT\$8,446 million, compared with results at the end of 2024. Changes in the assets, liabilities and equity have no material or adverse impacts on SCSB.

## 2. Financial Performance (Consolidated)

Unit: NT\$ thousand

| Item \ Year                                                         | 2025       | 2024       | Difference   |         |
|---------------------------------------------------------------------|------------|------------|--------------|---------|
|                                                                     |            |            | Amount       | %       |
| Net interest                                                        | 36,798,341 | 38,705,852 | (1,907,511)  | -4.93%  |
| Total non-interest revenue                                          | 16,505,989 | 12,698,123 | 3,807,866    | 29.99%  |
| Provisions for bad-debt expense, commitment and guarantee liability | 14,128,485 | 15,177,363 | (1,048,878)  | -6.91%  |
| Total operating expenses                                            | 20,657,803 | 19,298,954 | 1,358,849    | 7.04%   |
| Profit before income tax                                            | 18,518,042 | 16,927,658 | 1,590,384    | 9.40%   |
| Consolidated net income                                             | 16,919,560 | 14,439,308 | 2,480,252    | 17.18%  |
| Other comprehensive income for the period, net of income tax        | 118,492    | 17,444,692 | (17,326,200) | -99.32% |
| Total comprehensive income for the period                           | 17,038,052 | 31,884,000 | (14,845,948) | -46.56% |

SCSB's net interest for 2025 decreased by 4.93% compared with 2024. Total non-interest revenue increased by 29.99%, profit before income tax increased by 9.40%, and consolidated net income increased by 17.18%, total comprehensive income for the period decreased by 46.56%. In 2026, geopolitical conflicts and climate change will continue to impact the global economy. The United States has resumed its interest rate cut cycle, while CBC's housing market control policies will expect to continue. The banking sector will face competitive pressure due to excessively low interest rate spreads. Given the internal and external factors, SCSB will follow short-term business plans and strive to achieve its financial goals.

### 3. Cash Flow (Consolidated)

SCSB's 2025 net cash from operating activities accounted for NT\$29,150 million, net cash used in investing activities accounted for NT\$3,855 million, and net cash used in financing activities accounted for NT\$3,475 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 2025 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 2025, the net investment income recognized under the equity method amounted to NT\$2,359 million, arising mainly from the indirect investment in the Shanghai Commercial Bank Ltd. (SCB) in Hong Kong. In 2026, 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

2025

| Item                                                           | Contents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (A) Strategies, Goals, Policies and Procedures for Credit Risk | 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. 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. |



| 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 Calypso 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, Calypso 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"> <li>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.</li> <li>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.</li> <li>3. Pursuant to the "Banking Act of the Republic of China" and SCSB credit risk management policies, individual customers, groups, industries, and countries (regions) are subject to credit limits in order for SCSB to avoid excessive risk concentration.</li> </ol> |
| (E) Approach for Legal Capital Requirement                                                                                             | The Standardized Approach.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

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

2025/12/31 / Unit: NT\$ thousand

| Exposure Type                                                               | Risk Exposure after Mitigation | Capital Requirement |
|-----------------------------------------------------------------------------|--------------------------------|---------------------|
| Sovereigns                                                                  | 239,383,233                    | 236,840             |
| Non-central Government Public Sector Entities                               | 1,844,819                      | 29,517              |
| Banks (including multilateral development banks and central counterparties) | 169,386,473                    | 4,039,125           |
| Financial asset-backed bonds                                                | 0                              | 0                   |
| Corporate (included Securities and Insurance Firms)                         | 253,778,814                    | 16,776,448          |
| Retail exposures                                                            | 144,835,810                    | 8,056,284           |
| Real estate exposures                                                       | 617,645,702                    | 31,925,899          |
| Equity securities exposures                                                 | 42,436,447                     | 6,144,556           |
| Equity Security Investments for Funds                                       | 0                              | 0                   |
| Other Assets                                                                | 39,155,590                     | 2,578,939           |
| Total                                                                       | 1,508,466,888                  | 69,787,608          |

## B. Securitization Risk Management System

2025

| 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

2025/12/31 / Unit: NT\$ thousand

| Type of Book<br>Role of the Bank |              | Type of Exposure            | 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  | -          | -           | -                                | -                          | -             | -                       | -               | -                       | -                    |                                 |                                       |
|                                  | Subtotal     |                             | -          | -           | -                                | -                          | -             | -                       | -               | -                       | -                    |                                 |                                       |
| Total                            |              |                             | -          | -           | -                                | -                          | -             | -                       | -               | -                       | -                    | -                               |                                       |

c. Securitization Products Information

(a) Summary of Investment in Securitized Products

2025/12/31 / 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 | 3,194,811         | (686,680)                            | 0                        | 2,508,131          |
| Collateralized Mortgage Obligation (CMO) | Debt instrument investments measured at amortized cost           | 4,153,225         | (5,050)                              | 0                        | 4,148,175          |

- (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

2025

| 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.<br>Board of Directors: the highest managing and supervisory body.<br>Risk Management Committee: reviewing issues and activities related to risk management and reporting to Board of Directors.<br>President: establishing risk management procedures approved by the Board of Directors.<br>Auditing Department: responsible for regular inspections of the effectiveness of operational risk management.<br>Compliance Department and Compliance Officers of all departments and operating units: responsible for strengthening awareness of regulatory compliance.<br>Risk Management Department: increasing awareness of the framework of operational risk management.<br>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 executive 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.<br>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 Standardized Approach.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

#### Capital Requirement for Operational Risk

2025/12/31 / Unit: NT\$ thousand

| Item |     | Amount     |
|------|-----|------------|
| 1    | BIC | 3,773,344  |
| 2    | ILM | 0.69       |
| 3    | ORC | 3,221,695  |
| 4    | RWA | 40,271,193 |

#### D. Market Risk Management System

2025

| 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 Policy", "Regulations Governing Operations Authorization", "Regulations Governing Financial Derivatives Risk Management", "Regulations Governing Investment Risk Management", and various "Regulations for Financial Products Operations," which set forth allowed investments, internal controls and risk management measures.<br>The process for market risk management is that the Board of Directors authorizes trading or investment limits and tolerable loss limits for financial instruments and trading units; subsequently, the responsible units of the first and second lines of defense conduct risk identification, measurement, and monitoring, and regularly report exposure positions and profit and loss status according to the nature of the products. In the event of any limit breach, exception, or material situation, the relevant responsible supervisors or units shall also be immediately reported to for the approval of response measures. |

| 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 and Sustainable 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, TOMS system, the Ulsteck bond trading system, the Calypso system, and FRTP 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 executive management's decisions on the maximum market risk tolerance. |
| (E) Approach for Legal Capital Requirement                                                                                             | The Simplified Standardised Approach.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

### Capital Requirement for Market Risk

2025/12/31 / Unit: NT\$ thousand

| Risk Category        | Capital Requirement |
|----------------------|---------------------|
| Interest Rate        | 206,579             |
| Equity Security Risk | 0                   |
| FX Risk              | 183,259             |
| Commodity Risk       | 0                   |
| Total                | 389,838             |



## 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

2025/12/31 / 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  | 1,140,284,376 | 149,814,706                          | 99,139,317    | 62,437,886    | 82,242,288     | 130,039,893        | 616,610,286  |
| Major cash outflow at maturity | 1,457,942,198 | 30,250,136                           | 73,943,660    | 173,010,765   | 166,033,397    | 362,514,354        | 652,189,886  |
| Gap                            | (317,657,822) | 119,564,570                          | 25,195,657    | (110,572,879) | (83,791,109)   | (232,474,461)      | (35,579,600) |

#### U.S. dollars

2025/12/31 / 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  | 12,952,295 | 2,023,300                            | 1,287,205     | 892,656        | 627,033            | 8,122,101   |
| Major cash outflow at maturity | 12,902,471 | 2,603,995                            | 3,424,400     | 2,021,541      | 3,164,670          | 1,687,865   |
| Gap                            | 49,824     | (580,695)                            | (2,137,195)   | (1,128,885)    | (2,537,637)        | 6,434,236   |

## (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**

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 MOPS (<https://emops.twse.com.tw/server-java/t58query> and <https://mops.twse.com.tw/mops/#/web/t146sb10>).

**(11) 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 executive management.

**8. Intellectual property management plan and implementation**

In order to cope with the innovation of emerging technologies and improve the intellectual property management, SCSB upholds the "Plan-Do-Check-Act" management cycle philosophy. SCSB establishes the sound intellectual property management system through the implementation of institutionalization of intellectual property management operating procedures, information platform control mechanism, education & training promotion and proposal & reward system. Meanwhile, based on the core philosophy for intellectual property management policies, which aims to "develop SCSB's exclusive intellectual property proactively and acquire the intellectual property rights, value intellectual property and respect another person's intellectual property, and research and develop or introduce technologies free from infringement upon another person's intellectual property," SCSB applies and integrates the existing business resources effectively, continues to improve the operating results of the intellectual property management system and keeps upgrading intellectual property management energy and performance.

By the end of 2025, SCSB has obtained 43 trademarks, 21 utility model patents, 2 invention patents and 2 design

patents, and regularly reported the implementation status of intellectual property management plans and intellectual property management systems to the Board of Directors in the fourth quarter of each year. The most recent reporting date is November 6, 2025 (7th meeting of the 22nd Board of Directors). The primary implementation status of the intellectual property management in 2025 is stated as follows:

- (1) SCSB has started to implement an intellectual property management system since 2020, and has passed the TIPS Level A certification three times. The TIPS Level A certificate is effective until December 31, 2027.
- (2) Convene the intellectual property management group meetings regularly on a quarterly basis to review the 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, and add the intellectual property compliance issues to continue improving the personnel's awareness toward legal compliance of intellectual property-related laws and regulations, and also management ability, in order to promote and practice the intellectual property management system.
- (3) Complete the education and training courses including the "Protection of Intellectual Property and Prevention of Infringement upon Intellectual Property," "Trademark Search" and "Patent Search" for all employees, in order to improve their awareness toward intellectual property and protection thereof and promote the knowledge, application and development of intellectual property. The education and training for new employees also includes the awareness toward intellectual property and protection thereof and protection management courses, in order to cultivate their intellectual property management knowledge and competence.
- (4) By virtue of the system's automated management and control mechanism, SCSB maintains the effectiveness of intellectual property. SCSB also establishes the automated inventory function for the intellectual property management list to digitize the maintenance and management of intellectual property completely, improve the routine operating efficiency and leverage integrated management performance.
- (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) SCSB continues to improve the internal regulations of the TIPS, 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 the business development needs.

## 9. Other Important Events: None.



## Special Disclosure

SCSB Annual Report 2025

### 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 MOPS ([https://mopsov.twse.com.tw/mops/web/t57sb01\\_q10](https://mopsov.twse.com.tw/mops/web/t57sb01_q10)).



### 2. Private Placement of Securities during the Most Recent Year up to the Publication of this Annual Report: None.

Please refer to MOPS (<https://mops.twse.com.tw/mops/#/web/t116sb01>).



### 3. Other Important Supplementary Disclosure: None.

### 4. Any Events in 2025 or up to the Publication of this Annual Report that Had Significant Impacts on Shareholders' Rights or Security Prices Pursuant to Subparagraph 2, Paragraph 3, Article of 36 "Secrecy and Exchange Act": None.



# Headquarters and Branches

SCSB Annual Report 2025

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



| OFFICES                         | ADDRESS                                                                             | TEL/FAX                        |
|---------------------------------|-------------------------------------------------------------------------------------|--------------------------------|
| • Nei Hu Technology Park Branch | No. 259, Sec. 2, Tiding Blvd., Taipei City, Taiwan                                  | (02)2657-6111<br>(02)2657-5608 |
| • Hsi Hu Branch                 | No. 48, Lane 188, Ruei Guang Rd., Taipei City, Taiwan                               | (02)2659-9111<br>(02)2657-8797 |
| • Nangang Branch                | No. 200, Chong Yang Rd., Taipei City, Taiwan                                        | (02)2783-2111<br>(02)2651-2111 |
| • Wen Shan Branch               | No. 251, Sec. 5, Roosevelt Rd., Taipei City, Taiwan                                 | (02)8663-2111<br>(02)8663-6588 |
| • Dun Pei Branch                | No. 142, Sec. 3, Min Chuan E. Rd., Taipei City, Taiwan                              | (02)2716-8111<br>(02)2716-1868 |
| • Sung Chiang Branch            | No. 143, Chang Chun Rd., Taipei City, Taiwan                                        | (02)2563-6111<br>(02)2563-5569 |
| • Yongji Branch                 | No. 369, Yongji Rd., Taipei City, Taiwan                                            | (02)2766-2111<br>(02)2760-5656 |
| • San Chung Branch              | No. 192-2, Sec. 3, Chongyang Rd., Sanchong Dist., New Taipei City, Taiwan           | (02)2982-6111<br>(02)2980-0960 |
| • Pan Chiao Branch              | No. 69, Chung Cheng Rd., Panchiao Dist., New Taipei City, Taiwan                    | (02)2965-7111<br>(02)2965-5474 |
| • Yung Ho Branch                | No. 295, Fu Ho Rd., Yungho Dist., New Taipei City, Taiwan                           | (02)2231-2111<br>(02)2923-6544 |
| • Hsin Chuang Branch            | No. 85, Chung Ping Rd., Hsinchuang Dist., New Taipei City, Taiwan                   | (02)8991-2111<br>(02)2277-4863 |
| • Hsin Tien Branch              | No. 75, Min Chuan Rd., Hsintien Dist., New Taipei City, Taiwan                      | (02)8665-7111<br>(02)8911-9930 |
| • Lu Chou Branch                | No. 249, San Min Rd., Luchou Dist., New Taipei City, Taiwan                         | (02)2289-0111<br>(02)2289-6629 |
| • Chung Ho Branch               | No. 146, Sec. 2, Chung Shan Rd., Chunggho Dist., New Taipei City, Taiwan            | (02)2246-9111<br>(02)2249-4055 |
| • North San Chung Branch        | No. 45, Sec. 4, Tze Chiang Rd., Sanchung Dist., New Taipei City, Taiwan             | (02)2286-2111<br>(02)2286-2380 |
| • Tu Cheng Branch               | No. 50, Sec. 3, Chin Cheng Rd., Tucheng Dist., New Taipei City, Taiwan              | (02)2263-6111<br>(02)2266-6152 |
| • Hsi Chih Branch               | No. 81-2, Sec. 1, Hsin Tai 5th Rd., Hsichih Dist., New Taipei City, Taiwan          | (02)2698-3111<br>(02)2698-0272 |
| • Hwa Jiang Branch              | No. 58, Juang Jing Rd., Panchiao Dist., New Taipei City, Taiwan                     | (02)2256-4111<br>(02)2250-3986 |
| • Shu Lin Branch                | No. 17, Shu Hsin Rd., Shulin Dist., New Taipei City, Taiwan                         | (02)2687-7111<br>(02)2687-7211 |
| • North Chung Ho Branch         | No. 106, Sec. 3, Chung Shan Rd., Chunggho Dist., New Taipei City, Taiwan            | (02)2228-7111<br>(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<br>(02)2278-4093 |
| • Dan Feng Branch               | No. 708-5, Chung Cheng Rd., Hsinchuang Dist., New Taipei City, Taiwan               | (02)2903-8111<br>(02)2903-8205 |
| • North Xinzhuang Branch        | No. 738-3, Zhongyang Rd., Xinzhuang Dist., New Taipei City, Taiwan                  | (02)8991-0111<br>(02)8993-3111 |
| • Lin Kou Branch                | No. 81, Sec. 2, Wenhua 3rd Rd., LinKou Dist., New Taipei City City , Taiwan         | (02)8979-4111<br>(02)8979-6111 |

| OFFICES                 | ADDRESS                                                                | TEL/FAX                        |
|-------------------------|------------------------------------------------------------------------|--------------------------------|
| • Keelung Branch        | No. 205, Ren Er Rd., Keelung City, Taiwan                              | (02)2427-7111<br>(02)2426-3125 |
| • Yilan Branch          | No. 160, Sec. 1, Chung Cheng Rd., Wujie Township, Yilan County, Taiwan | (03)953-2111<br>(03)957-5896   |
| • Tao Yuan Branch       | No. 178, Sec. 3, San Min Rd., Taoyuan Dist., Taoyuan City, Taiwan      | (03)336-9111<br>(03)335-7851   |
| • North Tao Yuan Branch | No. 139, Tongde 6th St., Taoyuan Dist., Taoyuan City, Taiwan           | (03)357-8111<br>(03)357-0375   |
| • Chung Li Branch       | No. 18, Sec. 1, Chung Mei Rd., Zhongli Dist., Taoyuan City, Taiwan     | (03)426-3111<br>(03)426-3198   |
| • Yang Mei Branch       | No. 125, Hsin Cheng Rd., Yangmei Dist., Taoyuan City, Taiwan           | (03)488-0111<br>(03)488-2777   |
| • Yen Ping Branch       | No. 551, Yen Ping Rd., Zhongli Dist., Taoyuan City, Taiwan             | (03)426-2111<br>(03)426-6022   |
| • Nan Kan Branch        | No. 538, Sec. 1, Min Sheng N. Rd., Guishan Dist., Taoyuan City, Taiwan | (03)212-1111<br>(03)212-0666   |
| • Guanyin Branch        | No. 323, Sec. 2, Da Guan Rd., Guanyin Dist., Taoyuan City, Taiwan      | (03)263-0111<br>(03)476-1611   |
| • Hsin Chu Branch       | No. 115, Bei Da Rd., Hsinchu City, Taiwan                              | (03)532-4111<br>(03)542-8898   |
| • Chu Ko Branch         | No. 95, Puding 2nd Rd, East Dist., Hsinchu City, Taiwan                | (03)563-9111<br>(03)563-9088   |
| • North Hsinchu Branch  | No. 198, Chung Cheng Rd., Hsinpu, Hsinchu City, Taiwan                 | (03)588-0111<br>(03)588-6111   |
| • Chu Pei Branch        | No. 208, Guangming 6th Rd., Dong Sec. 1, Chupei, Hsinchu City, Taiwan  | (03)667-6111<br>(03)667-6122   |
| • Miaoli Branch         | No. 1201, Zhonghua Rd., Toufen City, Miaoli County, Taiwan             | (037)684-111<br>(037)684-100   |
| • Taichung Branch       | No. 46, Sec. 2, San Min Rd., Taichung City, Taiwan                     | (04)2221-4111<br>(04)2220-2060 |
| • Chung Kang Branch     | No. 489, Sec. 2, Taiwan Blvd., West Dist., Taichung City, Taiwan       | (04)2326-8111<br>(04)2328-6528 |
| • Ta Li Branch          | No. 127, Sec. 2, Yih Min Rd., Tali Dist., Taichung City, Taiwan        | (04)2482-4111<br>(04)2481-9876 |
| • Feng Yuan Branch      | No. 95, San Min Rd., Fengyuan Dist., Taichung City, Taiwan             | (04)2524-0111<br>(04)2522-9333 |
| • Shizheng Branch       | No. 406, Shizheng Rd, Xitun Dist., Taichung City, Taiwan               | (04)2253-7111<br>(04)2253-0111 |
| • Nantun Branch         | No. 458, Sec. 4, Henan Rd., Nantun Dist., Taichung City, Taiwan        | (04)2259-1111<br>(04)2252-3999 |
| • Beitun Branch         | No. 695, Sec. 3, Chongde Rd., Beitun Dist., Taichung City, Taiwan      | (04)3609-9111<br>(04)2422-1967 |
| • Yuan Lin Branch       | No. 129-1, Sec. 2, Datong Rd., Yuanlin City, Changhua County, Taiwan   | (04)833-5111<br>(04)833-6750   |
| • Tainan Branch         | No. 305, Sec. 2, Chin Hwa Rd., Tainan City, Taiwan                     | (06)263-6111<br>(06)263-4441   |
| • East Tainan Branch    | No. 66, Sec. 2, Min Chu Rd., Tainan City, Taiwan                       | (06)223-7111<br>(06)223-6888   |



| OFFICES                            | ADDRESS                                                                                                                    | TEL/FAX                            |
|------------------------------------|----------------------------------------------------------------------------------------------------------------------------|------------------------------------|
| • Yung Kang Branch                 | No. 689, Hsiao Tung Rd., Yungkang Dist., Tainan City, Taiwan                                                               | (06)312-1111<br>(06)313-3874       |
| • Nan Ke Branch                    | No. 112, Zhongzheng N. Rd., Yongkang Dist., Tainan City, Taiwan                                                            | (06)254-3111<br>(06)254-3112       |
| • Kaohsiung Branch                 | No. 61, Chung Cheng 3rd Rd., Kaohsiung City, Taiwan                                                                        | (07)231-5111<br>(07)282-1243       |
| • Chien Chin Branch                | No. 420, Cheng Kung 1st Rd., Kaohsiung City, Taiwan                                                                        | (07)272-1111<br>(07)251-6002       |
| • North Kaohsiung Branch           | No. 160, Bo'ai 4th Rd., Zuoying Dist., Kaohsiung City, Taiwan                                                              | (07)961-8111<br>(07)348-1229       |
| • Feng Shan Branch                 | No. 163, Guang Yeuan Rd., Fengshan Dist., Kaohsiung City, Taiwan                                                           | (07)710-5111<br>(07)719-4111       |
| • East Kaohsiung Branch            | No. 13-30, Renhsiang Rd., Renwu Dist., Kaohsiung City, Taiwan                                                              | (07)375-2111<br>(07)375-2108       |
| • Ping Tung Branch                 | No. 468, Chung Cheng Rd., Pingtung City, Taiwan                                                                            | (08)738-5111<br>(08)737-3891       |
| • Hong Kong Branch                 | 10/F Peninsula Office Tower, 18 Middle Road, Tsimshatsui, Kowloon, Hong Kong                                               | 852-39601111<br>852-21961000       |
| • Dong Nai Branch                  | Floor 11th, Sonadezi Building, No.1, Road No.1, Bien Hoa 1 Industrial Zone, Tran Bien Ward, Dong Nai Province, Vietnam     | 84-251-8875111<br>84-251-8826875   |
| • Singapore Branch                 | 3 Temasek Avenue, #26-02, Centennial Tower, Singapore 039190                                                               | 65-6771-5111<br>65-6771-5578       |
| • Wuxi Branch                      | No. 2-18-104, Longshan Road, Xinwu District, Wuxi City, Jiangsu Province, China                                            | 86-510-81157111<br>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<br>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<br>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<br>62-21-57907111   |
| • Bac Ninh Representative Office   | 3F, Viet Long Complex Building, No. 30 Ly Thai To Street, Kinh Bac Ward, Bac Ninh Province, Vietnam                        | 84-222-3656111<br>84-222-3630111   |

**THE SHANGHAI COMMERCIAL & SAVINGS BANK, LTD.**



**Chairman : LEE CHING YEN STEPHEN**





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TEL : (02) 2581-7111 Web Site : <https://www.scsb.com.tw>