4 Fulfillment of Healthy Workplace



SinoPac Holdings encourages employees starting from the heart and motivate each other, and award outstanding employees as the "Employee of the Year" in order to create a positive work culture and growing mindsets among employees. The company is committed to building a diverse, inclusive, and friendly workplace, fostering a sustainable future for all.

This chapter includes:

4.1 Talent Management Strategy and Employee Structure: An overview of SinoPac Holdings' employee structure and its commitment to workforce diversity and inclusion.

4.2 Talent Attraction and Development: Through comprehensive recruitment, training, and career development programs, complemented by diverse performance appraisal and sustainability literacy development, SinoPac is committed to building an attractive and competitive talent environment.

4.3 Employee Compensation and Benefit: SinoPac is committed to establishing fair and competitive compensation and benefits that exceed regulatory requirements. The company promotes equal pay mechanisms to safeguard employee rights and implements comprehensive retirement care measures, fostering a supportive and fulfilling workplace environment.

4.4 Happy Workplace Environment: By utilizing diverse communication channels to listen to employee voices and feedback, emphasizing occupational safety and health management, and establishing mechanisms for reporting and disclosing incidents of discrimination and sexual harassment, SinoPac is committed to fostering a safe, healthy, and inclusive workplace environment.

2025 Achievements

HR Asia
" Best Companies to Work for in Asia"
for six consecutive years

Asia Responsible Enterprise Awards (AREA)
"Investment in People Award"
for five consecutive years

2025 Taiwan Corporation Sustainability Awards(TCSA)
"Workplace Wellbeing Leadership Award" for two consecutive years
"Human Rights Practice and Development Leadership Award" once again received

Health Promotion Administration, Ministry of Health and Welfare
"Healthy Workplace Promotion Certification"

Department of Labor, Taipei City Government
"Gold Award for Taipei City Workplace Gender Equality Certification"

Department of Labor, Taipei City Government
"2025 Parenting Friendly Enterprise Award - Enterprise Outstanding Award"

The employee satisfaction rate has exceeded 90%
for four consecutive years.

1111 Job Bank
"Gold Award for Happy Enterprise"

National Enterprise Competitiveness Development Association
"The 22nd National Yushan Brand Awards – Best Popular Brand Award"

Department of Labor, Taipei City Government
"Middle-aged and Elderly Friendly Enterprise Certification"

CTgoodjobs
"Employer of the Year", "Best Corporate Social Responsibility Award", and "Best L&D Technology Implementation Award"

【Corresponding GRI Material Topic - Critical Topics】 GRI 201: Economic Performance GRI 202: Market Presence GRI 401: Employment GRI 403: Occupational Health and Safety GRI 404: Training and Education GRI 405: Diversity and Equal Opportunity GRI 406: Non-Discrimination GRI 407: Freedom of Association and Collective Bargaining

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4 Fulfillment of Healthy Workplace

Sustainability Commitment	Corresponding SDG	Action Plans	2030 Goals
Reduce Inequality	5 GENDER EQUALITY	Promote gender equality (employees)	• Continue to implement mechanisms and optimize actions for equal pay for equal work. • Develop DEI impact program, ensuring that the SinoPac Holdings conducts at least one to two DEI-related activities each year.
Mitigate and Adapt to Climate Change	13 CLIMATE ACTION	Raise climate awareness (employees)	• Continue to implement the " Sustainability I Do Commitment" .100% employee signature rate for all employees of SinoPac Holdings. • 1,700 sustainable finance-related licenses and certifications obtained.
Promote Inclusive Growth	3 GOOD HEALTH AND WELL-BEING 8 DECENT WORK AND ECONOMIC GROWTH	Value employees' rights and interests while improving employees' physical and mental health	• ISO 45001 has been implemented and certified across the SinoPac Holdings' self-owned buildings in both domestic and overseas locations. • The human rights risk due diligence framework is implemented across the entire SinoPac Holdings. • In response to domestic and international human rights trends and regulatory developments, the Company evaluates and advances the implementation and enhancement of human rights–related policies and measures. • Conduct at least two health promotion activities or seminars annually. • Achieve a 50% rate of employees within the normal BMI range at SinoPac Holdings and its domestic subsidiaries.



2025 SinoPac Holdings Annual Gala

Summary of Six Capitals Performance in 2025

INPUT

Financial Capital
- Employee salaries and benefits totaled NT$24.2 billion
- Invested NT$ 91.37 million in talent cultivation and competency development programs

Human Capital
- 9,776 full-time employees and 149 dispatched employees at the beginning of the period
- Total employee training hours reached 847,301 hours and the average training day per employee was 9.2 days

OUTPUT

Human Capital
- 11,543 full-time employees, with an increase of 1,767 employees; 203 dispatched employees, with an increase of 54 dispatched employees at the end of the period
- Elite Management Trainee (MA/PA/Turing Plan) recruitment rate reached 55.6%
- 91.2% employee satisfaction rate in " Organizational climate survey ", a 1% increase compared to the previous survey

Intellectual Capital
- The number of financial certificates held by employees reached 40,173.

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Summary of the Results in the 2025 Sustainable Development Plan

Strategy	2025 Objectives and Implementation Results	Implementation Status in 2025	2026 Objectives (Note 1)
Enhance the sustainability impact of all employees	• Promote the "Sustainability I Do Commitment" • Incorporate sustainability courses into training programs for new recruits and supervisors • Accumulate 500 sustainable finance certificates • Promote sustainability/net zero incentive activities	Completed	• Promote the "Sustainability I Do Commitment" • Accumulate 1,550 basic and advanced sustainable finance certificates • Organize the sustainability examination (including net-zero topics)
Increase workplace diversity and inclusiveness	• Follow-up review mechanisms for gender-based equal pay for equal work and prepare real actions for promoting equal pay for equal work • Commence DEI impact programs and formulate concrete action plans • Launch friendly workplace programs, with the ratio of persons with disabilities accounting for more than 1% of employees of SinoPac Holdings and domestic subsidiaries	Completed	• Incorporating gender-based equal pay review criteria into SinoPac Holdings' review guidelines of the review committee • DEI Impact Program – Formulate friendly workplace plans
Talent cultivation and retention	• Apply People Analytics tools • Organize sustainability courses and require 3 mandatory hours of core basic courses for all employees • Formulate ESG program plans for main job categories • Organize digital courses for all employees and plan pilot programs for digital empowerment • Continue to implement talent database identification system and developing mechanism	Completed	• Promote 3 mandatory hours of core basic sustainability courses for all employees and achieve 100% coverage • Promote advanced competency training programs for sustainability-related sales personnel • Organize AI empowerment training programs to cultivate employees' AI application capabilities • Implement the talent database identification system with a coverage rate of 85%
Implement human rights risk management	• Further assess whether to establish a standalone guideline for human rights due diligence. • Complete and publicly disclose investigations covering mergers and new business relations	Partially Completed (Note 2)	• Expand the implementation scope of human rights due diligence to cover the entire SinoPac Holdings Group • Enhance human rights-related policies, introduce a human rights commitment statement, align with international trends, and raise employee awareness
Create a healthy and safe workplace	• ISO 45001 adoption and certification for seven buildings of SinoPac Holdings • Continue to manage health risks and implement health promotion programs for employees; the percentage of employees whose BMI is within the normal range reaches 50%	Completed	• SinoPac Holdings' seven domestic self-owned buildings have been adopted and certified with ISO 45001 • Execute two or more health promotion activities or education seminars to increase the percentage of employees with a BMI within the normal range to 50%

Note 1: Please refer to "Three Sustainability Commitments and SDGs - Short, Medium, and Long-Term Targets and Action Plans" on the official website of SinoPac Holdings for the latest sustainability work plans and target setting.

Note 2: Human rights due diligence has been incorporated into management mechanisms and will continue to be optimized and expanded across the SinoPac Holdings Group. Going forward, with reference to international trends and frameworks, the Company will assess whether to establish a standalone guideline.

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4.1 Talent Management Strategy and Employee Structure

★ 1111 Job Bank - Gold Award for Happy Enterprise
★ National Enterprise Competitiveness Development Association - The 22nd National Yushan Brand Awards - Best Popular Brand Award

4.1.1 Diversity in Employee Structure

The Human Resources Team of SinoPac Holdings has adopted "consolidation of a corporate culture, stabilization for changes, power for organizational growth, and contribution to employee development" as its mission and focuses on the implementation of human resource policies based on the four main strategies of sustainability, innovation, development, and friendliness. The Company has continued improvements in recent years and created a good career experience for our employees. In 2025, SinoPac Holdings also won numerous awards in Taiwan and abroad, which demonstrated the improvements for people-friendliness in the workplace environment.

★ HR Asia - Best Companies to Work For in Asia for six consecutive years
★ Asia Responsible Enterprise Awards (AREA) - Investment in People Award for five consecutive years
★ 2025 Taiwan Corporation Sustainability Awards(TCSA) - Workplace Wellbeing Leadership Award for two consecutive years, and Human Rights Practice and Development Leadership Award, once again received

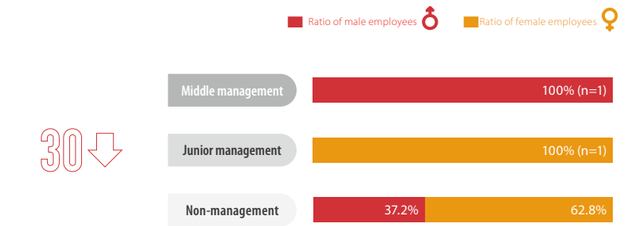
SinoPac Holdings is committed to promoting a diverse, inclusive, and friendly workplace environment, and provides equal opportunities for employees' hiring, promotion, performance evaluation, transfers, training, career development, and remuneration and does not discriminate based on gender, religion, or race. The Company assists all employees with making the most of their professional skills without restrictions to contribute their effort to corporate growth and sustainable development.

SinoPac Holdings had 11,543 employees, 9 interns and 203 dispatched employees as of the end of 2025 who share an equal work environment with full-time employees. For dispatched employees who performed well during their tenure, SinoPac provides opportunities for priority selection as full-time employees. Friendly workplace measures are also implemented to protect the rights and benefits of persons with disabilities and indigenous peoples. The Company prioritizes the hiring of suitable talents and hired 129 people with disabilities in 2025. Bank SinoPac employed 80 individuals (including 26 individuals with severe physical disabilities). They serve as salespersons, IT technicians, financial cross-selling representative, accounting staff, managers, and in other positions, as the Company creates a friendly workplace for diverse talents. Relevant human resources data is disclosed in Appendix I: Human Resources Management Indicators of SinoPac Holdings in 2025.

By 2026, the share of women in the total workforce of SinoPac Holdings should account for no less than 60% and the share of women in all management positions should account for no less than 50%. The Company shall also actively promote equitable talent development programs to increase the share of women at each management level by 5% by 2026.

The data presented herein covers SinoPac Holdings and its five subsidiaries (Bank SinoPac, SinoPac Securities, SinoPac Leasing, SinoPac SITC, SinoPac Venture Capital). Currently, female employees outnumber male employees, accounting for 61.0% of all employees and representing 49.3% of all management positions, including 54.1% at the junior management level and 43.5% at the middle management level The percentage of female employees in the top management levels has increased from the previous year, which demonstrated the improvements for diversity and inclusion in the workplace.

Employee Structure





SinoPac Holdings Campus Ambassador

Employee Information



Diversity Indicators and Objectives (Note 1)

Percentage of women's employment	Percentage	2026 Targets (Note 4)
Share of women in total workforce	61.0%	>= 60%
Share of women in all management positions	49.3%	>= 50%
Share of women in junior management positions	54.1%	>= 50%
Share of women in middle management positions	43.5%	5% growth
Share of women in top management positions	33.7%	5% growth
Share of women in management positions in revenue-generating functions (Note 2)	48.8%	5% growth
Share of women in STEM-related positions (Note 3)	44.2%	>= 40%

Note 1: To ensure consistency between the scope of data disclosure and target setting, the data covers SinoPac Holdings and its five subsidiaries (Bank SinoPac, SinoPac Securities, SinoPac Leasing, SinoPac Securities Investment Trust, and SinoPac Venture Capital).
Note 2: Revenue-generating functions: SinoPac Holdings job grade 7 and above, excluding business support departments such as information technology, human resources, and legal departments.
Note 3: Including data technology, data analytics, data security, and other data-related positions.
Note 4: Annual review based on the long-term target for the proportion of female employees and managers set in 2022.

Employee Diversity

Diversity indicator	Number of employees	Percentage of total employees
People with disability	129	1.12%
Indigenous people	27	0.23%

Note: The number of employees with disabilities was calculated following the "People with Disabilities Rights Protection Act".

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4.2 Talent Attraction and Development

SinoPac Holdings views talents as the basis for corporate sustainability and implements talent recruitment through diverse channels. The Company continues building the talent development system to plan short, medium, and long-term career development programs for every SinoPac employee. The Company regularly conducts performance evaluations and follow-ups to optimize development, enhance empowerment, and actively create a positive atmosphere.

4.2.1 Talent Attraction

SinoPac Holdings actively develops a Digital FinTech Team and recruits strategy talents, overseas talents, and risk management talents, and invites talents from all walks of life to explore the infinite possibilities of a financial career. The Company also cooperates with colleges via industrial-academic collaboration and internship programs to assist students who are interested in finance take their studies into real practice, narrow down the industry-academia gap, and cultivate SinoPac's future talents. The integrated online and offline recruitment programs included campus programs, recruitment channels, and professional talent investment. The average annual recruitment cost for this year was NT$18,398 to actively recruit top talents. In addition, SinoPac Holdings provides a sustainable career development environment based on employees' skills, organizational development, and personal career plans to encourage employees' diverse development and increase their retention.

Campus Recruitment	The Company participates in campus fairs and seminars, and helps students obtain sufficient and professional information at the first stage of their career development.
Industry Master Program	The Company uses systematic and structural cultivation plans along with scholarships and senior executives who serve as mentors to connect with students on campus and increase their familiarity with the Company.
Internship Program	The Company offers students internship opportunities before employment and encourages those with great performance who have qualified in examinations to continue to work at SinoPac for a swift transition to the workplace.
Enterprise Mentor Program	The Company helps students learn about banking businesses in advance and uses case studies and discussions to help students understand how to improve their competencies and attitude during the study stage to enhance their competitiveness for the future.
Enterprise Visiting	The Company provides opportunities for students to visit branches and the working environment and experience what it feels like to work at SinoPac. The Company also provides career consulting and guidance for jobseekers.

Elite Talent Recruitment Program

SinoPac Elite Management Trainee Program (MA/PA)

SinoPac Elite Management Trainee Program focuses on four main directions, namely professional development, experiential learning, comprehensive rotation training and consolidation of organizational cohesion. It designs a training mechanism featuring both depth and breadth to develop the Strategic Talent Trilogy. Under the personal guidance of senior executives serving as mentors, trainees participate in key corporate projects and learn from collaboration. The objective is to cultivate international minded staff and prime movers who create financial service ecosystems. We seek to build an outstanding management talent pipeline for SinoPac.

Results

- **Acceptance rate:** 52.8% in 2025
- **Retention rate:** 93.0% in 2025

Note: Retention rate: The proportion of the number of employees in service as of the end of 2025 to the number of hires in the current year.

Turing Plan for AI Elites

SinoPac Holdings has created a comprehensive career development path for AI talents with two-year training programs for AI technology development and project management along with OJT (On-the-Job training) to quickly accumulate practical financial skills. The Company also provides multi-track career development plans for management and designs a system for retaining top experts in artificial intelligence and attain SinoPac Holdings' digital transformation targets.

Results

- **Retention rate:** 81.8% since the first year of the program in 2020
- **Upgraded services**: Use AI technologies in business activities such as iWish and SinoPac AI Insight Platform

Youth Talent Development Program

National Chengchi University Credit Course

Senior executives of SinoPac Holdings served as the lecturers of a 3-credit course in one semester to share trends and practical experiences in various departments to strengthen students' financial vision.

Results

- A total of 33 students participated in the credit course.
- The overall satisfaction of the course reached 9.2 points (out of 10 points).

National Tsing Hua University Micro-credit Course

The Company collaborated with the Career Development Division of NTHU, with senior executives of Bank SinoPac serving as corporate lecturers to guide students who are interested in the financial industry, perform practical financial statement analysis from a corporate finance perspective, and help students to learn about the industry and prepare for employment, increasing their professional skills ahead of schedule.

Results

- A total of 23 students joined the SinoPac team.
- The group members include students from different backgrounds in finance and economics, humanities and social science, science and engineering.
- The overall satisfaction of the course reached 4.6 points (out of 5 points).

National Cheng Kung University Career Coach Program

The Company partnered with the Career Consultant Division of NCKU, and senior executives of the Digital Finance Department served as the coach to share digital finance and technology. Participants can interact with the coach and learn more about the practices and challenges in finance professional field.

Results

- A total of 12 students joined the SinoPac team.
- The overall satisfaction of the course reached 9.0 points (out of 10 points).
- 8 students applied for internships.



National Chengchi University Financial Lecture Seminar



National Tsing Hua University Micro-credit Course

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Youth Talent Development Program

Internship Program

Provided students with a variety of internship opportunities, including internships at the head office, branch operations, and legal and financial services. Through the internship program, the Company helps cultivate students' basic skills for their future careers and strengthen their competitiveness in the workplace.

Results

- A total of 229 students took part in the internship program
- A total of 56 interns were promoted to full-time employees in 2025

SinoPac International Bridge Initiative

SinoPac launched a diverse range of brand promotion initiatives including international student job fairs, enterprise visits, and campus lectures for the program to enhance goodwill and visibility for SinoPac in the international student community in Taiwan. This establishes SinoPac's employer brand image as a premier international friendly enterprise that values multicultural talents, facilitating the recruitment and long-term career development of international employees within the organization.

Results

- 5 international student job fairs
- 1 campus lecture
- 1 enterprise visit

SinoPac Future Explorer Camp

This one-day camp activity overturns students' perceptions of conventional banking, showcasing Bank SinoPac's innovative digital products as well as its diverse and human-centric corporate culture. It aims to elevate SinoPac's employer brand image across university campuses, stimulate student interest and goodwill, and engage talents with potential before they enter the job market to support organizational recruitment and long-term development.

Results

- A total of 27 students took part in the camp
- Overall satisfaction rate: 4.7 points (out of 5 points)

The Youth's Employment Ultimate Program

King's Town Bank supports the Youth's Employment Ultimate Program of the Ministry of Labor to provide employment opportunities for youth and offer practical applicable vocational training. Senior employees serve as workplace training mentors to guide trainees one-on-one in mastering workplace skills, accompanied by regular tracking and feedback, thereby minimizing the learning curve for participants and equipping them with specialized skills.

Results

- 50 individuals hired under the Youth's Employment Ultimate Program in 2025

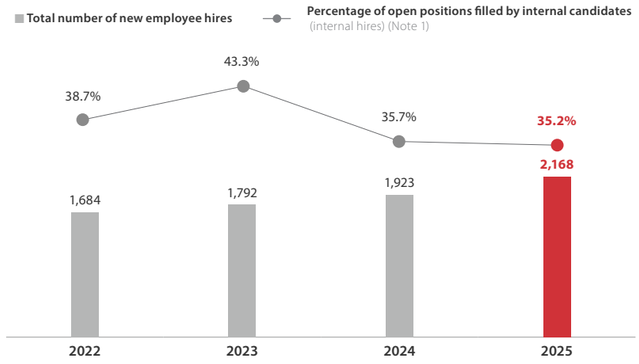


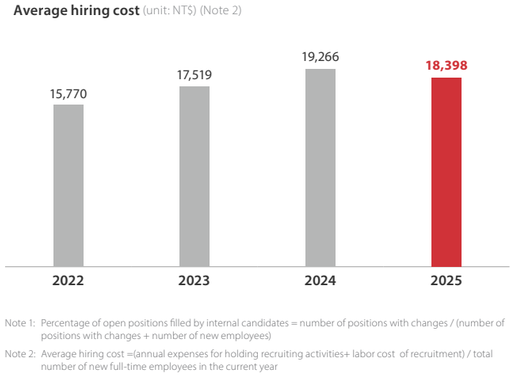
SinoPac Future Explorer Camp



International Student Career Fair

Statistics on Hiring





Note 1: Percentage of open positions filled by internal candidates = number of positions with changes / (number of positions with changes + number of new employees)

Note 2: Average hiring cost =(annual expenses for holding recruiting activities+ labor cost of recruitment) / total number of new full-time employees in the current year

4.2.2 Talent Cultivation

SinoPac Holdings upholds Continuous Learning as one of its five core values and encourages employees to venture beyond their own professional fields and continuously enhance comprehensive knowledge and skills. The Company has also built a comprehensive empowerment and cultivation program and an excellent learning environment. All training programs are continuously optimized and innovated in response to Fintech development trends, corporate visions and strategies, customer experience requirements, and career development needs for current roles. Our aim is to cultivate the workplace skills of SinoPac employees and guide their growth with the organization. The Company provides blueprints for talent cultivation along with guidance for practical work based on the competencies required for employees' positions to support their career development. The competence cultivation program focuses on three major categories, namely professional training, project training, and management skill training. The Company organizes training courses and tracks the effectiveness of training.

The Company implements various measures to create a diverse and harmonious workplace environment and promote cultural diversity and inclusion. It uses electronic newsletters as a digital learning and communication platform to connect subsidiaries across all regions. The platform features periodic sharing of stories on the unique cultural characteristics, festive activities, and local lifestyles of different countries and regions, covering historical backgrounds and social significance. It serves as an additional resource for employees to continuously learn about diverse cultures. The Company provides both Chinese and English bilingual versions of newsletters to ensure that employees from diverse linguistic backgrounds can access learning content, minimizing cross-border communication barriers. SinoPac provides digital channels that allow remote access at any time to enable employees to continuously engage with multicultural topics in their daily work, cultivating cross-cultural understanding and communication skills, supporting cross-border team collaboration, and fostering an inclusive workplace culture. The Company also organizes cross-generational communication lectures to encourage employees of different age groups to share their views, enhance mutual support and tolerance, and continuously create an innovative and cohesive working environment.

SinoPac launched the "Shine Program" in 2025 and encouraged employee registration. We plan to start official implementation in 2026. The project focuses on extracting the invaluable work experience of senior employees to train them as SinoPac's seed instructors. The Company seeks to assist them in transforming long-term accumulated professional expertise into transmissible organizational wisdom and practical experience, enabling them to serve as internal knowledge guides and jointly shaping an interactive and cohesive "cross-generational learning environment." The Company will utilize the seed instructor training program to support internal training for new employees and related educational courses, promoting knowledge exchange and experience cultivation across generations. Externally, the project will combine internal and external corporate public welfare projects to promote financial literacy with communities and organizations for persons with disabilities, expand the vision for user-friendly financial services, and enhance corporate image and brand value. This initiative creates new possibilities in late-career roles and development for senior employees and helps extend their career value. It strengthens organizational talent sustainability and supports the Company's long-term goal of mutual benefit between the enterprise and society.



Bilingual EDM to promote a diverse and inclusive workplace culture

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2025 Training Track Records

Total training expenses	Average training expenses per person	Total training hours	Average training hours per person
NT$ 91.37 million	NT$ 7,916	847,301 hours	73 hours

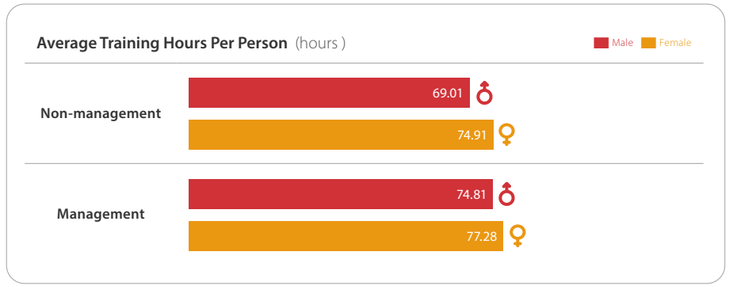
Number of professional financial certificates	CFP certificates	Total number of training sessions	Total number of attendances in training
40,173	84	2,171	437,659

Employees' Sustainability Certificates

	Number of certificates	Percentage
Basic certificates (Note 1)	1,551	13.99%
Advanced certificates (Note 2)	104	0.94%

Note 1: Basic certificates cover Corporate Sustainability Manager, Sustainability and Climate Risk (SCR*), Basic Test on Sustainable Development, and Sustainability Manager.

Note 2: Advanced certificates cover business development functions, risk management functions, and information disclosure functions.



SinoPac Holdings has created comprehensive plans for career development. The Company provides training and diverse learning channels to integrate employees' career development and corporate development based on the employees' needs for different stages of their career development. Competence development focuses on training for Orientation, Professional cultivation, Experience cultivation, and self-development. The Company also offers collective training, On-the-Job training, and advanced development options.

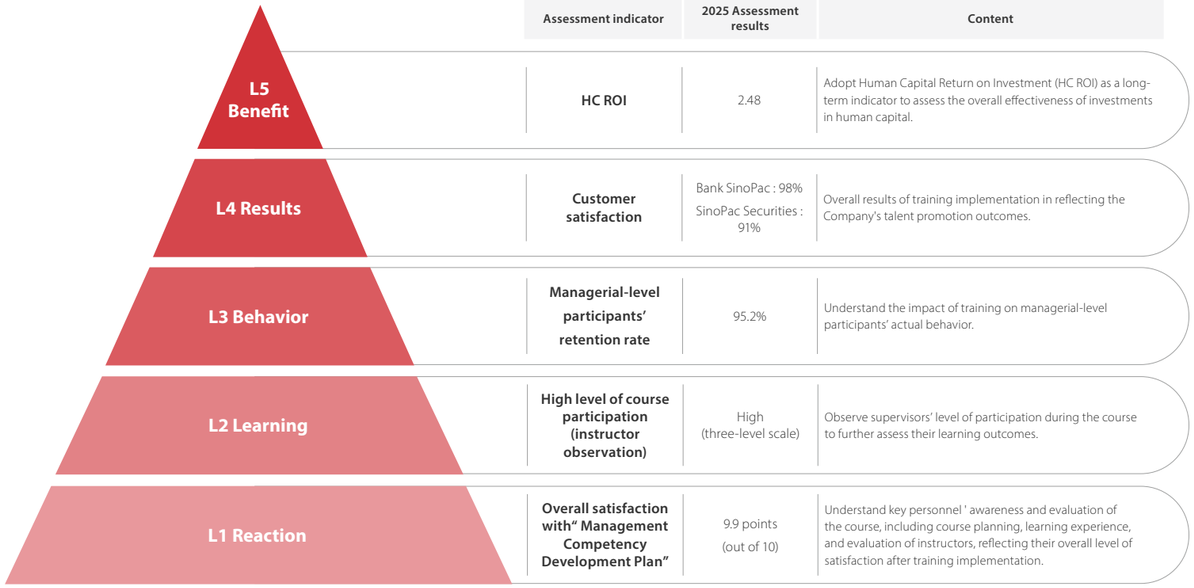
SinoPac Holdings developed the Corporate University Program for professional competencies to enhance functions with the training roadmap and certification mechanisms. The management training provides on-the-job and officer development plans for managers on all levels. In response to the digital transformation, the Company focused on implementing the "Digital Roadmap Program" to incorporate digital skills into the basic skills of all employees, accelerate digital empowerment, implement the Digital Transformation Project.

Competence Development

Orientation	Professional cultivation	Experience cultivation	Self-development
• Corporate culture • Code of Conduct • Financial laws and regulations • Basic professional skills • Sustainability literacy	• Management training • Professional expertise • Statutory training • External training • Strategic projects	• Work guidance • Mission assignment • Practical work after courses • Rotations	• Courses for all employees • Training subsidies

SinoPac Holdings conducts an inventory of training requirements in accordance with the business strategy, progress of training programs, and gaps in talent capabilities for training. The Company is committed to improving employees' capability of professional skills, grasping trends, and continuous learning to promote the overall financial and non-financial growth of SinoPac Holdings. SinoPac Holdings adopted the Kirkpatrick Model to monitor the specific effectiveness and related quantified data in talent development programs.

Training Performance Assessment Model



	Assessment indicator	2025 Assessment results	Content
L5 Benefit	HC ROI	2.48	Adopt Human Capital Return on Investment (HC ROI) as a long-term indicator to assess the overall effectiveness of investments in human capital.
L4 Results	Customer satisfaction	Bank SinoPac : 98% SinoPac Securities : 91%	Overall results of training implementation in reflecting the Company's talent promotion outcomes.
L3 Behavior	Managerial-level participants' retention rate	95.2%	Understand the impact of training on managerial-level participants' actual behavior.
L2 Learning	High level of course participation (instructor observation)	High (three-level scale)	Observe supervisors' level of participation during the course to further assess their learning outcomes.
L1 Reaction	Overall satisfaction with" Management Competency Development Plan"	9.9 points (out of 10)	Understand key personnel ' awareness and evaluation of the course, including course planning, learning experience, and evaluation of instructors, reflecting their overall level of satisfaction after training implementation.

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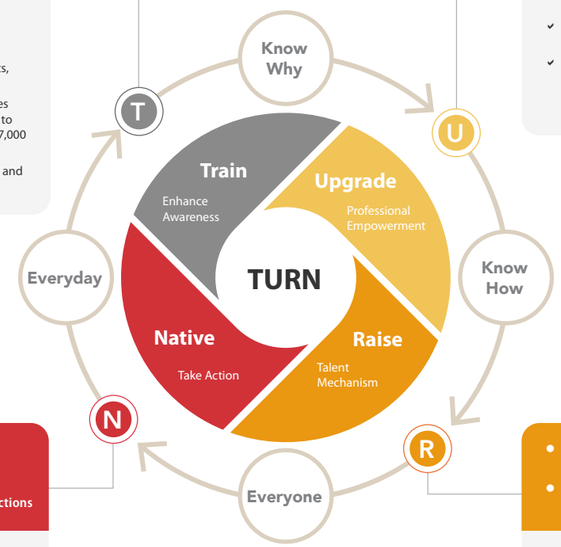
Sustainability Literacy Development

SinoPac Holdings has adopted employees' sustainability awareness as the basis for facilitating long-term stable development. To attain the corporate vision of "Together, a better life", the Company adopted "TURN" as the foundation to create a framework for sustainability literacy training for all employees. All employees are expected to continue to attain growth in the four main categories, including "Train", "Upgrade", "Raise", and "Native" and develop sustainability literacy. Also using diverse training and activities to create common values for all employees, transform awareness into a part of daily operations, and thereby enhance the sustainability influence of the finance industry. In addition, the Company continues to implement a three-hour sustainability training program for all employees. In 2026, the program is planned to be integrated with a sustainability comprehensive assessment and the "Sustainability I Do Commitment" and to deliver systematic sustainability courses through external professional resources. The program adopts a three-stage design comprising "awareness building," "effectiveness assessment," and "action commitment" to strengthen employees' understanding of sustainability issues and their commitment to practical implementation.

Targets: All employees of SinoPac Holdings and subsidiaries

- Inclusion of sustainability training into the internal training system
- Sharing new knowledge on sustainability with stakeholders
- Rapid and diverse communication of sustainability trends

- Inclusion of sustainability knowledge, climate awareness, and net zero commitment into the orientation training for new employees.
- The Corporate Sustainability University Program offers 10 sustainability courses for employees.
- Company newsletters sent to all employees to continuously communicate sustainability information.
- Conducted 12 rounds of pulse surveys with 24,703 respondents, achieving an implementation coverage of 100%.
- The "Sustainability ING" mobile learning zone regularly provides updates on the latest sustainability news, enabling employees to stay abreast of market trends and developments. It had nearly 7,000 page views.
- Implemented the "SinoPac Cinema" SDGs movie introductions and prize quizzes for 7,872 participants.



- Organize expert forums with external institutions
- Cultivate advanced internal sustainability team
- Expand external professional certifications

- Collaborated with management consulting firms to host "DEI Workshops" to enhance DEI awareness and exploration of unconscious bias issues, promoting a diverse, inclusive, and friendly workplace.
- Organized the "Sustainable Finance Advanced Certificate Training Program ," for 94 participants
- Continued to strengthen the foundations of sustainable professional competencies and obtained a total of 1,551 basic sustainability certificates and 104 advanced sustainability certificates

- Increase recognition
  - Sign sustainability commitment
- Micro education programs
  - Create virtual and real environments
- Environmental protection day
  - Consolidate consensus on actions

- 100% signature rate of the "Sustainability I Do Commitment"
- 100% coverage rate for the implementation and support of the "SinoPac for Life - A Million Acts of Green" on SinoPac Environmental Protection Day — the 17th day of each month
- Launched two ESG micro-courses titled "Sustainability Easy Talk with the Chairman of SinoPac Holdings" and "Sustainability Easy Talk with the President of SinoPac Holdings."

- Link to performance appraisal mechanisms
- Subsidies for advanced sustainability courses
- Talent development, reward, and commendation

- Linked the sustainability attainment status to the annual appraisal and medium to long-term variable remuneration of Presidents of SinoPac Holdings and its first-tier subsidiaries
- Included the contents of the "Guide to Sustainable Finance Practices" in the management training courses to strengthen managers' understanding and application of sustainability practices
- Organized the "SinoPac Process Improvement Proposal Campaign" and used reward mechanisms to encourage submissions
- Full subsidies for advanced sustainability certification, professional courses, ISO 14001, ISO 50001, and ISO 14064 certification



Sustainable Finance Advanced Certificate Training Program

Vision for Corporate Culture of All Employees

SinoPac Holdings vision and culture consolidation

Targets/Program objectives	Business benefits
Targets All employees of SinoPac Holdings and subsidiaries **Program objectives** Since 2022, the Company has linked activities and corporate culture with the aim of helping employees understand the meaning of the new vision "Together, a better life" and the core values of "Passion for Work, Continuous Learning, Accountability for Shared Success, Open-Mindedness, and Creativity and Diversity" into action. Create a friendly work environment and fulfill SinoPac's visions.	SinoPac Holdings empowered employees and built a good workplace experience through "Deepening the Vision Culture, Optimizing Digital Human Capital, and Strengthening a Friendly Workplace", so that customer service is enhanced and reflected on business benefits.

Impact of training

- Achieve an overall employee satisfaction rate of 91.2% in 2025, maintaining a level above 90% for four consecutive years.
- (HR Asia) Best Companies to Work for in Asia for six consecutive years.

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ESG Cultivation

ESG Training Program

Targets/Program objectives	Business benefits
Targets All employees of SinoPac Holdings and subsidiaries **Program objectives** Integrate the ESG training program into employee training to raise sustainability knowledge of all employees, leading them to develop an ESG mindset and consensus building, and embedding it into business development and a daily routine to connect with SinoPac Holdings' sustainable operation strategy.	In response to one of the Five major strategic themes and performance - " Cultivate Sustainable Finance and Discover New Opportunities ", SinoPac Holdings and its subsidiaries utilized their core financial services such as green finance and sustainable economic activity to expand the sustainable impacts and building sustainable financial ecosystem with stakeholders.

Impact of training

- The balance of loans for renewable energy financing exceeded NT$165.3 billion in December 2025.
- Bank SinoPac is the only domestic financial institution to win the "Top Solar Awards - Best Financial Service Provider Award" from the Energy Administration of the Ministry of Economic Affairs for 10 consecutive years.
- Install rooftop solar photovoltaic systems with a total capacity of 22.5 kW at Company-owned premises, generating approximately 21,000 kWh of electricity annually.
- Continued to receive ESG-related awards and ratings (e.g., Dow Jones Best-in-Class Indices constituent)

Sustainable Finance Advanced Certificate Training Program

Targets/Program objectives	Business benefits
Targets Employees of work groups SinoPac Holdings and subsidiaries responsible ESG implementation and relevant personnel **Program objectives** SinoPac partners with Taiwan Academy of Banking and Finance to establish an excellent learning environment through a systematic training program and build a team of financial talents with a sustainability vision. The curriculum design covers three core modules including sustainability development supervision and governance, greenhouse gas management, and sustainable disclosure. It incorporates both theoretical depth and practical approaches to focus on international policy development and primary sustainability disclosure criteria. It embeds sustainability ideas into the overall operational and decision-making context of the enterprise.	Cultivate internal sustainable finance talents through modular courses to enhance the professional knowledge of employees in sustainable finance while promoting the exchange of talents among subsidiaries to explore green business opportunities together. Upon completion of the course, employees become internal seed sustainability instructors and assist in enhancing literacy among employees.

Impact of training

- Number of employees trained: 94
- Total training hours: 45 hours
- Results: Employees passed tests and obtained 91 advanced certificates

SinoPac Sustainability Series

Targets/Program objectives	Business benefits
Targets All employees of SinoPac Holdings and subsidiaries **Program objectives** SinoPac organizes sustainability courses and requires three mandatory hours of basic courses for all employees, assisting colleagues in systematically deepening their sustainability literacy. The Company also subsidizes employees to register for the "Basic Test on Sustainable Development" to strengthen the learning outcomes and its linkage with external professional certification.	SinoPac actively supports the "Green and Transition Finance Action Plan 3.0" promoted by the FSC to encourage employees to obtain sustainability licenses and certifications. The Company embeds sustainability concepts into its daily business operations to achieve a comprehensive upgrade of sustainable finance capabilities.

Impact of training

- 100% achievement rate by employees of SinoPac Holdings and domestic subsidiaries
- Accumulated 1,472 basic sustainability competency certificates
- Internal seed sustainability instructors produced internal sustainable professional digital teaching materials, with a total of 15 modules for four major topics.

Development of Strategic Professional Skills

SinoPac Holdings and subsidiaries have provided the following key training programs for systematic training for all job functions in the current year to meet the needs for organizational development:

Bilingual Talent Training Course

Targets/Program objectives	Business benefits
Targets Branch employees with basic knowledge of foreign languages **Program objectives** Organize the "Bilingual Talent Training Course" to cultivate branch seed personnel in English communication skills and continue to deploy certified personnel in each branch to create a friendly environment in financial services.	• Provide bilingual and friendly financial services to increase service quality, the number of foreign customers, and customer loyalty. • Enhance corporate social responsibility (CSR) to demonstrate SinoPac's commitment to a diversity in customer base and build a positive brand image. • Enhance talent competitiveness and career development possibilities to increase employee satisfaction and retention rate.

Impact of training

- Total number of newly trained employees: 111; accumulated 301 trainees, who cumulatively account for 12.4% of channel employees.
- Based on the Common European Framework of Reference for Languages: Learning, Teaching, Assessment (CEFR) to provide different levels of courses, with 87.4% of participating employees successfully passing the assessments and obtaining certification.
- A newly established"fast-track" training pathway for employees with TOEIC scores of 600 or above shortened training time. A total of 35 employees participated, with 23 successfully certified.
- Invested NT$74.5 million in foreign language study grants and bilingual talent seed incentives.
- Added 37 bilingual branches with a coverage ratio of 91.2%.
- Satisfaction survey at the branch counter in 2025: 9.55 points (out of 10 points) for foreign customers.

Eldercare Financial Friendliness Training Course

Targets/Program objectives	Business benefits
Targets Customer service employees in branches and related personnel in the head office **Program objectives** To promote "Treat Clients Fairly" culture, Bank SinoPac appoints " Eldercare Financial Service Ambassadors " to cultivate talents of the Bank, enhance empathetic services, and refine services provided to elderly customers and persons with disabilities.	Establish empathetic services through experiential courses to improve overall service smoothness and warmth. The Company creates a barrier-free front-line service environment to meet the needs of the elderly and physically and mentally disabled groups, and expand the service group.

Impact of training

- Bank SinoPac appointed service personnel as " Eldercare Financial Service Ambassadors" in all 125 branches with a coverage ratio of 100%.
- Total number of newly trained employees from "initial training": 140; accumulated 431 trainees in the Bank, who account for 5.84% of all employees of the Bank.
- Added "retraining program" : By focusing on "volunteer experience", SinoPac works with associations for people with disabilities with cumulative total of 227 participants, including 99 newly trained employees, representing 3.07% of all employees of the Bank.
- Introduced the micro digital course titled "Understanding the Characteristics and Needs of the Persons with Disabilities" to help employees understand the characteristics and needs of people with different types of disabilities.

Eldercare Financial Planning Consultant

Targets/Program objectives	Business benefits
Targets Bank SinoPac sales promotion teams, private banking managers, branch managers, wealth management managers, wealth management advisors, etc. **Program objectives** Respond to the Trust 2.0 - "The Promotion Plan for Full Functions of Trust Services" promoted by FSC, and assist employees to obtain the "Elderly Financial Planning Consultant" license.	Promote trust practices to increase reach: Organized 24 seminars on "Elder Care Trust" and "Insurance Claims Trust " with a total of more than 835 participants to promote the concept and practices of property trust for the elderly and to ensure the safety of their property.

Impact of training

- Cumulative participating employees: 697
- 209 individuals obtained licenses and the success rate was higher than the overall average.
- Overall satisfaction rate of education and training 4.5 points (out of 5 points).
- Received the "Crouching Tiger, Hidden Dragon Award for Elderly Financial Advisors" from the Trustee Association for two consecutive terms.
- The number of "Elder Care Trust" beneficiaries reached 298, with newly added trust assets of 100 million. The cumulative principal of trust assets totaled 481 million, representing growth of nearly 26%.

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Development of Strategic Professional Skills

Systematic Manager Training

Targets/Program objectives

Targets

Junior, middle, senior, and top management executives of SinoPac Holdings and subsidiaries

Program objectives

To set up an agile and resilience leadership management talent pool, SinoPac Holdings has set important criteria and a framework for management talents based on strategic transformation:

- On-the-job training focuses on six major competencies including strategy reforms, cultivation and development, communication and coordination, target-driven, decision-making analysis, and impact of values. It comprehensively improves the management competencies of managers from newly appointed managers to senior managers and strengthens their management capabilities.
- The Company plans the " Elite Management Trainee Consensus Camp " to consolidate organizational adhesiveness of strategic talents, promote cross-generational horizontal exchanges and vertical communication, and inspire cross-domain collaboration and exploration of new business opportunities. The activity design includes diverse outdoor team challenges, AI case studies, and creative proposal contests. It utilizes scenario-based learning and practical collaboration to enhance innovative thinking, strategic insight, and cross-departmental integration capabilities of talents responsible for strategy formulation.

Business benefits

- **Management Competency 2.0:**
  Establishing a common management language and corporate culture so that the managers can efficiently lead the team to achieve SinoPac Holdings' strategic goals.
- **Talent Supply Chain of Branches: Bank SinoPac**
  launched the "Branch Manager Preparatory Program" in 2019 to set up a leadership management talent pool. It targets business supervisors and branch managers, connects the channel management talent supply chain, and enhances the manager talent pool.
- **Implement innovative proposals with strategy teams to enhance business growth:**
  It produced 12 practical action plans from strategic issues, improving tacit understanding for collaboration and communication efficiency, strengthening team stability and cohesion, and thereby promoting the continuous involvement and retention of strategic talents to cultivate sustainable talent momentum for the enterprise.

Impact of training

Management Competency Development Plan:

1. Average course satisfaction for management competency training on all levels: 9 (out of 10 points)
2. 95.2% retention rate for supervisors who participated in management competency training

New Manager Preparatory Program:

1. Overall course satisfaction rate was 9.7 (out of 10 points).
2. 91.3% retention rate for employees who participated in the new manager preparatory program.

Elite Management Trainee Consensus Camp:

1. A total of 122 domestic and overseas strategic talents participated.
2. The camp facilitated hybrid team collaboration across different departments, domestic and overseas units, and diverse functions.
3. The camp reached a consensus on 12 potential innovative proposals from strategic issues, establishing the foundation for subsequent follow-up by teams and internal innovative project incubation.



Elite Management Trainee Consensus Camp



MBA



Digital Staff

Senior Executive AI Workshop - M365 Copilot Practical Application

Targets/Program objectives

Targets

Chairmen, Presidents, and supervisors at the department (unit) level and above of SinoPac and its subsidiaries

Program objectives

- Top management leads AI learning from the top down, setting an example to actively practice the core value of Continuous Learning.
- Senior management understands that tracking the AI development process helps facilitate strategic thinking.
- The program scales training downward to group-level managers, inspiring them to consider the need for tools in unit operations and specific personnel to accelerate AI penetration and enhance efficiency.

Business benefits

- The Company assists senior management in keeping pace with AI learning to expand the organizational learning culture from the inside out and drive the corporate learning and growth.
- Supervisors are selected for advanced training to acquire new knowledge first, allowing them to consider how to truly apply AI in actual work and achieve more AI implementation.

Impact of training

- The Company organized 6 physical courses for 138 participants, achieving an attendance rate exceeding 90% and 373 total course hours. This demonstrates that managers value AI learning and set examples through real actions to empower learning in their respective units.

Digital Staff Program

Targets/Program objectives

Targets

Candidates nominated by department-level units of SinoPac and its subsidiaries.

Program objectives

- Cultivate digital staff seeds within units to accelerate AI implementation in each unit.
- Accelerate the implementation of unit AI projects.

Business benefits

- Continuously strengthen the digital empowerment of units, successfully replicating more digital staff within units.
- Continuously expand the implementation of AI proposals across department-level units to accelerate unit digital transformation.
- The project follows SinoPac Holdings' three-year strategic roadmap, incorporating technology as a core strategic pillar to strengthen its tech-driven growth.

Impact of training

- 59 digital staff (including high-value staff) with a cumulative total of 127 individuals over a three-year period.
- 2,126 total training hours with a 100% completion rate achieved by all participants.
- There were 31 proposals with a cumulative total of 87 proposals submitted over a three-year period.

New Employee Buddy Program

Targets/Program objectives

Targets

- Corporate banking, operations, and wealth management advisors of Bank SinoPac channels
- Employees of the Training Planning Section, Talent Recruitment Section, and Employee Service Section of Bank SinoPac

Program objectives

- Bank SinoPac systematically nurtures employees in non-management roles in channels to serve as "Buddies" and attain the dual objectives of talent cultivation and talent retention.
- We organize dedicated workshops to assist "Buddies" in passing on knowledge in an appropriate and effective manner, leading new recruits to integrate into the team and achieve operational goals.

Business benefits

- The Company passes on experience and critical knowledge through a structured framework via the institutionalized cultivation of Buddies to help new employees quickly understand workflow processes. The program improves operational proficiency and service stability, minimizing operational errors and service gaps derived from insufficient experience, thereby strengthening overall channel service quality and operational risk control.

Impact of training

- The Company organized 3 sessions of "New Employee Buddy Training" in 2025 for 128 participants, totaling 252 Buddies trained to date.
- The Company organized 3 sessions of the "Channel New Employee Buddy System Workshop" in 2025.

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4.2.3 Diverse Performance Appraisal

SinoPac Holdings adopted diverse performance appraisals to continue promoting the development and improvement empowerment of all employees. The Company uses routine performance management, rewards for model behavior, and data-driven talent management for performance management.

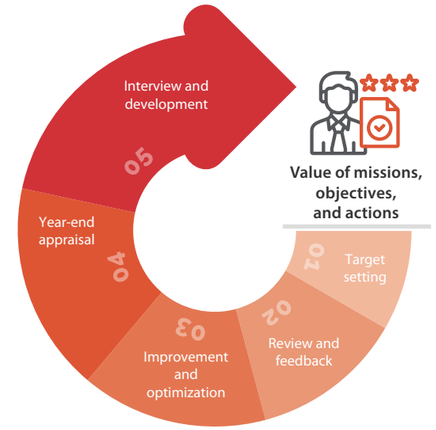
Each year, SinoPac Holdings conducts regular performance appraisals based on Employee Assessment Criteria and reviews employees' behavior in the workplace and management to assist them assess their working performance as the basis for future career development. SinoPac Holdings implements dual-track performance appraisal with both the unit-level appraisal and personnel appraisal, adopting multiple mechanisms such as team-based performance appraisal, management by objectives, multidimensional performance appraisal, and formal comparative ranking of employee within one employee category. SinoPac has set up regular review and feedback mechanisms in the developmental performance management system and adopted agile management to guide department and employees to monitor the progress and take response actions via routine and timely communication to attain targets. In 2025, the performance of all full-time employees who have passed the probation period was evaluated in the regular performance appraisal. Employees of Bank SinoPac who have objections regarding the results of the annual performance appraisal can file an appeal and HR department can compile and file for review. SinoPac Holdings received 46 appeals in 2025 and approved 9 appeals after review and evaluation. There were opportunities for department managers and employees to communicate face-to-face so that employees can advance further at work and reduce potential misunderstandings.



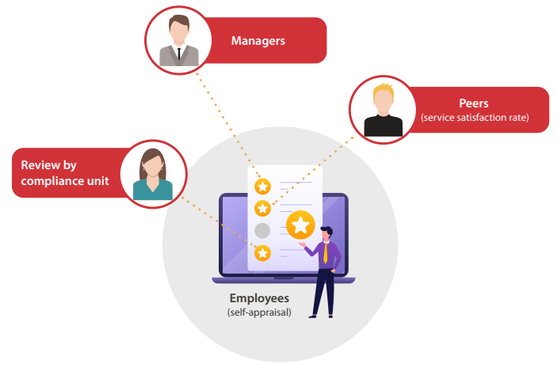
SinoPac Holdings Performance Appraisal Tools

Performance appraisal mechanism	Percentage of employees	Implementation method and results	Implementation frequency
Management by objectives	All FTEs	• Employees set annual work targets, appraisal indicators, and weights at the beginning of the year, and establish the annual targets after discussing with their direct supervisor.	Once a year
		• A mid-year appraisal is conducted to verify work targets and implementation progress.	
		• Employees perform the year-end self-performance appraisal, and the results are submitted to managers of respective levels for appraisal.	
Multidimensional performance appraisal		• 360-degree feedback mechanisms are adopted for management personnel to enhance the development and cultivation of management talents.	Once every two years
		• The annual appraisal of SinoPac Holdings and subsidiaries is performed by the audit, risk management, and compliance departments. The result accounts for 30% of the performance score.	Once a year
		• SinoPac Holdings' division-level departments are included in the 10% collaboration survey to evaluate the collaboration and cooperation among independent departments and subsidiaries.	Once a year
		• Bank SinoPac's non-sales departments are included in the 10% inter-departmental peer and manager service satisfaction survey.	Once a year
Formal comparative ranking of employees within one employee category		• After the self-appraisal completed by employee and the appraisal score rated by supervisors, an appraisal rating will be given based on the ranking.	Once a year
Team-based performance appraisal	SinoPac Holdings subsidiaries SinoPac Holdings division-level units Bank SinoPac / SinoPac Securities / SinoPac Leasing division-level units	• Set targets based on the annual budget approved by the Board of Directors as well as management and sustainability strategies. The internal control unit provides internal control items appraisal requirements and key points for annual enhancements, and establishes annual targets after obtaining approval.	Once a year
		• Regularly review and verify work targets and implementation progress every quarter.	
		• Conduct the team-based performance appraisal at the end of the period based on the performance results.	
Agile communication	All FTEs	• Provide regular feedback and adjustments (e.g., daily/weekly/monthly/quarterly) or ad hoc (project progress) based on the nature of job roles. Continuously guide employees to develop their abilities and achieve common goals by timely interaction and communication to monitor strategies and implement corrections.	Ongoing

Employee performance appraisal process



Performance Appraisal Mode



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"Employee of the Year Award" Ceremony

Select the Employee of the Year to Inherit SinoPac's Positivity Values

SinoPac Holdings has organized the "Employee of the Year Award" campaign since 2018. From over 10,000 employees across Taiwan and overseas, 19 representative outstanding employees were ultimately selected through a three-stage process, including internal nominations, evaluations by external experts, and a final review by the Financial Holding Company's Selection Committee. The program also included employees from the Nanjing Branch and the Ho Chi Minh City Branch, who were invited to Taiwan to participate in the recognition activities. Based on the five core values of "Passion, Curiosity, Accountability, Open-Mindedness, and Innovation" as consistent selection criteria, the program establishes unified behavioral standards across regions.

The 2025 award ceremony centered on the theme of "Cultural Legacy," weaving together the Group's service footprints across Taiwan and overseas under the overarching concept of "From Taiwan to the World." Award recipients from previous years took the stage together for a choral performance, symbolizing the continuation and transmission of exemplary role models. Through external press releases and internal communications, including the SinoPac Newsletter, SinoPac Holdings transforms Employee of the Year Award cases into observable, learnable, and replicable behavioral guidelines. This approach facilitates the internalization of corporate values, strengthens human capital governance, and supports the Company's long-term sustainable development.

Data-driven Talent Management

SinoPac uses measurement tools, questionnaires, surveys, and other data and information for people analytics to monitor talent development. The Company established a talent profile to replenish SinoPac's talent pool and used as the basis for data-driven management for improving the human resource development mechanisms.

Tool	Eligible users	2025 Coverage rate	Applications
Leadership Assessment	Management	19.9%	Adopt a phased, multi-year implementation approach with assessment timelines tailored to different talent groups. With assessment, the managers can realize their advantages in personal leadership skills and projects to be developed. The Company provides resources based on needs and conditions.
Human Resource Data Dashboard	Full-time employees	100%	Analysis of the financial, non-financial, and human resource structure data of competitors as a reference for manpower allocation and plans.
Employee engagement surveys (organizational climate survey, employee engagement survey and pulse survey)	Full-time employees	100%	Collect employees' opinions and feelings about the Company's policies, environment, processes, and management to optimize the system further.

4.3 Employee Compensation and Benefit

4.3.1 Compensation System

SinoPac Holdings upholds the Human Rights Policy, protects the legal rights and interests of employees, and spares no effort to create a happy enterprise. The Company sets up the Remuneration Committee, which consists of three independent directors, to regularly review the " Compensation policy " and evaluate the remuneration and related systems for the directors and managers. It submits recommendations to the Board of Directors for review and approval to provide a comprehensive and competitive salary and benefits system. SinoPac Holdings has been continuously selected as one of the constituent stocks of "Taiwan High Compensation 100 Index" since 2014 as one of the top 100 domestic companies in terms of employee salary. The employee compensation and benefit totaled NT$24.2 billion in 2025. SinoPac Holdings provides equal opportunities for employees' remuneration and does not discriminate based on gender. The Company sets out the policies related to salary management in the "Work Rules" and "Standards for Employee Salaries and Allowances, Overtime Payments, Awards". The percentage of base salary for female-to-male is 1:1, aligning with the concept of equal pay for equal work (equal remuneration for men and women). To create a friendly, diversified and inclusive workplace and attain the goal of equal pay for equal work, the Company integrated Gender Factors Analysis into the mechanism of promotion and remuneration. SinoPac Holdings will continue to optimize and expand the scope for follow-up review mechanism. To attract and retain talents as well as support the high-performance culture, SinoPac Holdings also actively participates in global salary surveys every year and references the salary survey data provided by external consultants independent of the Company. SinoPac Holdings has taken into consideration the Company's operating performance, personal performance, and external market compensation level for salary adjustment to ensure the salary level is competitive in the market. The Company also provides investors with opportunities to voice or communicate their opinions related to remuneration in investor conferences. In 2025, the average salary of junior-level employees (with job grade of 2-4 at SinoPac Holdings) was 153% of the statutory basic salary for female employees and 160% for male employees. The salary of dispatched employees is determined in accordance with the "Staff Appointment Guideline", which exceeds regulatory requirements.

Equal Pay Assessment

Employee level	Average female-to-male ratio (100 for females)
Executive level (job grade 10 and above at SinoPac Holdings) base salary	100 :106
Executive level (job grade 10 and above at SinoPac Holdings) base salary + cash incentives	100 :114
Management level (job grade 7-9 and above at SinoPac Holdings) base salary	100 :110
Management level (job grade 7-9 and above at SinoPac Holdings) base salary + cash incentives	100 :107
Non-management level (job grade 6 and below at SinoPac Holdings) base salary	100 :107
Non- management level (job grade 6 and below at SinoPac Holdings) base salary + cash incentives	100 :110

Note:

1. Base salary was calculated based on the monthly salary of FTEs as of December 2025 multiple by 12.
2. The calculation scope includes all employees in Taiwan, excluding King's Town Bank International Leasing and King's Town International Constructions Management.
3. The current remuneration system does not include a bonus system in the form of stock issues.

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4.3.2 Benefit System

SinoPac Holdings firmly believes that talents are the core assets of a sustainable enterprise. In addition to providing a transparent and fair remuneration system and a diverse, inclusive, and friendly workplace environment, the Company also provides employees with thoughtful benefit measures and upholds the spirit of "take care of one person and protect one family" to include the care for employee family and life as important ideals to increase employees' adhesiveness and retention rate. SinoPac Holdings provides employees with benefits such as insurance coverage, health examinations, subsidies for festivals, discount mortgages, and a leave system superior to the Labor Standards Act to care for the physical and mental health of employees. In addition to offering employees of Indigenous descent the same salary and benefits as all other employees, the company is committed to encouraging the preservation of Indigenous cultures and customs, and to safeguarding their rights. To support this, the company provides a special "Indigenous Ceremonial Holiday ," which allows eligible employees to take three days off each year to observe a traditional festival of their own, their parents', or their spouse's Indigenous group, selected from the official dates of such festivals. The Company provides inclusive employee benefits for employees in same-sex marriages, including marriage and childbirth bonus payments, demonstrating its commitment to and support for Taiwan's gender equality policies. Promoting diversity, equity, and inclusion (DEI) is one of the sustainability objectives of SinoPac Holdings. The Human Resources Division reports DEI-related initiatives on a quarterly basis, which are regularly submitted to the Sustainability Committee for review and oversight, ensuring that DEI considerations are fully integrated into the Company's sustainability governance framework and management operations. SinoPac Holdings is dedicated to protecting employee rights. In 2025, there were no reported incidents involving any infringement of the rights of Indigenous employees, demonstrating the company's strong commitment to supporting and respecting cultural diversity. Please refer to the official website for information on the benefit system and policies of SinoPac Holdings.

4.3.3 Senior Employee Rewards and Retirement System

SinoPac Holdings rewards employees with 5 years of service or more with a commemorative badge for their contributions. The Company also provides employees with a secure pension system and makes regular contributions to the statutory pension fund in accordance with the Taiwan Labor Standards Act and the Labor Pension Act to ensure employee pension benefits. Voluntary contributions from employees under the new labor pension system are also withheld and paid into the individual pension accounts of the Bureau of Labor Insurance. Overseas branches and subsidiaries shall be handled in accordance with the laws and regulations of the country where they are located. Please refer to page 62 of the 2025 SinoPac Holdings Financial Report for detailed data on the contributions.

In addition, to retain critical expertise and organizational knowledge, SinoPac Securities has established a rehire mechanism for high-performing sales representatives following mandatory retirement. Under this mechanism, eligible retirees are rehired on a fixed-term contractual basis, with remuneration during the reemployment period governed by the Company's prevailing compensation policies. Through this institutionalized rehiring mechanism, the Company balances organizational knowledge transfer, operational stability, and the sustainable utilization of talent.

Benefit system and policies superior to regulations

Sustainable Employee Benefits	Health and security	• Regular health examinations are arranged for employees based on their age and characteristics of work, which are better than those stated on occupational health and safety regulations, to help employees keep track of their health conditions.
	Peace of mind	• A 24-hour EAP line was set up for employees to call for professional advice and counseling when they encounter legal, health, psychological, or interpersonal issues at work or in their lives.
	Insurance coverage	• Employee group insurance premiums are fully subsidized by the Company. To support employees' family care needs, preferential add-on insurance plans are also offered for dependents, allowing coverage for an unlimited number of children by paying the premium for only one dependent.
	Wealth protection	• SinoPac Securities encourages long-term investment in shares of SinoPac Holdings by employees through the implementation of the employee stock ownership trust. Bank SinoPac implements a stock ownership trust program, allocates a fixed amount of incentive rewards on a monthly basis to employees' dedicated trust accounts and provides a certain ratio of contribution to share the results of operations for managers, and strengthens employees' sense of identity.
	Discount mortgages	• Provide preferential loans for housing, vehicles, and personal credit to meet employees' financial needs, and enable employees to use funds more flexibly.
	Employee club resources	• Employee-initiated clubs are supported across sports, leisure, and learning-oriented categories, fostering employees' physical and mental well-being, cross-department collaboration, and work–life balance through various activities.
Flexible Work Conditions	Flexible working hours	• More than 10 flexible schedules to meet personal needs or job requirements have been designed.
	Reduced hours	• Employees can apply for reduced hours to meet personal or family care needs.
	Working from home (hybrid) arrangements	• Remote-access information technology has been developed for setting up remote or work-from-home modes.
Thoughtful Family Benefits	High-quality breast-feeding room	• A comfortable and high-quality breast-feeding room environment has been created.
	Maternity leave	• To support the maternal needs of female employees, SinoPac Holdings provides employees a comprehensive set of maternity and childcare protection measures totaling 32 weeks, including 8 weeks of paid maternity leave. Employees who meet the eligibility criteria under labor insurance are also entitled to apply for six months of parental leave allowance, with both parents eligible to apply separately. In addition, the Company offers paid miscarriage leave exceeding statutory requirements. SinoPac Securities employees may apply for 2 weeks of additional maternity leave based on requirements so that employees can rest after giving birth.
	Flexible paternity leave	• The company provides 7 days of paid leave for prenatal checkups and childbirth. In addition, the period in which the employee may apply for paternity leave is extended to 30 days before or after the spouse gives birth. (Note: Taiwan's regulations require companies to provide leave in the 15 days before and after childbirth.)
	Family care leave	• To meet family care needs, SinoPac Holdings provides up to 12 days of family care leave including 5 days with paid.
	SinoPac Baby-Care	• Bank SinoPac, SinoPac Venture Capital, and SinoPac Leasing's "SinoPac Baby-Care" system increased childbirth subsidy to NT$6,888 per child and fully subsidize the fixed hospital medical insurance for employees' children aged 0-7.
	King's Baby Program	• King's Town Bank establishes a tiered childcare allowance scheme for children aged 0 to 6. For the first King's Baby, the employee will receive NT$2,000 per month, for the second, he or she will receive NT$5,000 per month, and for the third, he or she will receive NT$8,000 per month.
	Bereavement Leave	• Provide bereavement leave benefits exceeding statutory requirements, including six days of bereavement leave for the passing of great-grandparents or grandparents-in-law (statutory requirement in Taiwan: three days), and three days of bereavement leave for the passing of a son-in-law or daughter-in-law (not covered under Taiwan's statutory bereavement leave provisions).
	Special holiday festivals	• On important occasions such as International Women's Day, Mother's Day, and Father's Day, the President personally presents greeting cards to employees to express appreciation and care, recognizing their multiple roles and contributions in both the workplace and family life, and fostering a family-friendly and caring corporate culture.
Leave System Exceeding Regulatory Requirements	Special leave after onboarding	• New employees can enjoy proportional special leaves after onboarding. (Note: companies have to provide leaves to employees after working for six months based on Taiwan's regulations)
	Full-pay injury and sick leave	• 7 to 10 days of full-pay injury and sick leave each year (Note: half-pay is required based on Taiwan's regulations) • Offer a maximum of 40 days of sick leave (Note: a minimum of 30 days is required based on Taiwan's regulations)

Note: The applicability of each employee benefit program and measure is determined based on the operational nature of each subsidiary and in accordance with relevant internal regulations and policies.

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4.4 Happy Workplace Environment

4.4.1 Harmonious Labor-Management Relations

SinoPac Holdings encourages employees to engage in diverse communication with the Company and has set up various internal communication and grievance channels. The Company also regularly conducts employee engagement surveys and turnover surveys for resigned employees to understand the thoughts of current/resigned employees and jointly create a harmonious work environment. In order to achieve smooth and effective communication between the Company and its employees, SinoPac Holdings and its subsidiaries established the SinoPac Holdings Labor Union, Bank SinoPac Labor Union, and SinoPac Securities Labor Union according to the Labor Union Act. Since 2011, SinoPac and labor unions renew the collective bargaining agreements every three years and communicate and negotiate with the unions on labor issues at regular intervals or from time to time. The capital representative and the labor representative of SinoPac Holdings signed a collective bargaining agreement with the labor union for the first time on December 19, 2019, covering employees of all domestic subsidiaries of SinoPac Holdings (excluding King's Town Bank) that have joined the union. In 2025, the Company organized labor-management meetings to discuss topics including employee group insurance, reward programs, and critical illness care leave. Furthermore, when merging with the subsidiary, SinoPac Holdings upholds the core value that "employees are the most important assets of the enterprise". We uphold the three main principles of "retaining all employees, ensuring customer rights are unaffected, and maintaining uninterrupted professional services" to ensure adequate protection of employee rights and customer services. The relevant merger plans were customized and offered terms superior to industry standards, including options to apply for a preferential retirement program and safeguarding the right to work, which was approved by over 95% of the votes from members of the King's Town Bank Labor Union. SinoPac Holdings attaches great importance to employee rights and workplace stability. The Company aims to jointly build a more growth-oriented workplace environment and business platform with all teams in the future.

To promote employees' physical and mental health along with cross-departmental communication, SinoPac encourages employees to establish diverse club activities, encompassing sports, leisure, and learning activities. They provide employees with a platform to establish positive social interactions and work-life balance outside of work. Current clubs include sports-related clubs such as the badminton club, basketball club, table tennis club, and mountain climbing club, as well as learning-oriented clubs like the movie and book club. In addition to the exchange of knowledge through books, the movie and book club also hosts thematic lectures and sharing activities from time to time, and invite speakers to communicate on topics such as workplace experience, career development, work mindsets, and professional growth, thereby providing employees with a platform for cross-departmental learning and workplace skill dialogue. The clubs strengthen employee cohesion, promote healthy lifestyles, and build a friendly workplace environment with a sense of belonging by organizing regular activities and encouraging employee participation.



Main Contents of the Collective Bargaining Agreements and Percentage of Employees' Participation in SinoPac Holdings and its subsidiaries (Note 1)

Labor unions	Contents of the agreement	Employees covered by collective bargaining agreements (Note 2)
Bank SinoPac Labor Union	• Bank SinoPac agrees to provide the venue and the software and hardware which is necessary for handling the affair of the union. The chairman of the union access to work in the union office all day. The union fee is deducted by Bank SinoPac on behalf of the union from employees' salaries each month. • Bank SinoPac shall not adjust working conditions for employees who are eligible for entering the Union without justifiable reasons.	82.62%
SinoPac Securities Labor Union	• The chairman, directors, supervisors, and members of the union may apply for official leave when they handle union affairs or participate in specific training in accordance with laws and regulations. The union fee is deducted by SinoPac Securities on behalf of the union from employees' salaries each month. • In case of restructuring, transfer, merger, etc. resulting in a change in the substantive right of operating, all employees shall be retained and shall remain with no change in working conditions.	73.81%
SinoPac Holdings and Subsidiaries Labor Union (Note 3)	• In case of mergers and acquisitions, the rights of union members shall be well-protected. For instance, all union members shall be retained, prior consents shall be obtained from the labor union for changes in working conditions or layoffs after the merger, and a preferential retirement program shall be provided for union members who will not be retained or do not agree to be retained after the merger.	70.11%

Note 1: For employees not included in the collective bargaining agreements, their working conditions and the terms of employment are based on the position and the internal regulations, which is not affected by other collective bargaining agreements.

Note 2: Percentage of employees covered by collective bargaining agreements is based on total employees at the end of 2025.

Note 3: SinoPac Holdings Labor Union members include employees of SinoPac Holdings, Bank SinoPac, SinoPac Securities, SinoPac Futures, SinoPac Securities Investment Service, SinoPac Securities Venture Capital, SinoPac Venture Capital, SinoPac Leasing, and SinoPac Securities Investment Trust.

Labor-management Partnership Initiatives

Working Hours Management and Paid Leave

- Total working hours per week (including overtime) and leave entitlements shall comply with local laws and regulations. Overtime work shall be compensated with either overtime pay or compensatory time off, and must not exceed statutory limits for daily or monthly working hours. In accordance with the Labor Standards Act, the extension of working hours combined with regular working hours shall not exceed 12 hours per day, and total overtime shall not exceed 46 hours per month.
- Employees are provided with paid special leave in accordance with statutory requirements, with wages paid as usual during the leave period. Any unused special leave is compensated in accordance with applicable laws. The company shall provide employees with paid annual leave according to related laws and regulations, ensuring wage payment as usual during the leave period.
- In addition, to encourage employees' physical and mental well-being and promote work–life balance, the Company regularly reminds employees through internal communication channels to plan and utilize their leave appropriately, ensuring that their leave entitlements are fully protected.

Equal Pay and Living Wage

- SinoPac Holdings provides equal opportunities in employee compensation and ensures no differential treatment based on gender or other factors. The female-to-male starting salary ratio is 1:1, reflecting the principle of equal pay for equal work. Salary management principles are stipulated in the "Work Rules" and the "Standards for Employee Salaries and Allowances, Overtime Payments, and Awards." Gender considerations are incorporated into promotion and salary adjustment review mechanisms, which are regularly reviewed and continuously enhanced to foster a diverse and equitable workplace.
- The wages paid must at minimum meet statutory base salary standards in the jurisdiction in which they are located. Each year, we consider national economic conditions, household income, and the cost of living to strive to provide employees with a salary that can afford the local living standards.

Training to Support Transformation

In response to the Company's sustainability strategy pillars and global trends in net-zero development, Bank SinoPac has established a systematic talent development framework for sustainability, covering all employees, management, and professional functions. Through multi-level training mechanisms, the Bank continuously strengthens employees' knowledge and capabilities in sustainable finance and net-zero topics.

Initiatives include sustainability literacy programs, for all employees, sustainability training mechanisms for managers, integration of net-zero knowledge into onboarding programs for new hires, as well as professional training and certification systems for sustainable finance.

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4.4.2 Employee Communication Platform

Each year, SinoPac Holdings uses a variety of different channels to learn about the issues of concern to employees, identify and prevent potential negative impact, and formulate related action plans.

2025 Employee Due Diligence Results

Due diligence channel	Main issues of concern / survey results	Response actions
Corporate union labor-management meetings	Enhancement of employee group insurance benefits	The Company continuously monitors employee needs and recent claims experience, and conducts benefit adjustments every three years. Beginning in 2026, compensation limits for injury and medical insurance will be comprehensively increased to provide more robust protection for employees' safety and well-being.
Internal feedback platform	Management of cross-channel collaboration, service quality consistency, and enhancement of services for diverse customer needs	By convening business development and coordination forums, the Company strengthens cross-unit horizontal communication and collaboration, systematically reviews and optimizes operational processes, and advances the integration of internal and external resources.
Human rights risk due diligence	Please refer to 2.3.8 Human Rights Risk Identification and Management	In the event of a critical human rights incident, the Company formulates remediation measures based on related regulations or operating standards.
Occupational safety and health risk assessment	The Company helps employees assess their conditions through prevention of ergonomic hazards, middle-age and senior citizen protection, and overwork prevention. It provides feedback questionnaires on health topics (e.g., eye care and chronic disease prevention) in health seminars.	Onsite consultation with physicians (prevention of ergonomic hazards, overload prevention, middle-age and senior citizen protection). It shares an article each month to provide employees with new health knowledge.

SinoPac Holdings has conducted the "Employee Engagement Survey" or "Organizational Climate Survey" in turns since 2015. In order to listen to employees and adjust policies and the management system accordingly if needed so that the Company can provide a friendly working environment for employees to create the long-term performance of the organization. In 2025, the results of the Organizational Climate Survey showed that employees' engagement rate was 91.2%, and the employee net promoter score (eNPS) was 22.81, the overall satisfaction has remained above 90% for four consecutive years. Those showed that SinoPac Holdings has provided employees more space for development in their work with the regulations, environment and atmosphere of the workplace.

SinoPac Holdings Employee Survey

		2022	2023	2024	2025
Satisfaction rate (Note 1)		91.0%	90.2%	92.1%	91.2%
Survey type (Note 2)	Employee Engagement Survey	✔	–	✔	–
	Organizational Climate Survey	–	✔	–	✔
Coverage (%) (Note 3)		100%	100%	100%	100%
Response rate (%) (Note 4)		82.9%	85.7%	85.8%	84.7%

Note 1: The Employee Satisfaction Survey is on a scale from 1 to 7 (strongly agree) points. Items scored higher than or equal to 4 points (neutral) are counted as employee satisfaction rate.

Note 2: The Employee Engagement Survey includes questions regarding employees' job satisfaction, sense of identity, loyalty, connection between work contribution and company objectives, and work security. SinoPac Holdings also used questions on the actual work to learn whether employees understand the purpose of their work, whether they can attain work-life balance, and whether they can feel a sense of accomplishment at work. The components of the Organizational Climate Survey include the organization's expectations for personal work performance (work quality and high expectations) and how employees react to stress.

Note 3: The coverage rate was calculated based on number of employees assessed within the scope of the survey and the total FTEs in SinoPac Holdings and its wholly owned subsidiaries, excluding dispatched employees. All employees have been included in the scope of the survey since 2020, and the coverage rate is 100% for all groups.

Note 4: The response rate is based on the number of employees assessed and the total FTEs in SinoPac Holdings and its wholly owned subsidiaries, excluding dispatched employees.

Results of the Organizational Climate Survey in 2025

Survey Results	Improvement Items
• Overall satisfaction rate has been maintained above 90% for four consecutive years, reaching 91.2% in 2025. This reflects a generally positive organizational atmosphere and indicates that employees have high trust in the Company. • "Vision Culture," "Work Requirements," and "Harmonious Interpersonal Relations" emerged as the top three highest-scoring categories. Employees generally recognize and identify with SinoPac's vision of "Together, a better life", demonstrating that they maintain positive interpersonal interactions and collaboration as they pursue high business performance. • The differences between individual subsidiaries are narrow, which indicates that the Group's corporate culture possesses strong consistency and scalability. This includes employees from King's Town Bank, which was merged into SinoPac Holdings in October 2025. They also support and embrace SinoPac's vision and core values. • In 2025, 43.7% of employees voluntarily left written feedback, hitting a record high over the years. This indicates that employees are willing to engage in dialogue with the organization and hope to see continuous improvements by the Company.	• Continuous process optimization and cross-departmental collaboration In response to the issues of greatest concern in employee feedback, the Group has listed "process re-engineering and cross-unit collaboration efficiency" as key actions for 2026. Each subsidiary will plan concrete improvement schemes based on the characteristics of its business. • Accelerate system optimization and adoption of digital tools To address employees' expectations regarding system integration and automation, the Company continues to invest resources in updating systems and optimizing user interfaces to reduce repetitive operations. Multiple GAI tools such as SinoPac Cloud Chat, M365 Copilot, and MediaTek DaVinci are provided to encourage employees to utilize AI Agents to enhance their efficiency in day-to-day work. • Enhance employee understanding and sense of fairness regarding the remuneration system Scores relating to remuneration issues have improved each year. Subsidiaries continue to make advancements toward a more transparent and competitive approach through system reviews and communication. • Intensify the communication culture and supervisors' management capabilities The Company utilizes diverse communication channels (e.g., the friendly workplace mailbox) and supervisor communication capability training to strengthen listening and empathy to foster an environment with a greater sense of psychological safety.

Note 1: The survey period was from January 1 to December 31, 2025.

Note 2: The survey was initiated by the Human Resources Division and an external professional independent institution was commissioned to conduct the survey.

Internal Communication Channels

Besides employee surveys, SinoPac Holdings has also established multiple internal communication channels to let employees voice their concerns in a timely manner and managers can have a deeper understanding of their thoughts. By doing so, SinoPac Holdings intensifies employee adhesiveness and strides hand in hand towards sustainable operation. Besides the dedicated Colleague Assistance and Culture Instructor, Internal communication channels also comprise the iShare Website, friendly workplace column, SinoPac Classroom and internal publications such as the "SinoPac Newsletter" and "SinoPac Fun-Me" newsletters. Bank SinoPac also organizes regular "Appointment with CEO" seminars, Voice of Employees (VOE) program and implemented a pulse survey .



Organizational climate survey



SinoPac Newsletter – No. 40



"SinoPac Fun Me" newsletter

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4.4.3 Occupational Health and Safety



SinoPac Holdings is committed to protecting employee health and safety and upholding the spirit of "Take Care of One Person, Protect One Family." Through the four areas of occupational safety, comprehensive care, maternity health protection, and health promotion, the Company has established a management system to provide all employees with five protection programs, including prevention of ergonomic hazards, abnormal workload, unlawful infringement in the performance of duties, the maternal health protection in the workplace, health protection of middle-aged and elderly. In order to provide a healthy workplace for all employees (including full-time employees and contracted employees), SinoPac has formulated an occupational safety management policy and appointed dedicated personnel to continuously focus on improvements in occupational safety in accordance with the International Occupational Health and Safety Management Systems. Bank SinoPac obtained the " ISO 45001 Occupational Health and Safety Management Systems " certification in 2020 and formulated plans to gradually expand the scope of the certification. At the end of 2025, Bank SinoPac completed the certification of seven SinoPac Holdings buildings, which covered 100 % of self-owned buildings and 37 % of employees in Taiwan. To enhance overall workplace safety and health awareness, SinoPac regularly conducts occupational safety and health training programs for both full-time employees and dispatched personnel. Through systematic training, the Company strengthens all personnel's awareness of occupational safety and health risks and preventive capabilities, ensuring that employees under different employment arrangements can perform their duties in a safe and healthy working environment, improving employees' awareness and skills for occupational safety and health. The Company also shared health information related to current affairs on the internal communication platform continuously to protect the health and safety of all employees on all domains

In 2025, SinoPac Holdings obtained the "Gold Award for Taipei City Workplace Gender Equality Certification", "2025 Friendly Workplace for Parenting Award", and "Taipei City Certification for Age-Friendly Enterprises (Middle-aged and Elderly Workers)" from the Department of Labor, Taipei City Government, as well as " Badge of Accredited Healthy Workplace Health Promotion Certification" from the Health Promotion Administration, Ministry of Health and Welfare, demonstrating that SinoPac Holdings' investment in promoting employee health and exercise has been highly recognized by the outside world.



SinoPac Holdings' Occupational Safety and Health Commitments

4.4.3.1 Occupational Health and Safety Management System

Bank SinoPac has established the occupational health and safety system and the Occupational Health and Safety Committee in accordance with the Occupational Safety and Health Act. The Committee has a total of eight members, including three labor representatives, accounting for more than one-third of the total committee membership. The meetings are held every quarter. The employer's agent, Vice President, who was appointed by the President is accountable for the implementation of health and safety management. In addition to occupational health and safety related departments, the Human Resources Division, the union of Bank SinoPac, and bank channel management departments also assign representatives to attend the meeting to assist in the supervision and provide suggestions on occupational health and safety related issues.

According to the occupational health and safety management procedures, the Company draws up and updates its health promotion plans and other related occupational health and safety issues based on government policies and internal needs. Bank SinoPac disseminates matters related to occupational health and safety to employees through email. And employees can review them on the internal platform. Bank SinoPac also regularly tracks the results and continues to promote new knowledge of health and optimize related measures to create a healthy workplace.

Occupational Health and Safety Management System

Evaluate and formulate implementation plan

- Regularly review the Occupational Health and Safety Management Policy
- Establishment of the Occupational Health and Safety Management Committee
- Formulate annual healthcare implementation plan

Execute care measures

- Plan and execute annual health examinations
- Inspect and review workplace safety and healthcare
- Implement five major questionnaires and preventive education(prevention of ergonomic hazards, abnormal workload, unlawful infringement in the performance of duties, the maternal health protection in the workplace, health protection of middle-aged and elderly)
- Regular occupational health and safety training



Optimization of health promotion measures

- Assigned dedicated healthcare specialists to follow up on employees' illnesses and provide health education based on the level of severity
- Assign doctors to interview employees who have medium to high health risks and plan long-term health recovery plans
- Arrange health promotion seminars for key issues of concern in health examinations
- Monthly delivery of newsletters on new health knowledge
- Increase awareness of occupational accident information

Tracking of results

- Analysis of material anomalies in health examinations
- Recordkeeping of physical and mental health records and classification of illnesses
- Comprehensive evaluation of health risk classifications in health examinations, channel records, and questionnaire surveys
- Track occupational health and safety education and training records

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4.4.3.2 Occupational Safety and Health Risk Map and Employee Health Management

SinoPac Holdings is committed to creating a secure, safe, and healthy workplace. Work environments meet regulatory requirements and pass inspections of the competent authority. The Company organizes inspections of the office work environment and carbon dioxide concentration detection each year, holds fire drills and compiles emergency response manuals periodically. The Company also installs AEDs (Automated External Defibrillators) in each building to strengthen the protection of employees, customers, and residents of the community and increase the attention and emphasis of occupational safety in each unit continuously.

Bank SinoPac implemented employee health risk assessment through three major procedures, including risk identification, risk assessment, and risk response to strengthen the protection of employees' health and safety. It also drafted risk map based on the risk levels and develop corresponding mitigation, prevention measures and quantitative goals of action for high-risk, medium-high risk, and risks with high impact and high frequency issue to optimize occupational health and safety continually. In addition, a total of 264 Culture Instructors have been set up to immediately notify the human resources department when an occupational disaster event occurs. Healthcare specialists take charge of subsequent occupational accident investigations, reporting, analysis of records, and post-trauma care. In case of injuries caused by unsafe equipment or sites, the company will immediately report to related departments for review and improvement. To ensure safety in all premises of business departments, the Company appointed the occupational safety and health affair managers, emergency aid personnel, and fire prevention personnel in accordance with regulations. The Company also assigns employees who have related licenses to participate in on-the-job training based on the frequency required in regulations and assigns employee healthcare specialists to provide each employee with a dedicated contact person to maintain workplace safety continuously and create a secure, safe, and healthy workplace.

Process of Occupational Safety and Health Risk Management

Risk Identification

The Company has identified 8 employee health risk issues based on the implementation status of the five major plans for labor health protection, data on claims filed for group insurance, employees' health examination data, occupational accident data, and material issues that affect employees' health risks of the current year (infectious diseases).

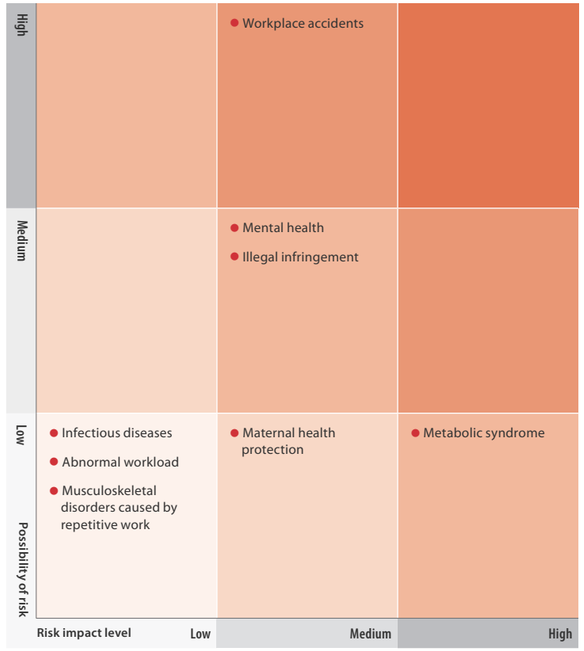
Risk Assessment

The Company classified the risks of employees' health risks and produced a risk map based on the level of impact of the risk on employees and possibility of risks of the Company's operations (including frequency and the scope of risks).

Risk Response

Create countermeasures for risks rated as medium-risk and above, and risks with high impact and high frequency issues based on the risk map to protect employee's health. SinoPac Holdings established preventive plans, mitigation measures and goals of action for workplace accidents, illegal infringement, metabolic syndrome, and mental health in 2025.

Occupational Safety and Health Risk Map



SinoPac Holdings Workplace Safety and Health Measures

Risk class	Health risk issue	Mitigation / preventive measures	Quantitative action objectives and results
Medium-high risk	Workplace accidents	• Organize transportation and workplace safety courses • Healthcare specialists tracking and caring for each employee who have injuries and illnesses • Set up workplace safety inspection mechanisms • Provide employees with diverse hailing of taxi services	• 138 people were injured in occupational accidents (Note) • A total of 1,431 employees participated in safety and health courses
Medium-high risk	Mental health	• Organize mental health promotion seminars and workshops • Conduct surveys on work stress of employees • Provide subsidies for club activities • Set up diverse stress relief facilities	• Organized 2 stress relief seminars for 202 participants • Provided health promotion and stress relief activities including massage services. Established 15 service points and appointed 18 masseurs, with a total of 12,058 participants to date.
Medium-high risk	Illegal infringement	• Organize friendly workplace seminars • Organize seminars unlawful infringement in the workplace • Establish and improve the illegal infringement reporting mechanisms	• Distribute five diversity and inclusion promotional communications via email. • Organized DEI workshops for 68 participants • Organized gender equality and prevention of illegal infringement and sexual harassment in workplace; attendees included senior executives, regular employees, and dispatched workers totaling 14,349 participants
Medium risk	Metabolic syndromes	• Organize various sports competitions and activities • Provide regular on-site counseling by physicians • Provide physical health examination with optional packages • Organize health promotion seminars	• Provided 10 on-site health seminars by physicians for 8,683 participants • Provided health guidance/ care by healthcare specialists in approximately 1,509 cases • Provided 72 on-site physician health consultation sessions, serving a total of 379 employee visits. • Sent 8 articles on health knowledge by email (iSHARE) with 100% coverage rate of all employees • Organized a weight and body fat reduction challenge for 300 participants. 228 participants completed the measurements, achieving a combined weight reduction of 769.2 kilograms.

Note: Calculated in accordance with the definition in Article 2, Paragraph 5 of the Occupational Safety and Health Act. A total of 18 occupational injury cases occurred at office premises.

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4.4.3.3 Workplace Equality and Anti-Discrimination

To strengthen employees' awareness of anti-discrimination and sexual harassment prevention, SinoPac Holdings organized Illegal infringement training, sent online newsletters to all employees and provided a platform that all employees can discuss their opinion relating to gender equality. In 2025 utilized classes in-person and online courses, held the "Gender Equality and prevention of Illegal Infringement and Sexual Harassment in Workplace" and "Workplace Illegal Infringement Case Analyses" courses. Provided compliant channels, relevant laws and regulations, case analyses and employee complaint procedures. Besides the participation of all employees, the Company also set up a training program for supervisors, so that they can provide colleagues the professional assistance immediately. The Company also implements the Voice of Employees (VOE) program to deepen employee communication and care. Through multiple communication channels, the program enhances two-way communication between management and employees. The President of Bank SinoPac conducts on-site visits to various departments to collect employee feedback, ensuring that employees' voices are promptly heard and conveyed to the management level. In addition, to further strengthen employees' sense of identity and belonging, the Chairman personally visits business units and engages in face-to-face communication with employees, demonstrating strong support and commitment. In 2025, a total of 43 employee care activities were conducted, engaging 1,458 employees. Through multi-level care mechanisms, the Company continuously enhances employee experience and fosters a more cohesive workplace environment.

SinoPac Holdings actively builds a friendly environment in the workplace. The President of SinoPac Holdings signed the "Non-Discrimination and Anti-Harassment Commitments" to show the determination for protecting equal rights in the workplace. SinoPac Holdings has received the "Workplace Wellbeing Leadership Award" for two consecutive years and has once again been honored with the "Human Rights Practice and Development Leadership Award" at the Taiwan Corporate Sustainability Awards (TCSA).



Received (HR Asia) "Best Companies to Work For in Asia" for six consecutive years.

Anti-discrimination and Sexual Harassment Prevention Training

Course	Recipients	Number of participants	Number of hours
Gender Equality and Prevention of Illegal Infringement and Sexual Harassment in Workplace	All employees	14,349	8,013
Workplace Illegal Infringement Case Analyses	Task force and investigators	139	209

Escalation Process and Mechanisms for Reporting Incidents of Discrimination and Harassment

Grievance channel	Explanation of mechanisms	Number of incidents of discrimination and harassment reviewed in 2025 and improvement measures		
		Complaint category	Number of incidents in 2025 (Note)	Improvement measures
Anti-discrimination and sexual harassment Prevention hotline	SinoPac Holdings and subsidiaries established the "Measures of Prevention, Correction, Complaint, and Punishment of Sexual Harassment in the Workplace " and the " Guidelines for Sexual Harassment Prevention Measures, Complaint, and Investigation " in accordance with regulations. The Company also set up dedicated departments, complaint hotlines, and dedicated emails for employees, and organized regular awareness campaigns and training.	Anti-discrimination	9 anti-discrimination cases were confirmed after investigations in 2025 and all cases were closed	• The Company continues to implement the regulatory requirements of the "Anti-Discrimination and Sexual Harassment Prevention Policy" and the "Written Statement on the Prevention of Illegal Infringement at the Workplace." The Company regularly reviews relevant systems and processes, making continuous adjustments in a timely manner based on regulations and practical needs to ensure the integrity and timeliness of internal management mechanisms. • The Company continues to promote a friendly workplace and sexual harassment prevention to strengthen employees' awareness of self-protection and foster a workplace culture that respects diversity. In addition, personnel handling grievance cases are regularly scheduled to attend professional courses to enhance their investigation and handling capabilities. This refines the professionalism of the Company's grievance acceptance and investigation procedures to build a safe, respectful, and friendly workplace environment. • Upon receiving a complaint, the Company immediately initiates necessary corrective and remedial measures. A dedicated unit invites external experts to conduct an investigation, after which the case is submitted to the review committee for deliberation. For cases where the facts of the violation are established upon review, the matter will be referred to the Personnel Review Committee for disciplinary action according to regulations, thereby ensuring that the Company's response remains objective, fair, and transparent.
Friendly Workplace Mailbox	The direct reporting unit of the President sets up the friendly workplace mailbox to create a smooth bilateral communication channel. It helps employees express their opinions and effectively handles their feedback to create a friendly workplace environment.	Sexual harassment	4 sexual harassment cases were confirmed after investigations in 2025 and all cases were closed	

Note: The number of complaints is calculated based on the number of confirmed cases. Cases that have not been confirmed or withdrawn before investigations were not included.

Measures of Prevention, Correction, Complaint, and Punishment of Sexual Harassment in the Workplace

Guidelines for Sexual Harassment Prevention Measures, Complaint, and Investigation