6 Fulfillment of Inclusive Growth



SinoPac Holdings upholds the spirit of giving back to society and leverage the core competence in financial industry to support local communities to fulfill inclusive growth. Through diverse initiatives such as financial education, cultural equality, climate action, and social participation, the Company realizes its vision of "Common Good" and strives to create a sustainable life of shared prosperity for all.

This chapter includes:

6.1 Social Involvement Strategies and Investments: SinoPac Holdings implements four major action plans—Financial Literacy Equality, Cultural Participation, Climate Awareness, and Common Good. Each initiative is assessed using specific indicators to evaluate its social impact and effectiveness.

6.2 Promoting Cultural Equality and Reducing Inequality: Investing in cultural creation, cultural engagement, and diverse cultural representation to co-create a higher-quality cultural environment and ensure equal access to the arts.

6.3 Prompting Financial Knowledge Equality and Increase Financial Literacy: Utilizing diverse programs to improve financial literacy for all, with a focus on strengthening financial education and anti-fraud awareness among rural communities, youth, and the elderly.

6.4 Raise Climate Awareness to Mitigate and Adapt to Climate Change: Enhancing awareness and participation in climate change issues among employees, customers, and the public through educational campaigns and advocacy activities.

6.5 Promoting Social Sustainability and Fostering Common Good: Emphasizing empowerment over charity, integrating core financial competencies to support charitable organizations, microbusinesses, and inclusive local economic development.

6.6 Supporting Sports Development to Create a Sport Ecosystem: Promoting sports for all ages and integrating sports with financial education to fulfill dual mission in both the sports and financial sectors.

2025 Achievements

Social Empowerment in Asia Responsible Enterprise Awards(AREA)

Social Inclusion Leadership Award

2025 Taiwan Corporate Sustainability Awards (TCSA)
Social Inclusion Leadership Award

Social Inclusion Leadership Award

2025 Taiwan Sustainability Action Awards (TSAA)
Social Inclusion Leadership Award

Bronze Award for Sustainability Microfilm

Taiwan Institute for Sustainable Energy

9th Taipei Golden Eagle Microfilm Festival - Bronze Award for Sustainability Microfilm

2025 Asia-Pacific Sustainable Action Award (APSAA)

Taiwan Institute for Sustainable Energy

2025 Asia-Pacific Sustainable Action Award (APSAA) - Silver Award for SDG08: SinoPac Store Power Up Project

CTgoodjobs

Best Corporate Social Responsibility Award

[Corresponding GRI Material Topic - Critical Topics] GRI 201: Economic Performance

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6 Fulfillment of Inclusive Growth

Sustainability Commitment	Corresponding SDG	Action Plans	2029 Goals
Reduce Inequality	4 QUALITY EDUCATION	**Promoting Financial Literacy Equality**	• Matchmake SinoPac Holdings and its domestic subsidiaries' resources with 50 townships/communities/schools and classroom units to promote suitable financial literacy education for children, youths, the middle-aged and financially disadvantaged groups (such as indigenous peoples, new immigrants, etc.).
		Promoting Cultural Equality	• Support children's art and aesthetic education, youth cultural creation, and rebirth of diverse elderly cultures. SinoPac Holdings and its first-tier subsidiaries organize at least 10 local arts and cultural activities each year. • Ensure that participants from at least half of the annual events complete pre- and post-course Financial Literacy Survey, with at least 60% of respondents demonstrating improved knowledge.
Mitigate and Adapt to Climate Change	13 CLIMATE ACTION	**Raising Climate Awareness (the public)**	• The Holding Company continues to support whale and dolphin conservation by funding marine carbon sink research, scientific surveys, and acoustic studies conducted by academic institutions and associations. These efforts help promote marine protected areas along Taiwan's east coast while enhancing biodiversity monitoring. • By leveraging the resources of SinoPac Holdings and its domestic subsidiaries, SinoPac continuously promotes the environmental concept of "SinoPac Life " through events, environmental education, and media outreach resources, reaching and engaging more than 320,000 traffics.
Promote Inclusive Growth	8 DECENT WORK AND ECONOMIC GROWTH	**Fostering Common Good**	• The SinoPac Foundation has cumulatively provided funding or assistance in the form of professional resources, such as marketing promotion, business development, cross-sectoral networking, and consulting courses, to at least 150 social enterprises. • By leveraging the resources of the SinoPac Holdings and its domestic subsidiaries, continuing to support charity organizations/ social enterprises and use procurement and purchases to support their products or services.

Summary of Six Capitals Performance in 2025

INPUT

Financial Capital	• SinoPac invested NT$88.737 million in philanthropic activities. • The total volunteering cost was NT$3.247million. • SinoPac public welfare projects incurred management expenses of NT$7.52 million.
Human Capital	• SinoPac Volunteer participants registered 1,497 traffics in philanthropic activities for a total of 5,791 hours. Paid volunteers accounted for 1,237 traffics who took part in 4,708 hours of philanthropic activities.

OUTPUT

Natural Capital	• Cleaned up 895 kilograms of marine debris in coastal cleanup activities. • Removed a total of 1,133 plastic bottles, weighing approximately 45.7 kg.
Social and Relationship Capital	• SinoPac Volunteer participants registered 16.798 million traffics in philanthropic activities. • Philanthropic activities benefited 134 organizations.

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6 Fulfillment of Inclusive Growth

Summary of the Results in the 2025 Sustainable Development Plan

Strategy	2025 Objectives and Implementation Results	Implementation Status in 2025	2026 Objectives (Note 1)

Linking social involvement activities to the company's core business	• Matchmake the resources of the SinoPac Holdings and its domestic to increase the financial literacy of children, youths, the silver generation , and financially disadvantaged groups (such as indigenous peoples and new immigrants).
	  ◦ Collaborated with 40 rural townships/communities/schools/classes and promoted suitable financial literacy education.
	  ◦ Set after-course evaluations and tests in 30% of the sessions during the year for financial literacy.
		Completed	• Matchmake the resources of the SinoPac Holdings and its domestic subsidiaries to increase the financial literacy of children, youths, the silver generation, and financially disadvantaged groups (such as indigenous peoples and new immigrants).
			  ◦ Cooperate with 45 townships, communities, schools, and class unit to promote suitable financial literacy education.
			  ◦ Plan to conduct pre- and post-course Financial Literacy Survey for participants in at least 15 sessions, with at least 50% of respondents demonstrating improved knowledge.

Enhance corporate volunteer engagement in social welfare	• Strengthen employee cohesion and a sense of purpose by increasing volunteer participation from SinoPac Holding and domestic subsidiaries:
	  ◦ 900 volunteer engagements
	• 4,500 total volunteer hours
		Completed	• Strengthen employee cohesion and a sense of purpose by increasing volunteer participation from SinoPac Holding and domestic subsidiaries:
			  ◦ 1,050 volunteer engagements, 5,250 total volunteer hours.
			  ◦ Feedback was collected from participating SinoPac volunteers, with more than 50% expressing willingness to participate again or recommend the activities to other colleagues.

Sponsor research on net zero related key technologies development and enlarge SinoPac Holdings' share of voice in the market (Note 2)	• SinoPac Holdings provide sponsorships for research on ocean carbon sink by academic institutions and associations dedicated to whale and dolphin conservation. These efforts not only promote the designation of Taiwan's eastern coastline as a marine protected area but also aim to monitor biodiversity.	Completed	—

Establish a sustainable brand image and influence	• By aligning the resources of the holding company and its domestic subsidiaries, SinoPac continues to host events, provide environmental education, and leverage media outreach to promote the vision of a "Sustainable Ocean" and the "SinoPac Life - A Million Acts of Green". These initiatives have reached and engaged approximately 230,000 participants	Completed	• Integrate corporate resources to continuously promote the environmental concept of "SinoPac Life" through events, environmental education, and media outreach resources.
			  ◦ "SinoPac Life" environmental initiatives reached 250,000 participant engagements. Feedback was also collected, with more than 50% expressing willingness to participate again or recommend the activities to others.
			• Support the Kuroshio Ocean Education Foundation "Ocean Oasis Project" — underwater acoustic monitoring and cetacean acoustic signature analysis initiatives.
			  ◦ Accumulate at least 200 hours of underwater acoustic data.
			  ◦ Detect at least three indicator cetacean species and other acoustic signatures.
			  ◦ Complete the Underwater Acoustic Seed Analyst Talent Program, including equipment operation and maintenance, data organization, and preliminary analysis.
			• Organize the"Seeking the Ocean Oasis" special exhibition by leveraging banking and securities operation sites for marine sustainability action exhibition planning and outreach (Note 3):
			  ◦ Establish more than 5 exhibition sites, reaching over 5,000 participant engagements. At least 50% of survey respondents indicated improved knowledge of marine conservation.

Note 1: For the latest sustainability work plans and target setting of SinoPac Holdings, please refer to the official website of SinoPac Holdings.

Note 2: The original goal " Sponsor research on net zero related key technologies development and enlarge SinoPac Holdings' share of voice in the market" has been completed. In 2026, efforts will continue to support underwater acoustic monitoring research and analysis while integrating with other strategies. For detailed 2026 sustainability development targets, please refer to the strategic objective "Establish a sustainable brand image and influence".

Note 3: The scope of the target for the "Seeking the Ocean Oasis" special exhibition, held in conjunction with banking and securities operation sites, does not include Amret.

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6.1 Social Involvement Strategies and Investments

6.1.1 Social Involvement Strategies and Goals

Upholding the spirit of "Benefiting from Society and Giving Back to Society", SinoPac Holdings integrates the financial core businesses of SinoPac Holdings and its subsidiaries to plan and promote various social engagement activities, deepening local operations and community care, and promoting community development. The activity planning is aligned with the United Nations Sustainable Development Goals (SDGs), and four major action plans have been formulated: "Promoting Financial Literacy Equity", "Promoting Cultural Equity", "Enhancing Public Climate Awareness", and "Practicing Social Co-Prosperity," in alignment with SinoPac Holdings' three core sustainability commitments.

Social involvement strategy implementation results in 2025

Social Involvement Strategies and Goals	Performance of Business Benefit KPI	Performance of Social / Environmental Benefit KPI
Promoting financial literacy Equality (Including Promoting Cultural Equality)	1. The total number of Bank SinoPac "SinoPac mma Children Accounts" increased by 20.54%. 2. The growth rate of Bank SinoPac's customers above the age of 65 was 9.09%. 3. The growth rate of Bank SinoPac's average assets under management (AUM) of customers above the age of 65was 1.73%.	1. Bank SinoPac has sponsored "Taipei Children's Arts Festival" for 18 consecutive years. • Number of participants: 1,252 people 2. Activities for the rebirth of diverse elderly cultures: • In 2025, organized 8 "Songs for You" performances with a total of 248 participants.
Raising Public Climate Awareness	1. 125 branches of Bank SinoPac introduced digital and paperless processes such as eNote electronic forms, Account Opening on Cloud, electronic receipts, and online queue numbers and reduced costs by approximately NT$42.9 million. The system saves approximately 57 minutes of operating time each day and increases the effectiveness and efficiency of operations. 2. Communicated climate issues on "SinoPac Life" with customers through SinoPac's ATM and reached 11.16 million views.	1. "SinoPac Life" Environmental Protection Action • Number of sessions: Held 51 internal and external environmental protection philanthropic activities. • Number of participants: Approximately 467 thousand participants. 2. Customers used the electronic statement service to reduce paper consumption by approximately 63.007 million sheets of paper.
Fostering Common Good	1. 71.32% of donation on the "SinoPac Donation Platform" was paid by credit card. 2. "SinoPac Charity Donation Platform" maintained stable and continuous donation inflows. In 2025, total donations reached 33.724 million, with a cumulative amount exceeding 100 million.	1. By the end of 2025, the "SinoPac Donation Platform" has attracted 117 charity organizations, and the accumulated fundraising amount exceeds 103.583 million. 2. Organized through the "SinoPac Donation Platform" and SinoPac's credit card bonus point exchange and donation platform to assist a total of 131 charity organizations. 3. Number of Bank SinoPac credit card customers who converted bonus points to donations was 1,810.

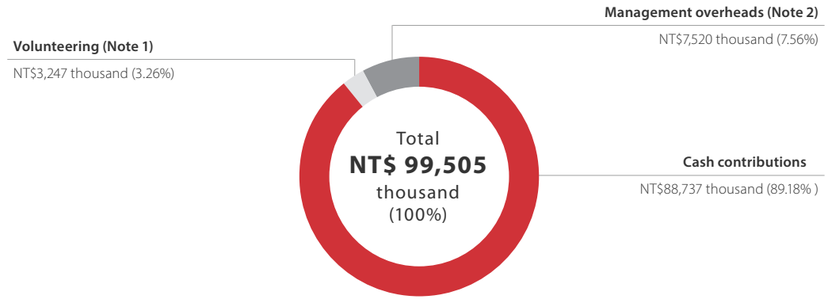
6.1.2 Social Involvement Investment Overview

SinoPac Holdings Volunteer System and Goals

SinoPac Holdings established a Volunteer System in 2018, dedicated to promoting corporate social responsibility and volunteering activities were organized from time to time, demonstrating its deep concern for social welfare. To encourage employee participation in public welfare, SinoPac Holdings provided SinoPac Volunteers with up to 3 days of charity leave each year and provides official leave, transportation fares, and housing allowance subsidy depending on the type of service.

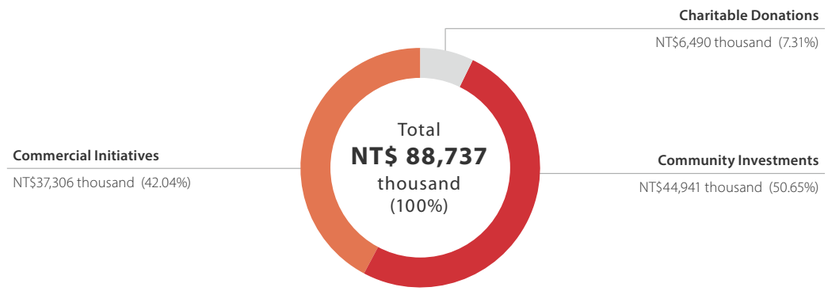
SinoPac Holdings upholds its corporate social responsibility, continues to contribute to society through different forms of involvement such as providing sponsorships, co-organizing activities, and corporate volunteer participation, demonstrating its profound care for society. In 2025, the total expenditure on philanthropic activities reached NT$88.737 million, and the total time volunteers devoted to philanthropic activities reached 5,791 hours. Paid volunteers accounted for a total of 4,708 hours and unpaid volunteers accounted for a total of 1,083 hours.

Philanthropic Contributions in 2025



Note 1: The calculation is based on the average salary of full-time non-management employees and hours devoted to volunteering during the paid workdays.
Note 2: Management overheads are based on the number of hours invested in managing public welfare activities, multiplied by the average salary of full-time non-management employees.

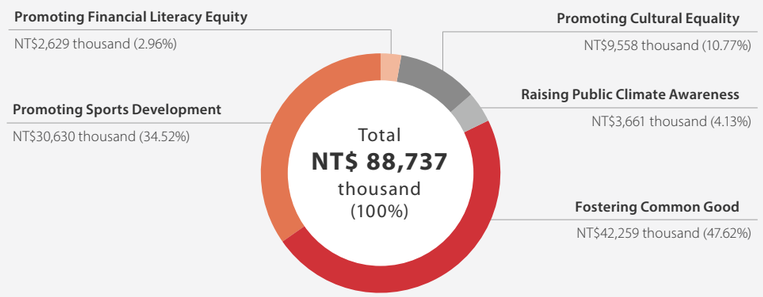
Percentage of Contribution to Philanthropic Activities by Category in 2025



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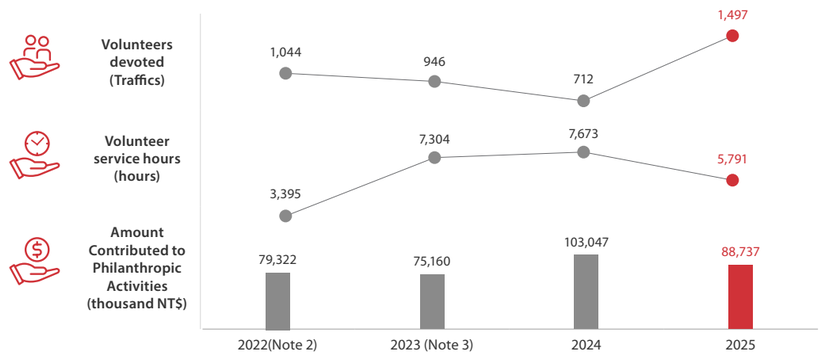
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Percentage of Contributions to Each Theme of Philanthropic Activity in 2025



Theme of Philanthropic Activity	Volunteering time devoted (hours)	
	Paid	Unpaid
Promoting Cultural Equality	991	634
Promoting Financial Literacy Equity	1,135	6
Raising Public Climate Awareness	2,292	245
Fostering Common Good	290	198
Promoting Sports Development	NA	NA
Total	**4,708**	**1,083**

Total Contribution in Philanthropic Activities in 2022-2025 (Note 1)



6.2 Promoting Cultural Equality and Reducing Inequality

To promote cultural equality, SinoPac Holdings is committed to reducing any form of inequality inside and outside the organization and putting efforts to protect people's right to learn and enjoy art, regardless of gender, wealth, or race, to achieve social equality and justice. In 2025, SinoPac Holdings organized a total of 33 cultural and arts events, investing more than 9.558 million. These initiatives provided diverse groups with opportunities to participate in Taiwan's cultural and artistic activities, narrowing the urban-rural gap while respecting cultural diversity, and demonstrating SinoPac's long-term commitment to cultural equity. At the same time, to attain the goal of " Together, a better life", SinoPac Holdings integrates its core businesses and continues to collaborate with nonprofit organizations and social enterprises to invest care and corporate resources in areas such as cultural creation, cultural engagement, and cultural diversity representation, jointly fostering a higher-quality cultural and artistic environment.

6.2.1 Promoting Performing Arts and Sociocultural Power

Bank SinoPac has sponsored the "Taipei Children's Arts Festival" for the 18th year, demonstrating its steadfast commitment to promoting cultural equity. In addition, SinoPac Holdings has provided free performance venues for 4 consecutive years, actively supporting the flourishing development of local culture and the arts. In 2025, Bank SinoPac collaborated with the Taipei Performing Arts Center to launch the "TCAF: Community" project, bringing arts and culture to more families through community touring performances and ensuring equal access to artistic experiences. The six performances of "FANTASY" transcended age and language barriers through non-verbal mime performances, attracting 1,252 attendees and enabling diverse groups to share the value of culture while showcasing the inclusiveness and accessibility of arts education.



"FANTASY" transcends age and language barriers through non-verbal mime performances / Courtesy of Taipei Performing Arts Center.



SinoPac Securities invited underprivileged families to enjoy the theatrical performance " Reed Unbroken "

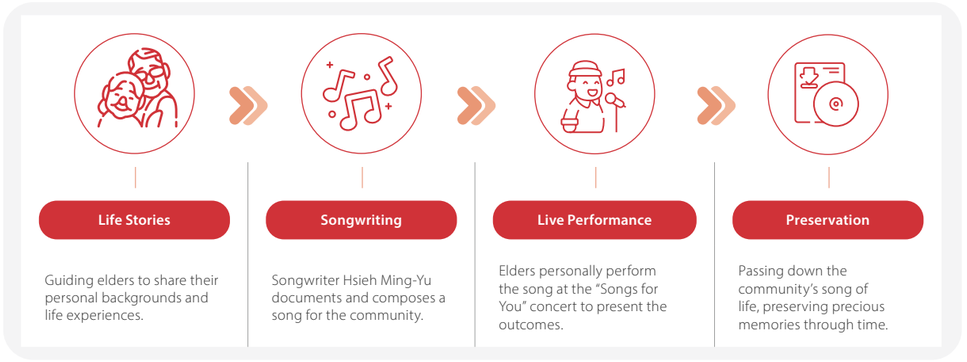
SinoPac Securities also actively promotes cultural equity by organizing a musical theater appreciation event for the Taiwanese musical Reed Unbroken. Clients and public welfare groups were invited to attend, demonstrating support for local arts through concrete action and promoting broader access to arts and culture.

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6.2.2 Rebirth of Diverse Local Cultures with Continuous Support in Taiwan

As Taiwan's society gradually ages, SinoPac Holdings recognizes the profound impact of an aging population. Since 2019, Bank SinoPac has been the exclusive sponsor of the Song of Life Co-creation project, supporting the preservation of 14 precious local songs that carry local history, cultural landscapes, and collective memories, which have become intangible cultural assets. By documenting the life experiences of older adults through music, the initiative not only promotes intergenerational exchange, but also enables more people to gain a deeper understanding of Taiwan's local culture. In the spring and summer of 2025, nearly 40 SinoPac Volunteers entered local communities to accompany older adults in recording songs that reflected their hometown stories. Through volunteer companionship, cultural preservation, and local engagement, SinoPac continued to deepen its social care initiatives and demonstrate its commitment to social sustainability. Every charitable engagement serves as an important force in supporting age-friendly communities and cultural sustainability.

Through music, Bank SinoPac integrates the life journeys of elders into creative works. Following the release of the album Old Days in 2021, the Bank released the album "uàt-thâu : Crossing Beyond" in 2025, preserving precious local history amid societal change. This fully demonstrates the company's long-term commitment to cultural heritage.




Group photo of volunteer singers recording "ku tshù" in Guishan Island Community


Elderly residents in Tainan Cigu Shulin Community recording "tshing-tshun hoòh"

6.2.3 Home from Above: Using Visual Storytelling to Capture Taiwan's Local Identity



SinoPac Holdings has long been committed to Promoting Cultural Equality and continues to cultivate local cultural education with the core concept of "Empowerment instead of charity". Since launching the "Home from Above" documentary project in 2019, SinoPac Holdings has supported elementary school students in becoming documentarians of their hometown cultures. In 2025, the program once again accompanied 10 young director teams in completing their film productions and hosted the "Home from Above - Sustainable Harvest" Film Festival at the headquarters of SinoPac Holdings. The showcased works covered themes including life education, food culture, local industries, ethnic heritage, and environmental issues, demonstrating students' observational and storytelling capabilities. In 2025, AI applications were incorporated into the program for the first time. Two young director teams created AI-generated characters in their productions. Shulin Elementary School in Tainan introduced the cantaloupe character "Harry" to tell stories about the land, while Pei-Cheng Elementary School in Yilan created the new immigrant character "Ducking" to explore environmental pollution issues, highlighting the outcomes of interdisciplinary learning. Through supporting student documentary production, SinoPac Holdings cultivates students' critical thinking, digital literacy, communication skills, and teamwork capabilities. The project has become an important platform for advancing educational innovation. At the same time, SinoPac Volunteers have participated in the initiative for many years, supporting film festivals and creative workshops, witnessing children document local culture through video and expand their imagination through technology, while demonstrating the younger generation's emotional connection to the land and commitment to sustainability values.


SinoPac Volunteers accompanied students from Heshun Elementary School in Tainan, a base school under the Home from Above - Sustainable Harvest program, in curating the exhibition.



Director Chung Che from Guo-Hua Junior High School in Yilan, a base school under the Home from Above - Sustainable Harvest program, shared the filming process.

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6.3 Prompting Financial Knowledge Equality and Increase Financial Literacy

SinoPac Holdings continues to promote equal access to financial services and financial literacy. For example, in collaboration with Chunghwa Post, it launched interbank ATM withdrawal services to reduce the urban-rural financial service gap and improve convenience for the public.In 2022, SinoPac Holdings established an "Anti-Deception " Volunteer Group, which promotes fraud prevention awareness through diverse activities such as producing educational videos, interactive games, and live action plays. In 2025, SinoPac Volunteers traveled to remote and resource-constrained areas to educate 4,445 individuals on fraud prevention techniques and financial literacy courses. Through concrete actions, SinoPac Holdings safeguarded financial security, reduced fraud risks, and promoted financial knowledge equality. By integrating anti-fraud advocacy with financial knowledge promotion, SinoPac Holdings continued to protect public wealth and enhance the accessibility and equality of financial knowledge through practical actions.

6.3.1 Financial Literacy Education: Rooting from an Early Age

Bank SinoPac aims to enhance financial literacy among disadvantaged and diverse groups. In 2025, Bank SinoPac organized financial education promotion activities specifically for Indigenous peoples and new immigrant communities. Using experiential "learning-by-doing" course designs, participants learned the importance of consumer decision-making and basic risk management through real-life scenarios. Course topics included basic financial management concepts, fraud identification, and account management, strengthening essential financial security awareness and financial judgment capabilities in daily life. Through scenario demonstrations and interactive Q&A sessions, participants were guided to understand common financial risks and enhance awareness of protecting their own rights and interests. With concrete actions, Bank SinoPac has bridged financial knowledge gaps, connected local social welfare and educational resources, deepened the concept of inclusive finance, and continued promoting inclusive financial education to build a more resilient and sustainable force for social good.

King's Town Bank launched the "Financial Knowledge and Legal Education Promotion Campaign" across six cities and counties, connecting 25 branches and departments to deliver 33 legal advocacy and financial education activities. The program accumulated 1,350 minutes of face-to-face engagement and reached 4,453 students and members of the public. By entering campuses, communities, and various learning venues, the Bank transformed complex financial concepts into relatable language and practical scenarios, ensuring that participants could not only understand the concepts but also apply them in daily life.



Employees of King's Town Bank took a group photo with students after the "Financial Knowledge and Legal Education Promotion Campaign."

SinoPac Securities continues to implement the concept of "rooting financial education from an early age" and actively promotes financial literacy in rural areas. In 2025, SinoPac Securities collaborated with TMU Share Happiness Service Team to jointly organize a Summer Health Education Camp at Wenshui Elementary School in Miaoli. Through an interdisciplinary collaboration model integrating health education and introductory financial literacy courses, the program created a learning experience that was both educational and engaging for rural schoolchildren. Centered on interactive teaching and experiential learning, the camp curriculum covered health management, life skills, basic financial concepts, anti-fraud knowledge, and risk management. Through consumer scenario simulations and practical case sharing, students were guided to understand that money management requires planning rather than pure consumption, gradually cultivating proper financial management concepts and risk awareness capabilities.

SinoPac Securities also organized the "SinoPac Kids' Financial Literacy Camp" event, inviting teachers and students from Sanmin Elementary School in Hualien and KIPP-Inspired School in Yunlin to participate. Through Monopoly-style interactive games and branch office tours, the program integrated financial knowledge, financial management tools, anti-fraud awareness, and sustainable investment concepts to help students understand how financial institutions operate. The initiative enhanced students' understanding of savings, investment, and risk management, expanded the social impact of financial education, and practiced the values of diversity, inclusion, and shared prosperity.



Wenshui Elementary School in Miaoli hosted a Summer Health Education Camp



The "SinoPac Kids' Financial Literacy Camp" interactive game introduced students to financial management, anti-fraud awareness, and sustainable investment concepts.

6.3.2 Industry-Academia Collaboration: Bridging Academic Learning and Real-World Practice

SinoPac Holdings actively promotes industry-academia collaboration program with Soochow University, with its third phase focusing on three key areas: sustainable finance ecosystem collaboration research, the "Sustainable Operations and FinTech Innovation", and next-generation fintech talent development. Through this partnership, SinoPac and the university explore emerging trends and key needs in sustainable finance, leveraging Soochow University's strong research capacity and academic foundation to co-develop and recruit top talent. Since 2022, Bank SinoPac and SinoPac Securities have respectively collaborated with National Chengchi University and National Sun Yat-sen University to establish the School of Banking and Finance. The industry-academia cooperation program spans eight years and is built upon a fully English-language teaching environment. SinoPac will continue dedicating efforts to cultivating internationally competitive Taiwanese professionals in advanced asset management and international finance.

For eleven consecutive years, Bank SinoPac has collaborated with National Chung Hsing University to implement the "NCHU Xingxueshu Mentorship Program Implementation Guidelines", building a career development platform that fosters zero-distance industry-academia connections and helps students prepare early for their future careers. At the same time, the bank actively participates in various industry-academia collaboration projects, including National Taiwan University's Mentorship Program, National Chengchi University's "NCCU Talent Cultivation Program", and National Cheng Kung University's "Career Coaching Program". In addition, Bank SinoPac has also partnered with National Tsing Hua University and National Sun Yat-sen University to offer micro credit courses, inspiring students to gain insights into the financial industry and professional development through diverse approaches.

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SinoPac Securities actively promotes financial inclusion and youth financial literacy development. In 2025, through industry–academia collaboration, it engaged with multiple universities to exchange perspectives on investment and financial management, digital finance trends, and the core competencies required in the financial workplace. These efforts were complemented by job-seeking safety and anti-fraud awareness initiatives, helping young people build sound financial knowledge and risk awareness while enhancing the accessibility and usability of financial services.In addition, SinoPac Securities' subsidiary, SinoPac Futures, partnered with National Taiwan Normal University to cultivate students' capabilities in quantitative strategies, data analysis, and risk management, strengthening fintech literacy and contributing to the overall financial resilience of society.

To provide better financial services and customer experiences, SinoPac Holdings collaborated with its subsidiaries, Bank SinoPac and SinoPac Securities, together with National Chengchi University's GLORIA 2.0, to jointly organize the "4th SinoPac Holdings Business Competition". The competition called for proposals in four major themes: "Technology × Sustainability," "Intelligent Investment," "Business Innovation," and "Lifestyle Finance." The event attracted more than 600 elite students from over 40 universities and colleges across Taiwan, showcasing the limitless potential of innovative business models among the younger generation. In addition to a cash prize of NTD 100,000, the championship team also received internship opportunities at SinoPac Holdings or its subsidiaries.



SinoPac Holdings, Bank SinoPac, and SinoPac Securities, in collaboration with National Chengchi University's GLORIA 2.0 jointly hosted the SinoPac Holdings Business Competition."

6.3.3 Financial Literacy: Safeguarding Wealth and Security

SinoPac Holdings, together with SinoPac Securities and Bank SinoPac, has participated in the "Financial Services Charity Carnival" organized by the Taiwan Financial Services Roundtable. By integrating financial expertise with educational promotion, the event delivers accurate financial knowledge through engaging and interactive activities while promoting inclusive finance and anti-fraud awareness. In addition, Bank SinoPac continues to appoint outstanding lecturers certified by the Financial Supervisory Commission to participate in the "Financial Knowledge Promotion Activities in Campuses and Communities."

6.4 Raise Climate Awareness to Mitigate and Adapt to Climate Change

SinoPac Holdings is dedicated to fostering an environmentally conscious culture under the SinoPac Life initiative. Since 2019, the company has operated the SinoPac Life online platform, using educational campaigns, advocacy activities, social media, and commercial services to encourage employees, customers, and the general public to adopt green actions in their daily lives. From internal culture-building to external advocacy, SinoPac comprehensively promotes sustainable development and strives to create a better living environment for the future. Meanwhile, to deepen the public's commitment to sustainability, SinoPac invites stakeholders to support planetary sustainability by taking small steps daily for a sustainable planet—each simple act contributing to the protection of our environment, driving sustainable development and working toward a better living environment for the future.

6.4.1 SinoPac Life - A Million Acts of Green

For seven consecutive years, SinoPac Holdings and its subsidiaries have supported the "Earth Day - A Million Acts of Green " campaign initiated by the Trust in Nature Foundation. In 2025, the Group continued to promote the "SinoPac Life • A Million Acts of Green" initiative, updating environmental themes on the 17th of each month and using clear, accessible language to raise awareness of environmental issues and further deepen green values. The campaign reached 350,000 participations. As part of a global environmental movement, SinoPac also joined "Earth Hour" for the fifth consecutive year. Expanding beyond its own buildings to 169 business locations of Bank SinoPac and SinoPac Securities, the Group voluntarily extended the duration and number of days for turning off signage lights. From March 21 to April 7, signage lights were turned off after 8:30 p.m. for 18 consecutive nights, demonstrating SinoPac's commitment to energy conservation and carbon reduction.



"SinoPac Life" climate awareness communication



"SinoPac Life" website

The themes of the SinoPac Life - A Million Acts of Green activities in 2025

January	February	March	April
Sort Waste Properly Essential Skills for Global Citizens	Seafood Red-Light, Green-Light Guide: Making Sustainable Dining Simple	Is Your Wardrobe Secretly Affecting the Ocean?	Sustainable Fashion: Giving Old Clothes New Life for a Greener Planet
May	**June**	**July**	**August**
Protecting the Blue Planet Starts with Small Actions at Home!	Natural Cleaning Helpers: Keeping Homes Clean While Protecting the Ocean	Enjoy the Waves Without Hurting the Ocean!	Leave No Trace in the Sea: Eco-Friendly Water Activities for a More Beautiful Ocean
September	**October**	**November**	**December**
What?! Even Transportation on Land Comes at the Ocean's Expense!!!	Holiday Travel Fun! Protect the Ocean Through Low-Carbon Transportation	Listen to the Sound of the Ocean Crying~	Celebrate the Holidays Without Creating Conflict with the Environment!

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SinoPac Holdings

6.4.2 Working Together for a Sustainable Planet

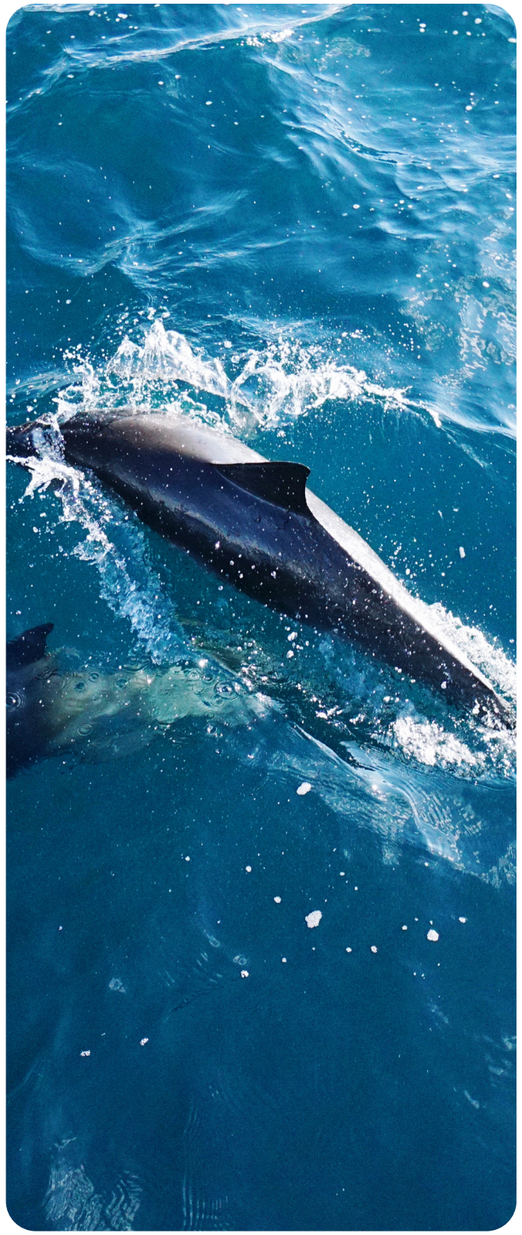
SinoPac Holdings has entered the fifth year of promoting the "Project Blue." The initiative strategy has evolved from the earlier "subtraction" approach centered on beach cleanups into a "multiplication" pathway focused on expanding influence through education in 2025. By integrating marine conservation concepts into children's theater performances, SinoPac Holdings has made ESG more relatable to everyday life and inspired emotional resonance through vivid storytelling. In 2025, SinoPac Holdings collaborated with the Kaleidoscope Theatre and SinoPac Volunteers to launch a five-stop nationwide touring performance. SinoPac Volunteers also transformed from backstage supporters into performers in the production. Through "Sustainable Love: Beautiful Coral Village", abstract environmental issues were transformed into vivid characters and storylines, deepening children's understanding of the importance of marine conservation.

"Project Blue Theater Train" tour began at the Yunlin TFCF Branch Office and continued through Tainan Municipal Baihe District Siancao Experimental School, Zhonggang Elementary School , Xinzhuang District , New Taipei City, Taoyuan Beihu Elementary School, and concluded at Taipei Guandu Elementary School. A total of 738 children participated, allowing them to build emotional connections through immersive experiences and gradually transform these into conscious behavioral changes. At the same time, the initiative redefines ESG actions through a more impactful theatrical approach. By integrating education with action, it inspires wider support for ocean conservation to jointly protect the planet's blue resources..

Since 2023, SinoPac Holdings has supported the Ocean Oasis Project, initiated by the Kuroshio Ocean Education Foundation, to promote marine sustainability and cetacean conservation. Beginning in 2024, SinoPac Holdings has for two consecutive years sponsored the Whale and Dolphin Day market event, reaffirming its firm commitment to ocean conservation. To raise public awareness of cetaceans, Bank SinoPac designated its Yilan, Luodong, and Hualien branches as whale & dolphin-themed branches. In 2025, Bank SinoPac and SinoPac Securities will support the Kuroshio Ocean Foundation's《Listen: The Sounds of the Ocean and Whales》 special exhibition. By incorporating local business locations into the exhibition initiative, SinoPac actively promotes the importance of cetacean conservation and calls upon customers and the public to jointly safeguard ocean health. SinoPac Holdings has further promoted marine conservation research collaboration, including jointly establishing a Long-term Underwater Acoustic Monitoring Platform with NGOs and academic institutions, accumulating more than 1,200 hours of acoustic data and establishing a sharable Underwater Acoustic Database. The Company has also promoted underwater acoustic analysis talent development projects to expand research talent and strengthen database applications. In addition, SinoPac Holdings collaborated with academic institutions to jointly plan marine sustainability action programs, which are expected to attract more than 1,000 participant engagements annually and encourage broader public participation in conservation initiatives. At the same time, a questionnaire feedback mechanism was introduced, with 80% of responses being positive, continuously strengthening SinoPac Holdings' influence and brand image in the field of Sustainable Ocean. Through concrete actions, SinoPac demonstrates its care and responsibility for marine environments, advancing sustainable oceans for future generations.

Bank SinoPac participated in the beach cleanup event at Zhongjiao Bay as part of the "Project Blue" organized by Business Today, collecting a total of 895 kilograms of marine debris and 1,133 PET bottles (45.7 kilograms). In 2025, Bank SinoPac mobilized SinoPac Volunteer for the Taipei Grass Frog Conservation Initiative in Shimen, New Taipei City for the third consecutive year. This campaign promotes sustainability through action and knowledge, deeply exploring issues of environmental sustainability and biodiversity. The 2 sessions attracted 68 volunteers.

SinoPac Securities continues fulfilling its corporate sustainability commitment and has collaborated with the Yunlin TFCF Branch Office since 2018 to organize parent-child care activities, providing long-term support for disadvantaged families in rural areas. In 2025, under the theme of " Ocean Smart Journey: Co-Creating Sustainability", nearly 100 parents and children from the Yunlin TFCF Branch Office were invited to participate. Through smart fishery experiences, financial literacy interactive games, creative handicraft workshops, and sustainable ocean action theater performances, the program guided children to learn about marine technology and sustainable fishery development through educational and entertaining activities, further deepening their understanding of the importance of environmental sustainability.









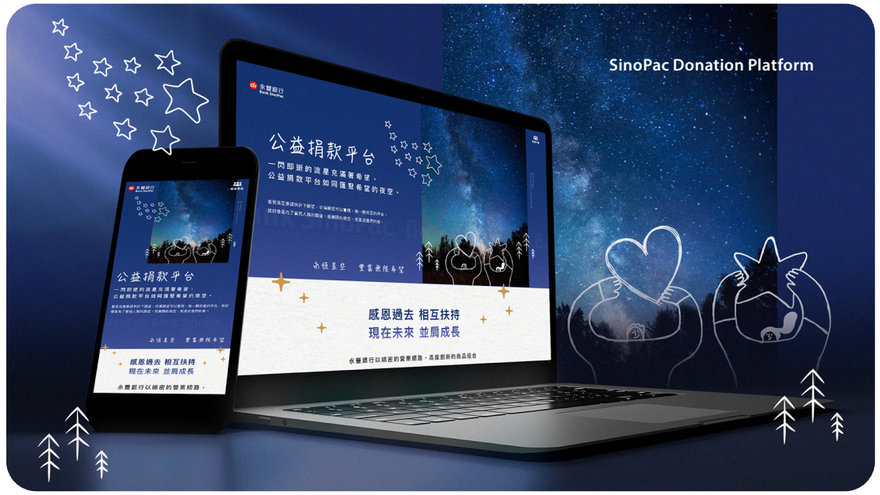
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6.5 Promoting Social Sustainability and Fostering Common Good

SinoPac Holdings has long promoted inclusive finance, dedicated to reducing inequality and advancing shared social prosperity. The company supports charitable organizations, social enterprises and non-profit organizations (NPOs) by purchasing their products, emphasizing empowerment over charity. Meanwhile, Bank SinoPac leverages its core competencies in finance to build donation infrastructure for nonprofits, such as the SinoPac Donation Platform, and has launched the DA BOSS Ecosystem Platform, which offers integrated solutions for microbusinesses. In addition, the company hosts the SinoPac Holdings Business Competition, helping students bridge the gap between academic theory and real-world practice. In 2021, Bank SinoPac and SinoPac Securities jointly contributed to establishing the SinoPac Foundation. In October 2022, the foundation launched the SinoPac Store Power Up Project, which redefines the traditional one-way model of giving and receiving. This innovative social welfare model emphasizes mutual benefit, encouraging the public to support local businesses and industries without barriers—enabling positive change through everyday consumption. By promoting mutual empowerment and shared value, SinoPac aims to build a more resilient and virtuous social cycle in Taiwan.

6.5.1 Deliver Social Warmth and Care with Core Competencies in Finance

SinoPac Holdings used its core competencies in finance to create the "SinoPac Donation Platform" for the financial transactions of social welfare organizations and charity organizations. It provides 24-hour online services to facilitate donations without time and spatial constraints. Donors can also provide support with individual donations or regular donation plans. Bank SinoPac continued to enhance the front and back-end functions, which reduced the labor costs of charity organizations by approximately 15%. It introduced the Taiwan QR Code (TWQR) system to streamline the donation process, reduce errors, and increase the convenience of making donations. It also set up a charity section on the official website for charity organizations to reach more people. It has actively engaged partners and has worked with 117 charity organizations as of the end of 2025 with cumulative charity donations totaling nearly NT$103.583 million. The SinoPac Donation Platform is more than just a platform for donations—it is a place where love and compassion converge. With just a few simple clicks, people can lend a helping hand to those in need, spreading warmth and care throughout society.







2025 Non-Financial Support Service Projects

Project	Target Group	Type of Non-Financial Support	Description	Social Impact KPIs
DA BOSS	Microbusiness	Business Management Tools	Bank SinoPac identified the operational difficulties faced by microbusiness and established the 'DA BOSS Ecosystem Platform,' focusing on four key areas essential for e-commerce: operations, management, growth, and expansion.provides support from the preparatory stage to company establishment. Services include online account opening, financing for businesses or business owners, and payroll services. The 'DA BOSS Ecosystem Platform' was established to support operations, management, growth, and expansion in e-commerce. The platform offers integrated solutions for startups, including capital, logistics, information flow, sales platforms, and marketing, using non-financial tools to improve management efficiency and help microenterprises succeed in a competitive market.	7 online and offline seminars held 1,541 participants in total
Migrant Worker Consultation	Migrant Workers	Financial or Digital Literacy Training	Bank SinoPac observed the inconvenience faced by migrant workers trying to access financial services in Taiwan. Bank SinoPac and King's Town Bank periodically organize in-person product information sessions, financial exploitation and fraud prevention cases to enhance financial literacy and reduce risks related to underground lending due to information asymmetry. Refer to Section 3.2.2.4 Migrant Workers.	1,857 participants in total
Upturn Bank	Individuals in rural or hard-toreach areas and young people	Technical Assistance Financial Literacy Training	In rural areas, financial education resources are insufficient and financial services are not easily accessible, where travel time to city centers exceeds 1.5 hours and population outflow is severe, Bank SinoPac uses scenario demonstrations and interactive Q&A sessions to help children understand common financial risks and strengthen awareness of protecting their own rights and interests. Through experiential "learning-by-doing" course design, rural students are able to understand the importance of savings, consumer decision-making, and basic risk management in real-life situations, thereby continuously expanding the positive impact of financial education. For further details, please refer to Section 6.3.1 Financial Literacy Education: Rooting from an Early Age.	3 remote rural schools 1 social welfare institution 1 remote rural after-school program 154 students in total King's Town Bank conducted tours across 6 cities and counties, completing 33 legal advocacy and financial education activities, accumulating 1,350 minutes of face-to-face engagement and reaching 4,453 students and members of the public

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6.5.2 SinoPac Store Power Up – Empowering Local Communities

Many small stores in the corners of Taiwan have dedicated themselves to creating unforgettable stories for the local community and connecting people in the community. SinoPac Foundation launched the "SinoPac Store Power Up Project" in 2022, selecting community-based social enterprise shops with strong vision, collaboration, and social impact. These selected shops receive financial support and professional partner resources, while the Foundation leverages its financial expertise to unite forces from industry, government, and academia, building a more supportive operating environment and energizing local industries and communities. Through stable operation and improved product and service quality, these shops are expected to exert a leverage effect—providing support for disadvantaged groups, creating job opportunities, and revitalizing local economies. The initiative promotes a new social welfare model, rooted in mutual trust and support, and aims to cultivate a spirit of community-based shared prosperity.

The 2025 "SinoPac Store Power Up Project" continued to uphold the core spirit of "small shops as local anchors." From more than a thousand applications submitted nationwide, 10 shops were selected through a jury of experts, including: including Kaoshiung Yellow and Black Guest House, Kaoshiung Notail Banana Animal School, Pingtung Linger Bookstore, Kaoshiung Must Youth Café, Taitung Cheng Gong Culture Bank, Taitung Truly Wine, Taitung Bulaku, Hualien Gin Happy, Pingtung Triple Fish, and Nantou Goang Xing Paper Mill.The SinoPac Foundation provided support including marketing promotion, brand story development, media content production, and exhibition and sales activities to help these small shops strengthen their operational capabilities. Through annual achievement exhibitions, markets, and the Pinkoi SinoPac Store Power Up Project page, the initiative also communicated the concept and local influence of small shops to the public.In 2025, the "SinoPac Shopology:The Light-Up Project" series was also launched, featuring 12 major themes covering marketing, social media, operations, finance, and legal affairs. The program established a systematic support framework to help small shops address practical challenges while enhancing their strategic thinking and social impact, thereby continuously expanding the positive cycle between small shops and local communities.

In 2025 the SinoPac Foundation supported a total of 10 small shops

Kaoshiung Yellow and Black Guest House

SDGs Response

Stories and Achievements

A renovated traditional Hakka sanheyuan and tobacco barn transformed into a heritage guesthouse. Its unique atmosphere and spatial experience attract numerous domestic and international travelers. With support from SinoPac, the old kitchen space was revitalized and senior women were invited to teach classic Hakka cuisine, transforming traditional brick-stove culinary craftsmanship into a cultural tourism asset while also creating income opportunities for senior women.



Kaoshiung Notail Banana Animal School

SDGs Response

Stories and Achievements

Through illustrated stories and interactive courses, the initiative helps people and animals better understand and support one another in creating happier lives together. With support from SinoPac, the organization continues strengthening compassionate community networks in urban areas and providing more interactive courses, allowing the warmth brought by companion animals to reach more corners of the city.



Pingtung Linger Bookstore

SDGs Response

Stories and Achievements

The only bookstore on Xiaoliuqiu Island, dedicated to sea turtle conservation and marine ecological education, while also serving as a gateway for travelers to learn about the island. With support from SinoPac, the bookstore has developed cultural walking tours and documented island life, aiming to provide an alternative model for sustainable tourism.



Kaoshiung Must Youth Café

SDGs Response

Stories and Achievements

An empowerment-oriented small shop established by the GWG Social Charity Foundation, which has long cultivated educational initiatives in rural southern Taiwan. The café provides diverse vocational training courses and internship opportunities, helping disadvantaged youth acquire professional skills and enter the workforce. With support from SinoPac, the café invested in optimizing store circulation and space, developing new products, and creating opportunities for youth to engage with local communities.



Taitung Cheng Gong Culture Bank

SDGs Response

Stories and Achievements

A historic site transformed from a heritage building designed by Architectural designer Lu A-yu into a multifunctional space. Through courses, dining experiences, and curated exhibitions, the initiative transforms intertidal-zone harvesting culture and ecological knowledge into local cultural assets. With support from SinoPac, the project connected local businesses and vocational schools in Chenggong to develop specialty intertidal food products and organize market events, showcasing sustainable small-town lifestyles.



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In 2025 the SinoPac Foundation supported a total of 10 small shops

Taitung Truly Wine

SDGs Response

Stories and Achievements

Through field research, herbal and koji restoration, and systematic courses, the initiative preserves Indigenous brewing craftsmanship. By operating a legally licensed rice wine brewery, it has commercialized tribal brewing products and established a Taiwanese local liquor brand. With support from SinoPac, brewing equipment and knowledge have been opened for shared use, amplifying tribal craftsmanship through a collaborative platform.



Taitung Bulaku

SDGs Response

Stories and Achievements

A cooperative established by tribal youth, focusing on the small-scale production of Plum, Pineapple, Camellia Seed Oil. By creating a self-produced and self-sold brand, profits are reinvested into after-school tutoring resources for children at the tribal Seed House and companionship programs for elders organized by the Council for Cultural Affairs. With support from SinoPac, agricultural processing equipment was added to extend product lines for harvested fruits, supporting production-sales coordination and increasing tribal income.



Hualien Gin Happy

SDGs Response

Stories and Achievements

Continuing the protected Indigenous land inherited from the previous generation, the farm cultivates seasonal lemons through Grass Cover Cultivation. By establishing a brand and collaborating with small farmers through contract farming, the initiative restores hillside ecology while also creating employment opportunities for tribal members through product development. With support from SinoPac, store spaces, equipment, product development, and workshop resources were upgraded, bringing renewed hope for tribal members returning home and for cultural inheritance within the community.



Pingtung Triple Fish

SDGs Response

Stories and Achievements

As a young fishery producer, the initiative communicates directly with consumers from fish farms to direct sales channels, while connecting communities through experiential programs. Through concepts such as "eating fish," "enjoying fish," and "slow fish," the initiative is dedicated to revitalizing Taiwan's domestic fishery industry. With support from SinoPac, the project purchased the Fishing Cummunity Mobile Unit to tour communities nationwide and promote knowledge and culinary applications of domestic fish products.



Nantou Goang Xing Paper Mill

SDGs Response

Stories and Achievements

A handmade paper mill with a history spanning over 60 years. Through a tourism factory, handmade paper shop, and Taiwan Papermaking Innovation Center, it preserves traditional craftsmanship while redefining the unique value and market positioning of handmade paper in the digital age. With support from SinoPac, a handmade paper revitalization base was established. In the future, the initiative plans to host domestic and international artisans and artists for residency exchanges, enabling Taiwanese handmade paper craftsmanship to gain greater international recognition.



6.6 Supporting Sports Development to Create a Sport Ecosystem

Bank SinoPac has long been committed to promoting nationwide sports participation and actively strengthening connections with younger generations. Through innovative initiatives and concrete actions, Bank SinoPac demonstrates its support for healthy lifestyles and sports culture. Since 2018, the Company launched " SinoPac Sport Card", the first card that integrated technology and sports in Taiwan. This successfully created an innovative ecosystem that combines sports and finance. The initiative encourages the public to incorporate regular exercise into daily life while achieving both health and financial management goals.

In supporting the diverse development of young talent, Bank SinoPac has sponsored the National Chengchi University (NCCU) Griffins Basketball Team for the seventh consecutive year since 2019. Bank SinoPac has witnessed and supported the team's achievement of five consecutive championships in the University Basketball Association (UBA) from 2021 to 2025, as well as its victory in the Asian University Basketball League (AUBL) championship in 2025. At the same time, to further promote financial literacy, Bank SinoPac has collaborated with the NCCU Griffins basketball team since 2022 to produce financial education videos. Through diverse channels such as official YouTube and Facebook platforms, the initiative delivers proper financial management concepts to campuses in an engaging and accessible way, helping young people build strong financial management foundations. In addition, since 2022, Bank SinoPac has served as the title sponsor of the Taoyuan Leopards professional basketball team, demonstrating its support for the development of domestic basketball and the cultivation of local basketball talent. The team won the T1 League championship during the 2023–2024 season, achieving the first championship title in team history and injecting new momentum into Taiwan's basketball scene. Bank SinoPac has also further strengthened connections with basketball fans and the public by establishing sports-themed branches and enhancing social media and media exposure. Due to its long-term support for sports development, the Bank has received Sports Activist Awards - Sponsorship Gold Award for consecutive years terms. In April and December 2025, Bank SinoPac organized two themed events focusing on "anti-fraud issues" and "AI applications," respectively, attracting a combined total of more than 20,000 participant engagements. In the same year, Bank SinoPac also sponsored the Spartan Race, an emerging sports event that has already attracted nearly 100,000 participants in Taiwan. Through supporting this internationally recognized challenge event, Bank SinoPac not only promoted nationwide sports participation, but also provided the public with more diverse and challenging sports options, continuing to promote healthy lifestyles and sports culture through concrete actions. Through these practical initiatives, Bank SinoPac demonstrates its support for sports and healthy living.







From innovative services integrating technology and sports to sponsoring basketball teams and emerging sports events, the Bank continues promoting nationwide sports participation and strengthening connections with younger generations, bringing more positive energy to society. At the same time, these efforts enhance public awareness of financial security and technology applications, demonstrating Bank SinoPac's proactive commitment to financial education and sports development.

