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About SinoPac Holdings

Introduction of SinoPac Holdings

SinoPac Financial Holdings Company Limited consists of subsidiaries in a wide range of financial services including banking, securities, securities investment trusts, leasing, and venture capital. Also, SinoPac Holdings maintains overseas service locations in Hong Kong, Macao, Nanjing, Shanghai, Guangzhou, Chongqing, Chengdu, Yinchuan, Dongguan, Kunshan, Xiamen, Vietnam, Cambodia, Thailand, Myanmar and Los Angeles. With the complete and solid financial landscape, SinoPac Holdings commits to providing comprehensive financial solutions and services for customers.



Profile of SinoPac Holdings

(In NT$ million) (by the end of 2025)

Headquarter	Taipei, Taiwan	**Total Number of Employees**	11,543
Establishment Date	May 9, 2002	**Industry**	Financial and Insurance
Paid-in Capital	145,023	**TWSE Stock Code**	2890
Total Assets	3,694,234		

Bank SinoPac

Bank SinoPac's main businesses include corporate banking, retail banking, wealth management, financial services, and electronic banking. In addition to 125 branches and Offshore Banking Unit, Bank SinoPac has overseas branches in Hong Kong, Kowloon, Macau, Los Angeles, Ho Chi Minh City, as well as a Vietnam Representative Office. In addition, SinoPac Holdings has also invested in subsidiaries such as SinoPac Insurance Brokers Limited., Bank SinoPac (China) and Amret Plc. (The transfer of an 80% equity stake in Amret was completed on January 14, 2025) to provide customers with comprehensive services.

SinoPac Leasing

SinoPac Leasing mainly engages in finance leasing and operating leasing services and provides customers with a wide range of flexible financial services. SinoPac Leasing has actively expanded across Asia Pacific as its high-quality services are available at 12 service locations set up in Taiwan, Mainland China, Hong Kong, and Southeast Asia.

King's Town Bank

King's Town Bank offers a comprehensive range of services, including deposits and loans, foreign exchange, trust, and wealth management. It operates 66 branches across Taiwan, of which 43 are in Yunlin, Chiayi, and Tainan, making it the bank with the highest branch density in the Yun-Chia-Nan region among its peers. This demonstrates its strong local service capabilities and close community engagement.

SinoPac Securities Investment Trust

SinoPac Securities Investment Trust ("SinoPac SITC" hereinafter) offers a wide variety of products to satisfy customers' diversified investment and financial needs, including mutual funds, ETF, private placement funds, and discretionary investment products. SinoPac SITC currently has 3 operating locations in Taipei, Taichung and Kaohsiung. In 2014, Golden Trust SinoPac Fund Management Co., Ltd. was established as a joint venture with Xiamen International Trust Co., Ltd.

SinoPac Securities

SinoPac Securities' services include brokerage, proprietary trading, underwriting, international business, fixed income, and new financial products. SinoPac Securities is one of Taiwan's leading integrated securities companies with 45 service locations in Taiwan and overseas service locations in Hong Kong, Shanghai.

SinoPac Venture Capital

SinoPac Venture Capital focuses on venture capital investment and provides consulting services for invested companies. The Company closely follows global economic, industrial, and technological development, and looks for venture capital investment opportunities for companies with core competences and great growing potential. It also provides added value to the companies invested by bringing in the integrated financial services of the SinoPac Holdings group of companies. SinoPac Venture Capital currently has set 1 operating location.

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Special Chapter 1 Business Strategy and Performance

SinoPac Holdings continues to display its three major themes of "Supervision and Management," "Strategic Leadership," and "Realization of Synergy,"In 2025, consolidated after tax net profit reached NT$26.765 billion, which NT$26.569 billion was attributable to owners of the parent, setting a new profitability record for the three consecutive years. Earnings per share (EPS) were NT$1.97. Consolidated total assets surpassed NT$3.69 trillion, setting yet another milestone. SinoPac Holdings continued to actively expand its domestic and international financial footprint. In 2025, it completed the mergers with Amret Plc. (hereinafter referred to as "Amret"), the largest microfinance deposit-taking Institution (MDI) in Cambodia, King's Town Bank, and CL Securities Taiwan Company, injecting new momentum into its growth. For the period from 2025 to 2027, SinoPac Holdings has centered its development strategy on five key pillars, "efficiency, technology, integration, cross-border development, and sustainability," and delivered tangible results in 2025. For more details on operational and financial performance, please refer to the SinoPac Holdings annual report 2025, official website or the Market Observation Post System (MOPS) for details in operating results and financial performance.

Five major strategic pillars and performance in 2025

Optimize Asset Allocation to Enhance Capital Value

SinoPac Holdings promoted the use of Risk-Adjusted Return on Risk Weighted Assets (RORWA) to assess capital utilization efficiency and to cultivate more diversified, capital-light sources of income. Bank SinoPac expanded the implementation of the EP system, advancing the deployment of lower-risk assets while promoting multidimensional collaboration and private banking business. SinoPac Securities strengthened the foundations of its capital management mechanisms, with the proportion of pan-wealth management income significantly outperforming the industry average.

Deepen Technological Impact to Drive Efficiency and Innovation

SinoPac Holdings continued to advance impactful AI-driven innovations in investment and wealth management as well as business marketing, while actively deploying generative AI. Externally, SinoPac Holdings focused on delivering personalized services; internally, it leveraged AI to support employees' daily operational workflows. In terms of cloud deployment, priority was given to strengthening financial resilience, with overseas cloud backup environments already in operation. In addition, SinoPac Holdings balanced compliance with innovation by establishing usage guidelines for AI and generative AI tools based on risk classification.

Enhance Integrated Experiences to Become Customers' First Choice

SinoPac Holdings, guided by the vision of One SinoPac, continued to expand the application of Company-wide data sharing, driving upgrades in cross-domain service experiences. Bank SinoPac and SinoPac Securities further leveraged the integrated management of their dual brands, DAWHO digital account and DAWHOTOU investment account, to successfully enlarge the asset scale, contribution, and engagement of jointly held digital accounts, with performance significantly exceeding that of non-joint accounts. At the same time, Bank SinoPac and SinoPac Securities actively promoted the integration of online and offline management of payroll account customers, further deepening customer value.

Explore Cross-border and Local Opportunities to Expand Overseas Revenue

Through multidimensional collaborations, SinoPac Holdings strengthened its cross-border wealth management services, resulting in a substantial increase in overseas wealth management fee income. By refining client segmentation, SinoPac Holdings actively expanded its presence in local markets across China, Vietnam, and Cambodia. In terms of network expansion, the inclusion of Amret significantly increased SinoPac Holdings' overseas footprint. Bank SinoPac also continued to advance its global footprint expansion. In 2025, approval was obtained from the Financial Supervisory Commission (FSC) for the establishment of the Sydney Branch in Australia. In early 2026, Bank SinoPac further received authorization to set up a representative office in Thailand. All preparatory work for these new establishments is proceeding in an orderly and wellstructured manner.

Cultivate Sustainable Finance and Discover New Opportunities

SinoPac Holdings reinforced its leadership in green energy financing and fundraising. Bank SinoPac's green energy loan balance over NT$160 billion, while its solar power installation capacity continued to rank first in the industry. Bank SinoPac is also the one and only financial institution to have consecutively received the "Top Solar Awards - Best Financial Service Provider Award" from the Energy Administration, Ministry of Economic Affairs, for ten consecutive years. SinoPac Securities deepened its presence in green and environmental financing, maintaining a leading position in underwriting volume. Bank SinoPac also continued to explore emerging renewable energy financing, taking the lead in developing circular economic domains and energy storage services. Bank SinoPac spearheaded the creation of a green power trading trust platform in collaboration with multiple electricity suppliers, promoting market liberalization and innovation.

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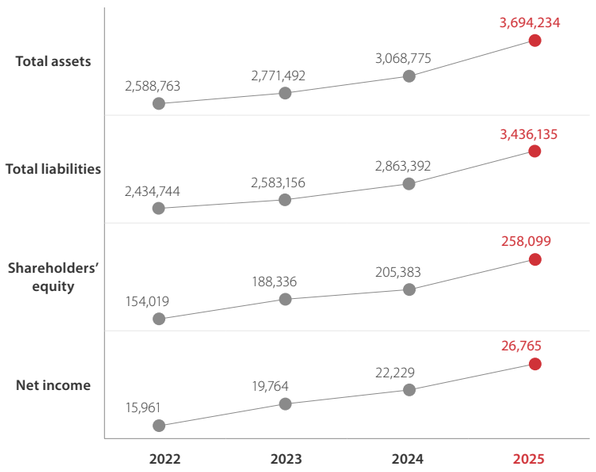
Profits 2025 vs. 2024

	2024	2025(Note 1) (In NT$ million)	YoY %
Net Revenue	64,423	74,390	15.47%
Bad Debts Expense, Commitment and Guarantee Liability Provision	4,571	3,699	(19.07%)
Operating Expenses	32,558	38,657	18.73%
Profit From Continuing Operations Before Tax	27,294	32,034	17.36%
Income Tax Expense	5,065	5,273	4.09%
Net Income	22,229	26,765	20.41%

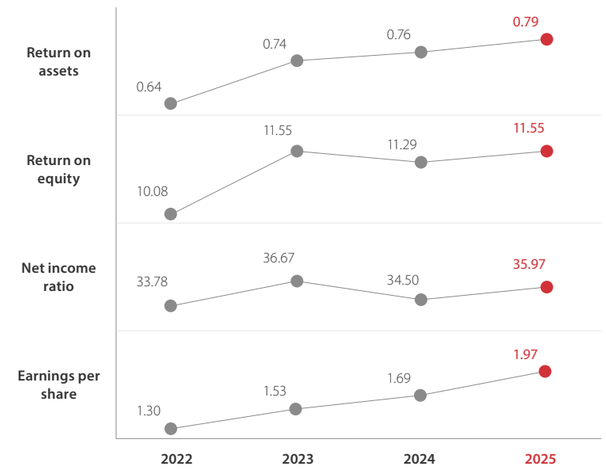
Note 1: Following the acquisition of King's Town Bank in 2025, SinoPac Holdings resolved to dispose of King's Town Leasing. Net income after tax includes gains from discontinued operations amounting to NT$4 million, which have not been included in the profit before tax or income tax expense of continuing operations.

Financial Highlights of SinoPac Holdings

Operating ability



Profitability

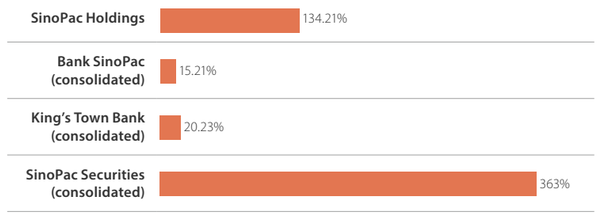


Distribution of Dividends

Actual distribution year	Cash dividend per share	Stock dividend per share	Total
2022	0.8	0.1	0.9
2023	0.6	0.2	0.8
2024	0.75	0.25	1.0
2025	0.91	0.34	1.25

Capital Structure

Capital Adequacy Ratio of SinoPac Holdings and its Subsidiaries in 2025



Capital Adequacy of Bank SinoPac

	2024 (Consolidated)	2025 (Consolidated)
Tier I capital, net (in NT$ million)	201,570	212,716
Total exposure (in NT$ million)	2,963,940	3,109,422
Leverage ratio (%)	6.80%	6.84%

Capital Adequacy of King's Town Bank

	2024 (Consolidated)	2025 (Consolidated)
Tier I capital, net (in NT$ million)	51,564	53,329
Total exposure (in NT$ million)	401,863	387,346
Leverage ratio (%)	12.83%	13.77%

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Special Chapter 2

Business and Profit Models of SinoPac's Subsidiaries







Subsidiaries	Bank SinoPac	King's Town Bank	SinoPac Securities
Shareholding Percentage	100%	100%	100%
Revenue Streams	• Deposits and loans • Forex trading • Wealth management • Securities investment	• Deposits and loans • Forex trading • Wealth management • Securities investment	• Brokerage • Proprietary trading • Underwriting
Revenue Streams	• Interest spread • Fee income • Investment income	• Interest spread • Fee income • Investment income	• Fee income • Financing interest • Investment income
Performance Highlights	✦ Bank SinoPac implements green finance. As of the end of 2025, the Bank had supported the establishment of 8,985 solar energy plants with a total installed capacity of 4,822.29MW and a market share of approximately 30.4%. The cumulative renewable energy power generation is equal to the annual electricity consumption of approximately 1.56 million households (families of four) and it demonstrates how financial institutions can support economic stabilization. Launched "Green Card" cash rebate credit card and issued approximately 52 thousand cards to support green consumption. The card is made with environmentally friendly materials with the "Environmental Label" certification. It also offers additional incentives for green consumption to support environmental sustainability with real actions. ✦ Bank SinoPac created the "DA BOSS ecosystem platform" that provides four major services for e-commerce, including operations, management, growth, and expansion for domestic SMEs and startups. It provides the most critical cash flow, logistics, information flow, sales platform, and marketing services when clients start their businesses. Bank SinoPac enhanced platform functions in May 2025 by comprehensively introducing digital tools such as mobile payments, membership management, targeted marketing, AI applications, e-commerce, and cloud management to accelerate the operational transformation and expansion of SMEs. ✦ Bank SinoPac issued sustainability bonds totaling NT$1 billion in September 2025. The funds raised are used in the environmental protection plan category for " Development of renewable energy and energy technology " and in the social welfare category for " Employment generation, and programs designed to prevent and/or alleviate unemployment stemming from socioeconomic crises" As of the end of 2025, all funds were fully utilized for solar photovoltaic energy generation equipment financing projects and the "SME 100 Billion Credit Guarantee Program"	✦ In 2025, the Bank's performance evaluation results for the Principle for Treating Customers Fairly ranked in the top 26%-50% of the banking industry, which was a testament to the Bank's " placing customers and trust first " service philosophy. ✦ In 2025, King's Town Bank signed the "Anti-Fraud Program Memorandum of Understanding (MOU)" with the Chiayi County Police Bureau. It set up the "remote area fraud prevention security network," "real-time anomalous transaction intelligence sharing and early-warning mechanisms," and "enhanced fraud recognition and blocking skills" to build partnerships. ✦ The investment balance of sustainability-related bonds reached NT$3.224 billion in 2025.	✦ In 2025, both the number of electronic trading account openings and trading volume recorded growth. The "Rich Saving Club" platform, which offers stock savings in both the Taiwan and US markets, continued to set record highs in both the number of investment accounts and the total investment amount. The number of investment accounts exceeded 250,000, with a total investment amount of NT$44.990 billion, showing a growth of 18.54% compared to the previous year. ✦ In 2025, SinoPac Securities underwrote NT$3.522 billion for environmental protection and green energy enterprises. It ranked first among peers in the number of lead-underwritten deals for green industries (green energy/ environmental protection), and continued to deepen its presence in financing for companies in these sectors and in assisting companies with listings on the TWSE and TPEx. ✦ Pan-wealth management income hit a new record, with total amount of NT$4.218 billion, with an annual growth rate of 5.77%. In 2025, the Company became the first securities firm to conduct a pilot business in the Kaohsiung Zone of the Asian Asset Management Center, offering innovative products and services to high-asset and offshore customers. In addition, the Company rolled out diversified trust services, including money trusts and securities trusts, to provide customers with comprehensive asset management plans. It was the first in the industry to introduce a "Foreign Currency Securities Asset Trust" service, which integrates lifetime payment and legacy giving to meet elderly care and asset transfer needs.

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Subsidiaries	SinoPac Leasing	SinoPac Securities Investment Trust	SinoPac Venture Capital
Shareholding Percentage	100%	100%	100%
Revenue Streams	• Leasing • Installment	• Mutual fund • Private placement fund • Discretionary investment	• Equity investment
Revenue Streams	• Interest income • Rental income	• Investment management fee	• Investment income
Performance Highlights	✦ As of the end of 2025, the cumulative financing amount of solar power plant equipment is NT$7.7 billion.	✦ As of the end of 2025, the assets under management (AUM) totaled NT$107.6 billion. ✦ Actively promoting the issuance of ESG products, as of the end of 2025, SinoPac SITC has five ESG funds that comply with the FSC's Review and Supervision Principles for Disclosure Matters of Taiwan Investment Trust Company Publishing Environmental, Social and Governance (ESG) Theme Fund. These funds cover equity, bond, and exchange-traded fund (ETF) categories, with the total AUM of these ESG funds being approximately NT$13.5 billion.	✦ SinoPac Venture Capital aspires to invest in green industries to mitigate environmental impacts. As of the end of 2025, investments in the green industries (primarily solar energy, energy conservation, electric vehicles, circular economy and waste treatment) amounted to NT$448 million, accounting for 18.87% of its total investment.

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Special Chapter 2 Business and Profit Models of SinoPac's Subsidiaries

Financial Highlights of SinoPac's Subsidiaries in 2025

	Item	Bank SinoPac	King's Town Bank	SinoPac Securities	SinoPac Leasing	SinoPac SITC	SinoPac Venture Capital
Operating Ability	Total Assets (in NT$ million)	2,972,676	374,280	323,830	23,015	1,919	3,480
	Total Liabilities (in NT$ million)	2,770,500	319,639	283,600	18,593	226	54
	Shareholders' Equity (in NT$ million)	202,176	54,640	40,230	4,422	1,693	3,426
	Net Income (in NT$ million)	19,526	3,791	6,487	14	117	520
Profitability	Return on Assets (%)	0.69	0.99	2.15	0.06	6.12	15.83
	Return on Equity (%)	10.15	6.94	16.53	0.31	6.96	16.06
	Net Income Ratio (%)	37.52	44.39	29.77	0.87	29.32	92.71
	Earnings Per Share (in NT$)	1.76	3.41	3.84	0.03	0.82	2.08

Profit Contribution by Subsidiaries in 2025

Item	Amount (in NT$ million)	Percentage (%)
Bank SinoPac	19,532	70.03%
King's Town Bank	1,218	4.37%
SinoPac Securities	6,487	23.26%
SinoPac Leasing	17	0.06%
SinoPac SITC	117	0.42%
SinoPac Venture Capital	520	1.86%

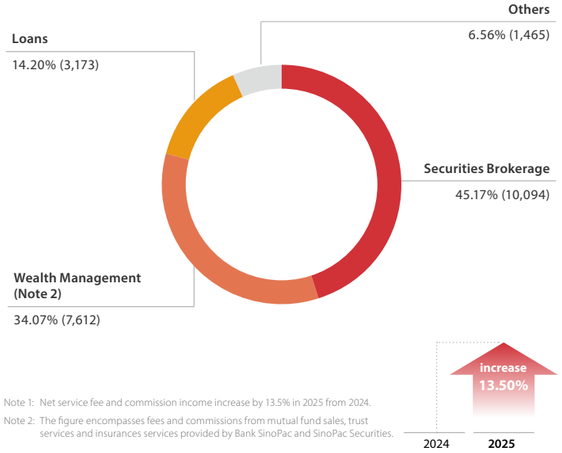
SinoPac Holdings' Net Revenue Breakdown in 2025

(in NT$ million)



SinoPac Holdings' Net Service Fee and Commission Income Breakdown in 2025 (Note 1)

(%) (in NT$ million)



Note 1: Net service fee and commission income increase by 13.5% in 2025 from 2024.

Note 2: The figure encompasses fees and commissions from mutual fund sales, trust services and insurances services provided by Bank SinoPac and SinoPac Securities.

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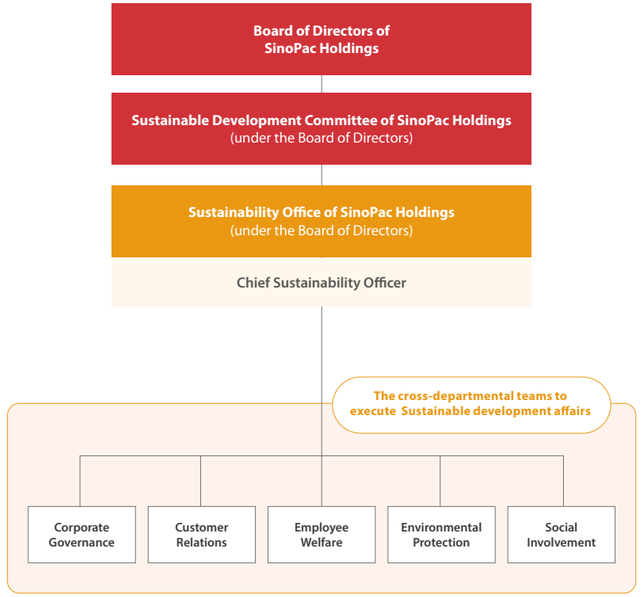
1.1 Sustainable Development Goals and Vision

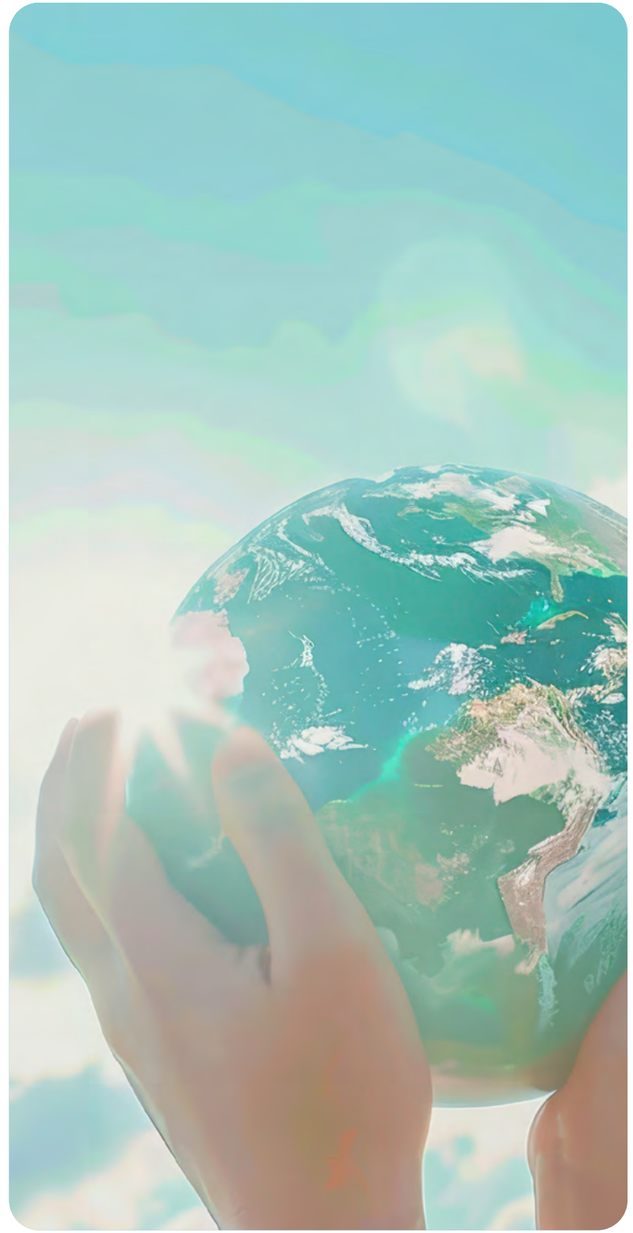
Based on the vision of "Fulfillment of a Beautiful Life Through Finance", SinoPac Holdings has uphold the four sustainable development missions, namely Ethics and Decency, Wealth Building, Environmental Sustainability, and Social Responsibility, and set five sustainability themes, namely Fulfillment of Trustworthy Governance, Fulfillment of Innovative Service, Fulfillment of Green Operations, Fulfillment of Healthy Workplace, and Fulfillment of Inclusive Growth, based on three aspects of sustainable development including environment, society, and corporate governance (ESG).

1.1.1. Sustainable Governance Framework

SinoPac Holdings established the "CSR Project Team" in 2015 to actively plan CSR related affairs. In 2018, the Company established the "Guidelines for Corporate Social Responsibility" (renamed "Guidelines for Sustainable Development" in 2022) and established the "Sustainable Development Committee". Effective from July 1, 2024, the Sustainable Development Committee was elevated to a functional committee under the Board of Directors. The Sustainable Development Committee consists of eleven directors from SinoPac Holdings, Bank SinoPac, SinoPac Securities, and SinoPac Leasing, ensuring alignment and effective implementation of sustainability-related decisions across the Group. Members include three independent Directors from SinoPac Holdings, with the Chairman of SinoPac Holdings serving as the Convener and Chair of the Committee. SinoPac Holdings has also established a Sustainability Office under the Board of Directors, serving as a dedicated unit for sustainable development, assisting the Committee in promoting various sustainability initiatives. An Executive Vice President has also been appointed as the Chief Sustainability Officer (CSO) to ensure the implementation of sustainability-related tasks. The Sustainability Office encompasses five cross-departmental teams, including corporate governance, customer relations, employee welfare, environmental protection, and social involvement, responsible for executing various sustainable development tasks. Each task force will be led by a senior executive at the deputy general manager level who corresponds to the relevant function, managing the risks and impacts of operations of SinoPac Holdings and its subsidiaries on the economy, environment, and society. The progress and execution of related work plans are reported to the Sustainable Development Committee and reported to the Board of Directors at least every six months. In addition, Bank SinoPac, SinoPac Securities, SinoPac Leasing, and SinoPac Securities Investment Trust have established respective sustainable development teams, with the President of each company serving as the Convener, to implement sustainable development policies and work plans for the Company as a whole.

The teams of the Sustainable Development Committee uphold the four major sustainability missions of SinoPac Holdings and continue to implement adjustments and optimize the short, medium, and long-term goals in the Sustainable Development Strategy Roadmap in accordance with the five major sustainability targets. In 2025, the Sustainable Development Committee convened a total of six meetings. Progress on sustainability initiatives and the implementation status of the "IFRS Sustainability Disclosure Standards Implementation Plan" were reported on a quarterly basis. In July, the 2024 Sustainability Report was presented, while in December, revisions to the short-, medium-, and long-term sustainability priorities were approved, along with the submission of the 2026 annual work plan. The Sustainability Committee reports to the Board of Directors on sustainability performance and planning at least semi-annually. In 2025, a total of five reports were presented to the Board. During these presentations and discussions, the board of directors engaged by listening to reports and discussions, making inquiries, providing guidance, reviewing and supervising the implementation of various work plans, and ensuring the management team adjusted in a timely manner.





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1.1.2. Roadmap for Sustainable Development

SinoPac Holdings took action by linking the United Nations' Sustainable Development Goals (SDGs) and Taiwan's Sustainable Development Goals set by the National Sustainable Development Network with the five sustainability themes in response to the eight SDGs, including SDG1 (No Poverty), SDG 3 (Good Health and Well-Being), SDG 4 (Quality Education), SDG 5 (Gender Equality), SDG 7 (Affordable and Clean Energy), SDG 8 (Decent Work and Economic Growth), SDG 12 (Responsible Consumption and Production), and SDG 13 (Climate Action).

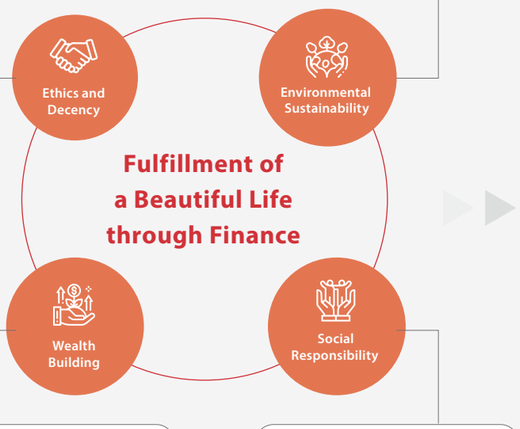
Vision, Mission, and Policy

Ethics and Decency

Maintaining sound corporate governance and upholding ethics, compliance, integrity, transparency, and accountability as our core values. Treating employees, customers, and shareholders as well as all stakeholders with fairness, offering premium financial products and services to customers with the aim of becoming a respected company that all stakeholders take pride in.

Environmental Sustainability

Devoted ourselves to environmental sustainability by reducing the operational impact on the environment. Paying attention to the impact of climate change. Promoting recycling, developing environmental-inclusive financial products, and implementing responsible lending and investment.



Wealth Building

Building customers' wealth through our profession and passion. Pursuing sustainable growth with innovation and business performance. Attaching importance to the career development and welfare of our employees while providing a friendly working environment and creating a long-term value for shareholders.

Social Responsibility

Upholding the spirit of taking from society and giving back to society, engaging in implementing social welfare programs for the vulnerable populations and supporting art and cultural activities in local communities as a responsible corporate citizen with an aim of achieving social prosperity.

Five Sustainability Themes

Fulfillment of Trustworthy Governance (Corporate Governance team)	Build a corporate culture of fair, honest, and transparent management, abiding by the ethical and decent core value, and optimizing the governance mechanism.
Fulfillment of Innovative Service (Customer Relations team)	Assist customers in achieving sustainable management, including passing on wealth from one generation to the next generation and establishing a prosperous financial ecosystem in a more responsible and sustainable manner.
Fulfillment of Healthy Workplace (Employee Welfare team)	Encourage employees to be positive from the heart and motivate each other, and award outstanding employees as the Employee of the Year to create a positive work culture and grow mindsets among employees.
Fulfillment of Green Operations (Environmental Protection team)	Establish an environmental management system to mitigate environmental impacts and discuss environmental and climate issues with different stakeholders, to fulfill green operation within and beyond the company.
Fulfillment of Inclusive Growth (Social Involvement team)	Uphold the spirit of giving back to society and leverage the core competence in financial industry to support local communities to fulfill inclusive growth.

Sustainability Commitment / Action Plan / SDG Achieved

Sustainability Commitment		Action Plan	SDG Achieved
Reduce Inequality	Committed to eliminating any form of inequality within and beyond the organization and is doing its best to protect the basic rights and interests of people regardless of gender, wealth, race, to achieve social justice.	Promote gender equality (directors, senior executives, employees) Improve the accessibility of financial services Promoting Financial Literacy Equality Promoting Cultural Equality	1, 4, 5
Mitigate and Adapt to Climate Change	Committed to paying close attention to the impact of climate change, continuously reducing carbon emissions in cooperation with internal and external stakeholders and developing eco-inclusive financial products that promote energy transformation.	Implement and continue to intensify climate/ nature risk management Support the development of the green energy industry Promote climate change mitigation actions Raise climate awareness (employees, customers, the public)	7, 13
Promote Inclusive Growth	Committed to the common good and mutual benefit for the stakeholders and promoting inclusive growth through products and services, procurement, employee caring, and charities.	Value employees' rights and interests while improving employees' physical and mental health Support the growth of micro, small and medium enterprises (MSMEs) Enhance sustainable supply chain management Promote green procurement and responsible consumption and production pattern Support NPOs/social enterprises and the employment of the vulnerable populations	3, 8, 12

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1.1.3 Three Sustainability Commitments and SDGs

Based on the five sustainability themes, SinoPac Holdings focused on three sustainability commitments, namely Reduce Inequality, Mitigate and Adapt to Climate Change, and Promote Inclusive Growth, and set action plans with short-term, medium-term, and long-term goals in response to the eight SDGs of the United Nations. Please refer to the official website of SinoPac Holdings for the latest sustainability work plans and target setting.

Reduce Inequality

SDG Achieved

Unequal opportunities and unbalanced resource allocation remain unsolved issues in current society. The differences in socioeconomic background, gender, and race not only lead to a lack in income and resources but also lead to a lack of equal opportunities in many aspects including employment, education and medical care for certain groups of people. In the long run, inequalities will inevitably become potential issues for common prosperity and inclusive growth. Thus, in response to the SDGs of the United Nations and Taiwan, SinoPac Holdings is committed to reducing any form of inequality inside and outside the organization and spared no effort in protecting basic rights and interests, regardless of their age, gender, race, religion and wealth to ensure social justice.

Inside the organization, SinoPac Holdings takes the initiative in promoting gender equality at different levels by promoting more outstanding female employees to the management team to increase the percentage of females participating in the decision-making process, implementing DEI workshops, and striving to achieve equal pay for equal work. Outside the organization, SinoPac Holdings proactively implements programs for improving financial literacy and expanding access to financial services to provide new financing tools and channels for financially vulnerable populations such as individual merchants and migrant workers. In addition to strengthening cultural education of schoolchildren in rural areas through a series of community care and art activities, SinoPac Holdings enriches the mental life of the elderly while promoting cultural equality. SinoPac Holdings hopes to pursue profits and maintain equal opportunities and eliminate discrimination, to achieve the vision of "Fulfillment of a Beautiful Life through Finance."

Reduce Inequality – Implementation Status in 2025

Action Plan	Sustainability Theme	Key KPI(s)		2025 Goal(s)	Implementation Status
Promote gender equality (directors, senior executives)	Fulfillment of Trustworthy Governance	Proportion of female Directors in the Board		Above 1/3	Completed
		The proportion of female managers in middle and top management at SinoPac Holdings and its domestic subsidiaries		At least 42%	Completed
Promote gender equality (employees)	Fulfillment of Healthy Workplace	Expand the scope of tracking equal pay for equal work		Develop specific actions to promote equal pay for equal work	Completed
		Planning for DEI workshop and empowerment program		Develop concrete action plans	Completed
Improve the accessibility of financial services	Fulfillment of Innovative Service (Note 2)	Bank SinoPac's Migrant Worker Lending Program	Amount of loans provided	NT$250 million	Completed
			Number of successful loan applications in the year	2,300	Completed
		Bank SinoPac's Financial Ecosystem Service in Wholesale Markets	Number of loans	2,400	Completed
			Loan outstanding	NT$105 million	Completed
		Bank SinoPac's Merchant Owned by Individual (Individual merchants)	Increased number of applications	510	Completed
			Transaction amount	NT$325 million	Not Completed (Note 1)
		SinoPac Securities' "Rich Saving Club" fixed-term and fixed-amount / fixed-term and fixed-stock	Number of Taiwan stocks/U.S. stocks annual debit accounts	150,000	Completed
			Trading amount of Taiwan stocks/U.S. stocks	NT$26.5 billion	Completed
		Bank SinoPac's eldercare and property trust seminars	Number of participants	500	Completed
		Bank SinoPac's disadvantaged groups	Number of disbursed loans under the Financial Inclusion Personal Loan	40	Completed
Promote Financial Knowledge Equit	Fulfillment of Inclusive Growth	Promote financial literacy education tailored for children, young students, the strong generation, and financially disadvantaged groups (such as Indigenous peoples and new immigrants, etc.)	Number of cooperative towns/communities/schools	40	Completed
			Number of participants	More than 6,000	Completed
Promote cultural equality	Fulfillment of Inclusive Growth	Supporting children's art and aesthetic sense education, youth cultural creation, and cultural diversity for the elderly	Number of art and cultural activities session	At least 10 per year	Completed

Note 1: The achievement rate of Bank SinoPac's annual transaction amount from merchants owned by individuals reached 82.14%. Channel partnerships have been strengthened, and promotional efforts are ongoing.
Note 2: The scope objective for 2025 covers Bank SinoPac (excluding overseas operations) and SinoPac Securities.

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Reduce Inequality –Short-term, Medium-term, and Long-term Goals and Action Plans

Action Plan	Key KPI(s)		Short-term Goals (1 year) 2026	Medium-term Goals (2-3 years) 2027-2028	Long-term Goals (3-5 years) 2028-2030
Promote gender equality	Proportion of female directors in the Board		More than1/3		
	The proportion of female managers in middle and top management at SinoPac Holdings and its domestic subsidiaries		At least 42%	At least 43%	At least 44%, 33% of female managers in top management
	SinoPac DEI Impact Program		SinoPac DEI Impact Program Conduct internal employee opinion surveys across the Holding Company and its domestic subsidiaries and develop inclusive workplace initiatives based on survey insights.	SinoPac DEI Impact Program 1. SinoPac Holdings and its domestic subsidiaries shall organize at least one DEI impact activity annually to enhance employee awareness. 2. Major overseas subsidiaries shall promote DEI values in collaboration with local employees as part of the DEI Impact Program.	SinoPac DEI Impact Program Across the Holding Company, one to two DEI-related activities shall be held each year to strengthen employee identification with and participation in DEI initiatives.
	Follow-up mechanisms of equal pay for equal work		Develop specific actions to promote equal pay for equal work- Incorporating gender-based equal pay review criteria into SinoPac Holdings' review guidelines of the review committee	Continuously implement the mechanism - Advancing gender equal pay mechanisms and actions to reduce the gender pay gap	Continuous implementation and optimization - Advancing and enhancing gender equal pay mechanisms and actions to reduce the gender pay gap
Improve the accessibility of financial services	Bank SinoPac's Migrant Worker Lending Program	Amount of loans provided	270 million	280 million	
		Number of successful loan applications in the year	2,700	2,800	
	Bank SinoPac's Financial Ecosystem Service in Wholesale Markets	Number of Loans	2,450	2027: 2,500 2028: 2,550	2029: 2,500 2030: 2,450
		Loan outstanding	110 million	2027: 120 million 2028: 125 million	120 million
	Bank SinoPac's Merchant Owned by Individual (Individual merchants)	Increase number of applications	750	7% growth every year	5% growth every year
		Amount of transaction	285 million	10% growth every year	12% growth every year
	SinoPac Securities' "Rich Saving Club" fixed-term and fixed-amount / fixed-term and fixed-stock	Number of Taiwan stocks/U.S. stocks annual debit accounts	250,000	280,000/year	310,000/year
		Trading amount of Taiwan stocks/U.S. stocks annual debit	45 billion	48 billion/year	51 billion/year
	Bank SinoPac's disadvantaged groups	Number of Financial Inclusion Personal Loan	50	60/year	
		Number of borrowers of Amret Microfinance Loans	295,000	390,000	515,000
		Outstanding loans of Amret Microfinance	USD 1.845 billion	USD 2.44 billion	USD 3.22 billion
Promote financial knowledge equality	Promote financial literacy education tailored for children, young students, the strong generation, and financially disadvantaged groups (such as Indigenous peoples and new immigrants, etc.)	Number of cooperative towns/communities/schools/ classes	45	50	
		Knowledge improvement through pre- and post-training financial literacy surveys	Plan at least 15 sessions in which participants take part in pre- and post-training financial literacy surveys, with at least 50% of respondents demonstrating knowledge improvement	Ensure that participants in more than half of the sessions each year take part in pre- and post-training financial literacy surveys, with at least 60% of respondents demonstrating knowledge improvement	
Promote cultural equality	Supporting children's art and aesthetic sense education, youth cultural creation, and cultural diversity for the elderly	Number of art and cultural activities sessions	At least 10 per year		

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Mitigate and Adapt to Climate Change

SDG Achieved

The Intergovernmental Panel on Climate Change (IPCC) published Assessment Report 6 (AR6) in 2021-2022, clearly indicating that climate change is occurring world-wide. Nearly half the world's population lives in hotspots climate change and the occurrence of extreme climate events will further cause mounting loss of property and life. Accordingly, SinoPac Holdings has undertaken to pay attention to the impact of climate change, implement environmental sustainability and supply chain management, and promote resource recycling. Furthermore, SinoPac Holdings pledged to achieve net zero emissions in its operations by 2030 and its all-financial portfolio by 2050 in close cooperation with internal and external stakeholders.

Internally, SinoPac Holdings has taken concrete measures for energy conservation and carbon reduction such as introducing GHG inventory and expanding its scope to mitigate the impact brought by climate change. It has also integrated climate risks into the risk management system to gain an understanding of the risks and opportunities arising from climate change. Seminars and training courses are also organized to increase the employees' awareness of climate change. Externally, SinoPac Holdings strives to leverage on its core operation in the financial sector to implement responsible lending and investment policies and incorporate ESG related indicators into the evaluation process. It has also been proactively developing eco-friendly financial products to raise the climate awareness of the customers and the public and to promote energy transformation while seeking carbon-free business opportunities for customers and investors.

Mitigate and Adapt to Climate Change - Implementation Status in 2025

SinoPac Holdings established a cross-subsidiary and cross- departmental Net Zero Project Management Office (PMO) in the first quarter of 2022 to formulate a five-year work plan and conduct continuous reviews. By the end of 2024, the PMO had completed its mission and transitioned its tasks to cross-departmental teams Starting from 2025, These teams are responsible for executing sustainable development affairs and continue to drive SinoPac Holdings' net-zero efforts. The short-, medium-, and long-term goals outlined in the original net-zero implementation strategy have been integrated into the climate change mitigation and adaptation objectives under the company's three core sustainability commitments.

Action Plan	Sustainability Theme	Key KPI(s)	2025 Goal(s)	Implementation Status in 2025
Implement and continue to intensify climate/nature risk management	Fulfillment of Trustworthy Governance	Continuously enhance the management and disclosure of climate and nature risks, conduct a carbon inventory of Scope 3 investment and loan portfolios, monitor SBT targets and the progress of decarbonization, improve the quality of data from the inventories, and disclose results externally	1. Establish climate change database and automation system: (1) Integrate AR6 domestic physical climate risk database and establish automated physical risk scenario analysis system. (2) Integrate a database for SBT targets and the PCAF carbon inventory of scope 3 financed emissions. 2. Continuously enhance the TNFD framework for identifying nature-related risks and opportunities and introduce TNFD exploratory scenario analysis	Completed
Raise climate awareness (employees)	Fulfillment of Healthy Workplace	Percentage of employees signing "Sustainability I Do Commitment"	100% employee signature rate for all employees of SinoPac Holdings	Completed
		Inclusion of sustainability trends into the training system	Inclusion into training programs for new recruits and supervisors and the scope of implementation includes SinoPac Holdings and its domestic subsidiaries	Completed
		Cumulative Number of Sustainable Finance Certificates Obtained	500 certificates	Completed
Support the development of the green energy industry	Fulfillment of Innovative Service (Note 2)	Bank SinoPac's balance of loans for Green Energy Financing	162 billion	Completed
		Bank SinoPac's cumulative installed capacity for wheeling on the Green Energy Electricity Trading Trust Platform	400MW	Completed
		SinoPac Venture Capital's investments in green industries	New investment amount not less than 15% of the total new investment amount of the year	Not completed (Note 1)
		SinoPac Securities Venture Capital's investments in green industries	2 projects/investment amount not less than 30 million	Completed
		SinoPac Leasing's (including overseas) amount of Loans to Green Energy Equipment and its Supply Chain	1.6 billion	Completed
		Underwriting amount for green energy stock as the lead or co-underwriter by SinoPac Securities	1 billion	Completed
Raise climate awareness (customers)		Number of sustainability/climate seminars/forums	4	Completed
		Number of ESG evaluation training courses for Institutional investors arranged by SinoPac Securities	20	Completed

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Action Plan	Sustainability Theme	Key KPI(s)	2025 Goal(s)	Implementation Status in 2025
Raise climate awareness (customers)	Fulfillment of Innovative Service (Note 2)	Number of participants in climate awareness related seminars for wealth management customers organized by Bank SinoPac	331	Completed
		Number of people reached through the sustainable financial products section on Bank SinoPac's official website	Reach at least 5 million people through EDM and the LINE App	Completed
		Engagement with investees	12 sessions organized by Bank SinoPac/10 sessions organized by SinoPac Securities	Completed
		Bank SinoPac organized seminars/events on net zero transition trends or sustainability for borrowers and potential clients	2-4 seminars/events with the objective of reaching 200-300 suppliers	Completed
		Bank SinoPac promotes its sustainable financial services to raise client climate awareness and market visibility	Collaborate with third-party cross-industry partners (e.g., decarbonization consultants, energy management companies, renewable electricity retailers, etc.) to promote sustainable financial service solutions (4 to 6 press releases)	Completed
		Bank SinoPac promotes green loans	Promote green loans by leveraging funding, services, and engagement to support business transformation	Completed
		Bank SinoPac strengthened sustainable/green products and marketing for retail customers	Ongoing promotion of sustainable/green products and campaigns (e.g., Carbon Calculator function, Green Deposits, Green Mortgages)	Completed
		Bank SinoPac promotes the "Carbon Calculator function"	1. Expand the application of the Carbon Calculator function to the Green Card. 2. 80,000 debit card users/65,000 SPORT Card users/5,000 Green Card users	Completed
		Bank SinoPac issues credit cards (including replacements) with "Environmental Label Certified" (including credit and debit cards)	80,000 cards	Completed
		Engagement services provided by SinoPac Securities Investment Service for listed companies	20 sessions	Completed
Promote climate change mitigation actions	Fulfillment of Green Operations	Scope of GHG inventory and verification	Complete the consolidation of GHG inventory of the Amret site to achieve 100% coverage of domestic and overseas sites	Completed
		Cumulative reduction rate on energy saving, water consumption and GHG emissions (2021 as the base year)	1. Attain the SBT carbon reduction objective of 21% in Scope 1 + 2 emissions 2. Reduce Scope 3 emissions in fuel and energy-related activities by 20%	Completed
			3. Reduce electricity consumption and water consumption by 3.5%	Not Completed (Note 3,4)
		Number of Scope 3 items verified by third-party	10 items with integrity and materiality assessment for Scope 3 items	Completed
		Proportion of renewable energy use (Note 5)	After the consolidation of the subsidiary Amret, the proportion of renewable energy use increased to 25%	Completed
		Internal carbon pricing mechanism (own operations)	Review/Adjust Internal carbon pricing mechanism	Completed
Raise climate awareness (the public)	Fulfillment of Inclusive Growth	Number of people reached by "Sustainable Ocean " and "SinoPac Life - A Million Acts of Green" campaign	230,000	Completed
		Sponsorships for research on ocean carbon sink by academic institutions and associations dedicated to whale and dolphin conservation	Continuous investment	Completed

Note 1: The achievement rate of SinoPac Venture Capital's investment portfolio in green industries reached 73.03%. In response, investment cases have been actively evaluated, and funds continue to be allocated to green-related industries.
Note 2: The scope of the 2025 target includes Bank SinoPac (including overseas operations), SinoPac Securities (including SinoPac Securities Venture Capital and SinoPac Inv. Service), SinoPac Leasing (including overseas operations), and SinoPac Venture Capital.
Note 3: Due to the expansion of operating locations and a 19.18% increase in the number of employees compared to the baseline year, electricity consumption decreased by only 2% compared to the baseline year.
Note 4: Similarly, due to the expansion of locations and workforce, water consumption increased by 9,200 cubic meters compared to the baseline year.
Note 5: The renewable energy target setting only includes Amret, which was consolidated in 2025. Therefore, the 2025 target achievement results are calculated based on this defined boundary.

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Mitigate and Adapt to Climate Change —Short-term, Medium-term, and Long-term Goals and Action Plans

Action Plan	Key KPI(s)	Short-term Goals (1 year) 2026	Medium-term Goals (2-3 years) 2027-2028	Long-term Goals (3-5 years) 2028-2030
Implement and continue to intensify climate/nature risk management	1. Optimize risk management effectiveness and efficiency. 2. Continuously enhance Nature-related Financial Disclosures.	1. Continuously establish climate change database and automation system: (1) Integrate overseas physical climate risks database and establish an automated physical climate risk scenario analysis system. (2) Continuously integrated a database for SBT targets and the PCAF carbon inventory of scope 3 financed emissions and establish an automated PCAF calculation system. 2. Continuously enhance Nature-related Financial Disclosures (TNFD): Introduce external assurance mechanisms for TNFD and, in accordance with the Bankers Association's "Domestic Financial Industry Nature-Related Risk Study Report" enhance disclosure aspects of LEAP (Locate and Evaluate).	1. Continuously establish climate change database and automation system: (1) Integrate databases for decarbonized investment and lending portfolios. (2) Establish integrated climate (physical risks), decarbonization, PCAF, and SBT target monitoring dashboards to manage and monitor climate risk resilience indicators and targets. 2. Continuously enhance Nature-related Financial Disclosures (TNFD): (1) Continuously refine the "nature-related dependencies and impacts, risks, and opportunities" framework and scenario analysis in line with TNFD guidance. (2) Discuss the introduction of a TNFD investment and lending risk management mechanism.	1. Continuously establish climate change database and automation system: Continuously establish integrated climate (transition risks), decarbonization, PCAF, and SBT target monitoring dashboards to manage and monitor climate risk resilience indicators and targets. 2. Continuously enhance Nature-related Financial Disclosures (TNFD): (1) Continuously refine the "nature-related dependencies and impacts, risks, and opportunities" framework and scenario analysis. (2) Introduce a TNFD investment and lending risk management mechanism.
Raise climate awareness (employees)	Promote the"Sustainability I Do Commitment"	100% employee signature rate for all employees of SinoPac Holdings		
	Cumulative number of sustainable finance basic and advanced certificates	1,550	1,600	1,700
Support the development of the green energy industry	Bank SinoPac and King's Town Bank's balance of loans for green energy financing	Increase of 16.65 billion, with Bank SinoPac (China) loan balance reaching CNY 2.35 billion	Increase of 16.65 billion/year, with Bank SinoPac (China) loan balance growing by 10% annually	
	Bank SinoPac's cumulative installed capacity for wheeling on the Green Energy Electricity Trading Trust Platform	700MW	800MW	900MW
	SinoPac Leasing's (including overseas) Financing for Green Energy Equipment and its Supply Chain	1.7 billion	2027: 1.7 billion 2028: 1.8 billion	1.8 billion/year
	SinoPac Venture Capital and SinoPac Securities Venture Capital's investment in green industries	New investment amount no less than 15% of the annual investment budget of the year		
	Underwriting amount and projects for green energy stock as the lead or co-underwriter by SinoPac Securities	1.0 billion	Underwriting amount of 1.0 billion in 2027 Undertake at least 2 green energy and environmental protection cases in 2028	Undertake at least 2 green energy and environmental protection cases annually
Raise climate awareness (customers)	Number of sustainability/climate seminars/forums	At least 4 each year		
	SinoPac Securities arranged for institutional investors to share ESG trends and regulations. Provide corporate clients engagement services	At least 5 ESG trend and regulatory sharing sessions Engagement services for 25 clients	At least 8 ESG trend and regulatory sharing sessions per year Engagement services for 25 clients	At least 10 ESG trend and regulatory sharing sessions per year Engagement services for 25 clients
	Number of individuals reached through sustainability/net-zero concept and product communications by Bank SinoPac	Reach at least 5 million people through EDM and the LINE App annually, with a click-through rate of 10%		
	Engagement with investee companies to enhance net-zero and climate awareness	At least 34 sessions	At least 36 sessions in 2027 At least 37 sessions in 2028	At least 41 sessions in 2029 At least 42 sessions in 2030
	Bank SinoPac promoted sustainable finance solutions for corporate clients	At least 250 participants reached per year		
	Bank SinoPac issues (including replacements) debit and credit cards with "Environmental Label Certification"	Cumulative 200,000 cards, with an active card ratio reaching 21%	Cumulative 250,000 cards, with an active card ratio reaching 23%	Cumulative 300,000 cards, with an active card ratio reaching 25%
	Bank SinoPac promotes the "Carbon Calculator function"	Cumulative 210,000 cards using the "Carbon Calculator function," with active card ratio reaching 54%	Cumulative 230,000 cards using the "Carbon Calculator function," with active card ratio reaching 56%	Cumulative 250,000 cards using the "Carbon Calculator function," with active card ratio reaching 58%

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Mitigate and Adapt to Climate Change —Short-term, Medium-term, and Long-term Goals and Action Plans

Action Plan	Key KPI(s)		Short-term Goals (1 year) 2026	Medium-term Goals (2-3 years) 2027-2028	Long-term Goals (3-5 years) 2028-2030
Promote climate change mitigation actions	Scope of GHG inventory and verification		Verification coverage reaching 100%, with King's Town Bank and Amret adopting ISO 14064-1 standards, while all other domestic and overseas locations adopt the GHG Protocol	Verification coverage reaching 100%, with all domestic and overseas locations adopting the GHG Protocol	Greenhouse gas inventory and verification coverage reaching 100% across all domestic and overseas locations
	Cumulative reduction rate on GHG emissions (2021 as the baseline) (Note 1)		1. Attain the SBT carbon reduction objective of 25.2% in Scope 1 + 2 emissions 2. Reduce Scope 3 emissions in fuel and energy-related activities by 30%	1. Attain the SBT carbon reduction objective of 29.4% in Scope 1 + 2 emissions by 2027 2. Reduce Scope 3 emissions in fuel and energy-related activities by 50%	1. Attain the SBT carbon reduction objective of 33.6% in Scope 1 + 2 emissions by 2028, and file an application for a new target after incorporating Amret 2. Reduce Scope 3 emissions in fuel and energy-related activities by 90%
	Cumulative reduction rate on energy usage, water consumption (2021 as the baseline) (Note 2)		1. Reduce electricity consumption per capita at domestic locations by 6% 2. Reduce water consumption per capita at domestic locations by 4%	1. Reduce electricity consumption in per capita electricity at domestic locations by 8% 2. Reduce water consumption per capita at domestic locations by 5%	1. Reduce electricity consumption per capita at domestic locations by 10% 2. Reduce water consumption per capita at domestic locations by 6%
	Number of Scope 3 items verified by third-party		11 items with integrity and materiality assessment for Scope 3 items	Align the Scope 3 inventory boundaries with the boundaries of the Consolidated Financial Report based on the results of the 2026 Scope 3 integrity and materiality assessment	Set inventory targets based on prior-year completeness and materiality assessment results
	Proportion of renewable energy use (Note 3)		After the consolidation of the subsidiary Amret, the proportion of renewable energy use increased to 35%	55%	100%
Raise climate awareness (the public)	Number of people reached by "Sustainable Ocean " and "SinoPac Life - A Million Acts of Green" campaign	Number of participants reached	250,000	300,000	350,000
		Percentage of participants expressing willingness to participate again or recommend to others in feedback surveys	More than 50%	More than 60%	More than 80%
	Support for Kuroshio Ocean Education Foundation - Ocean Oasis Project		Support for Kuroshio Ocean Education Foundation - Ocean Oasis Project Establish and operate an underwater acoustic recording station to accumulate at least 200 hours of underwater acoustic data and detect at least three indicator cetacean species and other biological acoustic signatures. The project aims to strengthen cetacean and marine biodiversity monitoring capabilities while providing NGOs and academic institutions with important scientific evidence to support the development of marine conservation strategies and biodiversity protection initiatives.	1. Accumulate more than 600 hours of acoustic data and complete cetacean acoustic data analysis. 2. Plans are underway to establish an underwater acoustic database platform, which is expected to serve as a reference resource for research institutions and support future marine conservation and biodiversity research.	1. Collaborate with NGOs or academic institutions to establish a long-term underwater acoustic monitoring platform, accumulating more than 1,200 hours of acoustic data 2. Establish a sharable underwater acoustic database to support research applications
			Underwater acoustic analysis capacity-building program: Complete a seed training program for underwater acoustic analysis, including equipment operation, maintenance, and data processing and analysis	Develop training courses and materials for underwater acoustic analysis and jointly train a team with practical capabilities (at least 5 members) with the Kuroshio Ocean Education Foundation	Collaborate with NGOs or academic institutions to advance talent development programs in underwater acoustic research, expanding the team size and deepening database application development
	"Ocean Oasis Project" themed exhibition held through Bank SinoPac and SinoPac Securities operational locations		Plan to establish more than 5 exhibition sites, reaching over 5,000 participants	Plan to establish a cumulative total of more than 10 exhibition sites, support the Kuroshio Ocean Education Foundation in developing an online ocean soundscape interactive platform, with total reach exceeding 15,000 participants	Collaborate with academic institutions to develop ocean sustainability action programs, inviting NGOs and the public to participate in conservation actions; expected to attract more than 1,000 participants annually
			At least 50% of survey responses indicate improved knowledge of ocean conservation	At least 70% of survey responses indicate improved knowledge of ocean conservation	At least 80% of survey responses indicate positive feedback

Note 1: The boundary for greenhouse gas management performance and target metrics is consistent with the baseline year and excludes King's Town Bank and Amret, which were consolidated in 2025.

Note 2: The boundary for electricity and water saving covers domestic locations only.

Note 3: Amret has been included in the renewable energy usage ratio since July 2025; King's Town Bank will be included starting in 2026.

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Science-Based Targets (SBTs) Implementation Status in 2025

SinoPac Holdings is actively progressing toward its net-zero goals of achieving net-zero emissions from its own operations by 2030 and net-zero emissions across its entire asset portfolio by 2050 In accordance with the Financial Sector Science-Based Targets Guidance issued by the Science Based Targets initiative (SBTi), the Company established near-term science-based targets aligned with a 1.5℃ pathway, which were validated by SBTi in January 2024.

In addition, SinoPac Holdings is the first financial holding company in Taiwan to develop a Net-Zero Commitment Implementation Plan with reference to the framework outlined in the Financial Institution Net-Zero Transition Plans – Fundamentals, Recommendations, and Guidance published by the Glasgow Financial Alliance for Net Zero (GFANZ) in November 2022. Through a systematic and structured approach, the Company seeks to enhance stakeholders' understanding of and support for its net-zero transition efforts. For more information, please refer to the Net-Zero Commitment Implementation Plan available on the SinoPac Holdings website.

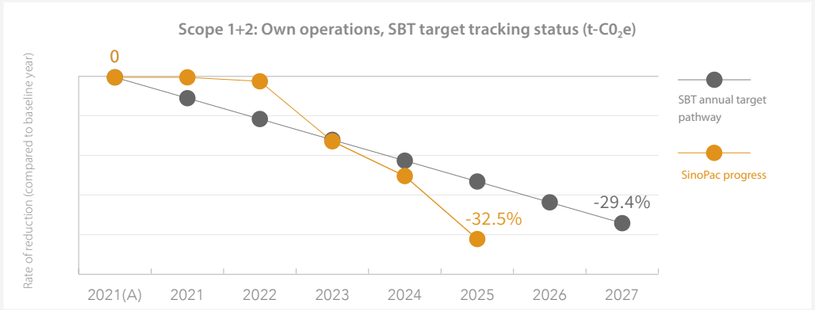
Using 2021 as the base year, SinoPac Holdings continuously monitors progress against its science-based targets to track overall decarbonization performance. However, following the acquisitions of King's Town Bank and Amret in 2025, these newly acquired entities were not included within the organizational boundary used for target setting in the base year. Accordingly, their greenhouse gas emissions were not included in the assessment of progress toward the Company's science-based targets presented in this report.

Following the completion of the acquisitions, SinoPac Holdings has been progressively compiling greenhouse gas emissions data for the newly acquired entities and will, in accordance with the relevant principles of the SBTi and the GHG Protocol, assess whether a base-year recalculation is required or whether these entities should be incorporated into future target management and disclosures. As of the end of 2025, the Company's progress in achieving its science-based targets is as follows:

SinoPac's Own Operations

Targets language	Reduce absolute scope 1 and 2 GHG emissions 29.4% by 2027 from a 2021 base year.
Progress	The absolute amount of Scope 1 and 2 absolute GHG emissions reduced by 32.5% in 2025 as compared to the base year, which met targets for 2025. Refer to Section 5.1. Green Operations for detailed carbon reduction actions related to SinoPac Holdings' own operations.

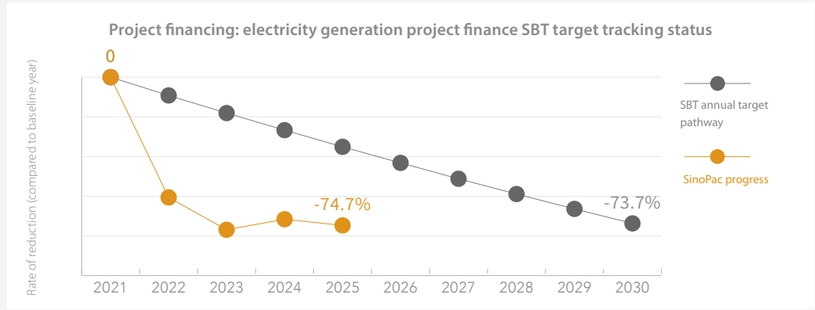
(*) 2021(A): After July 2022, SBTi requires that regardless of the baseline year setting after 2020, the reduction ratio is calculated with 2020 as the starting year. Therefore, the actual baseline year and values used here is from 2021, but SBTi still regards them as 2020 data.



Investment and Financing Portfolio

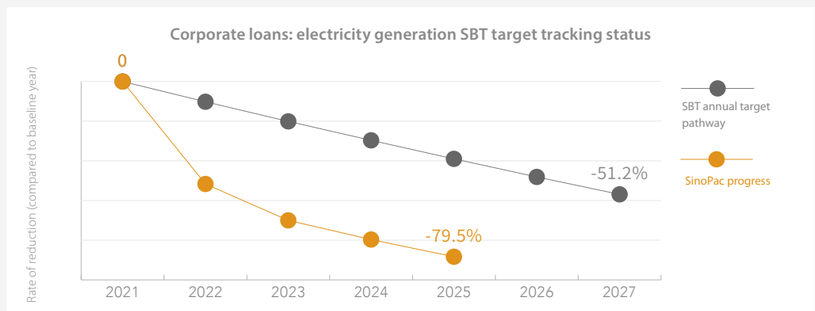
1. Project financing: electricity generation project finance

Targets language	Reduce electricity generation project finance portfolio GHG emissions 73.7% per kWh by 2030 from a 2021 base year.
Progress	The amount of GHG emission intensity of electricity generation project finance reduced by 74.7% in 2025 as compared to the base year, which met targets for 2025. Refer to 3.2.1 Green Finance for detailed implementation and actions regarding renewable energy.



2. Corporate loans: electricity generation

Targets language	Reduce GHG emissions from the electricity generation sector within corporate lending portfolio 51.2% per MWh by 2027 from a 2021 base year.
Progress	The amount of GHG emission intensity of electricity generation sector within its corporate lending portfolio reduced by 79.5% in 2025 as compared to the base year, which met targets for 2025. Refer to 3.2.1 Green Finance for detailed implementation and actions regarding renewable energy.



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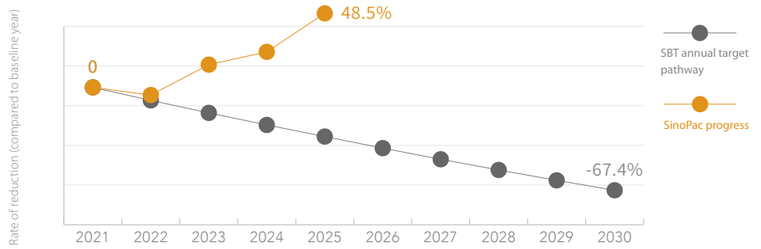
SinoPac Holdings

Investment and Financing Portfolio

3. Corporate loans: commercial real estate

Targets language	Reduce GHG emissions from the commercial real estate sector within corporate loan portfolio 67.4% per square meter by 2030 from a 2021 base year.
Progress	The GHG emissions intensity per square meter of the commercial real estate financing portfolio within the corporate loan portfolio increased by 48.5% in 2025 compared with the base year, and the 2025 target was not achieved. Financed emissions associated with commercial real estate financing are primarily estimated using reference values for similar building types within the same region, as well as GRESB coefficients. Compared with the base year, there has been no significant change in the composition of the commercial real estate financing portfolio as of the end of 2025. Therefore, the increase in emissions intensity is mainly attributable to the year-on-year increase in the referenced emission factors rather than any material change in portfolio composition. Going forward, SinoPac Holdings will continue to enhance the collection of actual energy use and emissions data for commercial real estate financing and will regularly review the coefficients and methodologies applied to improve the quality and comparability of emissions data.

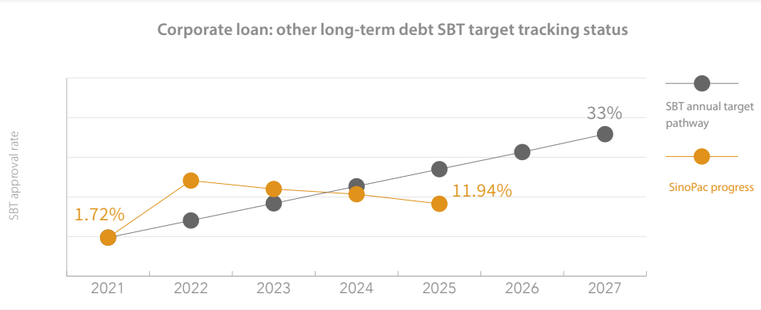
Corporate loans: commercial real estate SBT target tracking status



4. Corporate loan: other long-term debt

Targets language	Reach 33% of other long-term corporate loan portfolios by invested value setting SBTi validated targets by 2027 from 2021 base year. This target covers the following sectors: fossil fuel, electronics, steel, paper, cement, textile, production of chemical materials, traditional manufacturing - automobile manufacturing, transportation, banks, real estate development, and warehouse.
Progress	In the outstanding balances of long-term corporate loan portfolio in 2025, clients in covered industries that passed SBTi validation accounted for 11.94% of SinoPac Holdings' long-term corporate loan portfolio in those covered industries, which did not meet the 2025 target. When including clients that have committed to SBTs but have not yet been validated, the proportion reaches 17.6%, which is still not aligned with the SBT target pathway.

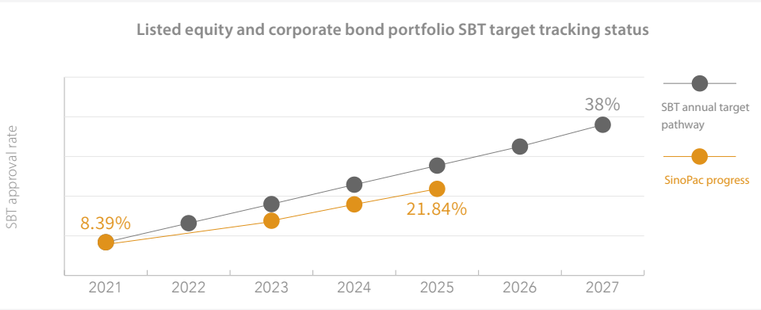
Corporate loan: other long-term debt SBT target tracking status



5. Corporate instruments (common / preferred stock, corporate bonds, ETFs, REITs, and real estate mutual funds)

Targets language	Reach 38% of listed equity and corporate bond portfolio by invested value setting SBTi validated targets by 2027 from a 2021 base year.
Progress	In 2025, 21.84% of the total balance of listed equity and corporate bond passed SBTi validation, and the 2025 target was not met. However, when including investment positions with SBT commitments that have not yet been validated, the portion accounted for 35.67%, aligning with the SBT target pathway.

Listed equity and corporate bond portfolio SBT target tracking status



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Promote Inclusive Growth

SDG Achieved

SinoPac Holdings, as a benchmark in the financial industry, goes beyond its role as a capital provider to serve as a key driver of social progress, industrial co-prosperity, and economic and sustainable transformation. By leveraging the power of finance, SinoPac Holdings strives to advance financial inclusion, generate meaningful positive impact, and provide transformative opportunities for underserved groups in areas such as education, healthcare, and social welfare. Guided by the principle of shared value creation with stakeholders, SinoPac Holdings promotes inclusive growth through innovative financial products and services, responsible procurement, employee engagement, and philanthropic initiatives.

Inside the organization, SinoPac Holdings attaches importance to employee rights and well-being, fostering both physical and mental health while creating a supportive and inclusive workplace environment. In addition, it sets up the supplier standards in place to improve suppliers' working conditions and promotes sustainable consumption and production through sustainable supply chain management in hopes of achieving strong partnership for common prosperity. Upholding the spirit of taking from society and giving back to society, SinoPac Holdings takes concrete actions to promote employment of the vulnerable populations and to implement social welfare programs. It also supports art and cultural activities in local communities as responsible corporate citizens with the aim of achieving social prosperity.

Promote Inclusive Growth – Implementation Status in 2025

Action Plan	Sustainability Theme	Key KPI(s)	2025 Goal(s)	Implementation Status
Value employees' rights and interests while improving employees' physical and mental health	Fulfillment of Healthy Workplace	Coverage of ISO 45001 certification	The Company's seven buildings have adopted and been certified to ISO 45001	Completed
		Optimization of human rights risk management mechanism	Enhance management mechanisms: 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 1)
		Implement health promotion programs: proportion of employees with BMI within the normal range at SinoPac Holdings and its domestic subsidiaries	50%	Completed
		Creation of a friendly workplace	The employment rate of persons with disabilities at SinoPac Holdings and its domestic subsidiaries exceeds 1%	Completed
Support the growth of micro, small and medium enterprises (MSMEs) (Note 2)	Fulfillment of Innovative Service	The domestic transaction amount on the SME digital platform (funBIZ)	14.3 billion	Completed
		Outstanding amount of SME loans	408 billion	Completed
		Number of SME loan borrowers	5,660	Completed
		Outstanding amount of Micro Business Loans	5.4 billion	Completed
Enhance sustainable supply chain management (Note 3)	Fulfillment of Green Operations	Proportion of the suppliers signing the Supplier Sustainability Commitment	Maintain 100%	Completed
		Optimize the procurement management system	Strengthening procurement policies and standards, conduct annual ESG-inclusive evaluations of domestic suppliers and conduct 1 internal training course for procurement personnel	Completed
		Enhance the domestic supplier's ESG concepts and abilities	1. Continue to implement ESG management documents; 30% of construction and maintenance projects over NT$2 million have been adopted 2. Organize 1-2 sessions of supplier training programs	Completed
Promote sustainable consumption and production patterns (Note 3)		Proportion of purchasing items aligned with the government's green procurement and financial policies	More than 95%	Completed
		Utilization rate of domestic green building materials for renovation	More than 70%	Completed
		Receive Outstanding Green Procurement Organization or other related awards	Continue to win the " Outstanding Private Enterprise in Green Procurement Award" or other related awards (e.g., Buying Power), hosted by Ministry of Environment	Completed
		Sustainable Procurement	Plan to expand the use of recycled and environmentally friendly materials in printed materials and employee uniforms	Completed
Support charity organizations /social enterprises and the employment of the vulnerable populations	Fulfillment of Inclusive Growth	Coordinate resources of SinoPac Holdings and its domestic subsidiaries to support charity organizations and social enterprises	Support charity organizations and social enterprises through business activities, including purchasing or subscribing to their products and services	Completed
		Number of social enterprises assisted by SinPac Foundation, providing funding and professional resources	At least 70	Completed

Note 1: 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.

Note 2: The target scope covers Bank SinoPac (excluding overseas operations).

Note 3: The scope of the program covers the domestic operations of SinoPac Holdings and its six subsidiaries, excluding overseas operations.

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Promote Inclusive Growth –Short-term, Medium-term, and Long-term Goals and Action Plans

Action Plan	Key KPI(s)	Short-term Goals (1 year) 2026	Medium-term Goals (2-3 years) 2027-2028	Long-term Goals (3-5 years) 2028-2030
Value employees' rights and interests while improving employees' physical and mental health	Coverage of ISO 45001 certification	SinoPac Holdings' seven domestic self-owned buildings have adopted and been certified to ISO 45001	SinoPac Holdings' eight domestic self-owned buildings have adopted and been certified to ISO 45001	ISO 45001 implemented and certified across all self-owned buildings of SinoPac Holdings domestically and overseas
	Optimization of human rights risk management mechanisms	1. Expand the implementation scope of human rights due diligence to cover the entire SinoPac Holdings Group 2. Enhance human rights-related policies, introduce a human rights commitment statement, align with international trends, and raise employee awareness	1. Human rights due diligence implemented across the entire SinoPac Holdings Group 2. In response to domestic and international human rights trends and regulations, evaluate and enhance related policies and measures	
	Implement health promotion programs; proportion of employees with BMI within the normal range at SinoPac Holdings and its domestic subsidiaries	1. Conduct at least two health promotion activities or seminars annually 2. Achieve a 50% rate of employees within the normal BMI range at SinoPac Holdings and its domestic subsidiaries		
Support the growth of micro, small and medium enterprises (MSMEs)	The domestic transaction amount on the SME digital platform (Bank SinoPac funBIZ)	15.5 billion	The annual growth rate reaches 10~15%	
	Bank SinoPac and King's Town Bank's SME loan balance	597.5 billion	The annual growth rate reaches 5~8%	
	Bank SinoPac and King's Town Bank's number of SME loan borrowers	7,189	The annual growth rate reaches 1~3%	
	Bank SinoPac's outstanding amount of Micro Business Loans	10.5 billion	14.5 billion	18 billion
Enhance sustainable supply chain management	Proportion of the suppliers signing the Supplier Sustainability Commitment	Maintain a 100% signing rate among domestic suppliers	70% signing rate among domestic and overseas suppliers	90% signing rate among domestic and overseas suppliers
	Optimize the procurement management system	Strengthening procurement policies and standards, conduct annual ESG-inclusive evaluations of domestic suppliers and conduct 1 training session for suppliers and procurement personnel	Incorporate ESG criteria into annual evaluation of domestic suppliers; conduct 2 training sessions for suppliers and procurement personnel	Incorporate ESG criteria into annual evaluation of domestic suppliers; conduct 2 training sessions for suppliers and procurement personnel; and hold supplier conferences for engagement
	Enhance the domestic supplier's ESG concepts and abilities	1. Continue to implement ESG management documents; 40% of construction and maintenance projects over NT$2 million have adopted them 2. Set carbon reduction targets for 30% of high-emission domestic suppliers (3 companies)	1. Expand the scope of suppliers to use ESG management documents. 50% of construction and maintenance projects over NT$2 million have adopted them 2. Set carbon reduction targets for 40% of high-emission domestic suppliers (4 companies)	1. Expand the scope of suppliers to use ESG management documents. 60% of construction and maintenance projects over NT$2 million have adopted them 2. Set carbon reduction targets for 50% of high-emission domestic suppliers (5 companies)
Promote sustainable consumption and production patterns	Proportion of purchasing items aligned with the government's green procurement and financial policies	100%	100%	100%
	Participation in Outstanding Enterprise in Green Procurement Award	Receive at least 1 award	Receive at least 2 awards	Receive at least 2 awards
	Utilization rate of domestic green building materials for renovation	More than 80%	More than 85%	More than 90%
	Circular use	Adopt environmentally certified materials for all summer uniforms; recycled/environmentally friendly paper used in 30% of printed materials	Adopt environmentally certified materials for all summer uniforms; recycled/environmentally friendly paper used in 50% of printed materials	Adopt environmentally certified materials for all uniforms; recycled/environmentally friendly paper used in 70% of printed materials
Support charity organizations / social enterprises to build a happy society	Coordinate resources of SinoPac Holdings and its domestic subsidiaries to support charity organizations and social enterprises	At least 10 projects successfully matched	Cumulatively at least 15 projects matched	Cumulatively at least 25 projects matched
	Number of social enterprises assisted by SinPac Foundation, providing funding and professional resources	Cumulatively at least 80 enterprises, with over 65% satisfaction based on survey feedback	Cumulatively at least 100 enterprises, with over 70% satisfaction	Cumulatively at least 120 enterprises, with over 75% satisfaction

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1.1.4 Performance of Six Capitals

SinoPac Holdings believes that the creation of corporate value has changed its emphasis from traditional financial performance to value creation from the "six capitals", including financial capital, manufactured capital, intellectual capital, human capital, social and relationship Capital, and natural capital. In addition to presenting an outstanding financial result, SinoPac Holdings also takes the environmental and social impacts created by the Company's business activities into its core business model. Through checking the inputs of the six capitals on its business models, operation strategy, and the final outputs of the six capitals, the value created in business operating and the role SinoPac Holdings played were both highlighted.

Input

Financial Capital

Total assets at the beginning of 2025: NT$ 3,068.775 billion.

Retained earnings at the beginning of 2025: NT$ 78.1 billion.

Invested in corporate governance improvement: NT$ 35.83 million

Invested in information security development: NT$ 502.48 million

Employee salaries and benefits: NT$ 24.2billion.

Property and equipment investment: NT$ 1.6 billion.

Expenditure on R&D: NT$ 634 million.

Expenditure on energy conservation and carbon emission reduction: NT$ 13.2 million.

Expenditure on renewable energy purchase: NT$ 58 million

Expenditures on talent cultivation and competency development programs: NT$ 91.37 million.

Human Capital

Full-time employees at the beginning of 2025: 9,776 / Dispatched employees at the beginning of 2025: 149

Total employee training hours: 847,301 hours.

Employees volunteering in philanthropic activities: 1,497 person-times and a total of 5,791 hours

Business Activities



Explanation of different parts of business model :

- → The core of SinoPac Holdings' business strategy.
- → SinoPac Holdings' people-oriented corporate culture.
- → SinoPac Holdings' core business activities.
- → SinoPac Holdings' core mechanism to protect the interests of all stakeholders.
- → SinoPac Holdings' five profit generation business models.

Output

	2024	2025	Outcome
Financial Capital			
Total assets at the end of the year (In NT$ billion)	NT$3,068.8	NT$3,694.2	+20.38%
Net profit after tax (In NT$ billion)	NT$22.229	NT$26.765	+20.41%
Net revenue (In NT$ billion)	NT$64.4	NT$74.4	+15.53%
Earnings per share (In NT$)	NT$1.69	NT$1.97	+16.57%
Manufactured Capital			
New domestic sites	0	67	+67
New services and functions	14	8	-6
Natural Capital (Note 1)			
GHG emissions in Scope 1-2 (metric tons CO_2e)	20,302.42	17,816.05	-12%
Per-capita energy intensity (GJ/person)	9.92	9.81	-1.1%
Renewable energy consumption (GJ)	24,508	38,773	+58%
Per-capita water consumption (cubic meters/ person)	14.60	15.21	+4.2%
Social and Relationship Capital			
People participated in philanthropic activities	15.7 million people-times	16.8 million people-times	+7.0%
People benefited from key inclusive financial products and services /Business volume — People benefited	21,917 people	263,669 people	+1,103.03%
People benefited from key inclusive financial products and services /Business volume — Business volume	NT$68.612 billion	NT$129.626 billion	+88.93%
Bank SinoPac's customer satisfaction	97.86 %	98.07 %	+0.21%
Human Capital			
Full-time employees at the end of the year	9,776	11,543	+18.07%
Dispatched employees at the end of the year	149	203	+36.24%
Turnover rate	12.67%	12.02%	-0.65%
Employee satisfaction rate (Note)	90.2%	91.2%	+1.0%
Elite Management Trainee (MA/PA/Turing Plan) recruitment rate	55.6 %	55.6 %	0%
Intellectual Capital			
Number of financial certificates held by employees	32,149	40,173	+8,024
Coverage of Information Security Defense-in-Depth Architecture	100%	100%	+0%

Note 1: The calculation is consistent with the consolidated financial statements boundary. For details by year, please refer to Appendix I "Other ESG Data – SinoPac Holdings' GHG Emissions data over the years."

Note 2: SinoPac Holdings has conducted employee satisfaction survey by "Employee Engagement Survey" or " Organizational Climate Survey" in turns. In 2025, an organizational climate survey was conducted; therefore, the 2024 figures shown in the table reflect the results of the 2023 survey.

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1.1.5 Membership in Trade Associations

SinoPac Holdings actively participates in financial industry associations, maintaining ongoing engagement and cooperation with industry peers while supporting various government financial policies. In 2025, total amount devoted to public associations engaging in supporting or participating in financial industry initiatives was about NT$9.57 million, of which the top three domestic public associations that SinoPac Holdings contributed the most were the Bankers Association of the of the R.O.C. (NT$3,338,535), the Trust Association of R.O.C. (NT$2,396,659), and the Securities Investment Trust and Consulting Association of the R.O.C. (NT$640,229). The amount donated to political organizations, candidates, or other interest groups in the past five years has been zero. The Company also does not engage in any direct lobbying activities, including climate-related lobbying. For more information on SinoPac Holdings' donation management policy, please refer to the Sustainability section of the Company's official website.

In 2023, Taiwan enacted the Climate Change Response Act, formally incorporating the 2050 net-zero emissions target into law and establishing carbon fee and carbon trading mechanisms. Subsequently, in 2024, Taiwan's Financial Supervisory Commission (FSC) released the Green and Transition Finance Action Plan, which aims to direct private capital toward sustainable infrastructure and low-carbon technologies, strengthen financial institutions' resilience to ESG and emerging risks, enhance sustainability awareness and capacity building, expand the influence of sustainable finance, and increase Taiwan's international visibility in sustainable finance. In response to evolving domestic and international policy trends, SinoPac Holdings actively supports the goals of the Paris Agreement and has committed to achieving net-zero emissions by 2050. In late 2024, the Company published its "Net-Zero Commitment Implementation Plan." The Company supports government initiatives on green and sustainable finance and, through participation in industry associations and sustainability-related organizations, continues to monitor and engage in discussions on climate change and net-zero emissions. This enables the Company to stay informed of policy and market developments, serving as a key reference for advancing sustainable finance and net-zero initiatives.

To ensure that its participation in climate-related lobbying activities and associations is consistent with SinoPac's net-zero commitment, decarbonization policy, carbon reduction targets, and the goals of the Paris Agreement, SinoPac Holdings has formulated the "Participation in Climate-related Lobbying Activities and Associations Management Guidelines ", which covers SinoPac Holdings and its subsidiaries. If any participating activity or association's climate stance is inconsistent with that of SinoPac Holdings, it must be reported to the President of SinoPac Holdings. After publicly stating SinoPac's position and active communication, whether to continuously provide financial support or withdrawal will be evaluated and determined depending on the nature of the association. SinoPac commits to regularly disclose information regarding its participation in climate-related lobbying activities and trade associations. In 2025, all climate-related associations in which SinoPac Holdings participated aligned with the Company's climate position.

SinoPac Holdings management mechanism for joining trade associations and participating in lobbying activities

	Participating in climate-related lobbying activities	Membership in trade associations
Governance framework and accountability	The company should set up an internal project team, and the president serve as the convener or vice president who was appointed by the President.	The presidents of SinoPac Holdings and each subsidiary should appoint a management unit to coordinate and manage relevant affairs related to climate issues of the participating associations.
Management system	The content of the lobbying activities should be approved in advance by the president of the respective company. SinoPac's subsidiaries are required to submit the content to the President of SinoPac Holdings for record-keeping. After lobbying activities, the results of the meetings should be submitted to the president of each company, and subsidiaries should also submit the result to the President of SinoPac Holdings for record-keeping with a copy sent to the company's Sustainability Office	• Participating representatives must be submitted to the supervisor at a certain level or above, and should be appointed with the consent of the President. • Participating representatives are required to notify the President, the management unit and relevant supervisors by email or in writing before attending the meetings, with a copy sent to the company's Sustainability Office. After the meeting, the key points and resolutions of the meeting should be summarized and submitted to the above-mentioned supervisors by email or in writing, with a copy sent to the company's Sustainability Office.
Review and monitoring process mechanisms	Any participation in climate-related lobbying activities should align with SinoPac's climate position and Paris Agreement	The climate position of the trade associations should be assessed before joining any new association. After joining, annual evaluations are required to ensure alignment with SinoPac's climate position and Paris Agreement

SinoPac Holdings is a member of the Business Council for Sustainable Development of Taiwan (BCSD Taiwan). Chairperson Ms. Shi-Kuan Chen serves as an Executive Supervisor of BCSD Taiwan. The Company supports BCSD Taiwan in promoting the adoption of sustainability-related frameworks and advancing initiatives in areas such as climate change, CDP disclosure, natural capital, and sustainable finance, thereby helping Taiwanese enterprises advance sustainable development and align with international standards. Bank SinoPac is also one of the founding members of BCSD Taiwan's Sustainable Finance Promotion Platform and the Taiwan Nature Positive Initiative (TNPI). SinoPac Holdings and Bank SinoPac have jointly supported BCSD Taiwan in publishing reports related to net-zero transition, natural capital, and the circular economy since 2022.

Reports Published by BCSD Taiwan Supported by SinoPac Holdings and Bank SinoPac	
2022: Industry Net-Zero Transition Strategy Recommendations – Corporate Perspective	2024: Guidelines for Climate and Nature-Positive Action in Industry
2023: Connecting Finance and Natural Capital (Chinese Translation)	2025: Towards a Global Circular Vision – GCP Framework and Taiwan's Industrial Circular Practices

SinoPac Holdings, Bank SinoPac, and SinoPac Securities jointly support the "1.5°C Climate Action Declaration" initiated by the Chinese National Association of Industry and Commerce, Taiwan (CNAIC). Since 2022, Bank SinoPac has hosted the Green Action Forum for four consecutive years to promote dialogue between government and industry on topics including net-zero transition, carbon fees, renewable electricity, and carbon inventory management. In addition, SinoPac Holdings has been a supporter of the Task Force on Climate-related Financial Disclosures (TCFD) since 2021 and officially became a Forum Member and Adopter of the Taskforce on Nature-related Financial Disclosures (TNFD) in 2025. The Company also became a Supporter of the Partnership for Biodiversity Accounting Financials (PBAF). Going forward, SinoPac Holdings will continue to participate in climate- and nature-related initiatives and collaborate with stakeholders in pursuit of its sustainability vision.

2022-2025 Contributions and Other Spending

In NT$

	2022	2023	2024	2025
Lobbying, interest representation or similar	0	0	0	0
Political campaigns / organizations /candidates	0	0	0	0
Trade associations or tax-exempt groups	6,727,726	7,024,624	7,894,787	9,567,723
Other (e.g., spending related to ballot measures or referendums)	0	0	0	0
Total	6,727,726	7,024,624	7,894,787	9,567,723
Coverage % (Note)	100%	100%	100%	100%

Note: Starting from 2025, the scope of data includes SinoPac Holdings and six subsidiaries in relation to expenditures on public affairs and policy engagement, with 100% data coverage.

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Public Organizations Participation in 2025

Theme of topic	Issues of concern	Name of associations / organizations	Description of position /engagement	Total amount paid in 2024 (in NT$)
Business development in banking industry	SinoPac Holdings has been focusing on various business and product developments in the banking industry including retail banking, wealth management, digital payment, credit card, management mechanisms related to internal control and lending business, as well as risk management of climate change related issues.	The Bankers Association of the R.O.C.	Bank SinoPac has directors serving as board members of the Bankers Association, appointing employees at suitable managerial levels to serve as members of each business committee and making suggestions for the development of related businesses. In 2021, the Company also participated in the Climate Change Risk Management Task Force set up by the Bankers Association and joined a working group related to climate change scenario analysis to collect information from international financial institutions and to study the feasibility of initiatives in Taiwan.	3,338,535
Preparation of new forms of trust products	As Taiwan has officially entered a super-aged society, demand for trust services such as eldercare, property management, and wealth succession planning continues to grow. The FSC released the "Trust Business Development Strategic Blueprint" at the end of 2024 to guide the trust industry in responding to structural changes in society and the actual needs of the people, thereby reinforcing the social responsibility of financial institutions. Building upon the promotional outcomes of the "Trust 2.0" initiative, the Bank continues to enhance its development across dimensions such as system optimization, professional talent cultivation, and product innovation to provide diverse and customized trust solutions. These efforts help the Bank proactively map out its long-term strategies and meet the development goals of innovation, inclusion, and sustainability.	Trust Association of R.O.C.	I. Active Participation in Industry Governance and Policy Recommendations Bank SinoPac has long held a position as a member of the Business Development Committee of the Trust Association of the R.O.C. and has actively participated in research and discussions on key issues concerning the trust industry. In response to operational development needs, dedicated staff have been assigned to participate in various subcommittees under the jurisdiction of the Trust Association (such as the Legal and Regulatory Group and the Money and Securities Trust Business Group) in alignment with business needs and emerging topics. It proactively provides recommendations on system optimization, practical operations, and risk management, and participated in the discussion and formation of related research reports to promote the sound development of the industry. II. Aligning with Regulatory Policies to Deepen the Sustainable Development Momentum of the Trust Industry Bank SinoPac actively supports the FSC's continuous promotion of trust business development. It closely follows the FSC's "Trust Business Development Strategic Blueprint," and proactively participates in meetings of dedicated task forces established by the Trust Association for topics such as talent cultivation, promotion, and industry-academia collaboration and innovation, digital development, and cross-industry alliances. Through the exchange of ideas and sharing of experience between different sectors in meetings, it supports the long-term sustainable development of trust talent, innovation, and digitalization. III. Investment in Industry Projects to Strengthen Trust Service Infrastructure The Bank enthusiastically participates in industry-wide trust projects led by the Trust Association (such as the portable retirement trust account implementation plan and the trust account information payment platform) to support the process from system design and practical discussions to actual implementation and operations. These efforts support the construction of user-friendly, transparent, and sustainable trust service mechanisms to enhance overall industry service quality and the protection of customer rights and interests.	2,396,659

Membership Associations of SinoPac Holdings and its subsidiaries

Association names			
Trust Association of R.O.C.	Taipei Leasing Commercial Association	Chinese National Association of Industry and Commerce, Taiwan (CNAIC)	The Bankers Association of Taipei
Taipei Bills Finance Association	Securities Analysts Association, Chinese Taipei	Taipei Truck Rental Commercial Association	Taiwan Corporate Governance Association
Securities Investment Trust and Consulting Association of the R.O.C.	Chinese National Futures Association	Taiwan Venture Capital Association	Financial Planning Association of Taiwan
Insurance Agency Association of the R.O.C.	Taiwan Securities Association	Taipei Car Rental Association	Financial Governance and Compliance Association of the Republic of China
Business Council for Sustainable Development of Taiwan (BCSD Taiwan)	Taiwan Photovoltaic Industry Association (TPVIA)	Asian Bankers Association (ABA)	Outstanding Enterprise Manager Association (OEMA)
Accounting Research and Development Foundation	The Bankers Association of the R.O.C	Association for Net Zero Emissions Taiwan (ANZET)	The Bankers Association of Tainan
Cross-Strait CEO Summit	Taiwan Center for Corporate Sustainability (TCCS)	ROC–USA Business Council	Taiwan Intelligent Zero Carbon Building Alliance (TIZC)