永豐金控
SinoPac Holdings



Company Profile

Q2 2026

Disclaimer and Forward-Looking Statements

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Forward-Looking Statements

This document may contain forward-looking statements. Except for statements of historical fact, all statements addressing activities, events, or developments that the Company expects or anticipates will or may occur in the future (including but not limited to financial projections, operational targets, estimates, and business plans) are forward-looking statements. These forward-looking statements are subject to numerous risks and uncertainties that could cause the Company's actual operational results or developments to differ materially from those expressed or implied in such statements. These risks and uncertainties include, but are not limited to, asset price fluctuations, actual market demand, exchange rate volatility, market competition, changes in legal and regulatory frameworks, international macroeconomic and financial market conditions, political risks, cost estimates, and other risks and factors beyond the Company's control. All forward-looking statements in this document reflect the Company's position only as of the date hereof. Except as required by applicable laws, the Company expressly disclaims any obligation to update or revise these forward-looking statements.

Agenda

About SinoPac Holdings 01

Strategies to Drive ROE Expansion 02

Sustainability Governance 03

All figures in this presentation are in New Taiwan Dollars (NT$), unless otherwise stated.
As of June 30, 2026, the exchange rate of the US$ to the NT$ was 31.837.

Agenda

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Strategies to Drive ROE Expansion 02

Sustainability Governance 03

Company Overview

永豐金控 SinoPac Holdings

SinoPac Holdings was established in 2002 and listed on the TWSE under the ticker 2890.

100% 永豐銀行 Bank SinoPac

Established in 1948. The bank runs 125 branches in Taiwan and five overseas branches in HK, Macau, Vietnam, and L.A.

100% 永丰银行(中国) Bank SinoPac (China)

Established in 2014 with the headquarter in Nanking and branches in Nanking, Shanghai, Guangzhou, and Chengdu.

80% Amret.

Established in 1991. Bank SinoPac acquired 80% of stake from IFC and FMO and planned to purchase the rest 20% in 2026 and 2027. As one of the only four microfinance deposit-taking institutions, it runs 150 branches in Cambodia.

100% 京城銀行 King's Town Bank

Established in 1948, it was acquired by SinoPac Holdings on October 1, 2025. It has a total of 66 branches, of which 48 branches are in Southern Taiwan.

100% 永豐金證券 SinoPac Securities

Established in 1988, it runs 45 branches in Taiwan with a strong presence in the Greater China region. Entering QFII business, it merged CL Securities Taiwan (CLST) on October 20, 2025.

100% 永豐金證券(亞洲) SinoPac Securities (Asia)

Established in 1994, it has Type 1, Type 2, Type 4 , Type 5, and Type 9 licenses issued by the SFC (HK).

100% 永豐投信 SinoPac SITC

Established in 1997, the company is actively engaging in issuing ETFs and ESG related funds.

49% 圓信永丰基金 GTS FUND

Established in 2014. Xiamen International Trust holds a 51% of stake, while SinoPac SITC holds another 49% stake.

100% 永豐金租賃 SinoPac Leasing

Established in 1997, it runs 12 branches in Taiwan, China, Hong Kong, and Southeast Asia.

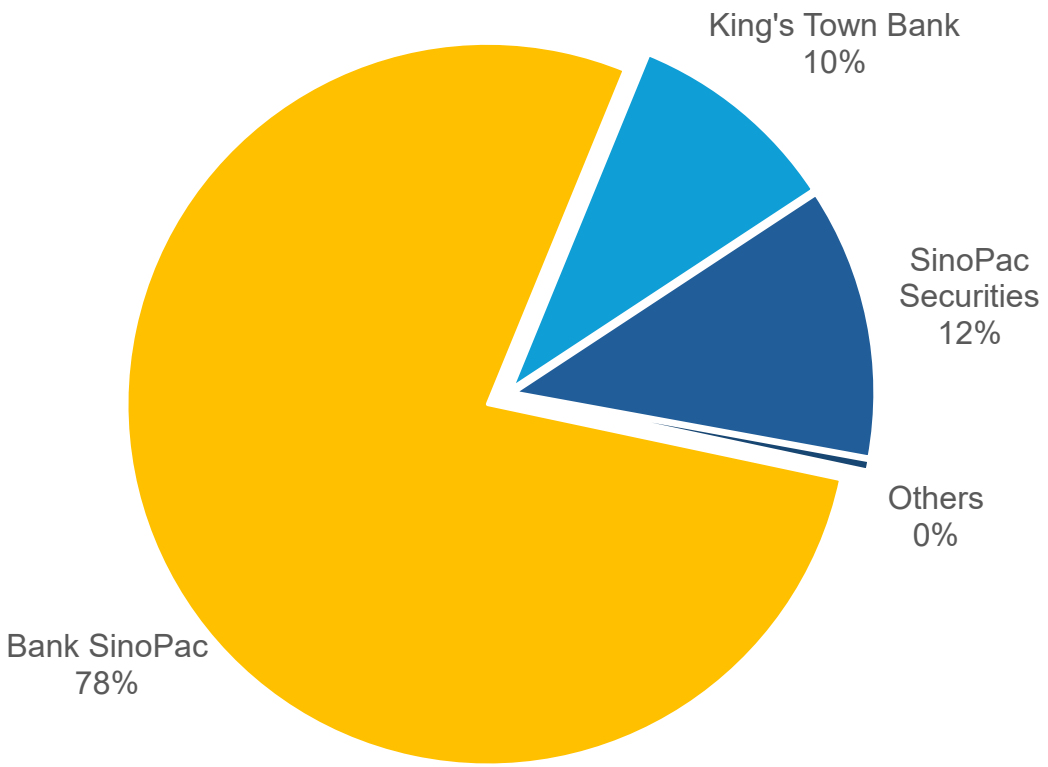
100% 永豐創投 SinoPac Venture Capital

Established in 2003, the company actively invests in five key sectors like biotechnology, healthcare, circular economy, greentech, and fintech.

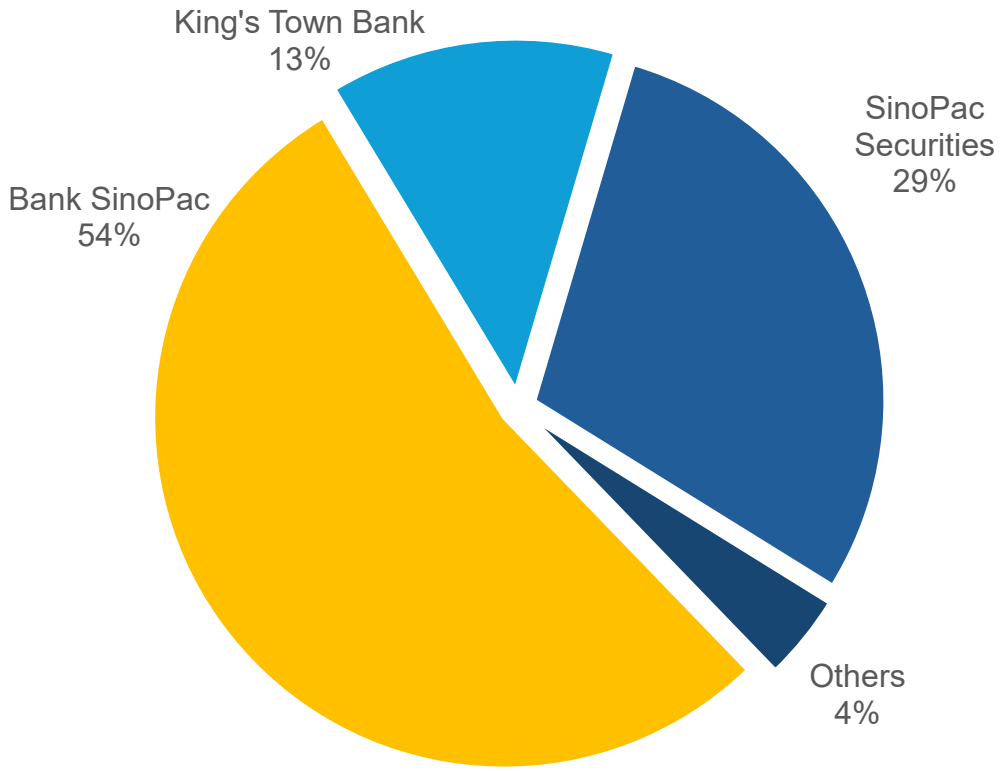
As of 30 June 2026

A Dual-Engine Model

Asset Mix by Subsidiaries[1]



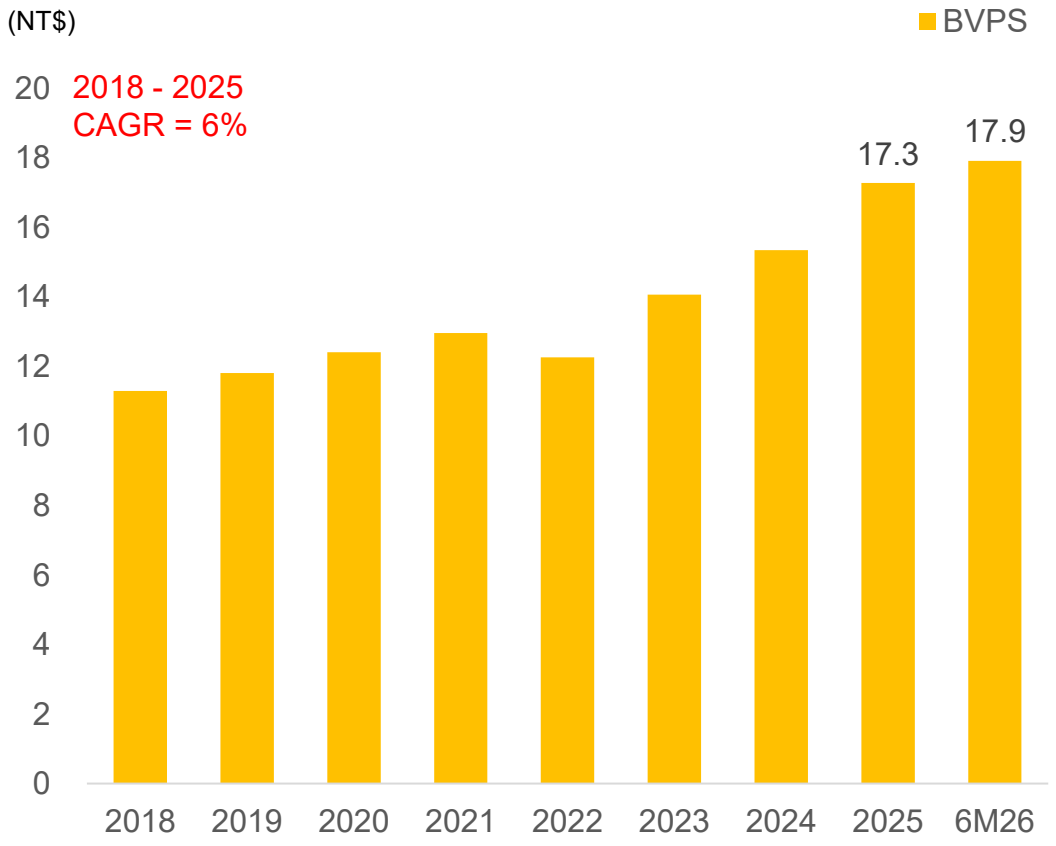
Profit Mix by Subsidiaries[1]



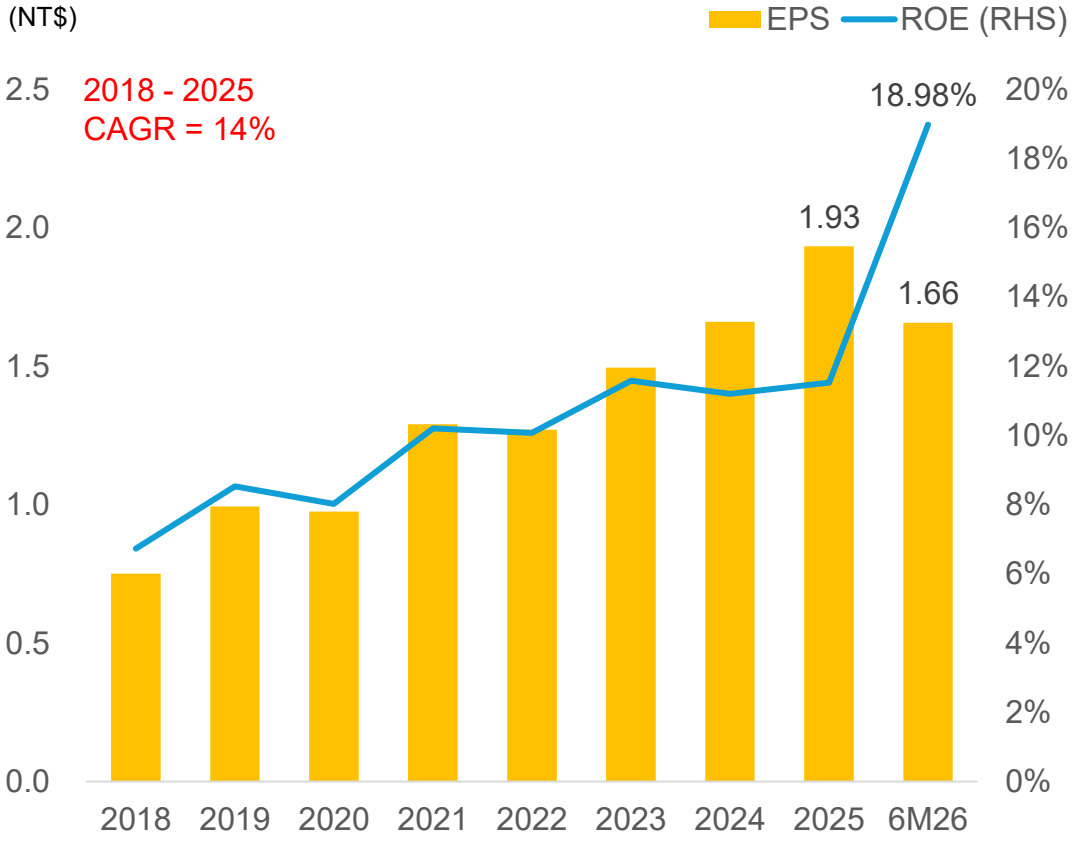
Note: 1. As of June 30, 2026

Building Enduring Shareholder Value

Book Value per Share[1]



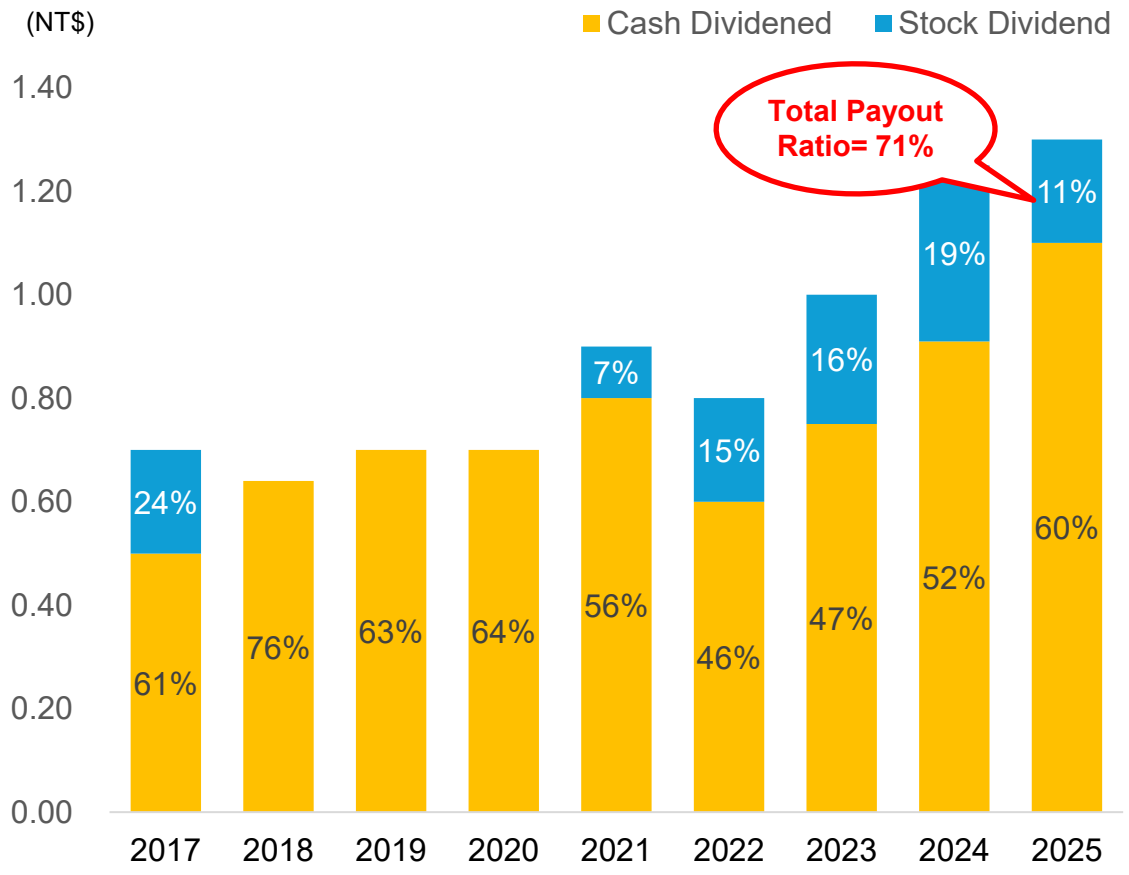
EPS& ROE[1,2]



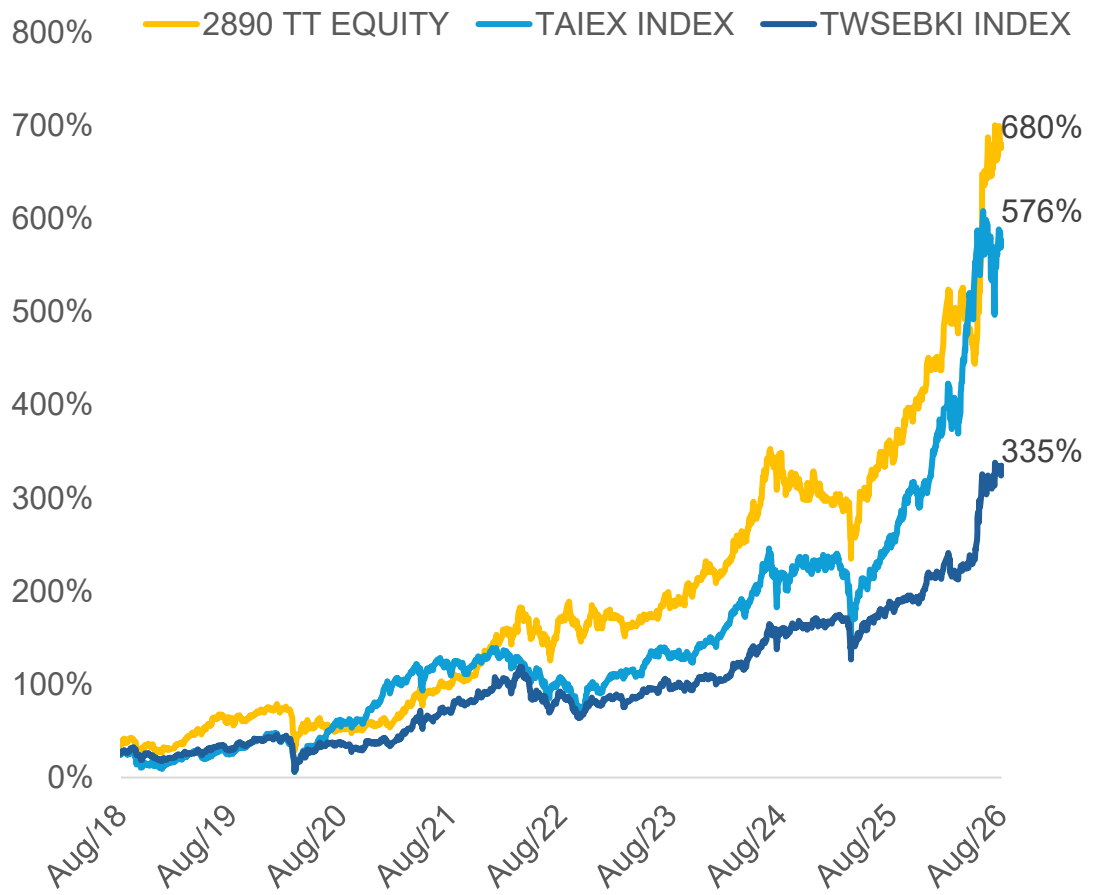
Noted: 1. Book value per share and EPS were retrospectively adjusted for stock dividends. 2. ROE for the second quarter was annualized based on the actual number of days.

Focusing on Total Shareholder Returns

Dividend Policy[1]



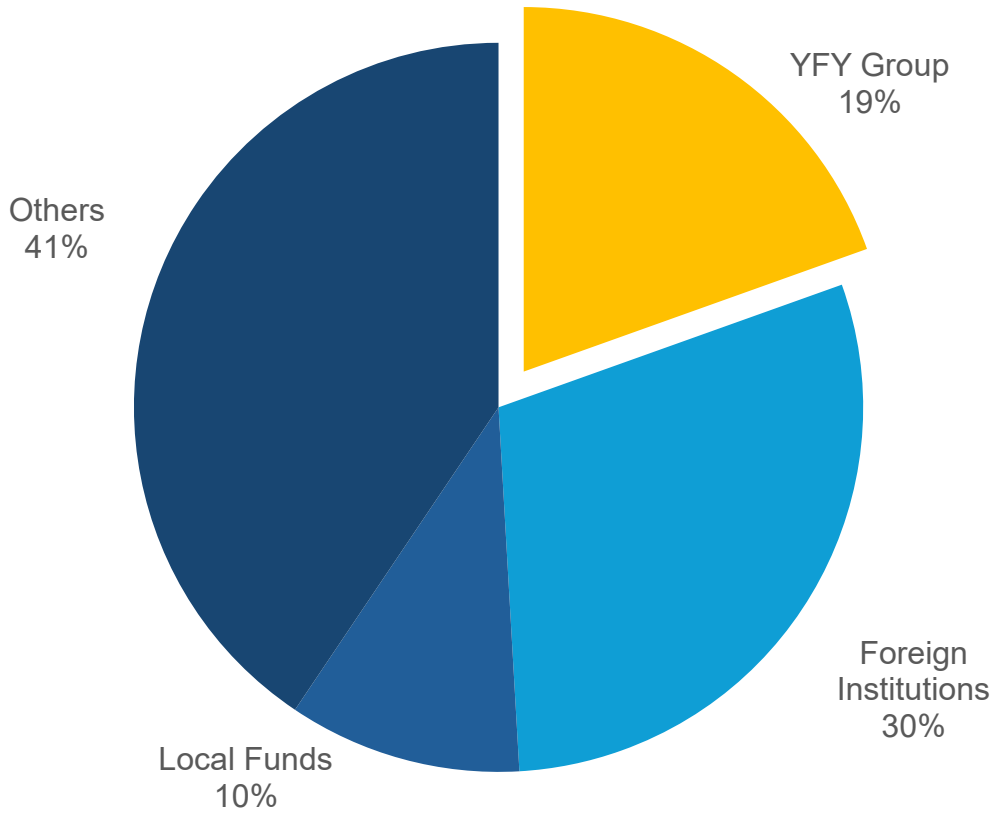
Total Shareholder Return[2]



Note: 1. The dividend payout ratio is calculated as the total amount of cash and stock dividends divided by net profit.
2. Including capital gains and cash dividends and the closing price date was 21 August 2026; Source: Bloomberg

Our Shareholders & Credit Rating

Major Shareholders[1,2]



Credit Rating

SinoPac Holdings				
	Long-Term	Short-Term	Outlook	Rating Date
S&P	BBB	A-2	Stable	2025/10/02
Fitch	BBB+	F2	Positive	2026/05/11
Taiwan Ratings	twA+	twA-1	Stable	2026/08/27

Bank SinoPac				
	Long-Term	Short-Term	Outlook	Rating Date
S&P	BBB+	A-2	Stable	2025/10/02
Fitch	BBB+	F2	Positive	2026/05/11
Taiwan Ratings	twAA-	twA-1+	Stable	2026/08/27

SinoPac Securities				
	Long-Term	Short-Term	Outlook	Rating Date
S&P	BBB+	A-2	Stable	2025/08/25
Fitch	BBB+	F2	Positive	2026/05/11
Taiwan Ratings	twAA-	twA-1+	Stable	2026/08/27

Note: 1. As of June 30, 2026; 2. Others included domestic insurance companies, corporate entities, and individual investors; Source: MOPS, CMONEY

Agenda

About SinoPac Holdings 01

Strategies to Drive ROE Expansion 02

Sustainability Governance 03

Strategies to Drive ROE Expansion

S1 Efficiency

Optimize Asset Allocation to Enhance Capital Value

S2 Technology

Deepen Technological Impact to Drive Efficiency and Innovation

S3 Integration

Enhance Integrated Experiences to Become Customers' First Choice

S4 Cross-border Development

Explore Cross-border and Local Opportunities to Expand Overseas Revenue

S5 Sustainability

Cultivate Sustainable Finance and Discover New Opportunities

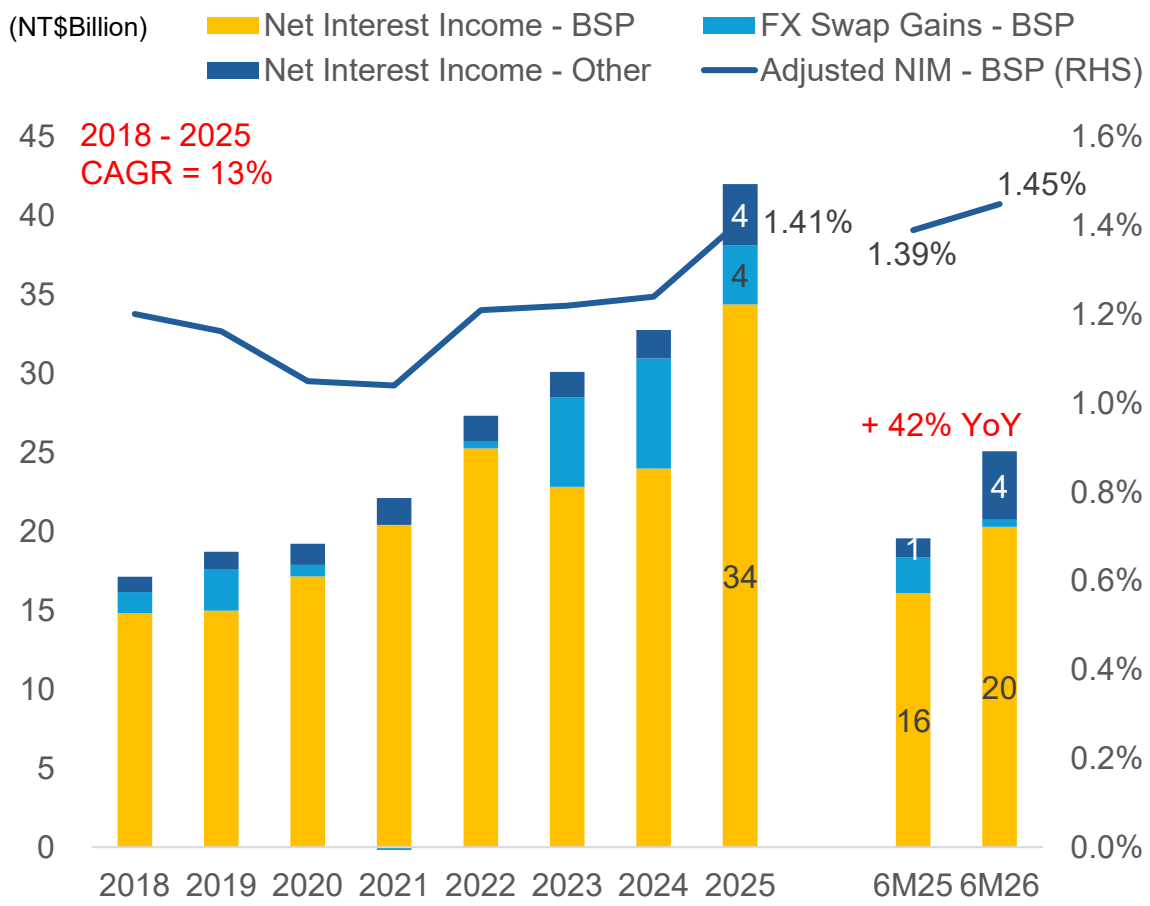


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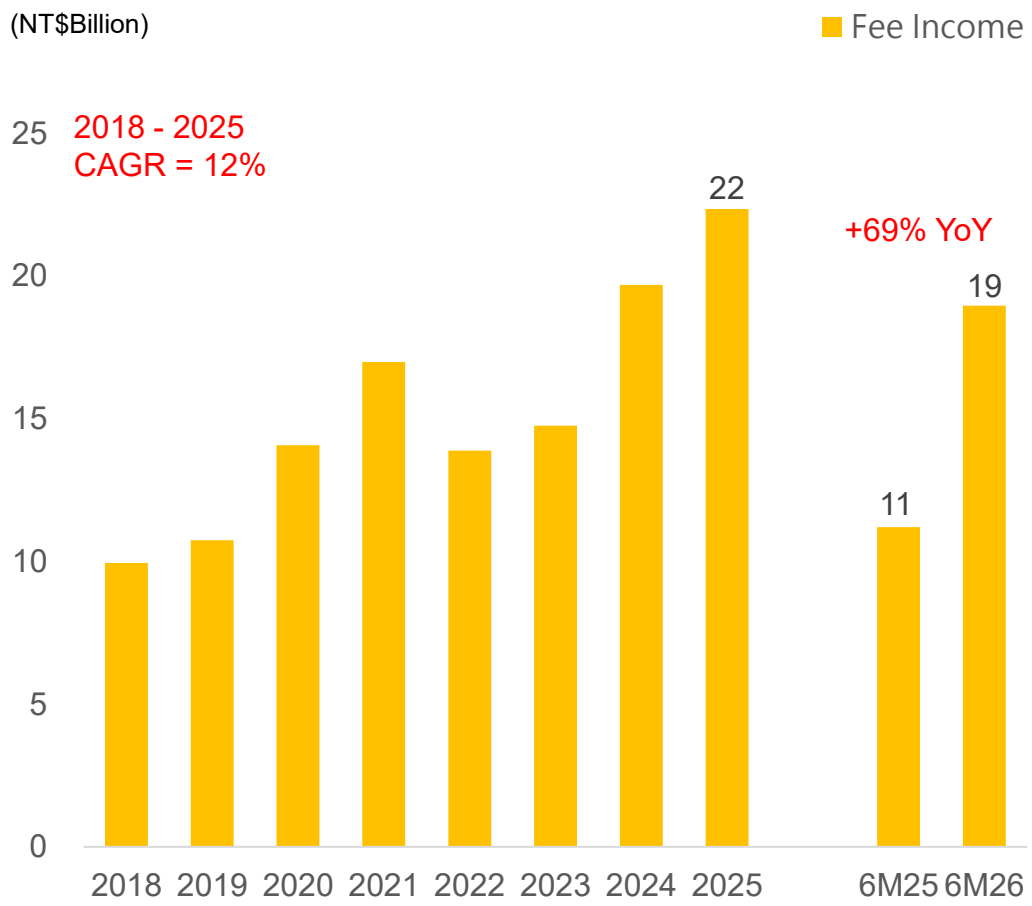
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Driving Capital Efficiency with High RoRWA Revenues

NII [1] & NIM



Fee Income



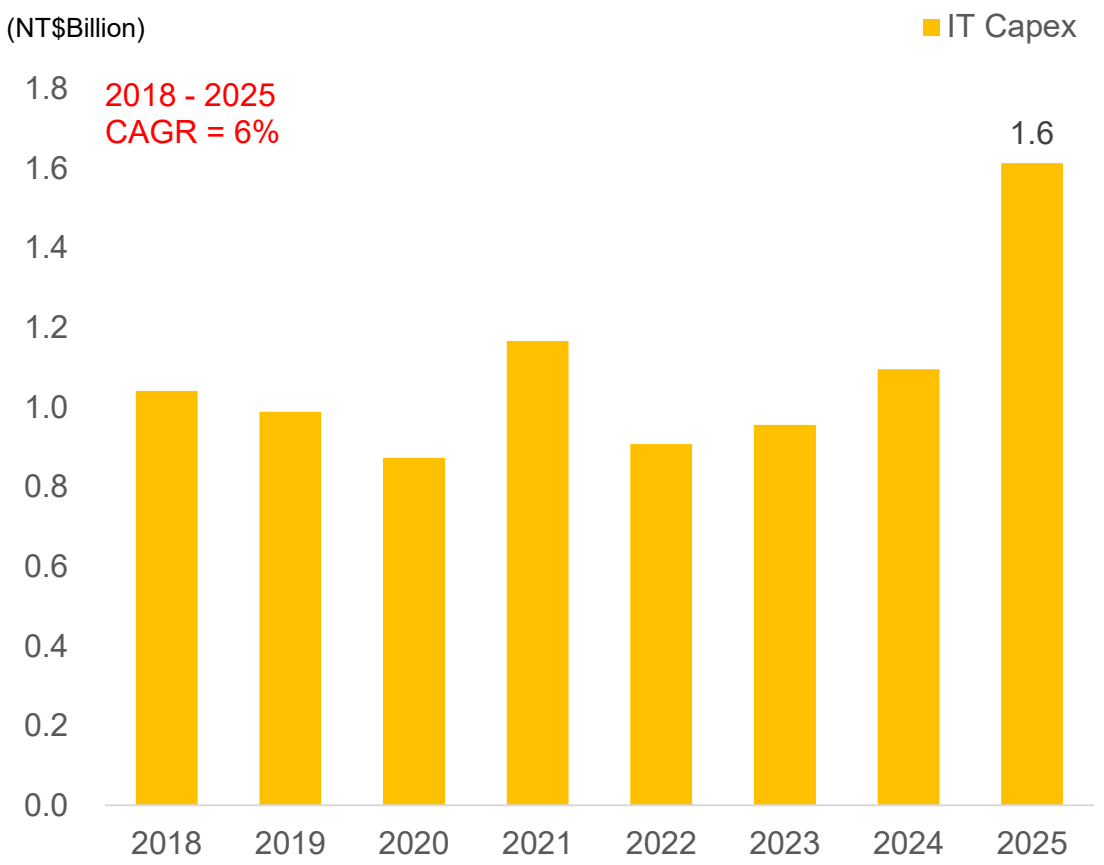
Note: 1. “Net interest income – Others” includes King's Town Bank's financial data starting October 1, 2025.

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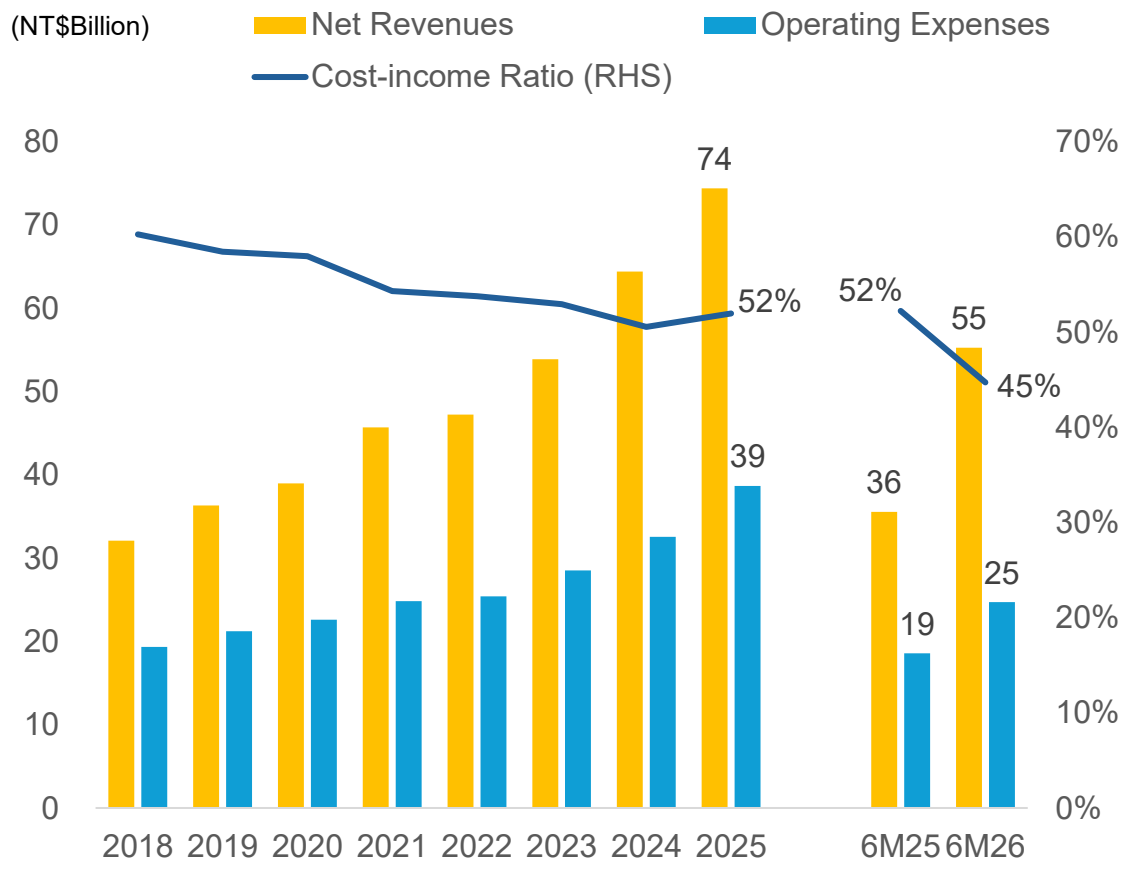
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Growing Efficiently Through Technology

IT CAPEX



Cost-income Ratio

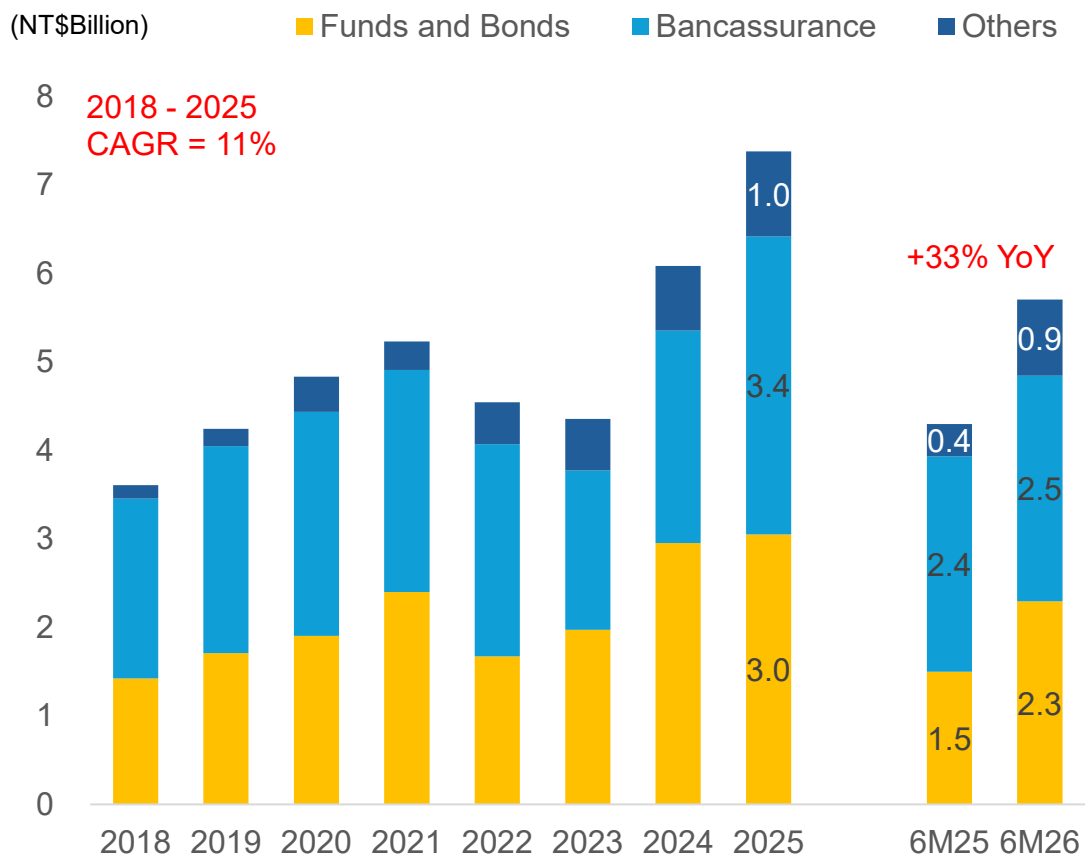


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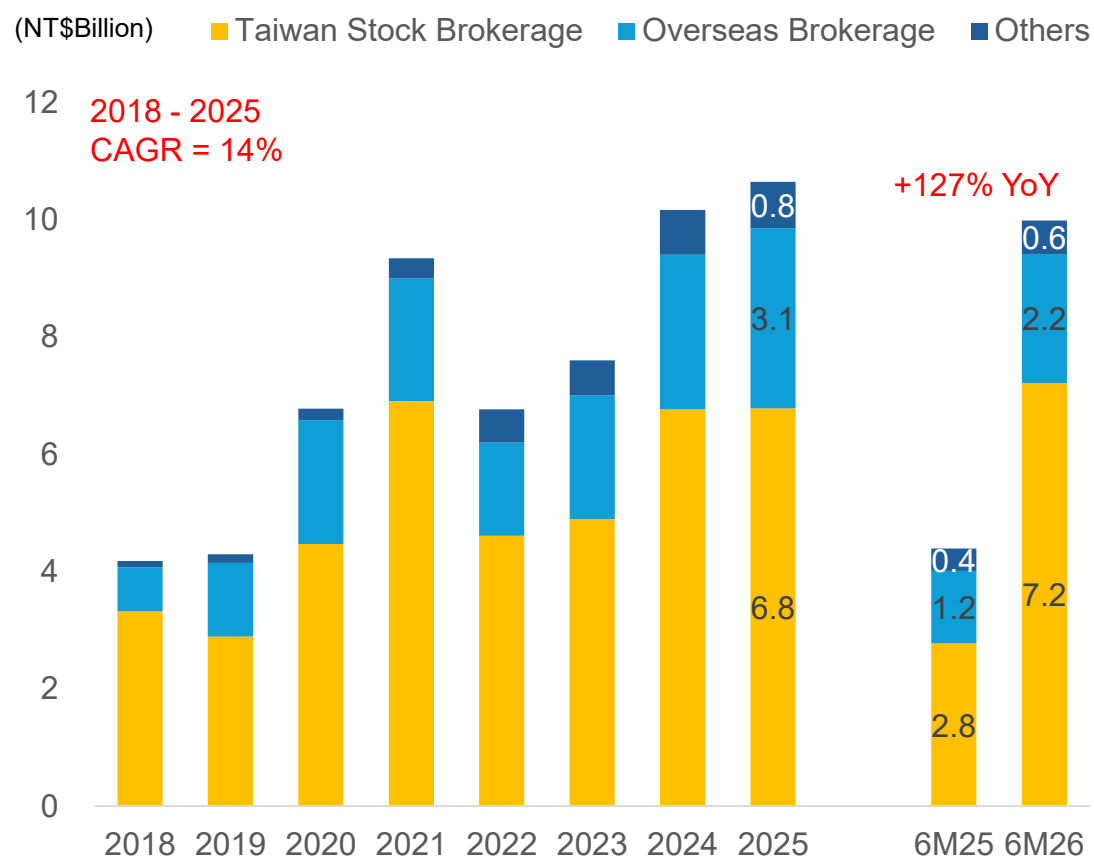
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Capturing Value by Integrating Services

Wealth Management Fees



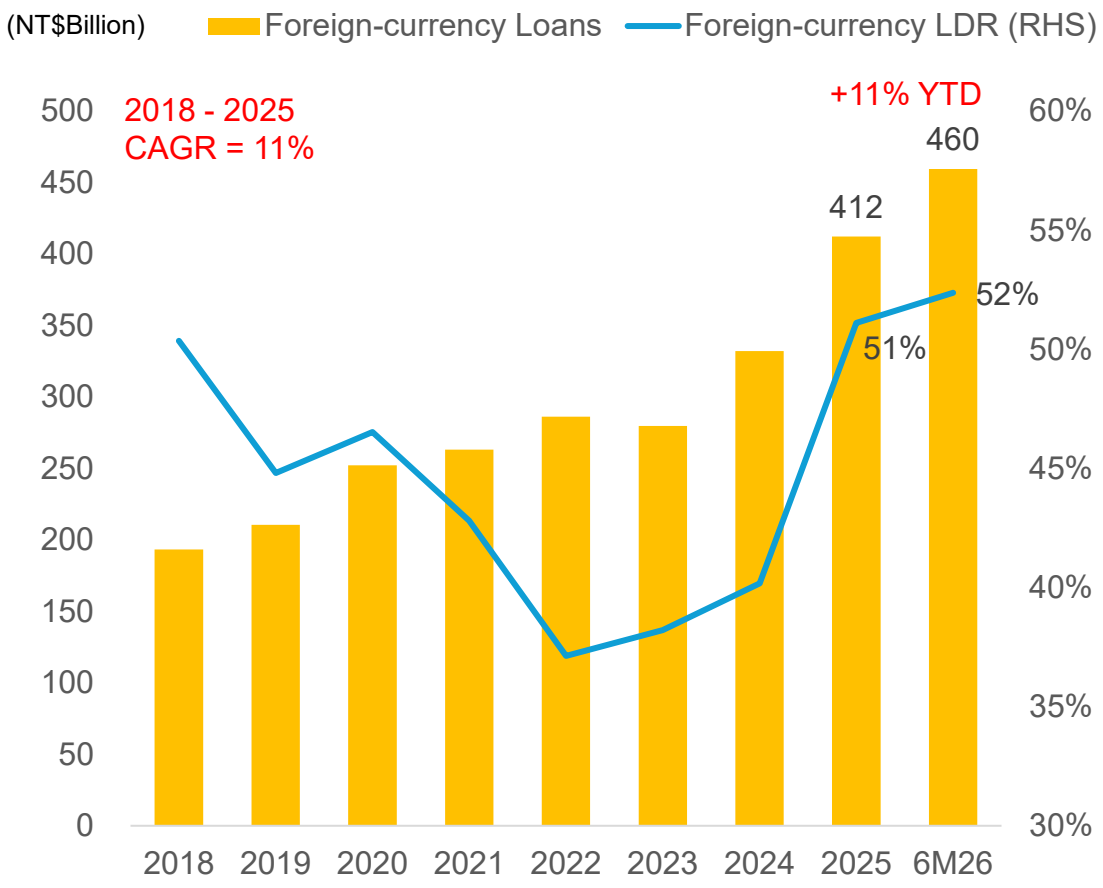
Brokerage Fees[1]



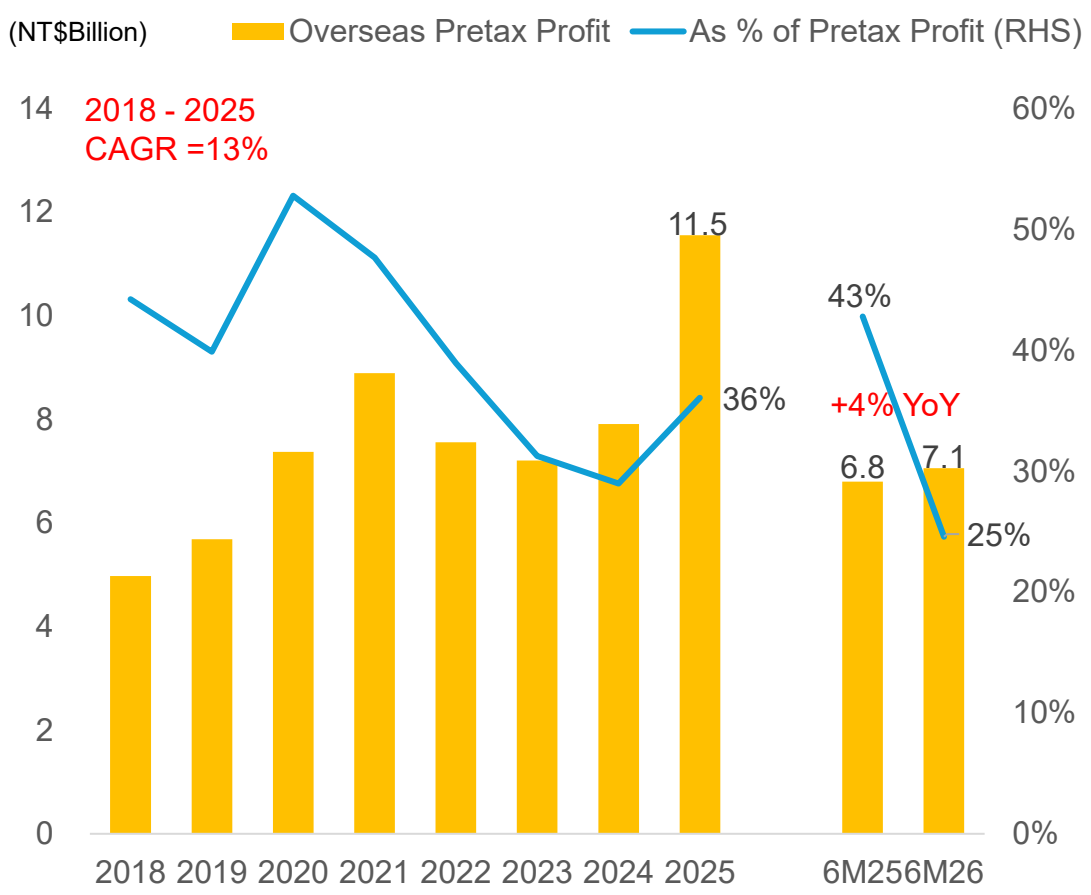
Note: 1. Overseas brokerage is referred to sub-brokerage service for overseas markets.

Expanding Global Footprint to Create Customer Value

Foreign-currency Loans



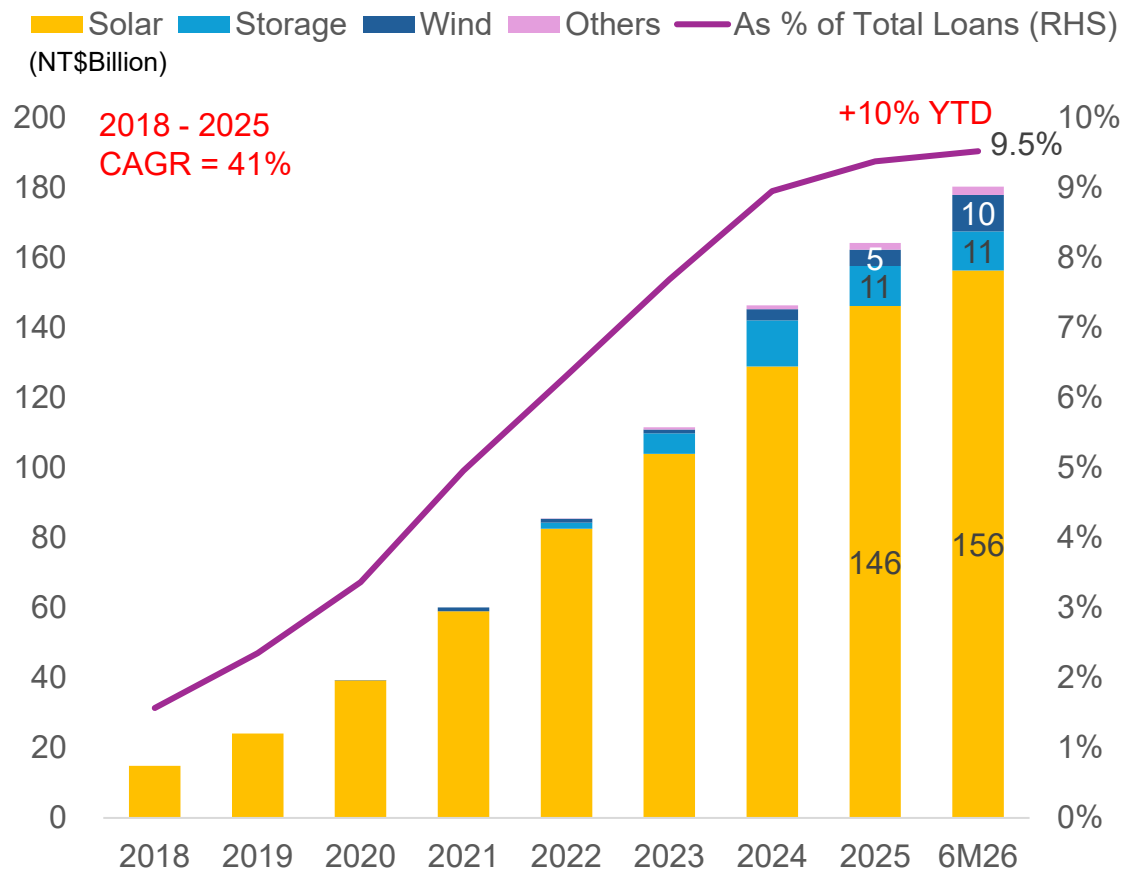
Profit Contribution from Overseas[1]



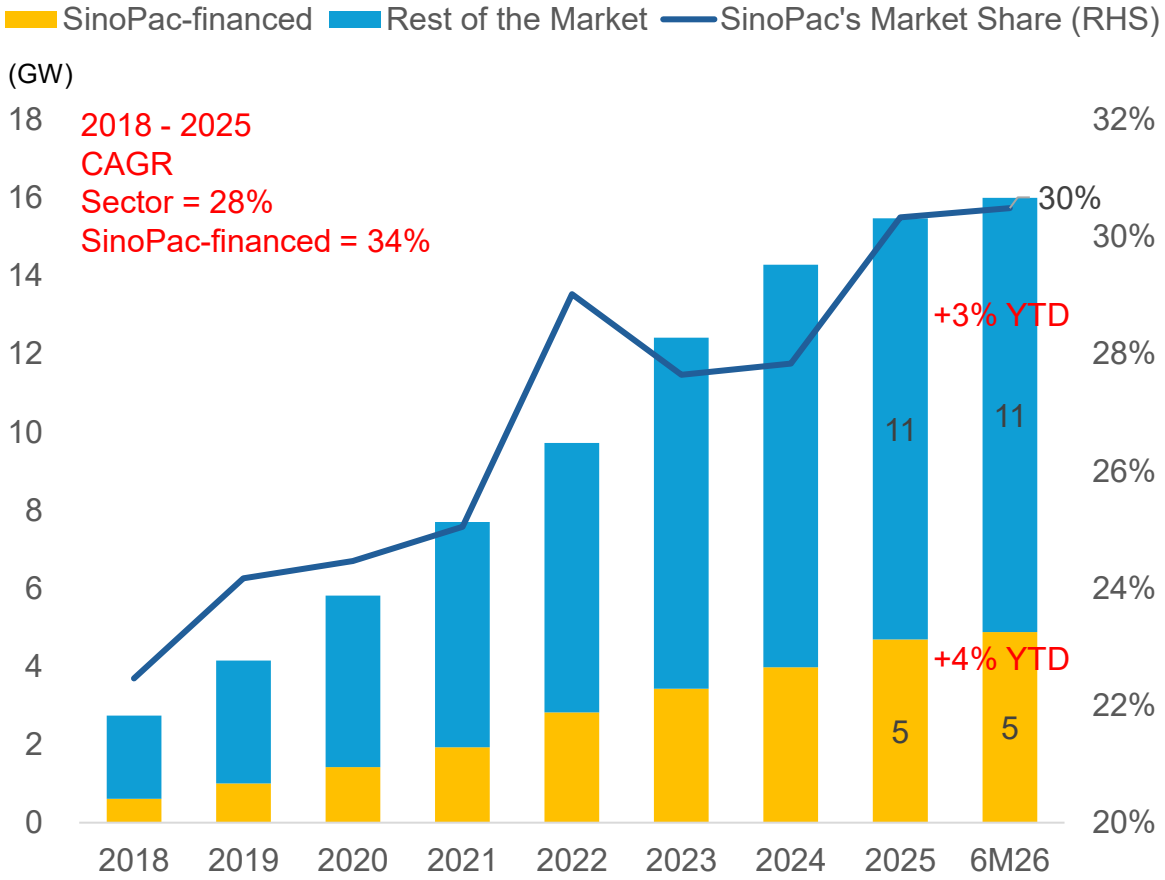
Note: 1. Including profits from the financial markets.

Aligning Environmental Responsibility with Superior Returns

Green Financing Loans



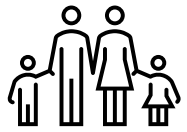
Leader in Solar Power Financing



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Capturing Offshore Capital Inflows to Taiwan



Overseas Retail Investors

Interactive Brokers

- Facilitate Taiwan equity trading for offshore retail investors through Interactive Brokers under an omnibus account structure.



Overseas Institutional Investors

CLSA

永豐金證券 SinoPac Securities

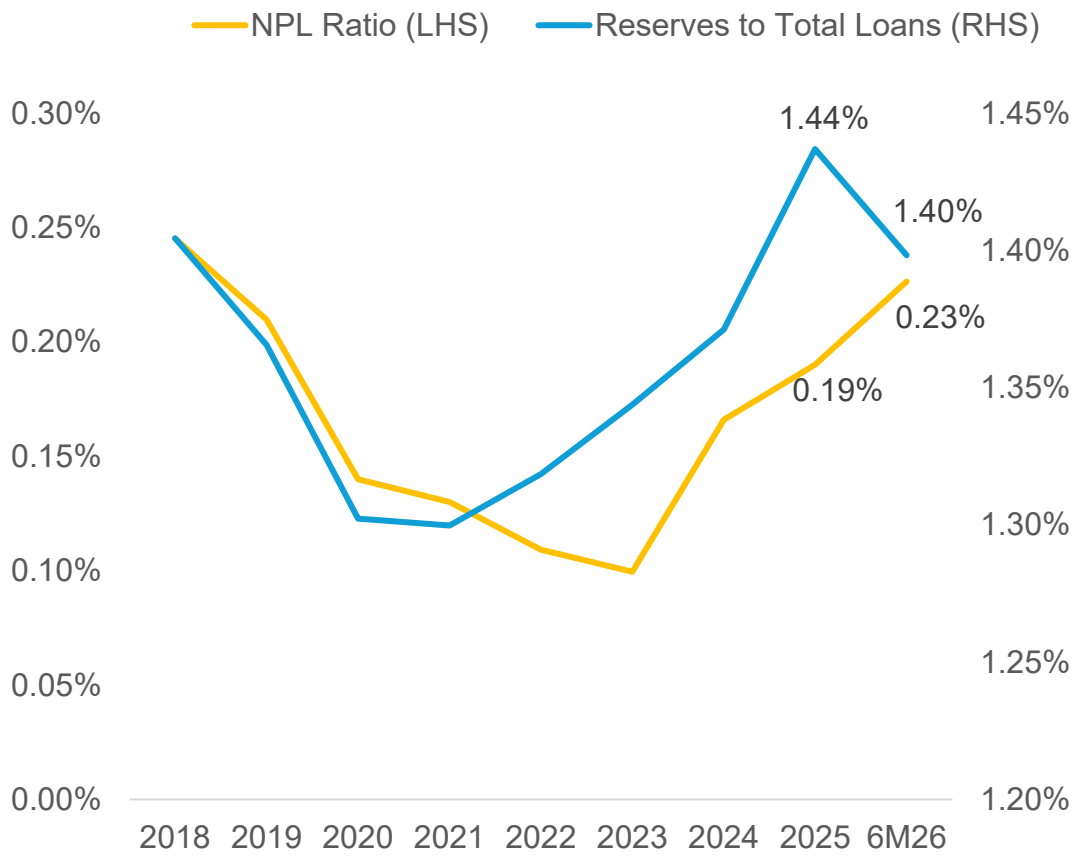
- Facilitate Taiwan equity trading for global institutional investors via CLSA, including block trades associated with MSCI index rebalancing.
- Co-publish joint Taiwan equity research reports with CLSA, and organize overseas roadshows and investor conferences for Taiwan-listed companies.
- Provide securities borrowing and lending (SBL), financing, and equity swap services

TWSE

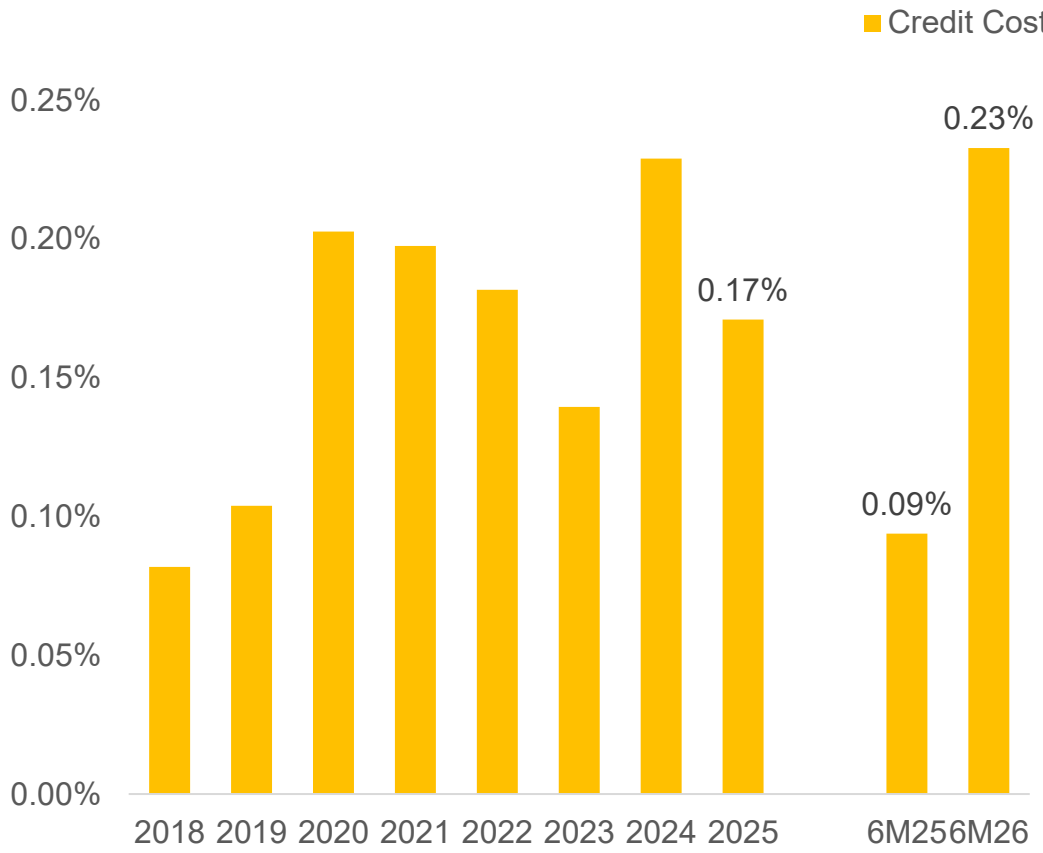
證券櫃檯買賣中心 Taipei Exchange

Strengthening Asset Quality through Prudent Provisioning

NPL Ratio vs. Reserve to Total Loans[1]



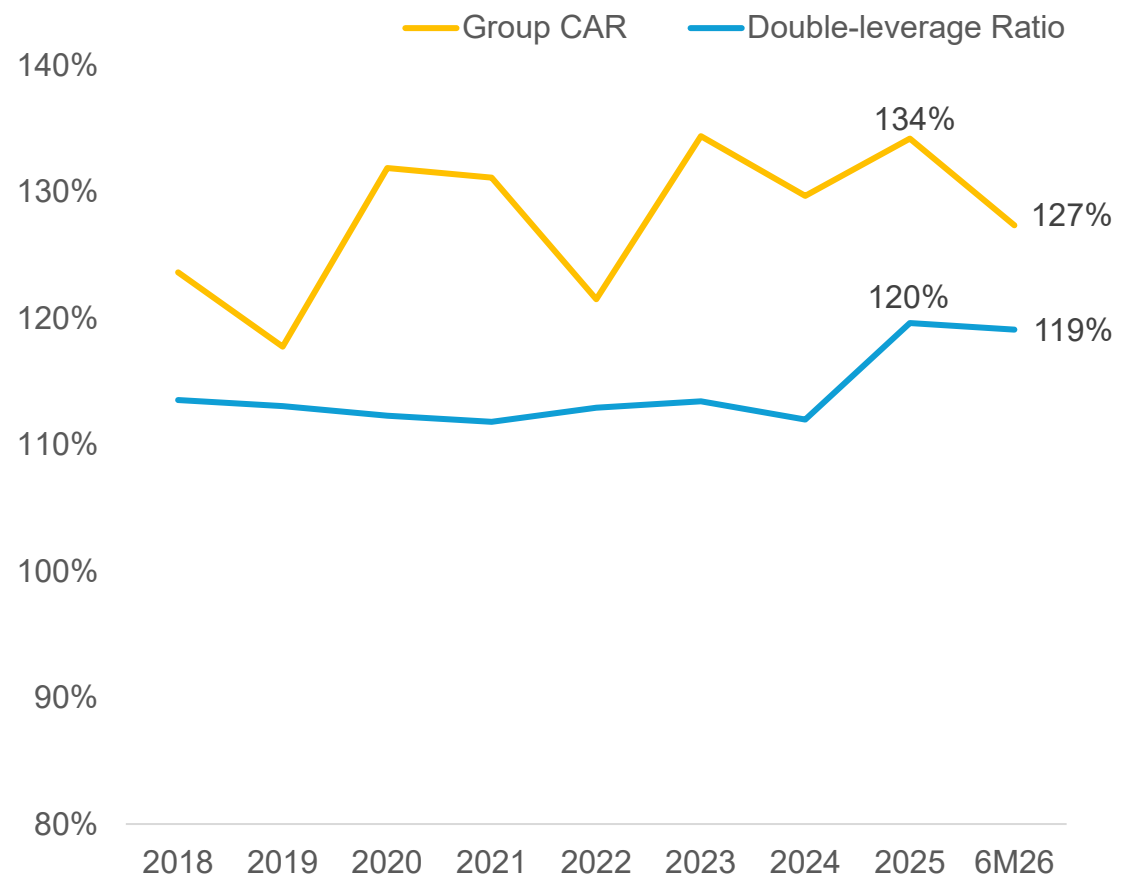
Credit Costs[1]



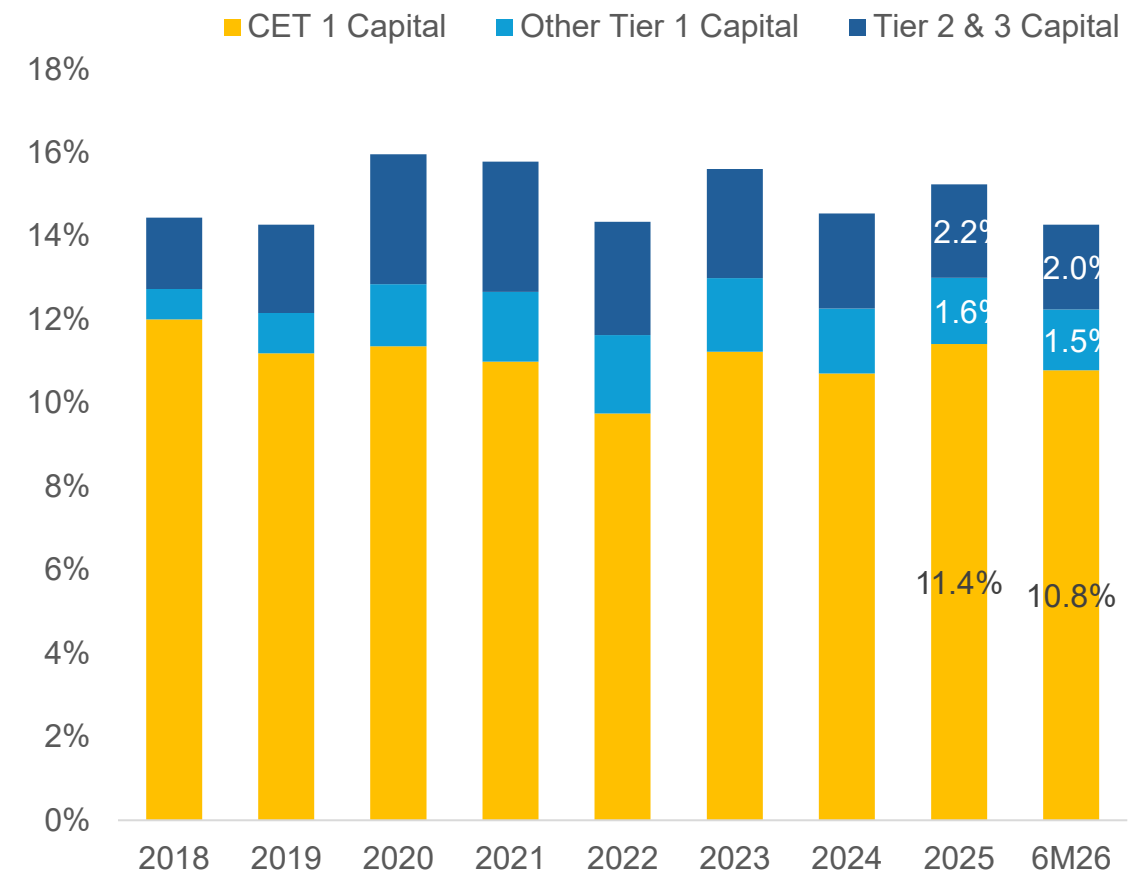
Note: 1. Figures were for Bank SinoPac only.

Building Financial Resilience

Group Capitalization



Capital Adequacy[1]



Note: 1. Figures were for Bank SinoPac only.

Agenda

About SinoPac Holdings 01

Strategies to Drive ROE Expansion 02

Sustainability Governance 03

Awards and Honors

DJBIC World Index
DJBIC Emerging Markets Index

MSCI
ACWI ESG Leaders Index
ESG Rating AAA

FinanceAsia
Best Sustainable Bank, Best Commercial Bank – SME, Best Strategic Initiative, Best Bank for Financial Inclusion, Most Innovative Use of Technology

S&P Global
Corporate Sustainability Assessment
Top 5%

FTSE4Good TIP Taiwan ESG Index

MOEA
Top Solar Award
Best Financial Service

Euromoney
Taiwan's Best Bank for Corporate Responsibility

Bloomberg Gender Equality Index

HR Asia
Best Companies to Work For in Asia

CDP
(Carbon Disclosure Project)
A List

Forbes
World's Best Banks

The Board and Functional Committees

Shareholders' Meeting

Board of Directors

- **At least 3 seats of independent directors**
- **At least 1 seat for female directors**
- The selection of board members is mainly based on professional skills, industry experience, ethics, and reputation in society. The Company also sets diversity criteria, including gender and age.

Remuneration Committee

- Established in 2010.
- **All members are independent directors.**
- Evaluate the remuneration policy, system, standard, and structure for directors and managers.
- Assess and set the remuneration for directors and managers regularly.

Audit Committee

- Established in 2014.
- **All members are independent directors.**
- Supervise the implementation of internal control.
- Supervise the company's compliance with laws and regulations and the control of existing or potential risks.

Ethical Corporate Management Committee

- Established in 2018.
- **All members are independent directors.**
- Responsible for the review of ethical corporate management policies and prevention programs, supervision of the performance of the managerial departments.
- Incorporate ethics and moral values into the company's business strategy
- Establish a whistleblowing system and supervision of the effectiveness of its implementation.

Sustainable Development Committee

- Established in 2018.
- **Members include seven directors from the holding company and board members from subsidiaries.**
- Review the establishment of the Company's sustainable development policies, systems, and short-, medium-, and long-term implementation plans.
- Supervise the disclosure of sustainable information and approve the sustainability report.

Diversified Board of Directors

	Basic Information					Industry Experience						Professional Competencies								
	Title	Name	Gender	Age	Period in Office	Financial Holding	Bank	Securities	Insurance	Investment Trust	Other Industries	Banking	Commerce	Law	Finance/ Accounting	Technology Information Security/ Information Protection	Envirnmental Change/ Climate	Risk Management		
	NED	Shi-kuan CHEN	F	60-69	2020/05/13-	●	●			●	●	●	●		●	●		●		
	ED	Stanley CHU	M	60-69	2017/12/5-	●	●	●				●	●		●			●		
	NED	Chi-hsing YEH	M	50-59	2018/05/1-	●					●	●	●	●		●		●		
	NED	Wei-thyr TSAO	M	60-69	2020/05/13-	●	●	●			●	●	●		●			●		
	ID	Wei-ta PAN	M	70-79	2020/05/13-	●			●		●	●	●	●				●		
	ID	Huey-jen SU	F	60-69	2023/05/24-	●					●	●	●				●	●		
	ID	Wen-ling MA (Michelle Maa)	F	50-59	2023/05/24-	●	●			●		●	●		●			●		

Note: Duration of the Ninth Term of the Board of Directors will be from May 26, 2026, to May 25, 2029; The abbreviations ID, NED, and ED denote Independent Director, Non-executive Director, and Executive Director, respectively. The age of each director has been calculated based on the date of May 26, 2026.

Corporate Governance and Integrity Management

Board Performance Review

- **External:** At least once every 3 years by professional independent institutions or well-known scholars. **In 2025, the performance of our Board of Directors and its functional committees achieved benchmark status across all three dimensions: Structure, People, and Process & Information.**
- **Internal:** Mandatory self assessment every year. The results of 2018~2025 Internal Self-Evaluation of Board Performance were “Excellent”

Ethical Corporate Management

- The Ethical Corporate Management Committee is composed of 100% independent directors. 100% of directors and employees signed the compliance statements for the Ethical Corporate Management Policy.
- Established whistleblower reporting mechanisms and whistleblowing channels.

Executive Remuneration System

Long-Term Incentives and Remuneration

- To balance short-term and long-term remuneration, business performance and personal performance, cash and non-cash remuneration, SinoPac Holdings established the Long-Term Incentives and Remuneration.
- **The proportion of President and Vice President’s (top management) long-term compensation deferral is equivalent to more than 20% of the performance bonus, which is deferred by way of virtual shares and employee stock ownership. The performance evaluation period for the variable compensation is 3 years and the total lock-up period is 5 years, with a claw-back policy.**

Executive Performance Targets

Long-term performance targets

The long-term incentives for the President and Vice Presidents (senior executives) of SinoPac Holdings include **the financial performance, implementation of long-term strategies, TSR shareholder value of SinoPac Holdings and subsidiaries in the next 3 years, the risk management, corporate governance, and the sustainability indicators which additionally account for 15%** are considered as well.

Metrics	Weight	Description
Financial Indicators	50-70%	Financial growth of company operations, such as ROA, ROE, total shareholder return (TSR), etc.
Strategic Indicators	25-50%	To ensure the realization of its medium-and long-term business objectives, the Company establishes and implements strategic business plans.
Management Indicators	-100%~+15%	To strengthen risk management and corporate governance, and to ensure sound organizational operations, the evaluation mechanism incorporates weighted deductions for the number of major penalties and bonus points for inclusion in sustainability-related indices.

Short-term performance targets of the President

Metrics	Weight	Description
Financial Indicators	20%	The Company‘s financial performance and comparison with competitors such as ROE, ROE ranking in the industry, budget attainment rate, total assets, and revenue.
Strategic Indicators	50%	Objectives of future medium and long-term strategies such as performance of digital transformation, driving overseas revenue growth, and mitigation and adaptation to material topics.
Sustainability and Internal Control Indicators	30%	Implementing three major commitments; attaching importance to ethical corporate management, legal compliance and risk management; executing key ESG tasks (including green power value chain financial services and promoting green power trading services, which account for 10%).
Management Indicators	Additional items	Enhance the Holdings’ sustainable finance impact indicators, talent retention and development, and occupational safety and health initiatives.

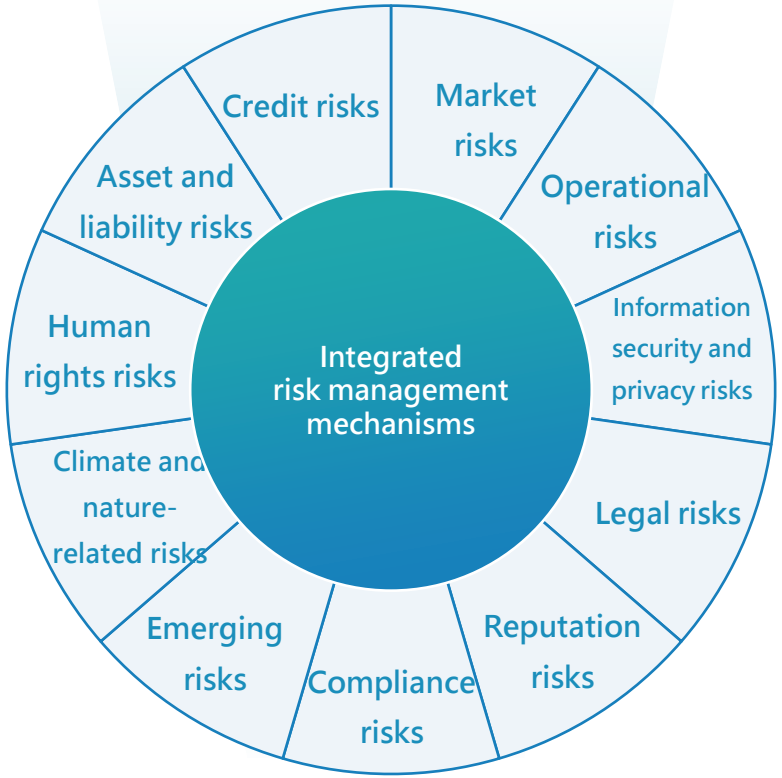
Comprehensive Risk Management System

SinoPac Holdings' Risk Management Policy includes the identification, measurement, assessment, and management of risks. The risk management performance is periodically reported to the Board of Directors.

Risk Management Organizational Structure

- Board of Directors
- Audit Committee
- Risk Management Committee
- Audit Division
- Risk Management Division

Multiple Risk Types



Risk Management Procedures

- Risk identification
- Risk scanning
- Risk monitoring
- Audit
- Risk reporting

Enhance Information Security/ Cybersecurity Management

Governance Framework

Board of Directors	The Board of Directors supervises information security strategies.
Audit Committee	The Company's Audit Committee is composed of three independent directors to assist in overseeing the effective implementation of the internal controls, compliance with relevant laws and regulations, and the management of potential risks. Through its professional division of responsibilities and independent stance, the Audit Committee assists the Board of Directors in decision-making.
President	An Information Security Committee is established under President.
Information Security Committee	Deliberates and formulates the information security policy and regulations, reviews the information security management system, raises information security awareness, formulates related training plans, and evaluates and decides on information security infrastructure.
Chief Information Security Officer	The Board of Directors approved the appointment of a vice president-level executive as the Chief Information Security Officer in January 2022 to comply with the "Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries".
Information Security Division	The Information Security Division of Sinopac Holdings includes Governance Team and Technology Team which are responsible for developing security strategies and policies, selecting security technologies, and integrating related resources
Information Technology Division	The information Technology Division of SinoPac Holdings includes Information Management and System Management Task Force which are responsible for planning the software/hardware investments and information structures of SinoPac Holdings.
Information Security Units	Bank SinoPac, King's Town Bank, SinoPac Securities, and SinoPac Leasing follow the "Information Security Policy" of SinoPac Holdings, and continue to maintain the validity of their ISO 27001 Information Security Management System certification to fulfill their responsibility for maintaining the confidentiality of personal data of customers or investors.

Management Measures

Conduct periodic risk assessment and threat response

Daily	Review of information security inspection reports
Monthly	Convene monthly meetings of the Information Security Intelligence Center
Monthly	Convene an information security meeting
Quarterly	Review vulnerability scan reports
Semi-annually	Review penetration test reports

In recent two years, SinoPac Holdings and its subsidiaries had no fines and financial losses occurred by any accidents that cause damage to information systems or equipment.

Climate Change and Nature-related Risks Management

SinoPac Holdings and Bank SinoPac adopted TCFD and TNFD frameworks to publish the Climate and Nature-Related Financial Disclosures Reports respectively, both received the British Standards Institution (BSI) Level 5+: Excellence (the highest-grade verification) in TCFD climate-related financial disclosure conformity check and maturity model for three consecutive years

- **The Board is the highest supervision unit for climate and nature governance.** The Sustainable Development Committee and the Risk Management Committee take charge of critical issues such as the supervision of sustainable development, climate change and nature.
- The **climate change risks and the progress of related projects** are reported to the Risk Management Committee, the Audit Committee, and the Board **on a quarterly basis.** Starting in 2024, the **nature-related risks** are reported **every year.**
- **Sustainability indicators weighted for 15% of the LTI program; climate-related KPIs of executives weighted for 3%~10%.**



- **Identify climate and nature-related risks and opportunities** every year and formulate **mitigation or adaptation measures.**
- Analyze **climate scenarios** of physical and transition risks **across value chain and evaluate the potential quantitative financial impacts** to assess climate resilience.
  - Utilize the **TNFD framework and LEAP approach** to analyze biodiversity impacts, evaluate nature-related sensitive industries, and **conduct exploratory scenario analyses on water resource** dependency and its impact on high-dependency, high-impact industries.
  - **Promote low-carbon transitions** by setting SBTs, increasing use of green energy and adjusting our business.

- **Use three lines of defense in internal control to manage climate and nature-related risks.**
- **Management of investment and lending risks:** With "Sustainable Finance Policy," ESG factors, climate change and biodiversity are incorporated into the decision-making process in responsible investment, responsible lending and the Equator Principles.
- **Management of Operational Risks:** Establish "Business Continuity Plan (BCP)," "Emergency Incident Response Rules," and "Natural Disaster Emergency Response Guidelines" to enhance disaster response capabilities. Strengthen sustainable supply chain management and support low-carbon and sustainable suppliers.

- Set climate-related metrics with short, medium, and long-term targets
- **Net-zero commitment: Achieve net-zero emissions across all financial portfolios by 2050.**
- SBTs were approved in January 2024 with regular monitoring of progress
- Conduct the **carbon inventory for Scope 3 financed emissions** with the **PCAF standards** and completed the **ISO 14064** verification.
- **Decarbonization policy:** Since 2022, we have planned to gradually exit investments and financing in thermal coal and unconventional oil and gas. For clients in high-carbon industries that **lack transition measures,** we will consider including them in our decarbonization policy.

Decarbonization of the Investment and Financing Portfolios

SinoPac Holdings has developed a 5-year net-zero strategy with short, medium, and long-term goals. The progress and effectiveness of the strategy are reviewed on a rolling basis and reported regularly to the Sustainability Development Committee and the Board of Directors. The progress is also publicly disclosed in the annual sustainability report

	Stranded Assets[1]	Decarbonization-Pressured Asset	Green Asset
Meaning	**SBTi advises financial institutions to adopt a four-step process, including disclosure, arrest, transition, and phase-out, for fossil fuel-related industries, with the ultimate goal of ending financial support for existing thermal coal assets by 2030 (excluding those with net-zero transition plans).**	**Use transition finance to help four major industries in the "12 Key Strategies for Taiwan's 2050 Net Zero Pathway", including building, transportation, industries, and electricity, to reach milestones and advance towards to long-term goal of attaining net zero by 2050.**	**Align efforts with the "12 Key Strategies for Taiwan's 2050 Net Zero Pathway" and use green finance to help industries complete the low-carbon transition.**
SinoPac implementation strategy	**Phasing out**	**Driving transition**	**Developing business**
Main actions	• Establish decarbonization policies for specific industries and implement decarbonization progress tracking and monitoring. • Continue to enhance the decarbonization policies. Expand the scope of stranded assets and withdraw investment/loan positions from those that lack transition activities.	• Continue to enhance the carbon inventory and monitoring of the investment portfolio. • Continue to enhance the transition engagement and encourage clients to set SBTs and formulate decarbonization plans. • Develop transition financial products and services: Work with external professional institutions and companies, encourage corporate clients to conduct GHG inventories and validation, identify key metrics for the low-carbon transition, and provide financial solutions to help companies complete the low-carbon transition.	• Create green energy ecosystem: Consolidate our leading position in the solar PV financing market and monitor green energy industrial technological and policy developments to win business opportunities in green energy. • Promote green building mortgages.

Note: 1. Stranded assets refer to assets that are technologically outdated or do not comply with regulatory requirements, cannot be used, must be accounted for in depreciation, and invariably incur losses upon disposal. Stranded assets are prevalent in industries that are affected by policies adopted to address climate change risks such as energy, manufacturing, or transportation and those that are adversely affected by changes in the environment.

Social Finance

Micro, Small and Medium Enterprises (MSMEs)

- Bank SinoPac actively utilizes the guarantees provided by the "Small & Medium Enterprise Credit Guarantee Fund of Taiwan (TSMEG)" to provide diverse loan services for SMEs in Taiwan that meet their business models
- **DA BOSS Ecosystem**: Launching in 2024, DA BOSS aims to support companies with all the necessary processes from the establishment of the preparatory office and the setting up of the company. **Bank SinoPac created the "DA BOSS ecosystem platform" that provides entrepreneurs with integrated solutions** to help domestic medium and small enterprises and startups to **move towards digital transition.**

Elderly and People with Disabilities

- Bank SinoPac launched the "Eldercare Trust" in 2016 to safeguard assets and promote proactive planning. We also hosts seminars to share trust concepts and practical insights with the elderly, people with disabilities, and their families, thereby improving access to financial services
- Accessible Finance: **In 2023, Bank SinoPac became the first institution to launch the Braille combo card.** The Braille design of the card helps the visually impaired clearly identify and use the card. Furthermore, Bank SinoPac also provides SMS notifications for visually impaired individuals to track credit card status via mobile reader function.

Migrant Workers

- **Bank SinoPac observed the inconvenience faced by migrant workers** trying to access financial services in Taiwan and implemented the "Migrant Worker Lending Program" in 2013. **It offered the first credit card for migrant workers in Taiwan – "SEA Rewards Mastercard" in 2020**, providing a new payment option other than cash to meet the needs of migrant workers.
- **In 2024, Bank SinoPac launched the first multilingual ADMigrant Pay that support 5 languages**. It provides a mobile phone app and automated equipment to provide migrant workers with cardless cash payment services to create more convenient payment channels.
- **King's Town Bank is currently the only bank in Taiwan that processes Western Union remittances. Through its digital international remittance platform "King's Global Pass"** via Apps, customers can quickly make online remittances overseas 24 hours a day.

Young and Aspiring Middle Class Customers

- SinoPac Holdings strives to lower the barrier to financial services. To comprehensively meet the needs of young entrepreneurs and young, aspiring middle class, and underprivileged customers for financial services, SinoPac Holdings offers a wide range of products from house purchase to investment to achieve inclusive finance.
- **SinoPac Securities' Stock Savings Plan / Bank SinoPac's ShareShares Regular Savings Plan in US Stocks: Designed as a one-stop platform to help investors diversify their stock purchases and engage in long-term investments to build up wealth.**

永豐金控
SinoPac Holdings



Our Vision

翻轉金融
共創美好生活

Together, a better life.

SinoPac Holdings is working to create a better future by connecting finance to life and empowering all people to keep pace with the times and practice happiness. SinoPac Holdings has an expansive vision and respects employees, customers, communities, and the environment.