2025

LAND BANK OF TAIWAN

Sustainability Report

臺灣土地銀行
LAND BANK OF TAIWAN

Sustainable Development

Corporate Governance

Sustainable Finance

Customer Rights and Interests

Environmental Sustainability

Employee Care

Social Participation

About This Report

This report is the 8th Sustainability Report (hereinafter referred to as the "Report") issued by Land Bank of Taiwan Co., Ltd. (hereinafter referred to as "Land Bank"). It is structured into chapters on sustainable development, corporate governance, sustainable finance, customer rights and interests, environmental sustainability, employee care, and social participation, presenting Land Bank's vision and strategy for sustainable development in the areas of corporate governance, economy, environment, and society, as well as its performance in implementing corporate social responsibility, and responding to stakeholders' concerns regarding Land Banks sustainable development.

Report Boundaries and Disclosure Scope

The Report discloses Land Bank's current progress and specific performance in the areas of corporate governance, economy, environment, and society. The reporting entity is consistent with that of the financial statements. The Report primarily covers Land Bank's operating activities in Taiwan (with some information covering both Taiwan and overseas operations). The Report mainly covers the period from January 1, 2025, to December 31, 2025. Some of the content also covers events after 2025, and future management policies, goals, and plans are also included. Compared with 2024, there were no significant changes in Land Bank's size, organizational structure, ownership, or supply chain in 2025.

SCAN ME

Company Website: https://www.landbank.com.tw

Land Bank's Honors in 2025

Comprehensive Sustainability Performance

Ministry of Finance	8th Government Service Award	Grade A
Taiwan Institute for Sustainable Energy	2025 Taiwan Sustainability Action Awards	Silver Award for SDG 4: Quality Education Bronze Award for SDG 11: Sustainable Cities and Communities Bronze Award for SDG 12: Responsible Consumption and Production
	2025 Asia-Pacific Sustainability Action Awards	Silver Award for SDG 11: Sustainable Cities and Communities
	18th Taiwan Corporate Sustainability Awards	Corporate Sustainability Report Award – Gold Level Taiwan's Top 100 Sustainable Model Enterprises Social Inclusion Leader Award Gender Equality Leader Award
National Enterprise Competitiveness Development Association	22nd National Brand Yushan Awards	Two first prizes for Outstanding Corporate Leader and Most Popular Brand Category Five awards in the Best Product Category One award in the Most Popular Brand Category
National Chengchi University	2nd TCFD Report Evaluation	Excellence in Improvement Award

Land Bank's Honors in 2025

Social and Environmental Performance

Financial Supervisory Commission

Assessment of the Implementation of Treating Customers Fairly (TCF) Principles in the Financial Services Industry	Ranked in the Top 25% of the banking industry
Outstanding Bank for 20 Years of Excellence in Implementing the SME Loan Program	
2025 Financial Cybersecurity Defense Evaluation	Best Financial Cybersecurity Crisis Management Award Outstanding results in the 2025 Financial Cybersecurity Defense Drill

Ministry of Sports

Sports Promotion Awards	Gold Award – Sponsorship Category Long-Term Sponsorship Award Gold Award – Sports Promotion Category 2025 Sports Enterprise Certification

Joint Credit Information Center (JCIC)

19th Outstanding Member Institutions and Personnel Awards Ceremony	Gold Excellence Award Sustainable Finance Award

Land Bank's Honors in 2025

Product Innovation Performance

Financial Supervisory Commission

Evaluation of Trust Enterprise Promoting Trust 2.0 Program (Phase 4)	Third place in Group A of the Elder Care Trust Award

Financial Information Service Co., Ltd. (FISC)

Excellent Institution for Promoting Electronic Payment Services	Inter-bank Service Innovation Award
Promotion of the TWQR Merchant Incentive Program	Fourth place in the Incentive Competition
Anti-Fraud Joint Defense Contribution Award	

Taiwan Clearing House

ACH Business Financial Institution Incentive Competition	ACH Disbursement Business Excellence Award Smart Government Payment Service Financial Inclusion Exemplary Award

Commercial Times

Trust Award	Best Philanthropic Trust Innovation Award – Quality Award Best Sustainable Trust Innovation Award – Quality Award Best Real Estate Management Trust Innovation Award – Quality Award Best Urban Redevelopment Trust Innovation Award – Quality Award

Business Today

19th Best Wealth Management Brokerage Award	First place in the Best Financial Inclusion Award

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Sustainable Development

Key Achievements

Formulation and implementation of the ESG Promotion Plan

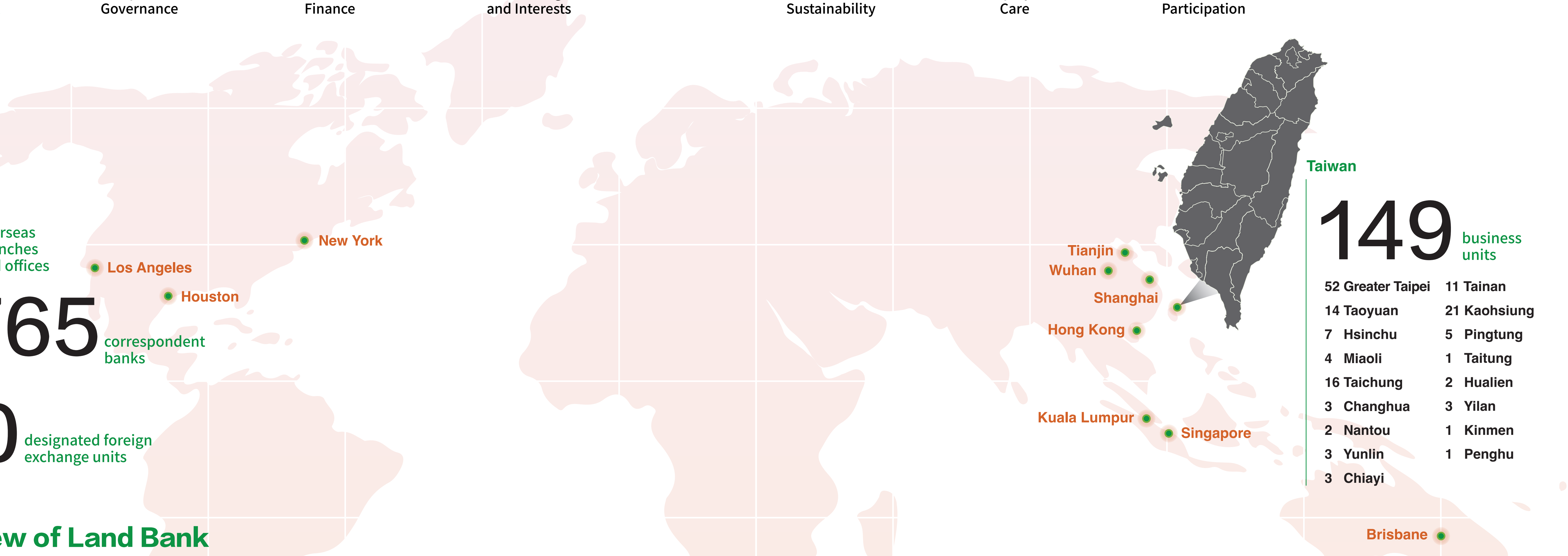
- Land Bank's Environmental, Social, and Corporate Governance (ESG) Promotion Plan establishes sustainable development targets across various areas. In 2025, the targets continued to be adjusted on a rolling basis and implemented accordingly.

Recognition for sustainability achievements

- Received the Best Green Finance Award in the Non-Financial Holding Company Category at the 2025 Excellent Bank Ratings.
- Won the 18th Taiwan Corporate Sustainability Awards (TCSA) – Corporate Sustainability Report Award (Gold Award) and was named one of Taiwan's Top 100 Sustainable Model Enterprises.
- For the first time, received the Silver Award for SDG 4: Quality Education, the Bronze Award for SDG 11: Sustainable Cities and Communities, and the Bronze Award for SDG 12: Responsible Consumption and Production at the 2025 Taiwan Sustainability Action Awards, as well as the Silver Award for SDG 11: Sustainable Cities and Communities at the 2025 Asia-Pacific Sustainability Action Awards.

Excellent credit ratings

- Taiwan Ratings Corp. assigned Land Bank a long-term rating of twAA+ and a short-term rating of twA-1+.
- Standard & Poor's assigned Land Bank a long-term rating of A and a short-term rating of A-1.
- Moody's Investors Service assigned Land Bank a long-term rating of Aa3 and a short-term rating of P-1.



Global

10 overseas branches and offices

2,765 correspondent banks

150 designated foreign exchange units

Taiwan

149 business units

52 Greater Taipei	11 Tainan
14 Taoyuan	21 Kaohsiung
7 Hsinchu	5 Pingtung
4 Miaoli	1 Taitung
16 Taichung	2 Hualien
3 Changhua	3 Yilan
2 Nantou	1 Kinmen
3 Yunlin	1 Penghu
3 Chiayi	

Overview of Land Bank

Land Bank is the only professional bank designated by the government of the Republic of China to provide real estate financing. In 1985, Land Bank obtained juristic person status in accordance with the Banking Act of the Republic of China. In 1998, pursuant to the Provisional Act Governing the Adjustment of the Functions, Operations, and Organization of the Taiwan Provincial Government, it came under state ownership. In line with the government's privatization policy for state-owned enterprises, it was reorganized as Land Bank of Taiwan Co., Ltd. in 2003 and was approved to become a public company in 2004.

Business Scope and Locations of Land Bank

Business locations: Taiwan, the United States, Singapore, Hong Kong, Mainland China, Australia, and Malaysia.

Basic Information of Land Bank

Company name
Land Bank of Taiwan Co., Ltd.

Number of employees
5,759

Paid-in capital
NT$86.2 billion (as of December 31, 2025)

TWSE stock code
5857

Date established
September 1, 1946

Net profit for the period
NT$16.356 billion (January 1 to December 31, 2025)

Location of headquarters
No. 46, Guanqian Rd., Zhongzheng Dist., Taipei City 10047, Taiwan (R.O.C.)

Providing Diverse Services

Consumer banking
- Mortgage loans
- General consumer loans
- Policy-based loans
- Credit card services

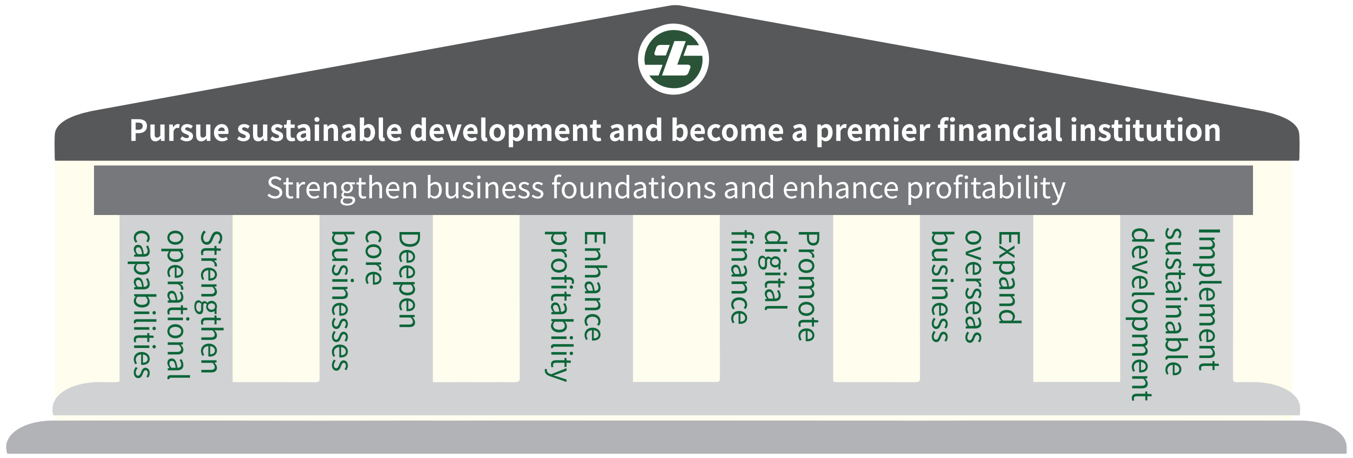
Corporate banking
- Integrated corporate financing
- Corporate syndicated loans
- Corporate supply chain financing
- Corporate cash management services
- Import and export trade financing
- Corporate treasury management

Foreign exchange services
- Import and export letters of credit
- International remittance services
- Foreign currency deposit services

Trust services
- Money trusts
- Real estate trusts
- Real estate securitization
- Financial asset securitization

Wealth management
- Bancassurance (mortgage life insurance/life insurance/property insurance)
- Fund investments
- Securities brokerage
- Asset management

Electronic banking
- Mobile banking
- Corporate/personal Internet banking
- Account link payments
- Open banking



Business Vision and Strategies

Financial Performance

Unit: NT$ thousand

Item		2023	2024	2025
Direct economic value generated (A)		85,675,341	94,312,946	95,435,381
Economic value distributed (B)	Operating costs	54,633,542	61,440,405	60,868,710
	Employee salaries and benefits	9,910,200	10,084,887	10,591,717
	Interest payments	904,780	874,681	965,704
	Payments to government	7,292,389	7,728,572	7,638,951
	Community investment (charitable expenditures and donations to community organizations)	124,398	95,460	115,394
Economic value retained (A-B)		12,810,032	14,088,941	15,254,905

Note: The figures for 2023 and 2024 are restated based on the amounts audited and certified by the National Audit Office. The figures for 2025 are based on the CPA-audited financial statements. For detailed operating performance and financial information, please refer to Land Bank's 2025 Annual Report.

Land Bank Annual Report Section

Credit Ratings

Credit Rating Agency	Latest Rating Date	Rating		Other Rating Information
		Long-Term Rating	Short-Term Rating	
Taiwan Ratings Corp.	2025.12.18	twAA+	twA-1+	Outlook: Stable
Standard & Poor's	2025.12.18	A	A-1	Outlook: Stable
Moody's Investors Service	2026.01.28	Aa3	P-1	Outlook: Stable

Subsidies Received from the Government

Interest and Processing Fee Subsidies for Major Government Policy-Based Loan Programs Administered by Land Bank in 2025

Unit: NT$ thousand

Item	Subsidizing Unit	Interest Subsidies	Processing Fee Subsidies
Preferential housing project loans of NT$1.8 trillion and an additional NT$400 billion	National Land Management Agency, Ministry of the Interior	949	
Preferential housing loans for civil servants	National Land Management Agency, Ministry of the Interior	31	
Loans for assisting workers to build or buy houses	National Land Management Agency, Ministry of the Interior/ county and city governments	11,274	
Loans for self-purchase of public housing	National Land Management Agency, Ministry of the Interior	5,280	
Preferential loans for house purchase and house improvement	National Land Management Agency, Ministry of the Interior	93,353	
Preferential Housing Loan Program for Successful Family Foundation of Youth	National Land Management Agency, Ministry of the Interior	-	
Entrusted public housing loans	National Land Management Agency, Ministry of the Interior		37,622
Entrusted housing loans for public servants	National Land Management Agency, Ministry of the Interior/ county and city governments		51
Entrusted housing loans for labor	National Land Management Agency, Ministry of the Interior		48
Loans from the Indigenous Peoples Integrated Development Fund	Council of Indigenous Peoples		2,576
Labor Relief Loan	Bureau of Labor Insurance, Ministry of Labor		10,935
Loans for 921 Earthquake reconstruction projects	Department of Banking, Central Bank of the Republic of China (Taiwan)		353
Emergency loans for civil servants	Directorate-General of Personnel Administration, Executive Yuan		840

Sustainable Development Committee

Land Bank's Sustainable Development Committee was established with the approval of the Board of Directors in 2021. Six execution task forces were established under the Committee to promote ESG-related initiatives. In January 2025, the Sustainable Development Committee was restructured as a functional committee, with the Committee comprising the Chairperson, the President, and all independent directors. In 2025, the Sustainable Development Committee convened four meetings to review the annual draft of Land Bank's Environmental, Social, and Governance (ESG) Action Plan, its implementation progress, and the Sustainability Report.

Organizational Chart of Land Bank's Sustainable Development Committee

Board of Directors → Chairperson (Chairperson) → Deputy Chairperson (President) → Committee Members → Execution Task Force

Execution Task Force

Execution Task Force	Responsibilities	Members
Sustainable Finance	Sustainable Financing Sustainable Investment Sustainable Products Responsible Investment Green Audit Climate Change Management	· Department of Credit Management · Department of Treasury · Department of International Banking · Department of Corporate Banking · Department of Consumer Banking · Department of Trusts · Department of Wealth Management · Department of Securities · Department of Insurance Agent · Department of Credit Analysis and Research · Department of Risk Management · Department of Business Management · Department of Accounting · Department of Compliance
Customer Rights and Interests	Maintaining customer relationship Protection of customer rights and interests Protection of customer data Fair treatment of customers Service quality Digital finance Financial inclusion	· Department of Business Management · Department of Planning · Department of Compliance · Department of Trusts · Department of Wealth Management · Department of Securities · Department of Insurance Agent · Department of Electronic Banking · Department of Corporate Banking · Department of Consumer Banking · Department of International Banking · Department of Information Management · Department of Cyber Security
Employee Care	Employee remuneration and benefits Human resource development Education and training Employee health Occupational safety Labor Relations	· Department of Human Resources · Employee Education and Training Center · Department of General Affairs
Corporate Governance	Ethical corporate management Information transparency Competencies of the Board of Directors Risk management Internal audit and internal control Legal compliance Information security Shareholder equity	· Department of Compliance · Department of Ethics · Department of Information Management · Department of Cyber Security · Department of Human Resources · Secretariat · Department of Risk Management · Department of Auditing · Department of Planning · Department of Accounting
Environmental Sustainability	Environmental management Energy management Greenhouse gas reduction Green procurement Environmental Education Green operations	· Department of General Affairs · Department of Property Management · Other departments and offices in the Headquarters
Social Participation	Social care Charity events Arts and humanities Academic education Sports development	· Department of Planning · Department of Trusts · Department of Consumer Banking · Department of Corporate Banking · Department of Wealth Management · Department of Insurance Agent · Department of Human Resources · Employee Education and Training Center · Department of Business Management · Secretariat · Department of Electronic Banking · Department of Property Management

Major Sustainability Events

2017

- Published the first Corporate Social Responsibility Report.

2019

- Appointed a Corporate Governance Officer.
- Established the Land Bank of Taiwan Customer Care Committee to protect customers'rights and interests and enhance the protection of financial consumers.

2020

- To advance sustainable finance, joined the Bankers Association of the Republic of China's Climate Change Stress Testing Project (Ongoing Research Working Group on the New Basel Capital Accord – Stress Testing Subgroup) to jointly develop climate change stress testing (scenario analysis).

2021

- Published the third Corporate Social Responsibility Report and won the Bronze Award at the Taiwan Corporate Sustainability Awards (TCSA) – Corporate Sustainability Report Award.
- Established the Sustainable Development Committee and adopted the Guidelines for the Establishment of the Land Bank of Taiwan Sustainable Development Committee.
- Adopted the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD).
- Joined the Bankers Association of the Republic of China's Climate Change Risk Management Task Force.
- Issued NT$1 billion in sustainability bonds.
- The Head Office's Huaining Building passed ISO 14064-1 Greenhouse Gas Inventory (Scopes 1 and 2) verification.

2022

- Published the fourth Sustainability Report (formerly the Corporate Social Responsibility Report) and won the Silver Award at the Taiwan Corporate Sustainability Awards (TCSA) – Corporate Sustainability Report Award, as well as the Social Inclusion Leader Award – Best Sustainability Practice Awards.
- The corporate image film Deep Roots in Sustainable Management received the Best Online Popularity Award at the 2022 Taipei Golden Eagle Micro-Movie Festival.
- Received the National Sustainable Development Award (Corporate Category) from the National Council for Sustainable Development, Executive Yuan.
- Formulated the Land Bank of Taiwan Co., Ltd. Sustainable Development Policy
- Completed the establishment of a list of high-carbon-emitting industries, identified and inventoried assets exposed to physical and transition risks, and became a supporter of the Task Force on Climate-related Financial Disclosures (TCFD).
- Officially signed and adopted the Equator Principles.
- All domestic operating locations passed ISO 14064-1 Greenhouse Gas Inventory (Scopes 1 and 2) verification.

2023

- Published the fifth Sustainability Report, which was prepared in accordance with both the GRI Standards and the SASB Standards for the first time, with selected SASB indicators assured.
- Published the first English version of the Sustainability Report and established a dedicated Sustainable Development section on the English website.
- Won the Gold Award at the Taiwan Corporate Sustainability Awards (TCSA) – Corporate Sustainability Report Award, as well as the Gender Equality Leader Award and the Social Inclusion Leader Award – Best Sustainability Practice Awards.
- The Task Force on Climate-related Financial Disclosures (TCFD) disclosures were verified by BSI, a third-party verification body, and received a Level 5: Excellence verification rating.
- All domestic and overseas operating locations passed ISO 14064-1 Greenhouse Gas Inventory (Scopes 1 and 2) verification.
- The business headquarters obtained certification to the ISO 50001 Energy Management System and ISO 14001 Environmental Management System international standards.
- Set greenhouse gas (Scopes 1 and 2) emission reduction targets with reference to Science Based Targets (SBTs).

2024

- Published the sixth Sustainability Report, which was prepared in accordance with both the GRI Standards and the SASB Standards, with external assurance provided for selected SASB indicators.
- Won the Gold Award at the Taiwan Corporate Sustainability Awards (TCSA) – Corporate Sustainability Report Award, as well as the Social Inclusion Leader Award – Best Sustainability Practice Awards.
- The Task Force on Climate-related Financial Disclosures (TCFD) disclosures were verified by BSI, a third-party verification body, and received a Level 5+: Excellence verification rating.
- All domestic and overseas operating locations passed ISO 14064-1 Greenhouse Gas Inventory (Scopes 1 and 2) verification.
- The Head Office's Jianye Building, IT Building, Employee Education and Training Center, Taichung Branch, and Yuanlin Branch passed the energy management system verification, bringing the total number of locations certified to the ISO 50001 Energy Management System standard to eight.

2025

- Published the seventh Sustainability Report, which was prepared in accordance with both the GRI Standards and the SASB Standards, with external assurance provided for selected SASB indicators.
- The Sustainable Development Committee was restructured into a functional committee, and its governing regulations were renamed the Land Bank of Taiwan Co., Ltd. Organizational Rules of the Sustainable Development Committee
- Won the Gold Award at the Taiwan Corporate Sustainability Awards (TCSA) – Corporate Sustainability Report Award, was named one of Taiwan's Top 100 Sustainable Model Enterprises, and received the Social Inclusion Leader Award and the Gender Equality Leadership Award – Best Sustainability Practice Awards.
- For the first time, received the Silver Award for SDG 4: Quality Education, the Bronze Award for SDG 11: Sustainable Cities and Communities, and the Bronze Award for SDG 12: Responsible Consumption and Production at the 2025 Taiwan Sustainability Action Awards, as well as the Silver Award for SDG 11: Sustainable Cities and Communities at the 2025 Asia-Pacific Sustainability Action Awards.
- The Task Force on Climate-related Financial Disclosures (TCFD) disclosures were verified by BSI, a third-party verification body, and received a Level 5+: Excellence verification rating, as well as the Excellence in Improvement Award at the 2nd TCFD Report Evaluation hosted by National Chengchi University.
- All domestic and overseas operating locations continued to pass ISO 14064-1 Greenhouse Gas Inventory (Scopes 1 and 2) verification.
- The Kaohsiung Branch, Tainan Branch, and Yanping Building passed the energy management system verification, bringing the total number of locations with ISO 50001 Energy Management System certification to 11.

2026

2

Corporate Governance

Key Achievements

Diverse and comprehensive training programs for directors

- The total training hours of Land Bank's directors reached 350.2 hours, and the training hours of each director exceeded the statutory requirement.

Outstanding corporate governance performance

- The 2025 corporate governance evaluation score was 96.96 points.
- Named one of Taiwan's Top 100 Sustainable Model Enterprises at the 18th Taiwan Corporate Sustainability Awards (TCSA).
- Received the first prize in the Outstanding Corporate Leader category at the 2025 National Brand Yushan Awards.

Implementation of anti-money laundering and countering the financing of terrorism (AML/CFT) training

- By the end of 2025, a cumulative total of 1,168 Certified Anti-Money Laundering Specialist (CAMS) certifications and AML/CFT professional certifications had been obtained.

Excellent information security performance

- Zero major cybersecurity incidents. The malicious email social engineering exercise program had a click-through rate and an open rate less than the 0.4% required by the Ministry of Finance.
- Participated in the Financial Supervisory Commission's 2025 Financial Cybersecurity Defense Drill with outstanding results.

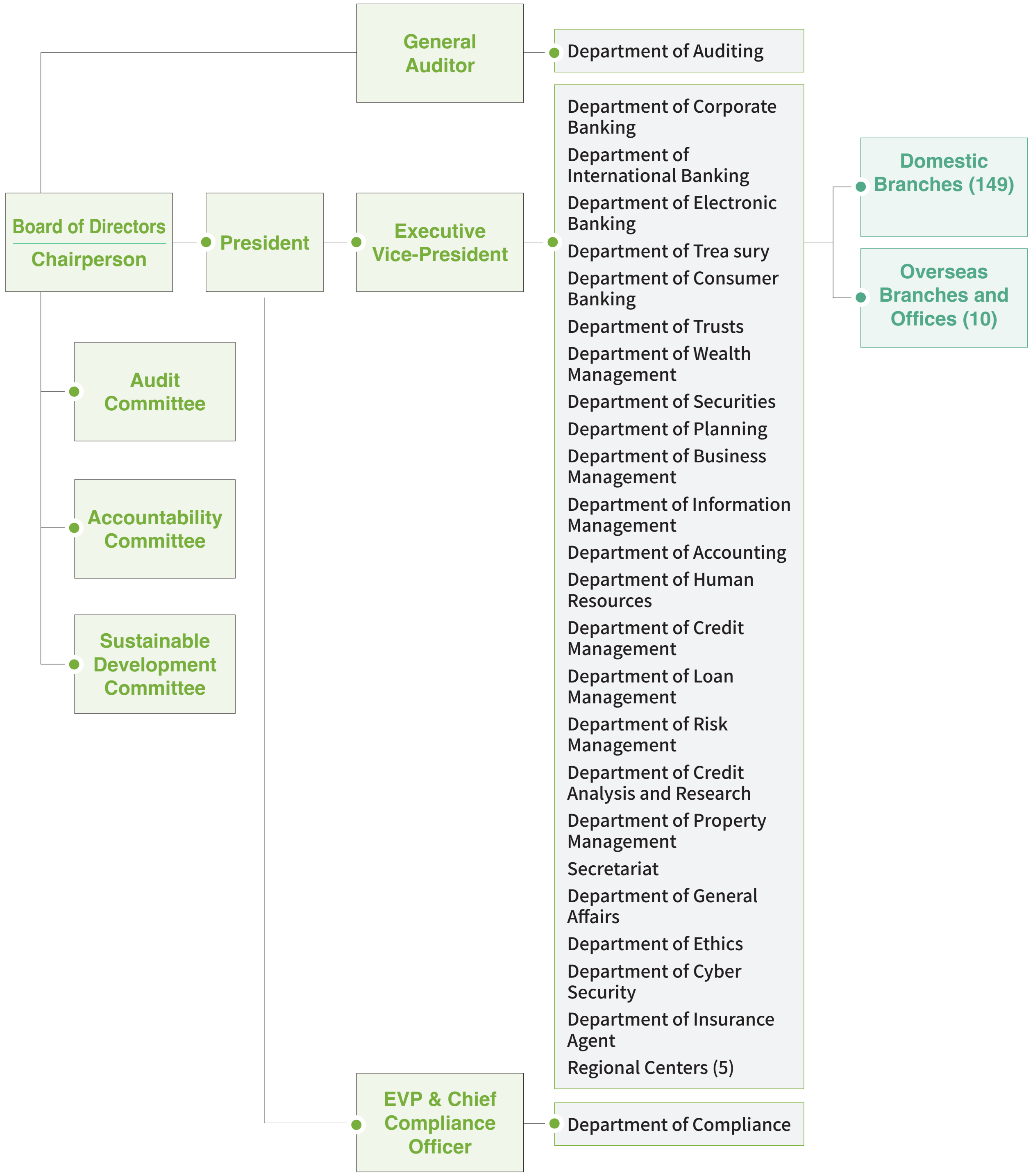
Completion of surveillance audits for information security and other management systems

- Land Bank successfully completed the surveillance audit for its ISO 27001:2022 Information Security Management System in May, maintaining the validity of its certificate.
- Land Bank successfully completed the surveillance audit for its ISO 22301:2019 Business Continuity Management System in May, maintaining the validity of its certificate.
- Land Bank successfully completed the surveillance audit for its BS 10012:2017 Personal Information Management System in May, maintaining the validity of its certificate.

Land Bank's Corporate Governance Structure

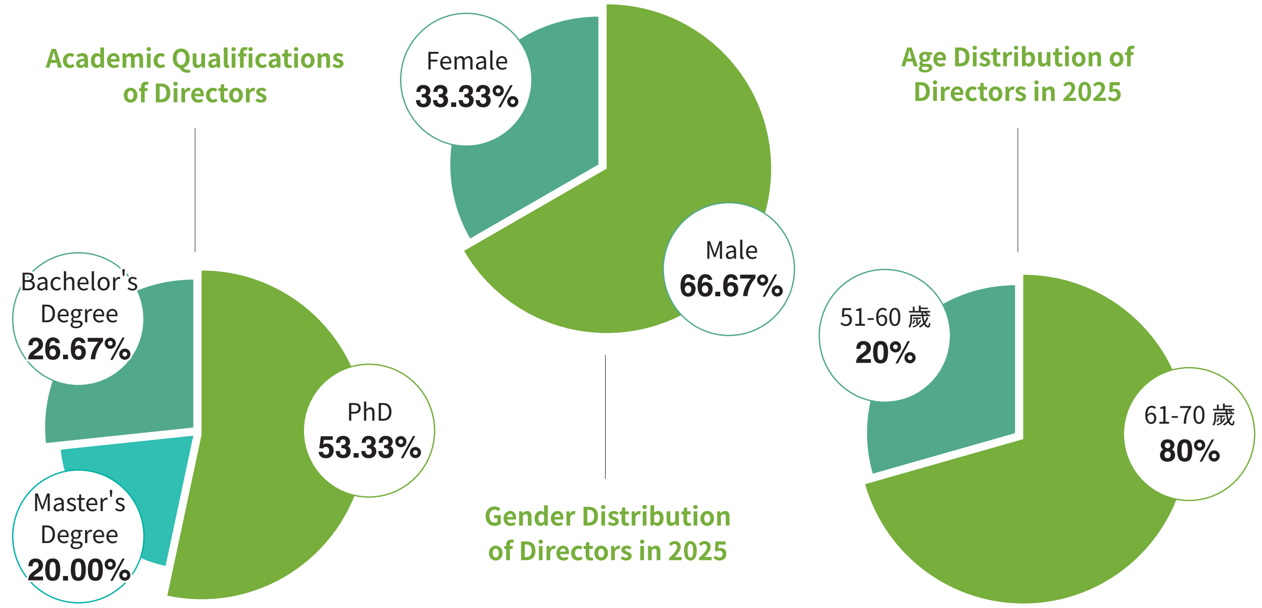
Land Bank's Sustainable Development Committee was established with the approval of the Board of Directors in 2021. Six execution task forces were established under the Committee to promote ESG-related initiatives. In January 2025, the Sustainable Development Committee was restructured

Land Bank's Corporate Governance Framework



Structure and Operations of the Board of Directors

The Board of Directors of Land Bank meets at least once every three months. In 2025, Land Bank held a total of eight Board meetings. For details, please refer to Land Bank's 2025 Annual Report.



Audit Committee

The Audit Committee of Land Bank meets at least once every quarter. In 2025, the Audit Committee met six times.

Strengthening the Functions and Remuneration System of the Board of Directors

The performance appraisal and remuneration system for the directors and senior managers of Land Bank is implemented in accordance with the applicable requirements. The Ministry of Finance periodically evaluates the Chairperson and the President based on Land Bank's achievement of goals and cooperation with government policy. The 2025 Cooperating with Government Policy Projects and Achieving Goals Plan includes seven key initiatives, with sustainability incorporated into the performance evaluation of the Chairperson and the President.

Corporate Governance Evaluation

In 2025, the Ministry of Finance selected the Taiwan Association of Board Governance to conduct a corporate governance evaluation of Land Bank. Land Bank's 2025 corporate governance evaluation score was 96.96.

Ethical Corporate Management Policies and Regulations

Name	Participants	Purpose
Ethical Corporate Management Best-Practice Principles	Directors, management, and all employees	These Principles are established as the policy to be followed in order to foster a corporate culture of ethical corporate management.
Procedures for Ethical Management and Guidelines for Conduct	Directors, management, and all employees	Establish standards for matters that Land Bank employees should observe when performing their duties to implement ethical corporate management.
Code of Ethical Conduct for Directors and Managers	Directors and management	Guide the conduct of directors and management to conform to ethical standards and enable stakeholders to better understand Land Bank's ethical standards.
Precautions for Evaluating Risks of Unethical Conduct	Directors, management, and all employees	Assess the likelihood and severity of internal risks, determine Land Bank's risk level after implementing risk controls, and propose and implement risk mitigation plans.
Guidelines for the Implementation of the Whistle-blowing System	Directors, management, and all employees	Establish multiple whistleblowing channels to uphold ethical corporate management.
Precautions on the Code of Ethics for Employees	All employees	Ensure that employees perform their duties with probity and integrity and maintain the confidentiality of official information, business secrets, and customer information.

Implementation of Land Bank's Ethical Corporate Management in 2025

Implementation Items	Description
Risk assessment of unethical conduct	The results of the 2025 risk assessment of unethical conduct did not exceed Land Bank's risk appetite for unethical conduct. The relevant risk mitigation plans have been improved and completed, and related training and awareness programs continue to be conducted to reduce such risks.
Special audits	· Conducted a special audit of the leasing operations for idle properties owned by Land Bank. The Department of Ethics established a special audit plan and identified key audit areas. Unannounced on-site audits were conducted at 16 domestic business units that lease out idle properties under their management. The audit results were compiled, and recommendations for improvement were submitted to the responsible units for follow-up action. · Conducted a national special audit of high-risk government procurement cases. Based on high-risk procurement cases identified through cross-checking by the Agency Against Corruption, Ministry of Justice, the Department of Ethics selected 20 high-risk procurement cases involving Land Bank as audit targets. Through document reviews and on-site audits, the Department examined whether any irregularities existed in these high-risk procurement cases. The audit results were compiled, and recommendations for improvement were submitted to the responsible units for follow-up action.

Land Bank Responsibility Map

Land Bank implemented a responsibility map system and established the Land Bank of Taiwan Co., Ltd. Guidelines for the Administration of the Responsibility Map System and the Land Bank of Taiwan Co., Ltd. Guidelines for the Establishment of the Accountability Committee, among other regulations. These were approved by the Audit Committee and the Board of Directors for implementation. An Accountability Committee was also established under the Board of Directors to ensure the effective implementation of the responsibility map system.

Internal Audit and Internal Control System

Land Bank has established an internal control system in accordance with the law and issued an Internal Control System Statement. Land Bank has established a three lines of defense framework for its internal control system, with clearly defined roles and responsibilities for each line of defense, enabling each unit to understand its role and function within Land Bank's overall risk management and internal control framework. The responsible persons (directors) of Land Bank regularly hold review meetings with internal auditors to discuss deficiencies in the internal control system. Meeting minutes are prepared and submitted to the Board of Directors for reporting.

Annual Internal Audit Results

Internal Audit Items	Number of Audits	2025 Internal Audit Results	Follow-up and Improvements	2026 Audit Objectives
Routine business audits	Annual audit plan: 111 audits.	Completed 111 audits, achieving a 100.00% completion rate.	A total of 1,401 audit findings were identified. These findings will be included in the scope of routine or special audits conducted in 2026 and will be subject to follow-up reviews until corrective actions have been completed.	Carry out all audit activities in accordance with Land Bank's annual audit plan and the Financial Supervisory Commission's Directions for Assessing the Effectiveness of the Internal Audit Function in Banks.
Special audits	Annual audit plan: 212 audits (including 142 audits of the Head Office and branches, 38 audits of securities and futures operations, 12 audits of discretionary investment business, and 20 non-routine special audits).	Completed 216 audits, achieving a 101.89% completion rate.	A total of 789 audit findings were identified. These findings will be included in the scope of routine or special audits conducted in 2026 and will be subject to follow-up reviews until corrective actions have been completed.	
Supervision of self-audits	Each unit conducted 348 general self-audits and 1,329 special self-audits, totaling 1,677 audits.	The number of audits complied with the requirements of the competent authorities.	A total of 2,187 deficiencies were identified through self-audits conducted by each unit. Follow-up reviews confirmed that all deficiencies had been corrected.	N/A

Business Continuity Management System

Land Bank has established a business continuity management system (BCMS) and obtained ISO 22301:2012 certification following verification by BSI. In line with the revised standard, Land Bank completed the certification transition process and passed the ISO 22301:2019 surveillance audit in May 2025.

ISO 22301:2019 Certification

Anti-Money Laundering and Countering the Financing of Terrorism

Land Bank has established committees and task forces that regularly report implementation progress to the Board of Directors. This is supplemented by monthly implementation reports submitted by overseas branches to the Head Office and the annual disclosure of the Statement on the Internal Control System for Anti-Money Laundering and Countering the Financing of Terrorism, thereby achieving its anti-money laundering and counter-terrorism financing objectives.

Project Outcomes and Anti-Fraud Education

In coordination with the training programs of each department, targeted education and training programs were provided to different participants. As of the end of 2025, a total of 1,168 employees had obtained the internationally recognized Certified Anti-Money Laundering Specialist (CAMS) certification and AML/CFT professional certifications.

In 2025, 163 fraud cases were prevented through in-branch customer care, with approximately NT$131 million in fraudulent transactions successfully intercepted. Land Bank also participated in the Eagle Eye Anti-Fraud Alliance and the Financial Anti-Fraud Joint Defense Platform, successfully preventing nearly 200 fraud cases and intercepting more than NT$160 million, and received the 2025 Anti-Fraud Joint Defense Contribution Award.

Information Security Management Policy

Land Bank has established an information security management system (ISMS) and a personal information management system (PIMS), both of which have been certified by BSI and awarded ISO/IEC 27001:2005 Information Security Management System and BS 10012:2009 Personal Information Management System certifications, respectively. In 2025, Land Bank completed the certification transition and surveillance audits in line with the revised standards.

ISO 27001:2022 Certification

BS 10012:2017 Certification

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Sustainable Finance

Key Achievements

Active promotion of sustainable financial services

- Received the first prize in the Best Product Category at the 22nd National Brand Yushan Awards.
- Continued green building financing in 2025, with a cumulative outstanding loan balance of NT$60.608 billion as of the end of 2025.
- Land Bank promotes green building mortgage loans, with a cumulative outstanding loan balance of NT$42.959 billion as of the end of 2025.

Responsible lending

- A total of 5,776 corporate lending cases were reviewed using the ESG Checklist in 2025.

Arrangement of ESG syndicated loans

- Land Bank acted as the lead arranger for a total of 12 ESG syndicated loan cases in 2025.

Significant growth in the number of renewable energy financing cases

- The number of renewable energy financing cases increased by 13.04% in 2025.

Significant growth in financing for urban renewal and reconstruction of unsafe and old buildings

- The cumulative total approved credit line for urban renewal and reconstruction of unsafe and old buildings increased by 14% in 2025.

Issuance of sustainability bonds

- The outstanding balance of sustainability bonds was NT$4.6 billion as of the end of 2025.

Issuance of sustainable credit cards

- As of the end of 2025, the Yu-Lin Shining Card and DoDo Sports Card have allocated NT$860,310 in consumer rebate funds to promote the development of badminton in Taiwan.

Launch of Green and Sustainable NTD Time Deposits

- The cumulative amount of green and sustainable deposits raised as of the end of 2025 was NT$48.202 billion.

Sustainable Lending

Responsible Lending

In 2025, a total of 5,776 ESG Checklists for Corporate Borrowers were reviewed. In line with the Green Finance Action Plan 3.0, Land Bank promoted the completion of corporate ESG self-assessment questionnaires. In 2025, 3,220 customers consented to submit their questionnaires, representing 59.17% of new and renewed loan customers. Land Bank received the Sustainable Finance Award from the Joint Credit Information Center.

ESG Syndicated Loans

In 2025, Land Bank acted as the lead arranger for 12 ESG syndicated loans, with an approved amount of NT$12.871 billion; and participated in 33 syndicated loans, with an approved amount of NT$31.896 billion.

Land Bank's High-Risk Industry Policies

In 2023, Land Bank established the Credit Risk Exposure Limit Ratio Table for Highly Polluting/Energy-Consuming Industries, placing 23 industries, including the oil and natural gas mining industry, under exposure limits with daily monitoring and regular reviews.

Equator Principles

Land Bank completed its adoption of the Equator Principles and established the relevant operating guidelines. In 2025, Land Bank conducted training on the Equator Principles, with a total of 102 employees participating.

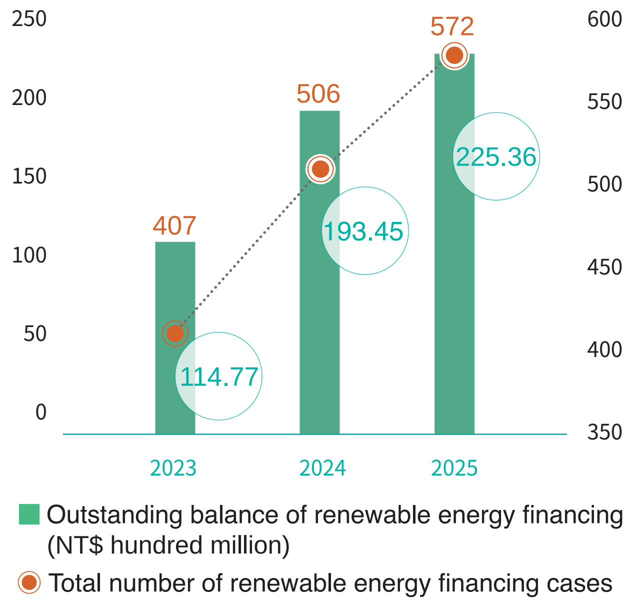
Implementation of the Six Core Strategic Industries Promotion Program

Land Bank has fully supported this program by promoting lending to the related industries. The outstanding balance as of the end of 2025 was NT$438.7 billion, an increase of 0.07% from the previous year.

Promotion of Renewable Energy Loans

As of the end of 2025, there were a total of 572 renewable energy financing cases, with an outstanding loan balance of NT$22.536 billion. Among these, there were a total of 12 offshore wind power financing cases, with an outstanding loan balance of NT$14.774 billion (including related facilities and infrastructure projects).

Results of Renewable Energy Financing Promotion



Green Building Financing and Green Building Mortgage Loans

As of the end of 2025, Land Bank had provided a total of 316 green building financing cases, with an outstanding loan balance of NT$60.608 billion. In addition, Land Bank launched the Green Building Mortgage Loan preferential program in 2023. As of the end of 2025, the outstanding balance of Green Building Mortgage Loans was NT$42.959 billion.

Support for Urban Renewal and Reconstruction of Unsafe and Old Buildings

Total Number of Approved Loans, Total Approved Credit Line, and Outstanding Loan Balance for Urban Renewal and Reconstruction of Unsafe and Old Buildings

Item		As of the End of 2025	2025 Growth Rate Compared with the End of the Previous Year
Urban renewal	Total number of approved loans (cumulative)	195	5.41%
	Total approved credit line (cumulative)	NT$215.31 billion	7.64%
	Outstanding loan balance of approved credit	NT$50.343 billion	0.19%
Reconstruction of unsafe and old buildings	Total number of approved loans (cumulative)	276	18.97%
	Total approved credit line (cumulative)	NT$99.034 billion	30.61%
	Outstanding loan balance of approved credit	NT$50.684 billion	24.20%

Sustainable Investment

Integration of ESG Factors into Investment Assessments

For stock investments, in addition to complying with relevant laws and regulations and considering government policies, economic development, and Land Bank's business development needs, Land Bank also evaluates investment returns and risks, including ESG-related risks. The Bank regularly follows up on these matters to fulfill its supervisory role as a shareholder.

Responsible Investment Objectives of Land Bank

ESG factors are incorporated into at least 50% of the review criteria for bond (excluding government bonds, supranational bonds, public enterprise bonds, and bank-guaranteed bonds) and equity investments.

Equity Investments	Bond Investments
Different risk limits are assigned based on whether an individual company meets the ESG criteria. The classification is based on ESG and corporate governance information provided by the Taiwan Depository and Clearing Corporation (TDCC). At least 72.5% of the investment portfolio must consist of companies ranked in the top three tiers of the TDCC Corporate Governance Evaluation.	At least 63% of the investment portfolio must consist of issuers or parent companies with a Sustainalytics ESG Risk Rating of 30 or below.
Implementation Status of Land Bank As of the end of 2025, 97.22% met the standard.	**Implementation Status of Land Bank** As of the end of 2025, 73.89% met the standard.

Investing in Corporate Green Transformation

As of the end of 2025, Land Bank's foreign currency holdings of green bond investments amounted to US$55 million (issued by overseas companies), while its New Taiwan dollar holdings amounted to NT$7.27 billion.

Sustainable Products

Sustainable Credit Cards and Green Deposits

In 2024, Land Bank launched the JCB Charity Sports Card in celebration of the outstanding performance of its athletes at the Paris Olympics. To support environmental sustainability and green consumption, 0.2% of spending on the card is allocated as a rebate to promote sports development in Taiwan. As of the end of 2025, a total of 24,578 cards had been issued, with more than NT$860,000 in rebates generated, demonstrating Land Bank's commitment to both public welfare and sustainable finance.

Yu-Lin Shining Card

The pronunciation of "Yu-Lin" (羽麟) is similar to that of "with you" (與您) in Chinese. Inspired by Land Bank athlete Wang Chi-Lin's outstanding performance in international competitions, the card symbolizes shining brightly together with you.

Yu-Lin Shining Card (Limited-Time Offer; Ongoing Public Welfare Contributions)

DoDo Sports Card

Guided by the DoDo spirit of "Dedicated," "Outstanding," "Delightful," and "Optimistic," Land Bank supports the development of sports, promotes joyful exercise, and encourages healthy living. (D-Dedicated, O-Outstanding, D-Delightful, O-Optimistic)

The Green and Sustainable NTD Time Deposit program was launched in 2023. A third-party certification body is appointed to annually verify and certify the flow of funds from Land Bank's green and sustainable time deposits, ensuring that the funds are properly allocated to green and sustainable projects.

Results of the Green and Sustainable NTD Time Deposit Program Promotion

Green and sustainable deposits	Cumulative Amount Raised as of the End of 2025： NT$48.202 billion Outstanding Deposit Balance as of the End of 2025： NT$33.433 billion

Sustainable Insurance and Sustainable Trusts

Land Bank provides engineering insurance for the construction phase of photovoltaic plants in the green energy sector. Upon completion and commencement of operations, it offers products such as property insurance, electronic equipment insurance, and business interruption insurance to cover the operational risks of green energy operators.

Results of Photovoltaic Plant Property Insurance Promotion in the Green Energy Sector

Item	2023	2024	2025
Number of cases undertaken	112	325	390
Insurance premium (NT$)	1,517,269	3,791,825	4,768,400

Results of Real Estate Trusts for Urban Renewal and Reconstruction of Unsafe and Old Buildings

Trust types	Urban renewal trusts		Trusts for reconstruction of unsafe and old buildings	
Item	Number of cases undertaken	Trust assets (Unit: NT$10,000)	Number of cases undertaken	Trust assets (Unit: NT$10,000)
2023	5	$164,052	21	$313,579
2024	7	$6,834,161	20	$2,429,439
2025	7	$7,675,764	23	$2,840,696

Sustainable Funds

In 2025, 137 funds with ESG characteristics were offered, accounting for 5.45% of all 2,511 funds available that year. In 2025, 22 foreign bonds with an MSCI ESG rating of BBB or above were listed.

Issuance of Sustainability Bonds

As of the end of 2025, the outstanding balance of sustainability bonds issued by Land Bank was NT$4.6 billion, and all proceeds were used for green investments and social impact investment projects.

Investment Plans for Sustainability Bonds Issued in Recent Years and Their Alignment with the UN SDGs

Projects	Project Areas	United Nations Sustainable Development Goals (SDGs)
Green investment projects	Renewable energy and energy technology development	SDG 7 Affordable and Clean Energy; SDG 13 Climate Action
Social impact investment projects	Basic service needs	SDG 4 Quality Education; SDG 11 Sustainable Cities and Communities
	Affordable housing	SDG 11 Sustainable Cities and Communities
	Projects that create jobs and mitigate or prevent unemployment caused by socio-economic crises	SDG 1 No Poverty; SDG 8 Decent Work and Economic Growth

4

Customer Rights and Interests

Top 25% ranking in the Assessment of the Implementation of Treating Customers Fairly (TCF) Principles

- For the seventh consecutive year, Land Bank was recognized for its excellent performance in the Financial Supervisory Commission's Assessment of the Implementation of Treating Customers Fairly (TCF) Principles in the Financial Services Industry, ranking among the top 25% in 2025.

Customer satisfaction rate of 99.70%

- The average customer satisfaction rate for Land Bank's services was 99.70%.

Award-winning digital capabilities

- Received the Taiwan Clearing House Business Excellence Award – Outstanding ACH Performance award.
- Received the Inter-bank Service Innovation Award from the Financial Information Service Co., Ltd. in recognition of excellence in promoting electronic payment services.

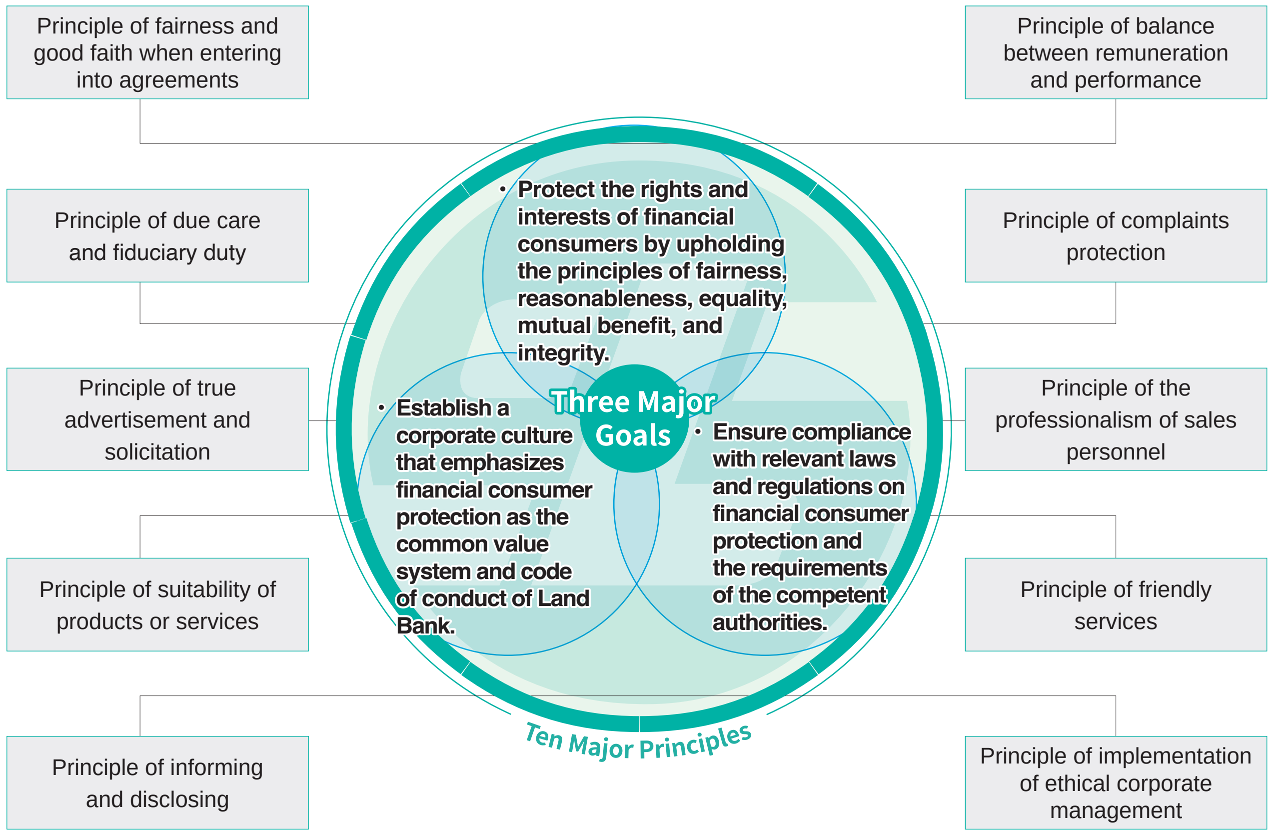
Innovative diversified trust services

- Received the Best Philanthropic Trust Innovation Award, Best Sustainable Trust Innovation Award, Best Real Estate Management Trust Innovation Award, and Best Urban Redevelopment Trust Innovation Award at the Commercial Times Trust Awards.
- For the fourth consecutive year, recognized as a High-Performing Bank in Group A of the Elder Care Trust Award under the Financial Supervisory Commission's Evaluation of Trust Enterprise Promoting Trust 2.0 Program.

Key Achievements

Principles of Treating Customers Fairly

Land Bank of Taiwan’s Principles of Treating Customers Fairly



Protection of Customer Rights and Interests

Land Bank has established a comprehensive financial consumer protection and dispute resolution system, with six customer complaint channels to ensure that cases are properly handled within the prescribed time limit. In 2025, the on-time closure rate for customer complaint cases reached 100%. The Customer Care Committee also regularly reviews and enhances service quality.

Protection of Customer Rights and Interests

Land Bank’s 2025 Customer Satisfaction Survey Dimensions and Results

satisfied with “service efficiency”	99.60%
satisfied with “service quality”	99.74%
satisfied with “service facilities/website functionality”	99.66%
satisfied with “counter service attitude/ telephone courtesy”	99.74%
overall satisfaction	99.76%
Average satisfaction rate	99.70%

Service Quality Management

Land Bank has established an information technology service management system (ITMS) and passed the ISO/IEC 20000:2018 surveillance audit in May 2025, ensuring the quality of its information technology service management.

ISO 20000-1:2018 Certification

Digital Finance

Digital Finance Project Team

Organizational Structure of the Digital Finance Project Team

Project Team
Convener | Chairperson

Task Force
Host | President

Group
Host | Executive Vice-President

6 Groups

Information Technology Group
Organizer | Department of Information Management

Customer Relationship Management Group
Organizer | Department of Wealth Management

Branch Remodeling Group
Organizer | Department of Business Management

Innovative Channels Group
Organizer | Department of Electronic Banking

Job Transit Training Group
Organizer | Department of Human Resources

Digital Process Group
Organizer | Department of Electronic Banking

- Department of Electronic Banking
- Department of Information Management
- Department of Cyber Security
- Department of Risk Management
- Secretariat
- Department of Wealth Management
- Department of Planning
- Department of Business Management
- Department of Corporate Banking
- Department of International Banking
- Department of Consumer Banking
- Department of Treasury
- Department of Trusts
- Department of Securities
- Department of Human Resources
- Employee Education and Training Center
- Department of Insurance Agent

Six Major Pillars of Digital Finance Development

Digital Finance Services
- Online insurance
- One-stop personal banking service platform
- Digital accounts and mobile apps
- Automation of corporate collection and reconciliation processes
- Digitalization of securities services

Digital Payments
- Mobile payment – Land Bank Mobile Pay
- Electronic payment – AccountLink service

Artificial Intelligence Applications
- Smart customer service
- Ongoing promotion of robotic process automation (RPA)

Big Data Analysis
- Big data analytics system applications and training

Cross-Industry Partnerships
- Open banking
- Blockchain platform for financial confirmations
- Digital personal information services

Digital Talent
- Digital finance education and training
- FinTech patent R&D

Digital Finance Services

Online Insurance

Land Bank began offering online insurance services in 2021. Customers may pay insurance premiums by a Land Bank credit card, NTD demand deposit account, or digital deposit account.

Results of Land Bank's Online Insurance Product Promotion in 2025

Product Name	Number of Cases in 2025	Insurance Premium (Unit: NT$)
Tokio Marine Newa Insurance "Driver's Omamori" Motorcycle Insurance	131	149,045
Tokio Marine Newa Insurance "Personal and Vehicle Protection" Auto Insurance	60	169,809
Tokio Marine Newa Insurance "Safety Omamori" Comprehensive Personal Travel Insurance	911	157,663
Taian Insurance "Tai Hao Bao" Motorcycle Insurance	216	180,883
Taian Insurance "Tai Hao Xing" Auto Insurance	49	103,189
Taian Insurance "Fun Xin Wan" Comprehensive Personal Travel Insurance	2,293	1,024,814

Online Loan and Credit Card Applications

The "credit card campaign and gift registration function" was launched in 2025, with 881 registrations completed during the year. In 2025, the "online credit card activation service" processed 76,973 applications, representing an overall increase of 18.69% compared with 2024.

Online Application for Labor Relief Loan

Land Bank integrated the online application and identity verification processes for the Labor Relief Loan into a single personal finance service platform. Customers can complete the entire process online without visiting a branch, and the service has been widely praised for its convenience.

2023	2024	2025
76,145	124,265	126,209

Online Mortgage and Personal Loan Calculations

In 2025, a total of 8,974 online mortgage calculations and 8,721 online personal loan calculations were completed.

Digital Accounts and Mobile Apps

As of the end of 2025, Land Bank's digital deposit business continued to grow, with 367,800 NTD digital deposit accounts, a penetration rate of 36.63%, and total deposits of NT$13.914 billion. The number of foreign currency digital deposit accounts reached 328,600. In addition, the number of registered users of the mobile phone number transfer service reached 62,000, with total transaction value reaching NT$286 million.

Number of Land Bank Digital Deposit Accounts

Currency	2023	2024	2025
New Taiwan dollar	168,005	269,185	367,849
Foreign currency	167,979	264,019	328,570

Artificial Intelligence Applications

In 2025, Land Bank's smart customer service platform recorded 452,140 visits, representing an annual growth rate of 9.93%.

Financial Inclusion

Inclusive Insurance

Land Bank offers insurance products featuring simple and easy-to-understand coverage, low eligibility thresholds, and affordable premiums to meet the basic protection needs of senior citizens in an aging society. As of the end of 2025, there were 135 policies in force.

In 2025, Land Bank launched the Collective Commercial Fire Insurance Policy exclusively for traditional market vendors. Incorporating the principles of microinsurance, the policy helps vendors obtain appropriate coverage for risks such as fire and explosion at affordable premiums. A total of four policies were issued during the year.

Results of Land Bank's Charitable and Elder Care Trusts

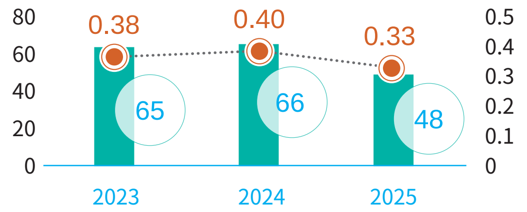
Results of Land Bank's Charitable and Elder Care Trusts

Trust Types		Trust Features	Cumulative Trust Assets as of 2023 (Unit: NT$10,000)	Cumulative Trust Assets as of 2024 (Unit: NT$10,000)	Cumulative Trust Assets as of 2025 (Unit: NT$10,000)
Diversified Elder Care Trust	Social Welfare Elder Care Trust	The trust helps disadvantaged individuals obtain comprehensive elder care planning in collaboration with social welfare organizations.	2,653	2,653	547
	Social Welfare and Charitable Elder Care Trust	Through lists of eligible beneficiaries, including middle- and low-income individuals, provided by local government social affairs departments and the Ministry of Health and Welfare, this trust provides financial support for their elder care needs.	31,755	38,404	41,154
Pre-Arranged Elder Care Trust (Including Insurance Proceeds)		This trust encourages individuals to plan for retirement early by establishing trust arrangements in advance, with payments to be activated at a later stage.	2,084	4,736	4,613

Senior Pension Loans

In 2025, the approved loan amount for Land Bank's Senior Pension Loans increased by NT$1.508 billion compared with the previous year. The cumulative approved loan amount reached NT$13.085 billion, and the number of cases as of year-end totaled 2,723.

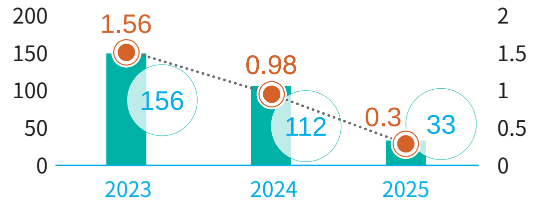
Micro/Women Start-up Loans



Number of Micro/Women Start-up Loan cases undertaken

Approved loan amount for the Micro/Women Start-up Loans (NT$ hundred million)

Young Entrepreneur Kickoff Loans



Number of Young Entrepreneur Kickoff Loan cases undertaken

Approved loan amount for Young Entrepreneur Kickoff Loans (NT$ hundred million)

Consumer Debt Resolution

In 2025, Land Bank reached 199 pre-negotiation agreements, with NT$123.8 million recovered; reached 78 pre-mediation agreements, with NT$17.1 million recovered; and secured approval for 158 rehabilitation plans, with NT$15.5 million recovered.

NT$100 Billion Revitalization Financing Program

In 2025, Land Bank increased the financing limit of the program to NT$1.5 trillion and renamed it the SME and Micro Enterprise Revitalization Financing Program, providing post-pandemic revitalization financing for microenterprises, startups, and SMEs to support their funding needs, enhance industrial competitiveness, and strengthen business resilience.

SME Loans

As of the end of 2025, Land Bank's outstanding SME loan balance was NT$579.4 billion, accounting for approximately 49.67% of its total outstanding corporate loan balance.

New Southbound Policy Loans

As of the end of 2025, Land Bank's outstanding approved credit balance for New Southbound Policy loans amounted to approximately NT$41.8 billion.

Land Bank's Friendly Financial Measures in 2025

Improvement Item	Improvement Details
Agreement with the Taiwanese Association of Sign Language Interpreters	Signed an agreement with the Taiwanese Association of Sign Language Interpreters to facilitate the provision of services by business units to customers with hearing or speech impairments.
Diverse friendly banking services and measures	An Accessibility Services Feedback Mailbox was added to the Friendly Financial Services section of Land Bank's corporate portal, providing a channel for persons with disabilities to submit comments and suggestions.
Education and training on friendly financial services	Provided employee training and seminars for supervisors and new employees, including seven sessions on deposit, remittance, and agency services, with a total of 1,060 participants; and five sessions of video-based courses on dementia-friendly services, with a total of 21,162 participants.

Bilingual Branches

By 2025, Land Bank had achieved its goal of making all branches across Taiwan bilingual branches ahead of schedule. It also established three Japanese-language service branches, further enhancing its diverse and accessible financial services.

5

Environmental Sustainability

Key Achievements

Climate-Related Financial Disclosure Report

- In 2025, Land Bank's Climate-Related Financial Disclosure Report passed third-party verification and received the highest rating, Level 5+: Excellence.
- Received the Excellence in Improvement Award from the Center for Business Sustainability at National Chengchi University.

Government awards for energy conservation

- In 2025, Land Bank was ranked first in Group D for outstanding electricity conservation performance in the Ministry of Economic Affairs' 2024 Government Agencies and Schools Electricity Efficiency Management Program assessment.

ISO 14064-1:2018 greenhouse gas inventory and verification completed at domestic and overseas operating locations

- In 2025, all domestic and overseas operating locations passed verification of their greenhouse gas inventories (Scopes 1 and 2) and obtained ISO 14064-1:2018 certification.

Attainment of ISO 14001:2015 Environmental Management System certification

- The Head Office's Huaining Building and Jianye Building passed environmental management system verification and obtained ISO 14001:2015 certification.

Attainment of ISO 50001:2018 Energy Management System certification

- The Head Office's Jianye Building, Information Technology Building, Employee Education and Training Center, Taichung Branch, Yuanlin Branch, Kaohsiung Branch, Tainan Branch, and Yanping Building passed third-party certification of the ISO 50001:2018 Energy Management System. A total of eight locations obtained ISO 50001:2018 certification. (Note:Five locations, including the Head Office's Jianye Building, the Information Technology Building, the Employee Education and Training Center, Taichung Branch, and Yuanlin Branch, passed verification in 2024 and obtained ISO 50001:2018 certification in 2025.

Installation of photovoltaic systems

- In 2025, rooftop photovoltaic systems were newly installed at five branches: Hsinchu Branch, Xinying Branch, Fengyuan Branch, Hukou Branch, and Hualien Branch. Procurement was also completed for four additional branches. In total, 20 branches have completed the installation of rooftop photovoltaic systems.

Use of green electricity

- In 2025, Land Bank continued to support the government's renewable energy policy by using 2.1 million kWh of green electricity.

Internal carbon pricing

- Land Bank introduced an internal carbon pricing system and adopted an implicit price. The carbon price calculated for 2024 was NT$3,179.

Climate Change Management

To address the risks and opportunities arising from climate change and strengthen climate risk management, Land Bank established the Climate Change Management Task Force under the Sustainable Finance Group of the Sustainable Development Committee. A total of six meetings and four workshops were held in 2025.

Land Bank became a TCFD supporter in April 2022 and has continued to implement TCFD-aligned disclosures. In 2025, its Climate-Related Financial Disclosure Report passed third-party verification and received the highest rating, Level 5+: Excellence. For complete climate-related financial disclosure information, please visit the Sustainability section of Land Bank's official website.

Land Bank's Climate-Related Risk Matrix

Level \ Timeframe		Expected Timeframe of Occurrence		
		Long-Term (Over 15 Years)	Medium-Term (4–15 Years)	Short-Term (Within 4 years)
Level of Impact	High			
	Medium			❶ Reputation
	Low	❻ Chronic climate change	❸ Acute extreme weather ❺ Technology	❷ Market ❹ Policies and regulations

Physical Risks

Risk Ranking	Risk Item
❸	Acute extreme weather
❻	Chronic climate change

Transition Risks

Risk Ranking	Risk Item
❹	Policies and regulations
❺	Technology
❷	Market
❶	Reputation

Note 1: Level of impact = Estimated frequency of occurrence (number of occurrences) × Financial impact per occurrence (calculated in units of NT$10 million)
Low: Financial impact of approximately NT$10 million
Medium: Financial impact of approximately NT$20 million
High: Financial impact of approximately NT$30 million or more

Note 2: Short-term risk: expected to occur within 4 years; medium-term risk: expected to occur within 4–15 years; long-term risk: expected to occur after 15 years

Land Bank's Climate-Related Opportunity Matrix

Level \ Timeframe		Expected Timeframe of Occurrence		
		Long-Term (Over 15 Years)	Medium-Term (4–15 Years)	Short-Term (Within 4 years)
Level of Impact	High			
	Medium			❶ Market development ❷ Resilience ❸ Products and services ❹ Resource usage efficiency ❺ Energy sources ❻ Capital flows and financing ❼ Ecosystem protection, restoration, and regeneration ❽ Reputation
	Low			❾ Sustainable use of natural resources

Climate Opportunities

Risk Ranking	Risk Item
❶	Market development
❷	Resilience
❸	Products and services
❹	Resource usage efficiency
❺	Energy sources

Risk Ranking	Risk Item
❻	Capital flows and financing
❼	Ecosystem protection, restoration, and regeneration
❽	Reputation
❾	Sustainable use of natural resources

Note 1: Level of benefit = Expected frequency of occurrence (number of occurrences) × Financial impact per occurrence (calculated in units of NT$10 million)
Low: Financial impact of approximately NT$10 million
Medium: Financial impact of approximately NT$20 million
High: Financial impact of approximately NT$30 million or more

Note 2: Short-term opportunity: expected to occur within 4 years; Medium-term opportunity: expected to occur within 4–15 years; Long-term opportunity: expected to occur after 15 years

Climate Risk Scenario Analysis

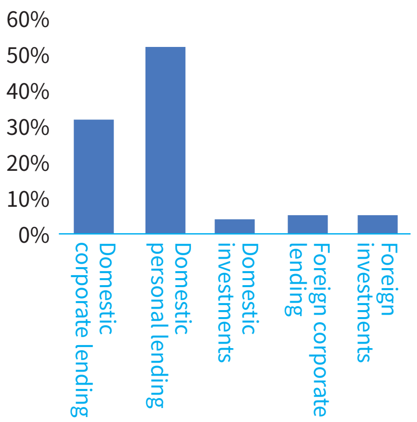
Ratio of Expected Losses Under Long-Term Scenarios to Pre-Tax Profit

Portfolio	Orderly Net-Zero Scenario		Disorderly Transition Scenario		Delayed Transition Scenario	
	2030	2050	2030	2050	2030	2050
Corporate lending	32.10%	38.95%	44.55%	46.37%	41.08%	67.91%
Personal lending	8.20%	9.41%	11.57%	10.64%	10.08%	13.29%
Investments	7.48%	8.55%	9.90%	9.43%	9.19%	11.22%
Total	47.78%	56.91%	66.02%	66.44%	60.35%	92.42%

Ratio of Expected Losses Under Long-Term Scenarios to Equity

Portfolio	Orderly Net-Zero Scenario		Disorderly Transition Scenario		Delayed Transition Scenario	
	2030	2050	2030	2050	2030	2050
Corporate lending	2.62%	3.18%	3.64%	3.79%	3.36%	5.55%
Personal lending	0.67%	0.77%	0.95%	0.87%	0.82%	1.09%
Investments	0.61%	0.70%	0.81%	0.77%	0.75%	0.92%
Total	3.90%	4.65%	5.40%	5.43%	4.93%	7.56%

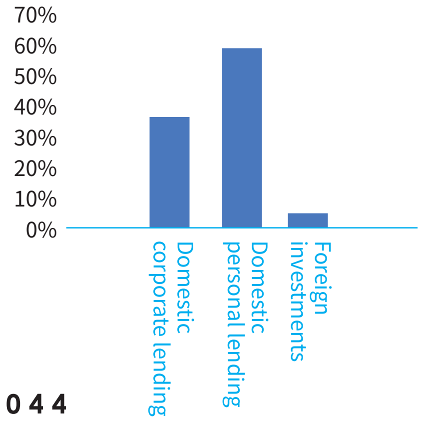
Percentage of Total Exposure by Portfolio



Ratio of Expected Losses Under Short-Term Scenarios to Pre-Tax Profit

Portfolio	Transition Risk Scenario	Physical Risk Scenario	Combined Loss Scenario
Corporate lending	26.12%	42.68%	42.77%
Personal lending	9.59%	56.76%	56.76%
Investments	8.01%	8.32%	8.36%
Total	43.72%	107.77%	107.89%

Percentage of Total Exposure by Portfolio



Ratio of Expected Losses Under Short-Term Scenarios to Equity

Portfolio	Transition Risk Scenario	Physical Risk Scenario	Combined Loss Scenario
Corporate lending	2.13%	3.49%	3.50%
Personal lending	0.78%	4.64%	4.64%
Investments	0.65%	0.68%	0.68%
Total	3.57%	8.81%	8.82%

Low-Carbon Operations

In 2025, Land Bank was ranked first in Group D for outstanding electricity conservation performance in the Ministry of Economic Affairs' 2024 Government Agencies and Schools Electricity Efficiency Management Program assessment. The Head Office's Huaining Building and Jianye Building passed the third-party surveillance audit for the ISO 14001:2015 Environmental Management System in 2025. A total of eight locations, including the Head Office's Jianye Building, Information Technology Building, Employee Education and Training Center, Taichung Branch, Yuanlin Branch, Kaohsiung Branch, Tainan Branch, and Yanping Building, passed third-party certification for the ISO 50001:2018 Energy Management System.

ISO 14001:2015
Environmental Management System Certification

ISO 50001:2018
Energy Management System Certification

Greenhouse Gas Management

With reference to the Science-Based Targets (SBTs), Land Bank set a target of achieving a cumulative 42% reduction in greenhouse gas (GHG) emissions (Scopes 1 and 2) by 2031 compared with the base year (2021), with an average annual reduction of 4.2%.

Land Bank set the 2025 GHG emissions (Scopes 1 and 2) reduction target at 16.8%. The inventory results for GHG emissions (Scopes 1 and 2) across all operating locations were 13,170.8738 metric tons of CO_2e, representing a 29.45% reduction compared with the base year (2021) emissions of 18,669.5003 metric tons of CO_2e.

Greenhouse Gas Emissions of Land Bank's Operating Locations (All Domestic and Overseas Operating Locations)

Item		2023 (All Domestic Operating Locations)	2024 (All Domestic and Overseas Operating Locations)	2025 (All Domestic and Overseas Operating Locations)
Direct emissions	Category 1[Note 1] (Scope 1) (Direct greenhouse gas emissions and removals) (metric tons of CO_2e)	2,650.0460	2,516.9290	2,203.7128
Energy indirect emissions	Category 2[Note 1] (Scope 2) (Indirect greenhouse gas emissions from imported energy)(metric tons of CO_2e)	13,435.1506	12,282.9304	10,967.1610
Category 1 + Category 2 (metric tons of CO_2e)		16,085.1966	14,799.8594	13,170.8738
GHG emissions intensity[Note 2] (metric tons of CO_2e/NT$ million)		0.46	0.40	0.34
Carbon emissions per capita[Note 3] (metric tons of CO_2e/person)		2.788	2.58	2.29
Other indirect emissions	Category 4[Note 1] (Scope 3) (Indirect greenhouse gas emissions from products used by the organization)(metric tons of CO_2e)	2,652.5388	2,689.1122	2,829.8070
Total carbon emissions[Note 1] (metric tons of CO_2e)		18,737.735	17,488.972	16,000.681
Percentage of locations covered by the inventory[Note 4] (%)		100	100	100
Percentage of verified locations[Note 5] (%)				

ISO 14064-1：2018 Verification Statement

Energy Management

Item	Energy Consumption			2025 Compared with the Previous Year
	2023	2024	2025	
Electricity consumption (kWh)	24,431,930	23,875,867	22,142,446	-7.26%
Fuel consumption (liters)	209,418	198,066	196,378	-0.85%

Renewable Energy Use

In 2025, rooftop photovoltaic systems were newly installed at five branches: Hsinchu Branch, Xinying Branch, Fengyuan Branch, Hukou Branch, and Hualien Branch. Procurement was also completed for four additional branches. In total, 20 branches have completed the installation of rooftop photovoltaic systems. In 2025, the photovoltaic systems generated approximately 1.07 million kWh of electricity (with cumulative generation reaching 2.99 million kWh), reducing carbon emissions by 506 metric tons (with cumulative carbon reductions totaling 1,462 metric tons). Revenue from electricity sold to Taipower in 2025 was NT$1.668 million. Furthermore, the Jianye, Huaining, and Heping buildings of Land Bank's Head Office used a total of 2.1 million kWh of green electricity.

Internal Carbon Pricing

In 2024, Land Bank adopted an implicit carbon price and set its internal carbon price (Scopes 1 and 2) at NT$3,179 per metric ton. The Bank also introduced an energy-saving performance evaluation and carbon reduction incentive mechanism, linking it to operational management. In 2025, energy-saving and carbon reduction measures reduced electricity consumption by approximately 1.7334 million kWh and carbon emissions by 821.64 metric tons.

Photovoltaic Carbon Reduction Project at Each Branch

The registration application for the Voluntary GHG Reduction Program for Solar Photovoltaic Installations at the Caotun, Kaohsiung, Taichung, Dajia, and Shalu Branches of Land Bank was completed on May 2, 2025. The project is expected to reduce carbon emissions by 1,780 metric tons over 10 years. Additionally, the Meinong, Chaozhou, and Fangliao branches also completed their registration application on October 16, 2025, and are expected to reduce carbon emissions by 599 metric tons over 10 years.

Water Resource Management

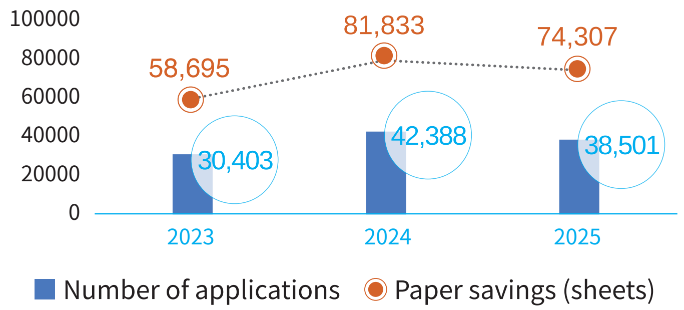
Item	2023	2024	2025	Compared with the Previous Year
Annual water consumption (m^3)	186,371	181,525	172,943	-4.73%
Number of employees (persons)	5,769	5,729	5,759	-
Water consumption per capita (m^3/person)	≈ 32.31	≈ 31.69	≈ 30.03	-5.24%

Waste Management

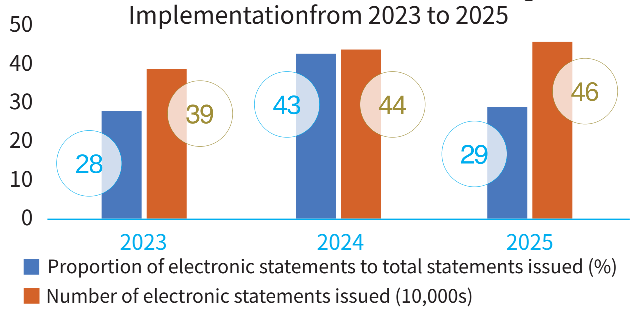
To reduce resource waste and promote resource circularity, we have actively promoted waste sorting and recycling. The total amount of recycled resources in 2025 was 154,988 kg, up 5.78% from the previous year.

Item	2023	2024	2025	2025 Compared with the Previous Year
Total waste generated (kg)	347,321	282,501	266,930	Decreased by 5.51%
Total recycled resources (kg)	149,680	160,601	154,988	Decreased by 3.49%

Results of E-Business Implementation

<table>
<tr><th>Item</th><th>Description</th><th>Implementation wResults</th></tr>
<tr><td>Electronic loan and credit card applications (Note)</td><td>Paper-based application documents and contracts have been replaced by electronic files for transmission and storage.</td><td>Results of Electronic Loan and Credit Card Application Implementation from 2023 to 2025


1. The amount of paper saved per case at each stage of the business process is estimated, multiplied by the number of cases, and then aggregated to obtain the total paper savings.
2. This estimation covers credit loans, mortgage loans, mortgage refinancing, and credit card services, with each application and approval process saving approximately one to three sheets of paper.</td></tr>
</table>

<table>
<tr><th>Item</th><th>Description</th><th>Implementation Results</th></tr>
<tr><td>Electronic credit card billing</td><td>Land Bank encourages credit cardholders to use electronic statements instead of traditional paper statements.</td><td>Results of Electronic Credit Card Billing Implementationfrom 2023 to 2025

</td></tr>
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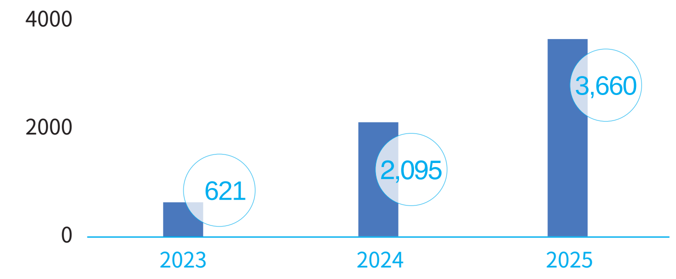
<table>
<tr><th>Item</th><th>Description</th><th>Implementation Results</th></tr>
<tr><td>Online insurance services</td><td>Customers can apply for e-policy services, effectively replacing traditional paper policies.</td><td>Number of Online Insurance Transactions

</td></tr>
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<table>
<tr><th>Item</th><th>Description</th><th>Implementation Results</th></tr>
<tr><td>Digitalization of securities services</td><td>Electronic trading has been introduced in securities services, reducing the printing of paper documents.</td><td>In 2025, electronic securities transactions accounted for 79.69% of total transaction value, while the usage rate of electronic securities statements was 55.29%, representing an increase of 2.9% compared with 2024.</td></tr>
</table>

Sustainable Supply Chain Management

Supplier Management

Land Bank's supply chain sustainability management strategy includes the implementation of procurement and bidding, as well as supplier management. Each year, Land Bank sets the achievement rate for green procurement items designated by the Ministry of Finance as a specific target for supply chain sustainability management. In 2025, Land Bank's procurement projects involved a total of 309 suppliers.

Green Procurement

In 2025, among the 47 designated categories of green procurement items, Land Bank prioritized procuring products certified with the Type I Environmental Label, with total procurement amounting to NT$52.8 million. The green procurement rate for the designated items reached 99.97%, achieving the Ministry of Finance's target of 95%.

6

Employee Care

Creating a family-friendly workplace

- Land Bank has established childcare centers at its Tainan, Luodong, and Taichung branches. All three are in operation and continue to provide services.

Focusing on talent development

- The average education hours per employee at Land Bank in 2025 were 68.45, an increase from the previous year.

Providing employee leave subsidies

- Leave subsidies were provided to 5,057 employees in 2025, totaling approximately NT$67.35 million.

Providing psychological support for employees

- Continued to provide employee counseling services and held four sessions of the Physical and Mental Health for New Employees seminar as part of the pre-employment training program for new employees, with a total of 260 participants.

Sports enterprise certification

- In 2025, Land Bank received its first Sports Enterprise Certification from the Ministry of Sports. Through employee sports clubs, hiking events, and care for employees' physical and mental well-being, the Bank is committed to fostering a healthy workplace.

Attainment of ISO 45001:2018 Occupational Health and Safety Management System certification

- The Head Office's Huaining Building and Jianye Building passed the occupational health and safety management system certification and obtained ISO 45001:2018 certification.

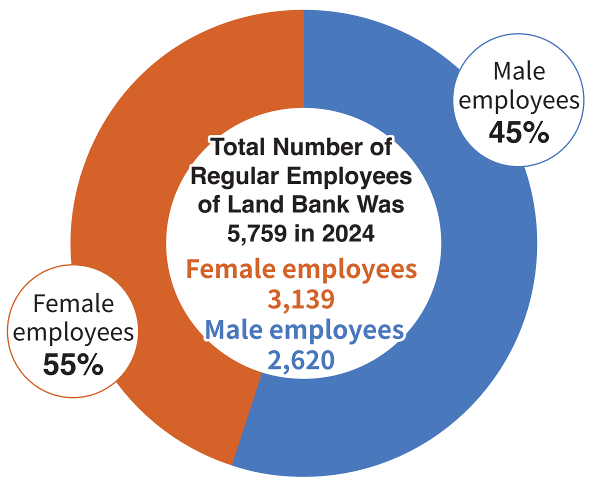
Healthy workplace certification

- Eighty-nine locations obtained the Self-Assessment of Workplace Health Promotion certification issued by the Health Promotion Administration, Ministry of Health and Welfare.

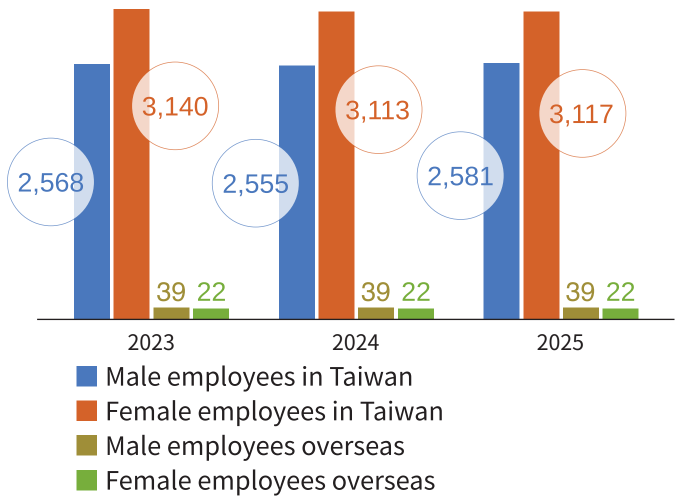
Key Achievements

Human Resources

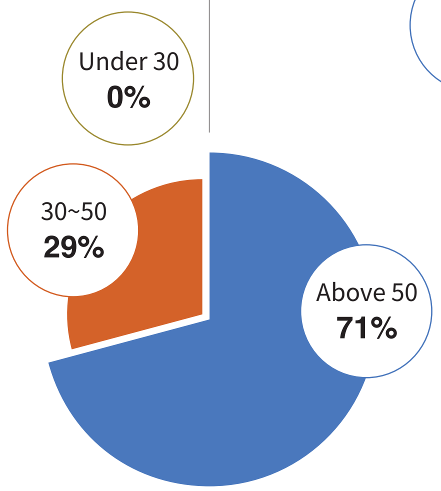
Employee Composition, Diversity, and Inclusion

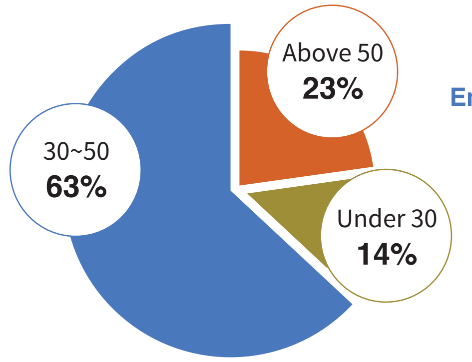


Gender and Working Region of Land Bank Employees



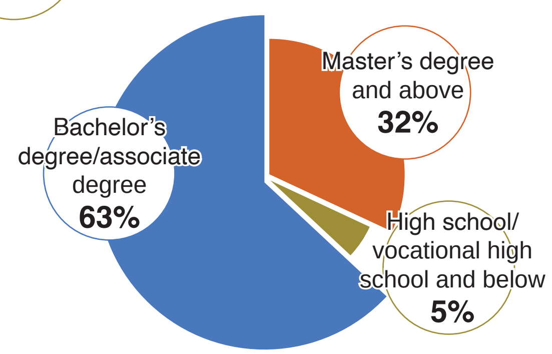
Age Distribution of Management in 2025





Age Distribution of Non-Management Employees in 2025

Educational Attainment of Land Bank's Regular Employees (Including Taiwan and Overseas) in 2025



Talent Recruitment and Retention

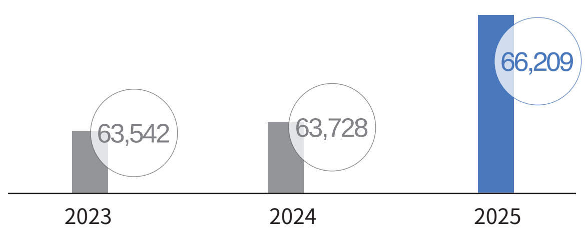
Land Bank's Employment of Short-Term Employees in 2025

Employment type	Number of employees	Description
Short-term student workers	27	Recruited through the Youth Development Administration, Ministry of Education
Short-term contract employees	292	Hired based on the operational needs of individual branches

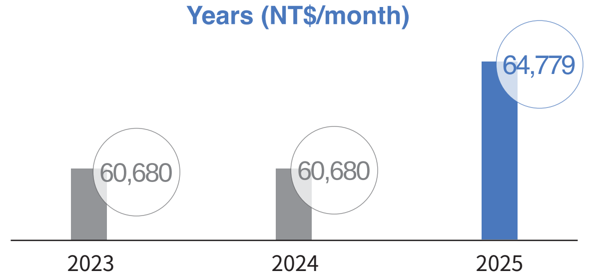
Statistics on Land Bank's New Employees and Employee Turnover in 2025

Gender	New employees				Resigned employees			
	Male		Female		Male		Female	
Number/ rate	Number of employees	New employee rate	Number of employees	New employee rate	Number of employees	Employee turnover rate	Number of employees	Employee turnover rate
Under 29	55	0.96%	80	1.39%	11	0.19%	24	0.42%
30–49	56	0.97%	53	0.92%	18	0.31%	17	0.30%
Above 50	6	0.10%	1	0.02%	2	0.03%	0	0.00%
Total	117	2.03%	134	2.33%	31	0.53%	41	0.72%

Median Salary of Land Bank's Full-Time Non-Managerial Employees Over the Past Three Years (NT$/month)



Average Salary of Land Bank's Full-Time Non-Managerial Employees Over the Past Three Years (NT$/month)



Employee Salary Structure

Average Basic Salary of Male and Female Employees at Each Rank and Female-to-Male Salary Ratio (NT$/month)

Year	2023			2024			2025		
Rank	Female	Male	Salary ratio	Female	Male	Salary ratio	Female	Male	Salary ratio
Executive Vice-President level and above	164,962	162,223	1:0.98	163,405	172,892	1:1.06	170,826	177,824	1:1.04
Manager/assistant manager level	136,983	128,753	1:0.94	139,913	132,312	1:0.95	144,859	137,051	1:0.95
Section manager level	96,911	99,130	1:1.02	99,187	101,905	1:1.03	102,716	104,691	1:1.02
Regular employees	62,723	64,590	1:1.03	62,746	64,991	1:1.04	65,221	67,475	1:1.03

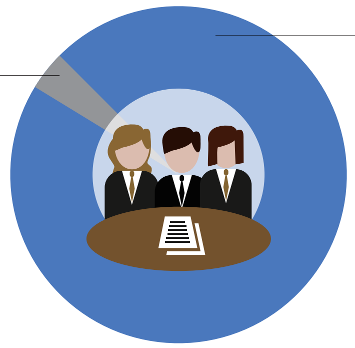
Note: The salary ratios in this table are based on monthly salaries (female: male), with the female salary set at 1.

Employee Benefits Policy

In accordance with the Labor Union Act, Land Bank has established a corporate union and entered into a collective bargaining agreement. At the end of 2025, 5,555 employees were covered by the collective bargaining agreement, accounting for approximately 96.49% of all employees.

Performance Appraisals

A total of 5,542 employees underwent regular performance appraisals in 2025, accounting for 96.23% of all employees.



Number of Non-Managerial Employees and Average Annual Employee Benefit Expenses (Unit: NT$ thousands)

Year	Number of employees at year-end	Number of managerial employees	Number of non-managerial employees	Employee benefit expenses	Managerial employee benefit expenses	Average annual employee benefit expenses
2023	5,769	194	5,575	10,012,398	475,495	1,711
2024	5,729	193	5,536	10,185,597	485,846	1,752
2025	5,759	193	5,566	10,694,920	501,035	1,831

Gender Equality Measures and Maternity Protection in the Workplace

Land Bank promotes the Maternal Health Protection Plan and implements maternal health protection measures, including consultations with occupational medicine physicians, risk classification management, and work suitability assessments for female employees during pregnancy and within one year after childbirth. In 2025, 48 female employees and 11 male employees applied for unpaid parental leave. The return-to-work rate following unpaid parental leave was 100% for both male and female employees.

Statistics on Parental Leave for the Past Three Years

	2023		2024		2025	
	Male	Female	Male	Female	Male	Female
Employees eligible for parental leave during the year (A)*Note 2	183	258	149	205	129	225
Actual number of employees taking parental leave during the year (B)	15	61	15	61	11	48
Application rate (B/A)	8%	24%	10%	30%	9%	21%
Number of employees on parental leave due to return to work during the year (C)	17	47	10	63	11	50
Number of employees returning to work during the year (D)	17	47	10	63	11	50
Return-to-work rate (D/C)	100%	100%	100%	100%	100%	100%
Number of employees returning to work in the previous year (E)	12	47	17	47	10	63
Number of employees who returned to work in the previous year and remained employed for one year (F)	12	47	17	46	9	51
Retention rate (F/E)	100%	100%	100%	97.87%	90%	80.95%

*Note 1: In 2025, 61 employees were expected to return to work, and all 61 did so. Of these, 58 remained employed. Based on the 58 employees who remained employed, the return-to-work rate for employees who took unpaid parental leave in 2025 was 95.08%.

*Note 2: Land Bank administers unpaid parental leave in accordance with the Gender Equality in Employment Act and the Regulations on Leave Without Pay for Civil Servants. Employees eligible for parental leave during the year: Number of employees who applied for prenatal checkup leave, paternity leave, and maternity leave.

Education and Training in 2025

Item		2023			2024			2025		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Executive Vice-President level and	Training hours	151.3	256.9	408.2	238.4	220.5	458.9	195.8	389.3	585.1
	Training attendance	5	4	9	5	4	9	5	4	9
	Average training hours per employee	30.26	64.23	45.36	47.68	55.13	50.99	39.16	97.33	65.01
Manager/assistant manager level	Training hours	18,965	16,303	35,267	21,131	16,997	38,128	23,362	16,590	39,952
	Training attendance	238	219	457	265	213	478	268	191	459
	Average training hours per employee	79.68	74.44	77.17	79.74	79.80	79.77	87.17	86.86	87.04
Section manager level	Training hours	38,458	41,155	79,614	37,705	43,660	81,365	43,980	47,690	91,670
	Training attendance	524	550	1,074	510	562	1,072	509	571	1,080
	Average training hours per employee	73.39	74.83	74.13	73.93	77.69	75,90	86.41	83.52	84.88
Regular employees	Training hours	91,923	123,765	215,689	104,755	142,931	247,686	111,489	150,520	262,008
	Training attendance	1,840	2,389	4,229	1,814	2,356	4,170	1,838	2,373	4,211
	Average training hours per employee	49.96	51.81	51.00	57.75	60.67	59.40	60.66	63.43	62.22
Total number of employees	Training hours	149,498	181,480	330,978	163,829	203,809	367,638	179,027	215,188	394,215
	Training attendance	2,607	3,162	5,769	2,594	3,135	5,729	2,620	3,139	5,759
	Average training hours per employee	57.34	57.39	57.37	63.16	65.01	64.17	68.33	68.55	68.45

Cultivating Sports Talent and Promoting Sports for All

Badminton Team	Year of establishment 1976
Funds invested in 2025	$58,525,569
Male team members **47** Female team members **29** Including reserve team members	
Representative sports stars	
Wang Chi-Lin, Lin Chun-Yi, Chiu Hsiang-Chieh, Ting Yen-Chen, Lee Fang-Jen, Lee Fang-Chih, Hsu Yin-Hui, and Lin Jhih-Yun	
Total number of team members **76**	

Tennis Team	Year of establishment 1997
Funds invested in 2025	$5,254,699
Male team members **0** Female team members **6** Including reserve team members	
Representative sports stars	
Liang En-Shuo, Tsao Chia-Yi, Lin Fang-An	
Total number of team members **6**	

Occupational Safety and Health Committee

Land Bank has established an Occupational Safety and Health Committee, which meets once every three months to review the effectiveness of occupational health and safety management and to deliberate, coordinate, and recommend occupational safety and health-related matters. A total of 68 occupational health and safety training seminars were held in 2025, with a total attendance of 6,147.

Occupational Safety and Health Training

Safety and Health Training	Number of Participants
Training on unlawful workplace infringement	5,746 participants
Occupational safety and health supervisor training	112 participants
Fire safety manager training	134 participants
First aid training	155 participants

7

Social Participation

Key Achievements

Promotion of social inclusion

- Won the Social Inclusion Leader Award and the Gender Equality Leader Award at the 18th TCSA Taiwan Corporate Sustainability Awards – Best Sustainability Practice Awards.
- Participated in the Financial Services Charity Carnival to promote financial literacy, raise awareness of financial fraud prevention, and support charitable initiatives. The event attracted a total of 15,200 visitors.

Consecutive Sports Activist Award

- For the 17th consecutive year, Land Bank won all three major awards under the Ministry of Sports' Sports Activist Award.

Commitment to social donations

- In support of humanitarian disaster relief efforts, Land Bank donated NT$1.2 million to the Taiwan Foundation for Disaster Relief to assist with post-disaster reconstruction and basic livelihood needs following Typhoon Danas, the July 28 Torrential Rain Event, and Typhoon Podul.
- Donated NT$300,000 to the Financial Services Industry Education Charity Fund established by the Taiwan Financial Services Roundtable (TFSR) to provide scholarships and grants and deliver financial education programs.

Tennis and badminton development

- Invested NT$63.78 million in cultivating outstanding badminton and tennis players, covering competition travel expenses, nutrition support, and the procurement of training equipment.
- Signed cooperative education training agreements with 12 high-performing badminton schools at various education levels. Organized two Badminton, Here I Come charity teaching events and a Youth Badminton Summer Camp held at Houjia Junior High School in Tainan City.

Sports Promotion

Land Bank has long provided financial support for the training of its badminton team and the promotion of public welfare sports. Since 2009, the Bank has received the Ministry of Sports' Sports Activist Award for 17 consecutive years, including the Gold Award for the Sponsorship Category, the Long-term Sponsorship Award, and the Gold Award for the Promotion Category.

The 17th Sports Activist Award Ceremony

Land Bank Cultivates the Cradle of National Athletes

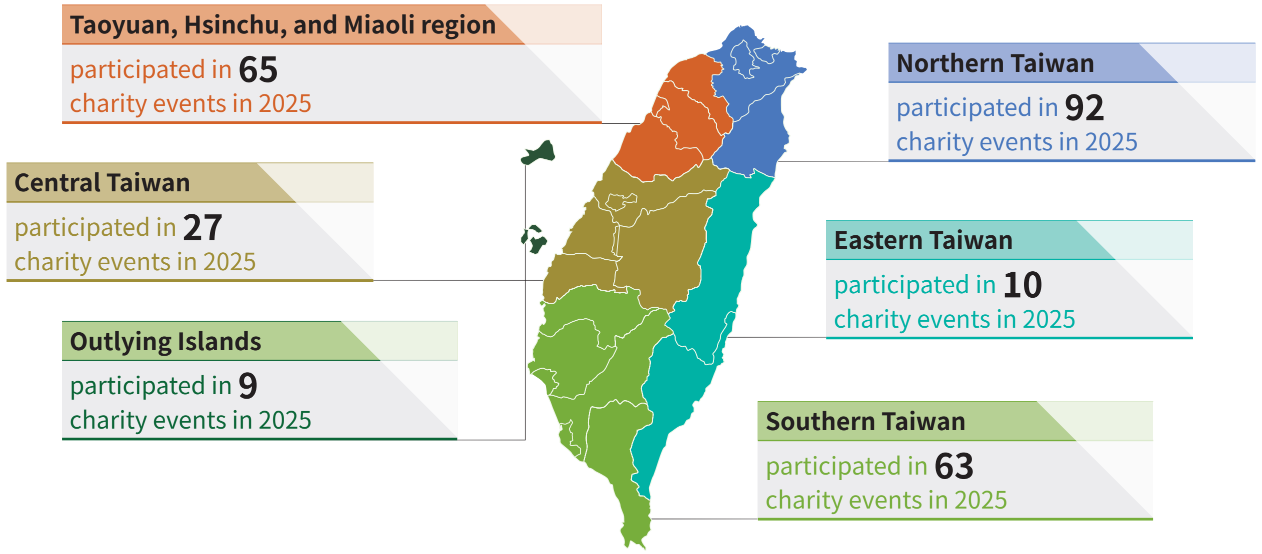
The Land Bank badminton team has repeatedly achieved outstanding results in domestic and international competitions. In addition to Land Bank player Wang Chi-Lin successfully defending the Olympic men's doubles title with Lee Yang (who was not a Land Bank player), many of Land Bank's badminton and tennis players have also achieved outstanding results in top-tier domestic and international competitions.

Land Bank Sports Promotion and Public Welfare Activities

In 2025, Land Bank hosted two public welfare sports clinics and a youth badminton summer camp, inviting current national badminton players from Land Bank to serve as coaches and collaborating with the Taiwan Fund for Children and Families to provide opportunities for children from low-income and disadvantaged families to participate. A total of more than 400 people participated.

Community Building

To fulfill its corporate social responsibility, Land Bank encourages its branches to engage with local communities and promote public welfare activities throughout Taiwan. The results of the branches' public welfare activities are incorporated into the Bank's appraisal and rating mechanism.



Donations and Charitable Procurement

Land Bank Charitable Donation Activities

In addition to branches promoting local charitable activities and donations, Land Bank donated NT$300,000 to the Taiwan Financial Services Roundtable to support financial education and scholarships and grants. The Bank also donated NT$1.2 million to support disaster relief, medical care, temporary shelter, and post-disaster reconstruction following typhoons and torrential rainfall.

Mobile Payment Charity Donation Campaign

Land Bank partnered with multiple charitable organizations to launch the Make a Donation, Spread the Love campaign. In 2025, the campaign received a total of 81,171 donations, with total contributions reaching NT$770,000.