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LAND BANK OF TAIWAN

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Chairperson

He, Ying-Ming

Letter to Shareholders

In 2025, the global economy demonstrated resilience, and inflation continued to moderate. Although U.S. reciprocal tariffs weighed on growth momentum, progress in trade negotiations and adjustments to U.S. tariff policies helped gradually ease market uncertainties, resulting in a more positive global economic outlook compared to earlier expectations. Nevertheless, due to differences in monetary policies and economic structures, economic performance and inflation trends varied across countries. The United States benefited from investments in artificial intelligence and tax reduction policies, with consumption and the labor market supporting steady economic growth. Japan's economy remained resilient, driven by corporate investment and rising wages that boosted domestic demand. Mainland China's economy was supported by policy stimulus and improvements in trade structure. Meanwhile, the European Union and emerging economies faced structural adjustments due to geopolitical risks and fiscal divergence. The International Monetary Fund (IMF) estimated global economic growth at 3.3% for 2025, indicating moderate expansion; however, downside risks remain amid uncertainties such as geopolitical tensions and climate change.

Domestically, Taiwan benefited from expanding demand for applications related to artificial intelligence and high-performance computing, which strengthened external demand and investment momentum. Related industries also experienced parallel growth. In addition, profit growth among listed companies and the effects of salary increases boosted household disposable income, further driving domestic consumption. According to the Directorate-General of Budget, Accounting and Statistics, Executive Yuan, Taiwan's economic growth rate for 2025 was 8.68%, higher than 5.27% in 2024, reflecting strong overall economic performance.

Through the concerted efforts of the Bank's management team and all employees, the Bank reported pre-tax net income of NT\$20.034 billion for 2025, with pre-tax earnings per share of NT\$2.32. In terms of asset quality, the non-performing loan (NPL) ratio stood at 0.07% at year-end 2025, the lowest among government-owned banks, while the allowance coverage ratio reached 2,007.24%, ranking first among its peers, demonstrating the Bank's sound and prudent operations. In addition, the Bank continued to align with government policies by actively promoting financing for urban renewal and the reconstruction of unsafe and old buildings, lending to small and medium-sized enterprises (SMEs), and financing for the six core strategic industries. In 2025, the Bank was honored by the Financial Supervisory Commission and the Ministry of Economic Affairs with the "Outstanding Bank for Performance in the 20th Anniversary of the Domestic Banks' SME Lending Enhancement Program."

In response to the wave of the technological era, the Bank has actively developed financial technology (FinTech) and promoted the transformation and upgrading of digital financial services, including mobile payments, mobile banking, digital deposits, open banking, and process digitalization. The Bank has also continued to collaborate with various electronic payment institutions—such as JKOPay, iPASS MONEY, icash, GAMA PAY, PXPAY, EasyWallet, O'Pay, and PlusPay—to provide customers with new options for mobile consumption. In addition, the Bank regularly convenes digital finance-related meetings to track and monitor the progress of various initiatives, stay informed of regulatory developments and fintech trends among peers, and actively build its patent portfolio. As of the end of 2025, the Bank had obtained approval for a total of 772 fintech-related patents.

To align with the global trend of Sustainable Development and strengthen the Bank's operational capabilities in promoting sustainability, the Bank restructured its Sustainable Development Committee into a functional committee in 2025. This transformation enables a top-down implementation of sustainable management principles, leveraging financial influence to collaborate with customers in building a greener future. Accordingly, in addition to continuing the "Green and Sustainable New Taiwan Dollar Time Deposit" program, the Bank provides financing to support corporate development of green electricity, renewable energy, and green building construction. ESG factors have also been incorporated into investment and financing decision-making processes, and the Bank has become a signatory to the Equator Principles to implement sustainable lending practices. Since 2021, the Bank has successively issued sustainability bonds, with a total issuance amount of NT\$5.5 billion as of the end of 2025, all of which has been allocated to green investment and social impact projects. In response to the challenges and opportunities posed by climate change, following its adoption of the Task Force on Climate-related Financial Disclosures framework, the Bank's 2024 TCFD Report for the first time incorporated the Taskforce on Nature-related Financial Disclosures framework to conduct a comprehensive assessment of nature-related risks. This expands the Bank's risk management perspective to include natural capital and ecosystems, demonstrating its commitment to advancing governance of nature-related issues. These efforts have been recognized with numerous awards, including the "National Sustainable Development Awards" from the National Council for Sustainable Development, the "Taiwan Top 100 Sustainable Companies" and "Corporate Sustainability Reporting Awards—Gold Award" from the Taiwan Institute for Sustainable Energy. In addition, the Bank's TCFD Report has achieved the highest rating of "Level 5+: Excellence" for two consecutive years.

The Bank continues to enhance service quality and uphold the principle of fair treatment of customers. It has been recognized by the Financial Supervisory Commission as an outstanding bank in the financial service industry's fair customer treatment evaluation for seven consecutive years, including ranking among the top 25% of banks six times. Through a diverse range of financial products and convenient services, the Bank strives to build an inclusive society. It has promoted preferential loan programs for disadvantaged groups and developed services tailored to the needs of the elderly, such as reverse mortgages, retirement financial planning, and senior care trusts, thereby providing more comprehensive living and asset protection for senior citizens. The Bank was also recognized by the Financial Supervisory Commission as an outstanding performer in Group A of Phase 4 of the Trust 2.0 Program for senior care trusts. To support housing justice and meet the public's needs for home ownership, the Bank has implemented the government-sponsored "Youth Housing Loan Program." At the same time, the Bank has strengthened frontline care and actively prevented fraud, receiving anti-fraud awards under the "Anti-Fraud Project" from the Bankers Association of the Republic of China and the "Joint Anti-Fraud Contribution Award" from Financial Information Service Co., Ltd. Furthermore, the Bank continues to invest in a wide range of social welfare and public interest initiatives, covering sports, arts and culture, education, charitable donations, and social welfare trust programs. It has received multiple honors, including the Sports Promotion Awards from the Sports Administration (Gold Award in Sponsorship, Long-term Sponsorship Award, and Gold Award in Promotion), the "TCSA Social Inclusion Leadership Award" and "TSAA Silver Award for Education Quality" from the Taiwan Institute for Sustainable Energy, as well as the "Best Public Welfare Trust Innovation Award" from Commercial Times. These achievements demonstrate the Bank's commitment to both inclusive finance and the fulfillment of corporate social responsibility.

The following is a summary of the Bank’s business performance in 2025, business plan for 2026, future development strategies, external competitive environment, regulatory environment, macroeconomic operational environment, and credit rating overview:

I. 2025 Business Results

(I) Organizational Change

In addition to the Board of Directors’ resolution on January 10, 2025 to restructure the Bank’s Sustainable Development Committee into a functional committee, the Bank established the Brisbane Branch in Australia on January 22, 2025 in response to market demand and business opportunities, thereby expanding its international footprint. Furthermore, to enhance the operating efficiency of its business locations and in coordination with the Kinmen premises reconstruction project, the operations of Jincheng Branch were merged into Kinmen Branch on December 8, 2025. The Bank also plans to establish a Beitou–Shilin Technology Park Branch in the Beitou–Shilin Technology Park.

(II) Business Plans and Results

i. Business Plans

In response to climate change, transformations in the financial environment, and intensifying market competition, the Bank has leveraged its strengths as a specialized real estate bank to promote various project financing and green financing initiatives, thereby contributing to national economic development. At the same time, the Bank has actively strengthened its competitiveness, accelerated internationalization, and implemented sustainable management. The operational theme for 2025 was “Expanding Green Finance, Creating a Sustainable Future Together,” with three key strategic priorities: “Enhancing Green Lending,” “Strengthening Operational Resilience,” and “Leveraging Emerging Technologies,” in order to execute development plans and achieve financial budget targets.

ii. Business Strategies Implementation Results

Unit: NT\$ million; USD million (foreign exchange); %

Main Business	Year	2025	2024	Growth Over the Previous Year (%)
Deposits		3,083,525	2,918,125	5.67
Loans		2,476,304	2,315,454	6.95
Foreign Exchange (USD)		109,210	98,144	11.28
Trust		565,315	507,803	11.33
Guarantee		63,752	63,833	-0.13
Securities Brokerage		680,912	649,012	4.92
Net Profit Before Tax		20,034	18,706	7.10

Description: The business figures in this table are the business volume of each year.



President

Chang, Chih-Chien

(III) Budget Executions

In 2025, total deposits reached NT\$3,083.5 billion, achieving 105.11% of the budget target; total loans amounted to NT\$2,476.3 billion, achieving 108.08% of the budget target; foreign exchange business volume reached US\$109.2 billion, achieving 116.43% of the budget target; and pre-tax net income reached NT\$20.0 billion, achieving 159.25% of the budget target.

(IV) Revenues, Expenses, and Profitability Analysis

Unit: NTD million; %

Item	2025	2024	variation
Net Income of Interest	31,616	30,939	2.19%
Net Non-Interest Income	6,659	5,958	11.77%
Total Net Income	38,275	36,897	3.73%
Total Bad Debts Expense and Guarantee Liabilities Provision	-598	206	-390.29%
Operating Expenses	18,839	17,985	4.75%
Net Profit Before Tax	20,034	18,706	7.10%
Net Profit for the Period	16,356	14,691	11.33%
Earnings per Share Before Tax (NT\$)	2.32	2.17	6.91%

Unit: %; percentage points

Item	2025	2024	variation	
Return on Assets	Before Tax	0.54%	0.54%	0.00 percentage point
	After Tax	0.44%	0.42%	0.02 percentage point
Return on Equity	Before Tax	8.50%	8.57%	-0.07 percentage point
	After Tax	6.94%	6.73%	0.21 percentage point
Net Profit Margin (After-tax)	42.73%	39.82%	2.91 percentage point	

Description: 2024 figures have been restated by the CPA based on certified figures of the National Audit Office, whereas the 2025 figures are audited.

(V) Research and Development

The Bank has a dedicated unit that analyzes economic, financial, and industry trends and conducts research on topics related to banking service, both on a regular and unscheduled basis. Significant R&D accomplishments in 2025 included: proprietary research reports (9 publications), domestic and foreign economic/financial trend reports (weekly and monthly), industry reports (monthly and quarterly), industry development overview reports (bi-monthly), economic/financial research reports of specific themes (8 publications), and domestic real estate market survey reports (12 publications). All of which were intended to provide references for sales personnel.

II. Summary of 2026 Business Plan

(I) Operating Strategies and Key Operating Policies

- i. Continue to enhance asset quality, optimize deposit structure, strengthen risk management mechanisms, foster a culture of regulatory compliance, reduce operational risks, improve organizational effectiveness, and enhance information service efficiency and cybersecurity protection capabilities, thereby reinforcing the Bank's operational fundamentals and financial resilience.
- ii. In alignment with financial policies, continue to expand the scope of operations, develop multiple core niche businesses, and enhance overall operational synergies.
- iii. Broaden interest spreads between deposits and loans to increase interest income, expand fee-based businesses, improve investment returns, enhance the utilization efficiency of proprietary assets, increase the proportion of overseas earnings, and elevate overall profitability.
- iv. Keep pace with the trend of financial digitalization by promoting digital finance, integrating online and offline service channels, and adopting a customer-centric approach to deliver high-quality digital services, enhance customer experience, deepen customer relationships, and advance integrated and innovative fintech services. The Bank will leverage big data analytics to develop digital marketing and integrate fintech into operational processes to achieve digitalization and foster an innovative digital finance mindset.
- v. Capture opportunities in international financial business by building a comprehensive domestic and overseas corporate financial service network and improving overseas operational performance.
- vi. In alignment with the United Nations Sustainable Development Goals (SDGs), promote sustainable finance, advance environmental sustainability, safeguard customer rights, expand inclusive finance, emphasize employee care, participate in social welfare initiatives, strengthen corporate governance, implement sustainable information management, and enhance overall sustainability value.

(II) Projected Business Goals

The main operating targets for 2026 have been reported to the competent authorities and transferred to the Executive Yuan for approval.

- i. Deposit Volume: NT\$2,960 billion, representing an increase of 0.90% from the statutory target of NT\$2,933.6 billion in 2025.
- ii. Loan Volume: NT\$2,341.9 billion, representing an increase of 2.22% from the statutory target of NT\$2,291.1 billion in 2025.
- iii. Foreign Exchange Volume: USD 95.6 billion, representing an increase of 1.92% from the statutory target of USD 93.8 billion in 2025.

iv. Net profit before tax: NT\$13,661.29 million, representing an increase of 8.59% from the statutory target of NT\$12,580.65 million in 2025.

※ The Business volume Above Represents: Cumulative average balance for deposits and loans, amount of transactions undertaken for foreign exchange, and cumulative amount for Profit before tax.

III. Business Plans and Future Development Strategies

- (I) Continue to strengthen the mobilization of deposits from individuals and small and medium-sized enterprises (SMEs) to diversify deposit concentration and improve the deposit structure; progressively adjust asset and liability structures, enhance capital adequacy, strengthen liquidity risk management, and establish a sound risk management framework.
- (II) In alignment with government policies, continue to implement various policy-based loans and green financing initiatives to provide funding support, promote private investment, public infrastructure development, and sustainable development. Expand corporate lending, pursue lead arranger roles in syndicated loans and securities underwriting, and strengthen SME financial services to assist enterprises in obtaining operational funding. In addition, provide various electronic cash flow services to broaden the scope of corporate banking.
- (III) Adopt differentiated pricing by considering factors such as risk premiums and overall customer contribution to determine reasonable lending rates. Integrate credit operations to strengthen corporate deposit relationships, increase demand deposits, reduce the average cost of deposits, widen the interest spread between deposits and loans, and enhance interest income.
- (IV) Establish customer-oriented marketing strategies, encourage employees to actively promote products and services, and improve marketing efficiency and workforce productivity. Through joint marketing initiatives, enhance overall marketing synergy, expand sources of fee-based income, increase non-interest income, and raise its proportion of total revenue.
- (V) Develop mobile banking services to deepen customer relationships and meet diverse customer needs in payments, collections, and insurance. Provide integrated and innovative financial services embedded in customers' daily lives and develop diversified ecosystem-based financial services. Leverage financial technology to digitalize operational processes and improve overall operational efficiency.
- (VI) Actively cultivate international talent, deepen overseas markets, progressively expand overseas operations, increase the Bank's presence in the Asia-Pacific region, and broaden service coverage to strengthen international competitiveness.

- (VII) Leverage financial influence to support the government's 2050 net-zero emissions policy; implement the principles of fair customer treatment and various anti-fraud measures to safeguard customer rights and interests; promote and develop diversified inclusive financial products in line with government social welfare policies and the needs of an aging society; emphasize employee care, actively participate in social welfare initiatives, and fulfill corporate social responsibility; uphold Ethical Management and the responsibility mapping system to enhance employees' ethical values; and strengthen corporate governance to pursue sustainable operations.

IV. Impact of the External Competitive Environment, Regulatory Environment, and Overall Business Environment

(I) Impact of the External Competitive Environment

Taiwan's banking industry has long operated in an environment of excessive competition. Financial services and products offered by banks are highly homogeneous, resulting in relatively narrow interest spreads. Coupled with the rapid development of financial technology, non-bank entities are increasingly leveraging technological innovation to provide financial services, gradually challenging the traditional profit landscape of banks.

As the banking industry advances toward digital transformation, emerging technologies such as big data and artificial intelligence are being applied, enabling financial services to integrate across sectors and form strategic alliances with non-financial industries, thereby expanding the overall financial ecosystem. However, this also leads to heightened cybersecurity risks and threats, while competition in the non-cash payment sector continues to intensify.

To capitalize on digitalization opportunities, the Financial Supervisory Commission has encouraged financial innovation and the expansion of financial inclusion to meet the consumption needs of new generations. In 2025, regulatory approval for pure internet banks shifted from a "pilot approval" model to a "principle-based self-application" model, with gradual relaxation of restrictions on services such as corporate account opening, syndicated lending, and mortgage lending. These changes have introduced a new competitive landscape for Taiwan's banking industry.

(II) Impact of the Regulatory Environment

To prevent excessive capital inflows into the real estate market and to promote housing justice by curbing speculation and property hoarding, the central bank strengthened the management of bank credit resources. In September 2024, the Central Bank of the Republic of China (Taiwan) introduced the seventh round of selective credit control measures. These measures include: removing grace periods for first-home purchase loans for individuals who already own residential property; reducing the loan-to-value (LTV) ratio for second-home purchases by individuals from 60% to 50% and

expanding the scope nationwide; lowering the LTV ratio for high-value housing loans and for third (and subsequent) home purchases from 40% to 30%; reducing the LTV ratio for residential loans to corporate entities from 40% to 30%; and lowering the LTV ratio for unsold housing inventory loans from 40% to 30%. In addition, to support individuals without owner-occupied housing in purchasing their own homes while taking into account the risks associated with real estate lending, the Financial Supervisory Commission has required banks to prioritize loan quotas for first-time homebuyers, owner-occupiers, and committed mortgage cases. Recovered loan capacity must also be allocated primarily to these categories, and banks are required to establish mechanisms to control the flow of residential mortgage lending.

Since the implementation of these measures, overheating in Taiwan's real estate market has gradually cooled, with transaction volumes declining and prices stabilizing, and demand increasingly returning to owner-occupancy. Public expectations of continued housing price increases have moderated. The proportion of loans extended by domestic banks to individuals without owner-occupied housing, as well as for urban renewal and reconstruction of unsafe and old buildings, has continued to rise, aligning with policy objectives. Meanwhile, the year-on-year growth rates of real estate loans, residential mortgage loans, and construction loans across all banks have declined. The proportion of real estate lending to total loans (real estate loan concentration) has also gradually decreased, indicating an improvement in the concentration of bank credit in real estate lending. The pace of real estate credit expansion has slowed, and non-performing loan ratios for real estate lending have remained at low levels.

(III) Impact of the Overall Business Environment

With global economic growth, opportunities for financing arising from government-led infrastructure development have increased. In addition, domestic enterprises undergoing net-zero transformation are driving long-term expansion and financing demand. At the same time, AI-related industries continue to invest in advanced manufacturing processes and emerging technologies, leading to robust corporate investment and sustained demand for working capital, which supports the growth of corporate lending for banks.

Overall, while factors such as U.S. trade policies, the outlook for artificial intelligence development, geopolitical risks, and climate change contribute to increased volatility in investment markets and greater challenges in financial operations, they also help drive the development of wealth management businesses and boost fee-based income. Furthermore,

compared to major central banks in Europe and the United States that have begun easing cycles, Taiwan's central bank has maintained relatively high interest rates following a rate hike in March 2024. This has supported relatively high interest spreads between deposits and loans. According to statistics from the Central Bank, the interest spread of domestic banks reached 1.35% in the third quarter of 2025, which is conducive to the growth of net interest income and supports favorable profitability prospects for Taiwan's banking industry.

V. Credit Ratings of the Bank

Rating Agency	Latest Rating Date	Rating Results		Other Rating-related Information
		Long-term Rating	Short-term Rating	
Taiwan Ratings	2025.12.18	twAA+	twA-1+	Outlook: Stable
S&P	2025.12.18	A	A-1	Outlook: Stable
Moody's	2026.1.28	Aa3	P-1	Outlook: Stable

Chairperson

He, Ying-Ming

President

Chang, Chih Chien

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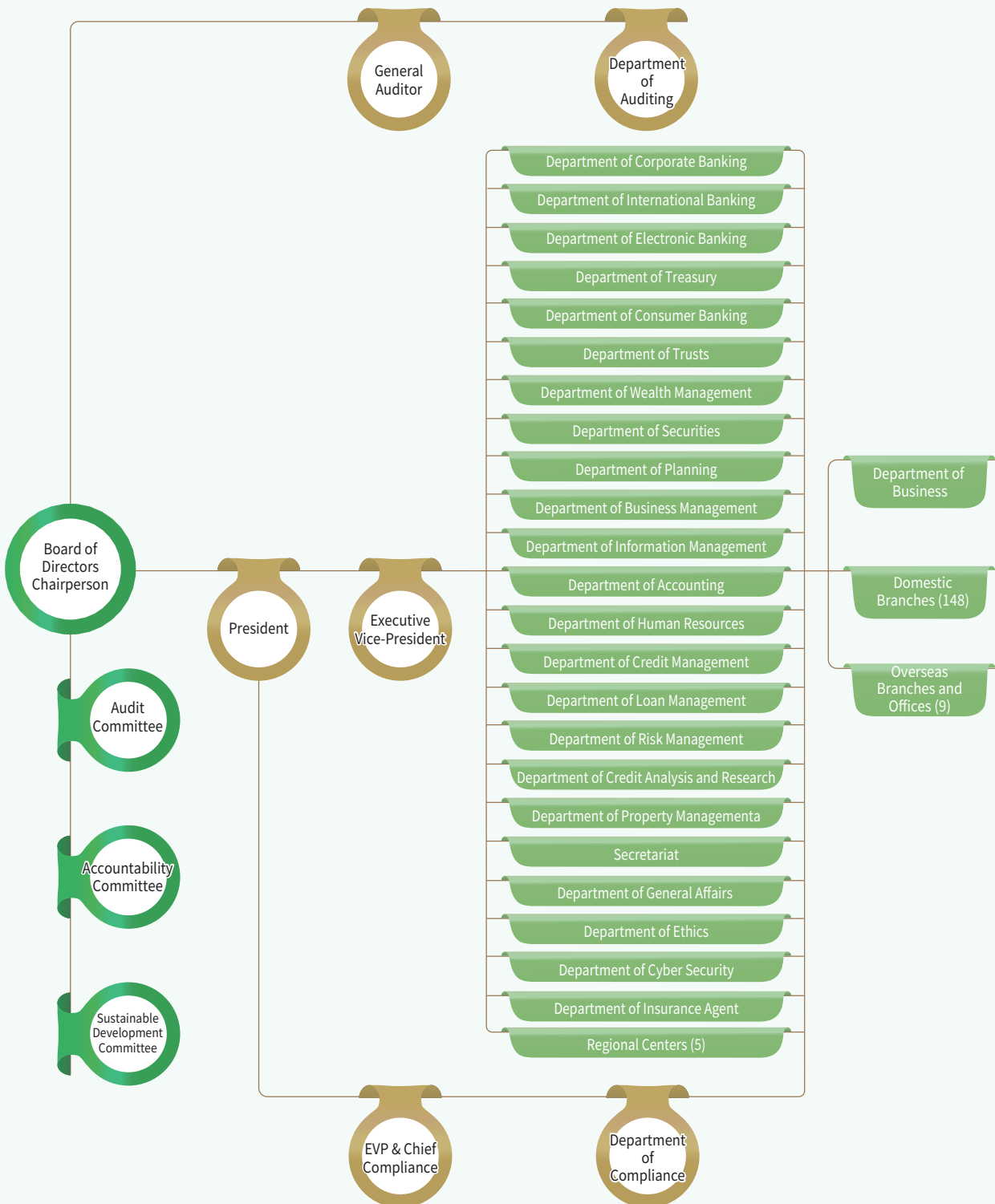
Directors and Executives

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Bank Profile

I. Organizational Chart



II. Employees

Time of Data		End of January 2026	End of 2025	End of 2024
Number of Employees	Staff	5,388	5,434	5,414
	Workers	321	325	315
	Total	5,709	5,759	5,729
Average Age (excluding workers)		43.75	43.83	43.73
Average Years of Service (excluding workers)		16.21	16.20	16.09
Academic Qualifications Distribution	Doctoral Degree	8	8	9
	Master's Degree	1,833	1,842	1,819
	University (college)	3,598	3,634	3,613
	Senior High School	233	236	248
	Below Senior High School	37	39	40

III. Sources of Share Capital

Year/ Month	Issued Price	Authorized Capital		Paid-up Capital		Note	
		Number of Shares	Amount	Number of Shares	Amount	Source of Share Capital	Others
January 2026	NT\$10	8.62 billion shares	NT\$86.2 billion	8.62 billion shares	NT\$86.2 billion	Contribution From Treasury and Cumulative Capitalizations	<ol style="list-style-type: none"> On July 1, 2003, the Bank was restructured into a company limited by shares, with a paid-in capital of NT\$25 billion. Capitalized NT\$25 billion of capital reserve in 2009 (approved under Letter No. Jin-Guan-Zheng-Fa-0980068219 issued by the FSC on December 30, 2009, effective since December 30, 2009). Capitalized NT\$8.1 billion of special capital reserve in 2015 (approved under Letter No. Jin-Guan-Zheng-Fa-1040041402 issued by the FSC on October 23, 2015, effective since October 23, 2015). Capitalized NT\$4.494 billion of special capital reserve and retained earnings in 2016 (approved under Letter No. Jing-Shou-Shang-10501263840 issued by the Ministry of Economic Affairs on November 14, 2016). Capitalized NT\$10.606 billion of special capital reserve in 2019 (approved under Letter No. Jing-Shou-Shang-10801184460 issued by the Ministry of Economic Affairs on December 27, 2019). Capitalized NT\$13 billion of special capital reserve in 2021 (approved under Letter No. Jing-Shou-Shang-11001231150 issued by the Ministry of Economic Affairs on December 23, 2021).

Directors and Executives

I. Directors

January 31, 2026

Title	Name	Date Elected/ Appointed	Term	Legal Entity Represented
Managing Director (Chairperson)	He, Ying-Ming	2025.3.14	2028.3.13	Ministry of Finance
Managing Director (President)	Chang, Chih-Chien	2025.3.14	2028.3.13	Ministry of Finance
Managing Director	Wu, Yi-Lin	2025.3.14	2028.3.13	Ministry of Finance
Managing Director	Hsieh, Lirng-Yuahn	2025.3.14	2028.3.13	Ministry of Finance
Managing Director (Independent Director)	Hung, Chia-Yin	2025.3.14	2028.3.13	Independent Director
Independent Director	Lai, Ching-Chong	2025.3.14	2028.3.13	Independent Director
Independent Director	Chen, Fong-Yao	2025.3.14	2028.3.13	Independent Director
Independent Director	Chen, Yue-Min	2025.3.14	2028.3.13	Independent Director
Independent Director	Chen, Yi-Wen	2025.3.14	2028.3.13	Independent Director
Director	Lee, Hung-Chang	2025.3.14	2028.3.13	Ministry of Finance
Director	Chang, Su-Chen	2025.3.14	2028.3.13	Ministry of Finance
Director	Yang, Chung-Hsien	2025.3.14	2028.3.13	Ministry of Finance
Director (Labor Director)	Chen, Chung-Tsan	2025.3.14	2028.3.13	Labor Director
Director (Labor Director)	Tao, Chun-Fa	2025.3.14	2028.3.13	Labor Director

II. Executives

January 31, 2026

Title	Name	Date Elected/Appointed
President	Chang, Chih-Chien	2024.8.23
Executive Vice President	Chou, Ching-Chang	2023.6.19
Executive Vice President	Tsai, Tzu-Ying	2024.1.16
Executive Vice President	Chen, Chao-Fu	2024.1.16
Executive Vice President	Cheng, Pei-Yu	2025.7.18
General Auditor	Liu, Wen-Chi	2025.7.18
EVP&Chief Compliance officer	Lin, Su-Huang	2024.1.16

Directors



Chairperson

He, Ying-Ming

President

Chang, Chih-Chien



Managing Director

Hsieh, Lirng-Yuahn

Managing Director

Hung, Chia-Yin

Managing Director

Wu, Yi-Lin

Executives



Chairperson

He, Ying-Ming



President

Chang, Chih-Chien



Executive Vice President

Chou, Ching-Chang



Executive Vice President

Tsai, Tzu-Ying



Executive Vice President

Chen, Chao-Fu



Executive Vice President

Cheng, Pei-Yu



Executive Vice President

Lin, Jhong Biao



General Auditor

Liu, Wen-Chi



EVP & Chief Compliance Officer

Lin, Su-Huang

Corporate Governance

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Corporate Governance

I. Discrepancies and their causes between Corporate Governance Best-Practice Principles for Banks and the Bank's Corporate Governance

Assess Criteria	Actual Governance			Deviation and Causes of Deviation From the Corporate Governance Best-Practice Principles for Banks
	Y	N	Summary Description	
<p>I. Bank's Shareholding Structure and Shareholders' Rights</p> <p>(I) Has the bank implemented a set of internal procedures to handle shareholders' suggestions, queries, disputes and litigations?</p> <p>(II) Is the bank constantly informed of the identities of its major shareholders and the ultimate controller?</p> <p>(III) Has the bank established and implemented risk management practices and firewalls for companies it is affiliated with?</p>	V		<p>I.</p> <p>(I) The Ministry of Finance is the Bank's sole shareholder. The Bank has established relevant operating procedures and designated personnel to handle suggestions and inquiries from the Ministry. No disputes or litigation have occurred.</p> <p>(II) The Ministry of Finance is the Bank's sole shareholder and ultimate controller.</p> <p>(III) The Bank currently has no affiliated enterprises. However, it has established the "Guidelines for Subsidiary Management" and the "Guidelines for the Management of Assigned or Concurrent Directors and Supervisors of Investee Enterprises and Subsidiaries" to implement a control mechanism.</p>	<p>No deviation was found.</p> <p>No deviation was found.</p> <p>No deviation was found.</p>
<p>II. Composition and Responsibilities of the Board of Directors</p> <p>(I) Does the Board of Directors have a diversity policy and management goals in place?</p>	V		<p>II.</p> <p>(I) The Bank has established the "Corporate Governance Best Practice Principles," which clearly stipulate that the composition of the Board of Directors shall take diversity into account. The policy includes setting appropriate diversity guidelines based on the Bank's operations, business model, and development needs, as well as the overall competencies required of the Board. These principles encompass specific management objectives.</p>	<p>No deviation was found.</p>

Assess Criteria	Actual Governance		Deviation and Causes of Deviation From the Corporate Governance Best-Practice Principles for Banks	
	Y	N		Summary Description
(II) Apart from the Remuneration Committee and Audit Committee, has the bank assembled other functional committees at its own discretion?	V		<p>(II) The Bank established its Audit Committee on December 19, 2014, and adopted its organizational charter. The committee is composed entirely of independent directors. As a 100%-state-owned bank under the Ministry of Finance, employee compensation is determined using a grade-based salary point system, following the “Salary Point Table for Personnel Employed by Financial and Insurance Enterprises Affiliated with the Ministry of Finance.” Therefore, a Compensation Committee has not been established.</p> <p>In addition, as of November 22, 2024, the Bank established an Accountability Committee and adopted the relevant operational guidelines. The committee is composed of the Chairperson, the President, and a Managing Director (including one independent director). Furthermore, on January 10, 2025, the Board of Directors resolved to restructure the Bank’s Sustainability Development Committee into a functional committee. This committee is composed of the Chairperson, the President, and all independent directors, and the original guidelines were revised and renamed as the “Organizational Charter for the Sustainability Development Committee of Land Bank of Taiwan Co., Ltd.”</p>	No deviation was found.
(III) Has the bank established a set of policies and assessment tools for evaluating Board performance, and conducted performance evaluation on a yearly basis? Are performance evaluation results reported to the Board of Directors and used as reference for compensation, remuneration, and nomination decisions?	V		<p>(III) As the Bank is neither a listed nor an OTC-listed bank, director compensation is handled in accordance with the “Guidelines for the Management of Responsible Persons, Managers, and Directors/Supervisors Appointed by the Ministry of Finance in Public Enterprises.” Each year, directors conduct self-evaluations using the “Performance Evaluation Form for Responsible Persons, Managers, and Directors/Supervisors Appointed by the Ministry of Finance.” Evaluation indicators include board meeting attendance, participation in and reporting on major issues, involvement and contributions to the institution, and notable achievements. Evaluation results are submitted to the Ministry of Finance within two months after the end of each fiscal year.</p>	No deviation was found
(IV) Are external auditors’ independence assessed on a regular basis?	V		<p>(IV) The engagement process for the Bank’s certified public accountants is conducted in accordance with the Government Procurement Act. The appointed CPAs are required to assess their independence in compliance with the “Statement of Professional Ethics No. 10” and issue an independence declaration. The appointment is discussed and approved by both the Audit Committee and the Board of Directors before being submitted to the National Audit Office for approval. In addition, the contract with the accounting firm includes provisions for annual review, termination, and cancellation.</p>	No deviation was found

Assess Criteria	Actual Governance		Deviation and Causes of Deviation From the Corporate Governance Best-Practice Principles for Banks	
	Y	N		Summary Description
III. Has the bank allocated an adequate number of competent corporate governance staff and appointed a corporate governance officer to oversee corporate governance affairs (including but not limited to providing directors/supervisors with the information needed to perform their duties, assisting directors/supervisors with compliance issues, convention of Board meetings and shareholder meetings, and preparation of Board/shareholder meeting minutes)?	V		Governance-related functions at the Bank are handled by the respective responsible departments. To establish a sound corporate governance framework, the Board of Directors resolved on May 24, 2019, to designate a “Corporate Governance Officer.” The role is currently held concurrently by an Executive Vice President, who serves as the highest-ranking officer responsible for corporate governance and for providing necessary assistance to the Board of Directors.	No deviation was found.
IV. Has the bank provided proper communication channels and created dedicated sections on its website to address corporate social responsibility issues that are of significant concern to stakeholders (including but not limited to shareholders, employees, customers and suppliers)?	V		IV. (I) The Bank has established a stakeholder section on its corporate portal to provide transparent and effective communication channels with stakeholders. The “Feedback” area includes the Executive Mailbox, Customer Complaints, Customer Suggestions Mailbox, and Customer Satisfaction Surveys. Internally, a dedicated grievance section for employees is available on the Bank’s intranet. Designated personnel are responsible for appropriately handling suggestions or disputes raised by stakeholders such as customers and employees. (II) To enhance business operations and promote sustainable development, the Bank continues to gather stakeholder concerns on sustainability through diverse communication channels. Related management results are disclosed in the Sustainability Report as a concrete response to stakeholder needs and expectations. An electronic version of the report is available in the “Sustainability” section of the corporate portal for stakeholders to read or download.	No deviation was found.
V. Information Disclosure			V.	
(I) Has the bank established a website that discloses its financial, business, and corporate governance-related information?	V		(I) The Bank has established a corporate portal and discloses key financial, business, and corporate governance information in accordance with regulations issued by the competent authorities.	No deviation was found.
(II) Has the bank adopted other means to disclose information (e.g. English website, assignment of dedicated personnel to collect and disclose corporate information, implementation of a spokesperson system, broadcasting of investor conferences via the bank’s website)?	V		(II) The Bank maintains an English-language version of its website and discloses relevant information therein. To implement the spokesperson system, it has adopted the “Guidelines for Press Releases” and designated an official spokesperson to make unified external announcements regarding major decisions and policies. The Secretariat is responsible for collecting and publishing information. As the Ministry of Finance is the Bank’s sole shareholder, investor conferences are not required.	No deviation was found.

Assess Criteria	Actual Governance		Deviation and Causes of Deviation From the Corporate Governance Best-Practice Principles for Banks	
	Y	N		Summary Description
(III) Does the bank publish and make official filing of annual financial reports according to the Banking Act and Securities and Exchange Act within the required timeframe after the end of an accounting period, and publish/file Q1, Q2, and Q3 financial reports plus monthly business performance before the specified due dates?	V		(III) The Bank announces and files its annual and semi-annual financial reports in accordance with the Banking Act and Securities and Exchange Act within the statutory deadline. Monthly information regarding operating revenue, endorsements and guarantees, and credit extension is published on the Market Observation Post System (MOPS) ahead of the respective deadlines.	No deviation was found.
VI. Does the bank have other information that enables a better understanding of its corporate governance practices (including but not limited to employee rights, employee care, investor relations, stakeholders' rights, continuing education of directors/supervisors, implementation of risk management policies and risk measurements, implementation of a customer policy, insuring against liabilities of the bank's directors and supervisors, and donation to political parties, stakeholders and charity organizations)?	V		<p>VI.</p> <p>(I) Employee Rights and Employee Care</p> <p>i. Employee Welfare Measures:</p> <p>(i) Welfare programs provided by the Bank include preferential interest rate loans, leave subsidies, continuing education and training, social events for unmarried employees, and inter-branch sports competitions such as table tennis, tennis, bowling, golf, and badminton. The Bank also organizes hiking activities and employee talent exhibitions, and has established nursing rooms as well as three childcare centers located at the Tainan, Taichung, and Luodong branches.</p> <p>(ii) Welfare programs administered by the Employee Welfare Committee include group insurance, holiday bonuses for the three major festivals, education subsidies for employees' children, hospitalization subsidies for employees due to illness or injury, and childbirth subsidies for employees and their spouses.</p> <p>ii. Retirement System: Employee retirement, severance, and bereavement compensation are administered in accordance with the "Regulations Governing Retirement, Bereavement Compensation, and Severance for Employees of Financial and Insurance Institutions Affiliated with the Ministry of Finance" and the "Labor Standards Act," among other applicable regulations. A control roster is maintained for employees approaching retirement age to ensure proper implementation of the retirement system.</p>	No deviation was found.

Assess Criteria	Actual Governance		Deviation and Causes of Deviation From the Corporate Governance Best-Practice Principles for Banks
	Y	N	
		<p>iii. Labor-Management Agreements:</p> <p>(i) In response to requests raised by the labor union and employees, the Bank actively engages in consultation and communication, and addresses concerns through various meetings to resolve issues and build consensus.</p> <p>(ii) In accordance with Article 83 of the Labor Standards Act and the Regulations for Implementing Labor-Management Meetings, the Bank proactively convenes labor-management meetings to promote harmonious relations and strengthen employee cohesion.</p> <p>iv. Measures for Safeguarding Employee Rights:</p> <p>(i) To clearly define the rights and obligations of both labor and management, the Bank has established the "Work Rules of Land Bank of Taiwan Co., Ltd." in accordance with Article 70 of the Labor Standards Act, which serve as guidelines for both parties to follow.</p> <p>(ii) On December 3, 2024, the Bank and the corporate labor union completed the signing of the revised "Collective Agreement between Land Bank of Taiwan Co., Ltd. and the Land Bank of Taiwan Corporate Labor Union," which helps stabilize labor relations. Through effective communication, coordination, and cooperation under the principle of integrity, both parties jointly uphold the agreement to safeguard employee rights and promote harmonious labor relations.</p> <p>(iii) Employee Care: Each year, all units are reminded to proactively care for employees and designate personnel to assist new employees in becoming familiar with the working environment. Timely support and adjustments are provided to help them quickly utilize their strengths and establish a stable career within the Bank.</p> <p>(II) Investor Relations and Stakeholder Rights:</p> <p>i. The Ministry of Finance is the Bank's sole shareholder. The Bank regularly provides the Ministry with up-to-date financial information and reports on operating performance to maintain effective communication channels.</p>	

Assess Criteria	Actual Governance		Deviation and Causes of Deviation From the Corporate Governance Best-Practice Principles for Banks
	Y	N	
			<p>ii. The annual report discloses directors' major academic and professional backgrounds, as well as their concurrent positions in other companies, for stakeholders' reference.</p> <p>iii. The Bank discloses relevant financial and business information and publishes material information on the Market Observation Post System of the Taiwan Stock Exchange to provide investors and stakeholders with reference information.</p> <p>iv. The Bank implements registration procedures in accordance with the "Ethics Guidelines for Civil Servants" and has established an "Ethics Incident Reporting System" on its internal website, which has demonstrated effective results.</p> <p>(III) Continuing Education for Directors and Supervisors: The Bank provides directors with information on external training programs in professional fields such as corporate governance, fair customer treatment principles, and anti-money laundering, and arranges for their participation in such programs.</p> <p>(IV) Implementation of Risk Management Policies and Risk Measurement Standards: In 2025, the Bank's Risk Management Committee convened six meetings to review risk monitoring reports and related risk control proposals. The Risk Management Department continues to be responsible for the measurement, monitoring, and reporting of credit risk, market risk, operational risk, and other risks across the Bank, and regularly updates various risk management policies and regulations.</p> <p>(V) Implementation of Customer Policies:</p> <p>i. To safeguard customer rights and interests, the Bank established the Customer Care Committee in December 2019. A total of four meetings were convened in 2025, and major proposals were further submitted to the Standing Board of Directors for reporting, in order to implement the principle of fair customer treatment and enhance the protection of financial consumers.</p> <p>ii. The Bank provides all employees with training on the "Principles and Practices of Fair Customer Treatment." In 2025, a total of 3 hours of training courses were arranged, with 5,203 employees participating.</p> <p>iii. Various business services are announced on the Bank's corporate portal website for public access at any time. In addition, "Anti-Fraud Warning Messages" and a "Fraud and Misinformation Prevention Section" have been established to remind customers to remain vigilant and avoid fraud.</p>

Assess Criteria	Actual Governance		Deviation and Causes of Deviation From the Corporate Governance Best-Practice Principles for Banks
	Y	N	
			<p>iv. A schedule of all service charges is prominently displayed at business locations and published on the Bank's corporate portal website to protect consumer rights.</p> <p>v. To protect consumer rights and comply with Article 47-1 of The Banking Act of The Republic of China, the Bank stipulates that the revolving interest rate on credit cards shall not exceed 15%. This is clearly specified in the "International Credit Card Terms and Conditions." An electronic version is also provided via a QR code in the card delivery letter, allowing applicants to scan and review it using mobile devices.</p> <p>vi. To ensure convenience and safeguard the rights of visually impaired individuals in handling loan applications, the Bank allows such individuals to choose either notarization in accordance with applicable notary laws or the use of a witness, such as a spouse, blood relative, friend, or personnel from a social welfare organization.</p> <p>vii. The Bank provides multiple consultation channels. In addition to a 24-hour toll-free customer service hotline (0800-231590) for inquiries and feedback, customers may also access 24/7 online consultation services through AI-powered chatbots available on the Bank's official website, personal online banking platform, and Land Bank mobile banking app.</p> <p>viii. To implement its personal data protection policy, the Bank undertook the following actions in 2025:</p> <ul style="list-style-type: none"> (i) Entrusted KPMG Taiwan to conduct a personal data protection audit for 2024. The audit results were incorporated into the Bank's 2024 Internal Control System Inspection Report and submitted to the Financial Supervisory Commission for recordation on April 18, 2025. (ii) Developed a digital learning course titled "Personal Data Protection Act and Introduction to the Bank's Whistleblowing System," with a total of 5,693 participants. (iii) Convened at least one meeting of the Personal Data Protection Promotion Committee annually; in 2025, the meeting was held on November 18.

Assess Criteria	Actual Governance		Deviation and Causes of Deviation From the Corporate Governance Best-Practice Principles for Banks
	Y	N	
			<p>(iv) Required all relevant head office business units to analyze the causes of personal data breach incidents, conduct reviews, and implement improvements. In 2025, the Bank received two reports of personal data breach incidents. The responsible units were instructed to properly handle the cases to prevent escalation and reputational damage. Corrective and preventive measures were implemented, and additional awareness efforts were conducted for business units.</p> <p>(v) Required relevant head office business units to conduct drills and review improvements for e-commerce service systems; in 2025, a total of six units conducted such drills.</p> <p>(vi) Required relevant head office business units to conduct annual reviews of personal data flow mapping and personal data inventory records; all units completed the reviews in 2025.</p> <p>(VI) Directors' and Supervisors' Liability Insurance: As the Bank is a wholly government-owned enterprise and its shares are not listed or traded over the counter, it has not currently purchased directors' and supervisors' liability insurance, taking into account cost-effectiveness considerations.</p> <p>(VII) Donations to Political Parties, Stakeholders, and Public Welfare Organizations:</p> <ol style="list-style-type: none"> i. The Bank has not made any donations to political parties or stakeholders. ii. Guided by its commitment to social care and the fulfillment of corporate social responsibility, the Bank actively participates in public welfare activities to give back to society, enhance its corporate image, and strengthen public recognition. Please refer to Section II, "Promotion of Sustainable Development," for further details.
<p>VII. Please explain the improvements made and measures taken in response to the latest Corporate Governance Evaluation results published by the TWSE Corporate Governance Center (not required if not evaluated): The Bank was not part of the evaluation, hence not required.</p>			

II. Promotion of Sustainable Development

Promotion Item	Implementation		
	Y	N	Summary Description
I. Does the Bank establish an exclusive (or concurrent) governance structure to promote sustainable development and have the senior management appointed by the Board of Directors to be in charge, and what is the supervision status of the Board of Directors?	V		<p>I.</p> <p>(I) The Bank established the Sustainable Development Committee on April 23, 2021 as its core governance body for sustainable development. Subsequently, upon approval by the Board of Directors on January 10, 2025, the Committee was restructured into a functional committee. It is chaired by the Chairman of the Board, with the President serving as Vice Chairperson, and all independent directors serving as members. Under the Committee, six task forces have been established: "Sustainable Finance," "Customer Rights," "Employee Care," "Corporate Governance," "Environmental Sustainability," and "Social Engagement." The conveners of these task forces are senior executives designated by the Vice Chairperson who oversee the relevant business areas. The Planning Department and the Secretariat serve as the administrative units, responsible for consolidating the implementation status of each task force's responsibilities and handling related administrative affairs.</p> <p>(II) In response to the Financial Supervisory Commission's "Corporate Governance 3.0 – Sustainable Development Roadmap," and in alignment with the United Nations Sustainable Development Goals (SDGs) and global sustainable finance trends, the Bank has incorporated "implementing sustainable operations" into its business policies. In November 2022, the Bank formulated its "Sustainable Development Policy" to serve as guiding principles and direction for sustainable management. Furthermore, to integrate sustainability concepts with core business operations and enhance sustainable governance, the Bank formulates annual Environmental, Social, and Governance (ESG) action plans. These plans are submitted to the Sustainable Development Committee for review and approval before being formally implemented as short-, medium-, and long-term sustainability objectives. The Bank tracks progress on a quarterly basis, reviews implementation effectiveness, and reports sustainability objectives and achievements to the Board of Directors annually.</p> <p>(III) The Bank's "2024 Sustainability Report" was reviewed and approved by the Sustainable Development Committee and subsequently presented to the 3rd meeting of the 8th Board of Directors on June 20, 2025. The report outlines the Bank's vision, strategies, and objectives for sustainable development, as well as key initiatives and implementation results.</p>
II. Has the bank conducted risk assessment on environmental, social, and corporate governance issues that are relevant to its operations, and implemented risk management policies or strategies based on principles of materiality?	V		<p>II. The Bank adheres to the latest standards issued in 2021 by the Global Reporting Initiative and, with reference to domestic and international sustainability guidelines as well as industry concerns, identifies sustainability issues relevant to its operations. Through questionnaire surveys conducted with eight categories of stakeholders and senior management, the Bank assesses and prioritizes the impacts of these issues on the economic, environmental, and human rights dimensions, as well as on its operations. Based on this process, 12 material topics have been determined, and the corresponding response strategies are as follows:</p> <p>(I) Environmental Aspect:</p> <p>Climate Change Strategy: In response to the risks and opportunities arising from climate change, the Bank has established a Climate Change Management Task Force to develop comprehensive policies and strategies. Climate-related risks have also been incorporated into the Bank's risk management framework, and the Bank has signed on to support and implement the Task Force on Climate-related Financial Disclosures framework.</p>

Promotion Item	Implementation		
	Y	N	Summary Description
			<p>(II) Social Aspect:</p> <ul style="list-style-type: none"> i. Digital Finance: In response to global fintech trends, the Bank continues to promote digital finance, strengthen virtual channel applications, provide convenient and efficient financial services, and reduce over-the-counter transaction costs. ii. Talent Development and Training: The Bank regularly formulates internal training programs based on the needs of each business unit, including centralized training, regional seminars, and digital learning. A diverse range of training courses is offered, such as pre-employment training for new hires, professional development, and managerial training. The Bank also keeps employees informed of external training programs offered by professional institutions and arranges participation in domestic training programs to enhance professional knowledge and strengthen talent quality. iii. Talent Attraction and Retention: The Bank places great importance on attracting and retaining talent. Through stable compensation, employee welfare policies, professional development programs, and a safe and healthy work environment, the Bank aims to build a supportive workplace to attract and retain outstanding talent. iv. Inclusive Finance: The Bank provides financial services to financially underserved groups, promotes a friendly financial environment, and supports SMEs and disadvantaged groups. v. Customer Service and Rights: In accordance with the Bank's principle of fair customer treatment, the Bank fosters a corporate culture centered on fairness, values the diverse financial service needs of different customer segments, and enhances customer experience. <p>(III) Governance Aspect:</p> <ul style="list-style-type: none"> i. Anti-Money Laundering and Counter-Terrorism Financing: The Bank complies with regulatory requirements and internal policies, and has established a comprehensive management framework to prevent money laundering and combat terrorism financing in accordance with relevant regulations. ii. Operational Performance: By strengthening the development of core business operations, enhancing investment returns, and improving the utilization efficiency of proprietary assets, the Bank aims to achieve long-term and stable operational performance. iii. Corporate Governance: The Bank has established corporate governance best practice principles and appointed independent directors and a corporate governance officer to strengthen governance. It has also enhanced its intellectual property management system by formulating policies and objectives aligned with its operational strategy. In 2025, the Bank obtained Class A certification under the Taiwan Intellectual Property Management System (TIPS) for its patent portfolio. iv. Regulatory Compliance: In accordance with the Bank's "Implementation Guidelines for the Compliance System," the Bank timely revises its business regulations in response to regulatory changes to ensure full compliance.

Promotion Item	Implementation		
	Y	N	Summary Description
			<p>v. Information Security: The Bank has established an Information Security Task Force to oversee information security policies and objectives, maintenance plans, implementation status, and other key matters. The Chief Information Security Officer is responsible for coordinating policy implementation and resource allocation, thereby strengthening information security governance and reducing cybersecurity risks.</p> <p>vi. Risk Management: The Bank adopts a three lines of defense framework to define risk management responsibilities across units. It implements proactive supervision and preventive management, and convenes meetings as necessary to review various risk monitoring reports and risk control proposals.</p>
III. Environmental Issues			III.
(I) Has the bank established environmental policies suitable for its industrial characteristics?	V		(I) The Bank fulfills its environmental sustainability responsibilities by formulating the “Environmental Protection Policy of Land Bank of Taiwan” in accordance with industry characteristics, implementing energy conservation and carbon reduction, water conservation and waste reduction, green procurement, and environmental education and training. The Bank’s Head Office Building obtained third-party certification for the ISO 14001:2015 Environmental Management System in 2024 and successfully completed the surveillance audit by the certification body in 2025.
(II) Is the bank committed to achieving efficient use of energy and using renewable materials that produce less impact on the environment?	V		(II) The Bank has undertaken the following specific measures to enhance energy efficiency: <ul style="list-style-type: none"> i. Accelerating the replacement of outdated air-conditioning systems: In 2025, air-conditioning systems at 17 branches, including the Kaohsiung Branch, were replaced. Starting from 2026, the Bank aims to replace systems at 10 branches annually, with adjustments made on a rolling basis. ii. Installation of rooftop solar power generation systems: In 2025, installations were completed at five branches, including the Hualien Branch, bringing the cumulative total to 20 branches. In 2026, the Bank aims to complete installations at four additional branches, after which all eligible branches will have rooftop solar systems installed. iii. Acquisition of Green Building Certification: In 2025, the Taiping Branch obtained the Green Building Label (Qualified Level).
(III) Does the bank assess potential risks and opportunities associated with climate change, and undertake countermeasures to climate issues?	V		(III) <ul style="list-style-type: none"> i. The Bank has established the “Guidelines for Climate Risk and Opportunity Management,” integrating climate-related issues into its operations, strategies, products, and financial planning. ii. The Bank conducts annual assessments and measurements of climate change-related risks and business opportunities, identifies material risks and opportunities, and formulates mitigation, adaptation, and differentiated management strategies accordingly. The results are reported to the Board of Directors.

Promotion Item	Implementation		
	Y	N	Summary Description
(IV) Does the bank maintain statistics on greenhouse gas emission, water usage and total waste volume in the last two years, and implement policies aimed at reducing energy, carbon, greenhouse gas, water, and waste?	V		<p>(IV)</p> <ul style="list-style-type: none"> i. Greenhouse gas emissions inventory: The Bank has conducted an inventory of greenhouse gas emissions (Scope 1 and Scope 2) for all domestic and overseas operating locations for 2024 and 2025. Please refer to the Bank's climate-related disclosures for details. ii. In reference to Science-Based Targets (SBT), the Bank has set a target to reduce its greenhouse gas emissions (Scope 1 + Scope 2) by an average annual rate of 4.2% compared to the base year. iii. Monthly statistics are compiled on total water consumption and total waste generation across all domestic operating locations. iv. The Bank's specific measures for energy conservation and carbon reduction include: <ul style="list-style-type: none"> (i) Setting an annual target to reduce water, electricity, fuel, and paper consumption by 1% compared to the previous year. (ii) Conducting annual statistics on water, electricity, fuel, paper consumption, and total waste generation, regularly reviewing the achievement of energy conservation and carbon reduction targets, promoting total waste reduction, and implementing waste sorting and recycling measures on an ongoing basis.
IV. Social Issues			IV.
(I) Has the bank developed its policies and procedures in accordance with laws and the International Bill of Human Rights?	V		<p>(I)</p> <ul style="list-style-type: none"> i. To safeguard and protect fundamental human rights, the Bank recognizes and supports the spirit and core principles of human rights protection as set forth in international human rights conventions. In line with its responsibility to respect and protect human rights, the Bank has established a Human Rights Policy for compliance and implementation. ii. In accordance with the nature of its operations and Article 70 of the Labor Standards Act, the Bank has formulated its Work Rules to be jointly observed by both labor and management. iii. Pursuant to Article 83 of the Labor Standards Act and the Regulations for Implementing Labor-Management Meetings, the Bank proactively convenes labor-management meetings to promote harmonious labor relations and strengthen employee cohesion.
(II) Has the bank developed and implemented reasonable employee welfare measures (including compensation, leave of absence, and other benefits), and appropriately reflected business performance or outcome in employees' compensations?	V		<p>(II)</p> <ul style="list-style-type: none"> i. To promote the welfare of all employees, the Bank has established an Employee Welfare Committee to administer employee welfare programs, recreational and cultural activities, and subsidies. The Bank also provides comprehensive insurance coverage for all employees. In addition to statutory insurance, including civil servant insurance, labor insurance, National Health Insurance, and full contributions to pension funds, the Bank further provides comprehensive insurance coverage for the banking industry to ensure employee protection. The Bank also cares for employees' post-retirement lives and well-being by offering leisure and cultural activities for retirees and organizing social gatherings for retired employees.

Promotion Item	Implementation		
	Y	N	Summary Description
			<p>ii. To implement a performance-based bonus system that links operating performance with unit performance and individual employee contributions, the Bank has adopted the following practices:</p> <p>(i) The Bank's "Guidelines for Issuance of Performance Bonuses" stipulate that assessment bonuses equivalent to two months' salary consist of annual assessment bonuses and a work bonus equivalent to up to one month's salary. The work bonus is determined based on factors such as employees' initiative in executing duties, achievement of annual business policy objectives, rewards or disciplinary records, and attendance, thereby serving as an incentive for employees.</p> <p>(ii) The Bank's "Operating Procedures for Performance Bonuses – Special Bonuses" link unit operating performance and individual annual performance evaluations to the amount of performance bonuses granted:</p> <p>A. Head office units conduct annual performance evaluations in accordance with the "Head Office Department Performance Evaluation Guidelines," domestic business units follow the "Business Unit Performance Reward and Penalty Guidelines," and overseas units follow the "Overseas Branch Performance Reward and Penalty Guidelines." Based on evaluation rankings, each unit is assigned a corresponding "unit performance weighting."</p> <p>B. Individual employees are assigned a corresponding "individual performance weighting" based on their annual evaluation results.</p> <p>C. The "unit performance weighting" is combined with the "individual performance weighting" to determine the allocation standard for performance bonuses, thereby implementing a reward system based on employees' "work performance and level of effort" and "contribution to the Bank" during the year.</p>
(III) Does the bank provide employees with a safe and healthy work environment? Are employees trained regularly on safety and health issues?	V		<p>(III)</p> <p>i. To provide employees with a safe and healthy working environment, the Bank has established regulations and guidelines including the "Occupational Safety and Health Policy," "Guidelines for Occupational Safety and Health Management," "Occupational Safety and Health Management and Self-Inspection Plan," "Occupational Safety and Health Work Rules," "Prevention Plan for Diseases Caused by Abnormal Workloads," "Prevention Plan for Illegal Infringement During the Performance of Duties," "Ergonomic Hazard Prevention Plan," and "Maternal Health Protection Plan." These policies serve as the basis for implementation by all units to jointly prevent occupational accidents and hazards.</p> <p>ii. Each business unit appoints occupational safety and health supervisors and first-aid personnel who obtain certifications through external occupational safety and health training. Both new and incumbent employees are required to participate in internal occupational safety and health training in accordance with regulations. In addition, the Bank has established an Occupational Safety and Health Committee, which convenes every three months to review, coordinate, and provide recommendations on occupational safety and health matters.</p>

Promotion Item	Implementation		
	Y	N	Summary Description
			<p>iii. Every six months, the Bank commissions labor authority-recognized environmental monitoring institutions to conduct inspections of office carbon dioxide concentrations and lighting levels to ensure employees work in a healthy environment. First-aid kits are also provided at all units for emergency treatment and response.</p> <p>iv. The Bank provides employees with regular health examinations. To safeguard employees' physical and mental well-being, the Bank engages contracted occupational medicine specialists to provide on-site health services throughout the organization and assigns dedicated occupational health nurses to provide care and health education for employees identified as having medium to high risks of physical or mental health conditions. In addition, nursing personnel prepare monthly health education materials to enhance employees' health literacy and promote wellness.</p> <p>v. In 2025, the Bank organized four health seminars on topics including "Traffic Safety, Medication Classification, and CPR + AED First Aid Skills," "Healthy Body Transformation Campaign," "Aerobic Fitness Activities," and "Do You Frequently Experience Stiff Neck or Headaches? It May Be Related to Poor Posture – Relaxation Techniques for the Office." The Bank also conducted organization-wide video training courses on "CPR + AED First Aid Training" and "Education and Training on Workplace Illegal Infringement Prevention" to enhance employees' health literacy and occupational safety awareness.</p> <p>vi. A total of 89 business locations passed the Workplace Health Promotion Self-Assessment Certification conducted by the Health Promotion Administration. In addition, nutrition seminars titled "Eat Right to Combat High Blood Pressure, High Blood Sugar, and High Cholesterol" were held at 60 business locations, and 10 business locations completed in-person "CPR + AED First Aid Skills Training." These efforts collectively promote a healthy workplace and establish a supportive working environment for employee well-being.</p> <p>vii. In coordination with the Zhongzheng District Health Service Center of Taipei City, the Bank implemented the "2025 Government-Funded Vaccination Program" by providing vaccination services at the Head Office Building, thereby enhancing employees' immune protection and reducing the risks of severe complications and mortality from infections.</p> <p>viii. In 2025, the Bank commissioned Taipei City Hospital and Cardinal Tien Hospital to provide workplace cancer screening services and government-funded adult health examinations, facilitating early disease detection and early intervention to safeguard employee health.</p> <p>ix. All 148 business locations of the Bank have established blood pressure monitoring stations, providing more immediate and convenient blood pressure monitoring services. This extends health care services to financial service locations and demonstrates the Bank's commitment to corporate social responsibility.</p> <p>x. The Bank's Head Office Building has obtained third-party certification for the ISO 45001:2018 Occupational Health and Safety Management System. Through systematic management mechanisms such as hazard identification, education and training, internal audits, and continuous improvement, the Bank strives to create a safe, healthy, and employee-friendly workplace environment.</p>

Promotion Item	Implementation		
	Y	N	Summary Description
(IV) Has the bank implemented an effective training program that helps employees develop skills during their career?	V		<p>xi. In 2025, a total of eight occupational accidents occurred among employees (representing 0.14% of total employees), including six cases involving injuries sustained during the performance of duties and two cases involving other circumstances. In addition to improving the work environment, the Bank prepared educational materials tailored to the types of occupational accidents for awareness promotion. Dedicated nursing personnel also provided ongoing care, individualized health education guidance, and follow-up health monitoring for affected employees upon their return to work.</p> <p>xii. The Bank experienced no fire incidents in 2025. Nevertheless, to strengthen its disaster prevention and response system and reinforce measures for preventing major disasters, the Bank has established a “Disaster Emergency Response Manual.” The manual includes procedures for handling typhoons, torrential rain and flooding, fires, earthquakes, discovery of explosive devices, and robberies at business units, enabling timely response, minimizing damage, and ensuring the effective continuation of disaster-related financial operations.</p> <p>(IV) To enhance employees’ professional knowledge and capabilities and improve service performance, the Bank continues to formulate annual internal training plans based on the operational needs of each business unit. These plans include centralized internal training, regional seminars, and digital learning programs. In 2025, the Bank organized a wide range of diversified training courses, including pre-employment orientation programs for new employees, elite training programs, professional development courses, and managerial training. The Bank also promptly disseminates information regarding courses offered by external professional training institutions and assigns employees to attend domestic professional training programs to enhance their expertise. In addition, employees are encouraged to improve their foreign language proficiency and pursue continuing education to strengthen overall talent quality. In 2025, the Bank conducted a total of 94 centralized internal training sessions with 14,053 participant attendances. Furthermore, based on business needs, employees participated in 651 sessions of professional training programs organized by domestic professional institutions, with a total of 2,676 participant attendances.</p>
(V) Does the Bank comply with relevant regulations and international standards regarding customer health and safety, right to privacy, marketing and labeling of its products and services, and set up relevant consumer protection policies and complaint procedures?	V		<p>(V) To protect the rights and interests of financial consumers and implement the universal value of fair customer treatment, the Bank has established its “Financial Consumer Protection Policy” and “Principles of Fair Customer Treatment” in accordance with regulatory requirements. The Bank also integrates the Financial Consumer Protection Act and related regulations into its internal policies and banking operations. In addition, to safeguard customer rights and handle financial consumer disputes between the Bank and customers in a fair, reasonable, and effective manner, the Bank has established a “Financial Consumer Dispute Resolution System” to improve customer complaint handling procedures.</p>

Promotion Item	Implementation		Summary Description
	Y	N	
(VI) Has the bank implemented a supplier management policy that regulates suppliers' conduct with respect to environmental protection, occupational safety and health or work rights/human rights issues, and tracked supplier performance on a regular basis?	V		(VI) In managing suppliers, the Bank adopts procurement contract templates prescribed by the Public Construction Commission, Executive Yuan. Procurement contracts explicitly stipulate that vendors who commit serious violations of environmental protection, occupational safety and health, or other relevant laws and regulations may be prohibited from participating in bidding. If suppliers violate relevant regulations, the Bank reserves the right to terminate or rescind part or all of the contract. The contracts also explicitly include "Labor Rights Protection" clauses, and all contract management units are required to ensure that vendors fulfill their contractual obligations in order to safeguard labor rights. In addition, the Bank regularly compiles and reviews whether any units throughout the Bank have violated relevant labor protection laws and regulations. After review, there were zero cases of labor rights violations in 2025.
V. Does the bank prepare sustainability reports or any report of non-financial information based on international reporting standards or guidelines? Are the above mentioned reports supported by assurance or opinion of a third-party certifier?	V		The Bank's "2024 Sustainability Report" was prepared in accordance with the GRI Universal Standards and relevant topic-specific standards issued by the Global Reporting Initiative. The report also references the "Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies," the Financial Stability Board framework for Task Force on Climate-related Financial Disclosures, the United Nations Sustainable Development Goals (SDGs), and the standards of the Sustainability Accounting Standards Board as reporting principles in the preparation of the Sustainability Report. In addition, the Bank engaged a third party, Ernst & Young Taiwan, to conduct assurance in accordance with Assurance Standard No. 3000, "Assurance Engagements Other Than Audits or Reviews of Historical Financial Information." The assurance covered the indicators specified in Article 4 of the "Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies," as well as six self-defined indicators, and a limited assurance report was issued accordingly.
VI. If the Bank has established its Sustainable Development Principles based on the Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies, please describe the implementation and any deviations from the Principles: The Bank is not listed on TWSE/TPEX and therefore does not have such principles. However, the Board of Directors has approved the adoption of the "Taiwan Land Bank's Sustainable Development Policy" in order to establish the principles and direction for the Bank's sustainable operation. This policy has been issued according to the Letter and will be implemented accordingly.			
VII. Other information useful to the understanding of the implementation of promoting sustainable development: (I) The Bank's major charitable and public welfare activities in 2025 are summarized as follows: i. "Public Welfare Trust Donation" Ceremony: The Bank has actively cultivated public welfare trusts and continued collaborating with county and city governments to promote "Social Welfare Public Care Trusts." Donors of public welfare trusts were invited to visit the Bank, and appreciation plaques were presented to representatives of the trust settlors. ii. The Bank collaborated with five charitable organizations, including the IKEA Charity Foundation, the Spinal Cord Injury Foundation, the Foundation for Autistic Children and Adults in Taiwan, the Children Are Us Foundation, and the Taiwan Osteogenesis Imperfecta Association, to organize joint marketing campaigns. QR codes and donation brochures were displayed at the Bank's business locations, enabling customers to make donations through Taiwan Pay by scanning QR codes. These activities promoted Taiwan Pay mobile payment services while fulfilling the Bank's corporate social responsibility. iii. The Bank donated NT\$300,000 to the "Financial Services Industry Education Public Welfare Foundation" established by the Taiwan Financial Services Roundtable. The donation was used to provide financial education scholarships and develop financial education courses to assist students from disadvantaged families in completing their studies and to promote financial literacy. iv. Student Scholarships: In 2025, the Bank sponsored scholarships for students at 16 schools, totaling NT\$815,000.			

Promotion Item	Implementation		
	Y	N	Summary Description
v.			To give back to society and integrate charitable efforts into its operations, the Dashe Branch relocated on July 14, 2025 and saved part of the relocation budget to make donations to organizations including the Kuang Liang Social Welfare Charity Foundation and the Huiming School for the Blind in Taichung. In addition, upon the relocation of the Kinmen Branch on December 8, 2025, the Bank made charitable donations to the Kinmen Family Support Center.
vi.			Business units nationwide donated supplies according to the needs of social welfare institutions and charitable organizations and participated in public welfare activities such as blood donation drives and mountain cleanup events. A total of 266 initiatives were completed, demonstrating the Bank's support and care through concrete actions.
vii.			The Bank donated NT\$1.2 million in support of fundraising initiatives for recovery efforts following Typhoon Danas, providing assistance for post-disaster reconstruction.
viii.			Participation in the United Way Charity Campaign: Since 1994, the Bank has participated in this campaign continuously for 32 years. Employees voluntarily make charitable donations, allowing the spirit of compassion among Land Bank employees to be continuously passed on.
ix.			In collaboration with Wetlands Taiwan, the Bank organized the "Beauty of Urban Wetlands – Elementary School Environmental and Financial Education Promotion Program." Teachers and students from Tainan Guangfu Experimental Elementary School were invited to conduct field studies at the Kaohsiung Yuanzhonggang Wetland. Through ecological education, financial literacy courses, and hands-on activities, the program promoted environmental sustainability concepts among younger generations.
x.			To preserve and promote the cultural heritage of Taiwanese opera, the Bank supported the Lee Ching Fang Taiwanese Opera Troupe in staging Liu Lang Appeals to the Emperor at the Xinzhuang Cultural Arts Center and invited customers to attend the performance.
xi.			In collaboration with the National Taiwan Museum, the Bank organized the "Little Craftsmen Workshop" charitable event, inviting children supported by the Taipei Family Support Center to visit the museum.
xii.			Guangqian Arts Corridor: Under the theme of "Caring for Taiwan and Cherishing the Land," the Bank has, since 2005, invited artworks from domestic artists for regular public exhibitions at the "Guangqian Arts Corridor" located in the Head Office Building. In 2025, a total of nine local artists participated in the exhibitions.
xiii.			In support of the Ministry of Environment's "Water Refill Map," the Bank has, since 2021, opened drinking water facilities at all branches nationwide for public use, encouraging people to bring reusable containers for refills. This initiative aims to reduce bottled beverage consumption, support plastic reduction through concrete actions, and create a model of green finance.
xiv.			Promotion of Badminton and Tennis: <ul style="list-style-type: none"> (i) In 2025, the Bank allocated budgets of NT\$60.594 million for the badminton team and NT\$6.782 million for the women's tennis team, totaling NT\$67.376 million. The budgets covered players' nutrition expenses, participation in domestic and international competitions, sportswear for competitions and training, and public welfare instructional activities. (ii) In 2025, the badminton team won 53 gold medals, 45 silver medals, and 69 bronze medals in domestic and international competitions, totaling 167 medals. The women's tennis team won 17 gold medals, 12 silver medals, and 8 bronze medals, totaling 37 medals. Together, the two teams won a total of 204 medals. (iii) Public welfare badminton activities included: <ul style="list-style-type: none"> A. Organizing a "Youth Badminton Summer Camp" at Houjia Junior High School in Tainan City. B. Organizing two "Badminton, Here I Come" charitable instructional events at the GoFly Badminton Training Center and Nankan Senior High School in Taoyuan City. (iv) For its long-term promotion of badminton and tennis, the Bank has received the Sports Activist Awards from the Sports Administration for 17 consecutive years, including the Gold Award in Sponsorship, Long-term Sponsorship Award, and Gold Award in Promotion.
(II)			Friendly Financial Services and Related Measures: <ul style="list-style-type: none"> i. Accessible Environment: <ul style="list-style-type: none"> (i) All newly established business locations of the Bank are renovated in accordance with the "Design Specifications of Accessible and Usable Buildings and Facilities" issued by the Land Management Agency, Ministry of the Interior. For older buildings constructed before July 2008 that are unable to install accessible facilities due to structural space limitations, the Bank follows the "The Operation Directions of Submitting Alternative Improvement Plans for the Access-free Facilities in the Existing Public Buildings."

Promotion Item	Implementation		
	Y	N	Summary Description
(ii) Accessible service counters have been established to provide priority financial services to persons with disabilities. (iii) The Bank has entered into an agreement with the Taiwanese Association of Sign Language Translation Interpreters (TASLI) to provide “real-time video interpretation” and “reserved on-site interpretation” services. Notices regarding sign language interpretation reservation services are posted at the entrances of banking halls. (iv) Service bells are installed at entrances and exits of banking halls and are tested periodically to assist and guide persons with disabilities in accessing financial services. (v) Service representatives are assigned to provide consultation services, proactively guide customers, and assist in resolving issues. (vi) Facilities such as accessible restrooms, wheelchair ramps, and accessible parking spaces are provided. Where certain facilities are unavailable, service representatives provide assistance and support. (vii) The Bank provides information on “Accessible Services and Facilities Available at Land Bank of Taiwan Branches” for public inquiry and use.			
ii. The Bank’s corporate portal website provides the following services: (i) Online applications for ATM fee waivers for persons with disabilities. (ii) Online queue number reservation services. (iii) Online form-filling services. (iv) Online printing of deposit and withdrawal slips. (v) Online account opening for digital deposit accounts.			
iii. Appropriate operational procedures are provided to assist persons with disabilities in completing financial services: (i) Regulations governing the opening of ordinary demand savings deposit accounts for persons with disabilities, visually impaired persons, and elderly customers: <ul style="list-style-type: none"> A. To safeguard the rights and interests of visually impaired persons, when such individuals open ordinary demand savings deposit accounts, measures are taken to ensure they understand the content of the contracts signed with the Bank. In addition to the current practice of notarization in accordance with the Notary Act, the Bank recommends the use of one witness with full legal capacity and normal vision. The witness assists the visually impaired person by reading the relevant documents aloud and signing beside the customer with a statement indicating: “The contents of this document have been read aloud, and the depositor, ○○○, has no objection thereto.” If the visually impaired customer is genuinely unable to arrange assistance from relatives or friends, a Bank employee not directly handling the account-opening process may be permitted to provide assistance. B. Elderly customers who indicate that they are unable to read may also be accompanied by one witness with full legal capacity and normal vision. The witness assists in reading the relevant documents aloud and signs beside the customer with a statement indicating: “The contents of this document have been read aloud, and the depositor, ○○○, has no objection thereto.” If the elderly customer is genuinely unable to arrange assistance from relatives or friends, a Bank employee not directly handling the account-opening process may serve as a third-party witness and assist with account-opening procedures. C. When persons with disabilities, visually impaired persons, or elderly customers are unable to write while opening deposit accounts, the account-opening information may be completed by another person on their behalf. Alternatively, customers may verbally provide the required information and requested services, after which Bank personnel may input and print the information for the customer’s confirmation and signature. If the customer is unable to sign, the following procedures apply: where a seal is used in place of a signature, one witness—such as a relative, social welfare institution personnel, or a Bank employee not handling the account-opening process—must sign to certify the action. Where a fingerprint, cross mark, or other symbol is used in place of a signature, two such witnesses must sign to certify the action, thereby granting it the same legal effect as a signature. 			

Promotion Item	Implementation		Summary Description
	Y	N	
(ii) For visually impaired persons opening checking accounts and issuing checks, one of the following methods is recommended:			<p>A. In accordance with Taipei Bankers Association Letter Hui-Ye-Zi No. 0178 dated February 19, 1976, which generally provides that:</p> <p>a. It is preferable for visually impaired persons to conduct such matters through an appointed agent by submitting a power of attorney and completing notarization procedures.</p> <p>b. The specimen seal card shall retain the agent's seal specimen only, with an annotation indicating "Agent for [name of visually impaired person]."</p> <p>c. All issuance of negotiable instruments or execution of related documents shall follow the above seal usage procedures.</p> <p>B. The visually impaired person may personally complete notarization for account opening in accordance with the Notary Act and may independently retain their own seal specimen for issuing checks. Subsequent procedures such as seal changes should likewise be notarized in accordance with the Notary Act.</p> <p>C. To provide friendly financial services for visually impaired persons and ensure balanced protection of their rights and interests, when handling account opening for visually impaired persons, the Bank shall accommodate their needs by providing enlarged photocopies of the "Checking Account Agreement." The Bank shall clearly remind and fully inform visually impaired customers of the relevant risks and control measures. The handling officer shall annotate in the blank space of the agreement: "The handling officer has fully informed the account holder of the relevant risks and control measures under this agreement, and the account holder acknowledges and understands the same," and affix both the handling officer's seal and the account holder's seal thereto.</p>
(iii) If a deposit account held by a person with disabilities is designated as a warning account, a special-purpose account may be opened in accordance with Article 13, Paragraph 2, Subparagraph 5 of the Regulations Governing the Deposit Accounts and Suspicious or Unusual Transactions for the purpose of receiving various cash payments or subsidies under the People with Disabilities Rights Protection Act.			
(iv) To improve the quality of friendly financial services, the Bank has placed "Easy-to-Read Versions of Deposit Account Opening Procedures" and a "QR Code Directory of Important Deposit and Remittance Documents" at service counters in business units for customers in need to review or scan and download to their mobile devices.			
(v) Important contract terms and warning statements in insurance product brochures are displayed in enlarged fonts, bold text, or prominent colors to facilitate readability for customers with disabilities.			
(vi) To facilitate ATM usage by visually impaired individuals, the Bank has expanded the availability of ATM voice guidance services (a total of 324 ATMs bank-wide in 2025) and added voice-assisted deposit functions, thereby providing more accessible and convenient financial services for persons with disabilities and striving to reduce the digital divide.			
iv. The Bank has established the "Guidelines for Marketing Property Trust Services for Senior Citizens and Persons with Disabilities" and assigned trust specialists at business units to provide consultation services and assistance with subsequent trust-related matters for customers with disabilities. The Bank continues to promote care trusts and public welfare trusts for persons with disabilities. In 2025, the number of beneficiaries with disabilities reached 1,935 persons, with total beneficiary amounts reaching NT\$219.3245 million.			

III. Climate-Related Information of the Bank

(I) Implementation of Climate-Related Information

Item	Implementation
<p>I. Describe the Board of Directors' and management's oversight and governance of climate-related risks and opportunities.</p>	<p>I. The Bank's Board of Directors serves as the highest governance body for climate-related issues and is responsible for approving climate risk policies, as well as directing, supervising, and managing climate-related risk exposures and opportunities. Under the Board of Directors, the Bank has established the Sustainable Development Committee, which is responsible for reviewing sustainability objectives and implementation plans, tracking execution status, and evaluating implementation effectiveness. In addition, under the Sustainable Finance Task Force, the Bank has established the Climate Change Management Task Force, a cross-departmental working group composed of head office units that jointly promotes the implementation of climate risk management-related initiatives.</p>
<p>II. Describe how identified climate risks and opportunities affect the Bank's business, strategy, and financial planning (short-, medium-, and long-term).</p>	<p>II. Through the assessment of climate change-related issues, the Bank has identified various climate risks and opportunities. Based on the potential impacts of each item, corresponding responses in business operations, strategy, and financial planning have been formulated. Detailed response strategies and differentiated management measures for each climate risk and opportunity are disclosed in the Bank's TCFD & TNFD Report.</p>
<p>III. Describe the financial impacts of extreme climate events and transition actions.</p>	<p>III. Extreme climate events may have multifaceted financial impacts on the Bank, including increased risk management costs, heightened credit risks, and potential asset losses. Transition actions may also prompt the Bank to invest in sustainable and green finance and promote carbon reduction initiatives. In addition, the Bank has established limits on the proportion of investments and financing allocated to highly polluting and energy-intensive industries, which will alter the composition of the Bank's investment and financing portfolio to reduce risks associated with high-carbon industries.</p>
<p>IV. Describe how the identification, assessment, and management processes for climate risks are integrated into the overall risk management framework.</p>	<p>IV. The Bank has established the "Guidelines for Climate Risk and Opportunity Management" and incorporated climate risks into its existing risk management framework. In accordance with the three lines of defense model, responsibilities for climate risk management are allocated among the respective lines of defense to carry out the identification, measurement, monitoring, and reporting of climate risks.</p>
<p>V. If scenario analysis is used to assess resilience against climate change risks, describe the scenarios, parameters, assumptions, analytical factors, and major financial impacts used.</p>	<p>V. The Bank conducts climate change scenario analysis in accordance with the "Operational Planning for Climate Change Scenario Analysis by Domestic Banks" issued by the Bankers Association of the Republic of China. Details regarding the scenarios, parameters, assumptions, analytical factors, and major financial impacts adopted are disclosed in the Bank's TCFD & TNFD Report.</p>
<p>VI. If there is a transition plan for managing climate-related risks, describe the plan and the metrics and targets used to identify and manage physical and transition risks.</p>	<p>VI. To manage climate-related risks, the Bank continues to implement various measures at the operational level, including greenhouse gas management, energy management for fuel and electricity, renewable energy usage, equipment replacement, green building certification, water resource management, and waste management, in order to improve energy efficiency and implement low-carbon operations. At the investment and financing business level, the Bank promotes responsible finance and green financial products, and has established short-, medium-, and long-term targets. Relevant metrics and targets are disclosed in the Bank's TCFD & TNFD Report.</p>

Item	Implementation
VII. If internal carbon pricing is used as a planning tool, explain the basis for price determination.	<p>VII.</p> <p>(I) Based on the principal costs incurred for carbon reduction, the Bank adopts an implicit pricing approach that incorporates high energy-consuming equipment such as chilled water systems, lighting equipment, air-conditioning systems, and renewable energy power supply arrangements into evaluation items. The Bank has calculated its internal carbon price (Scope 1 and Scope 2) at NT\$3,179 per metric ton of carbon dioxide equivalent for subsequent business applications.</p> <p>(II) The Bank has also implemented the “Accelerated Promotion of Energy Conservation and Carbon Reduction Incentive Program” to encourage employees to jointly create a healthy and low-carbon workplace environment.</p>
VIII. If climate-related targets have been established, describe the activities covered, greenhouse gas emission scopes, implementation timeline, annual progress, and information regarding carbon offsets or Renewable Energy Certificates (RECs), if applicable.	<p>VIII.</p> <p>(I) To limit global warming to 1.5°C, the Bank, with reference to the requirements of the Science Based Targets initiative, established in 2023 a target to reduce greenhouse gas emissions (Scope 1 + Scope 2) by an average annual rate of 4.2% compared to the base year of 2021, with the goal of achieving a cumulative reduction of 42% by 2031.</p> <p>(II) In support of Taiwan’s renewable energy policy, the Bank continued to procure green electricity in 2025 and obtained a total of 2,100 Renewable Energy Certificates (RECs).</p> <p>(III) Progress regarding voluntary reduction projects and the acquisition of carbon reduction credits in 2025:</p> <ol style="list-style-type: none"> i. The first carbon reduction credit application for the “Land Bank of Taiwan (Caotun, Kaohsiung, Taichung, Dajia, and Shalu Branches) Solar Photovoltaic Installation Voluntary Reduction Project” was submitted on November 21, 2025. The Climate Change Administration of the Ministry of Environment requested supplementary documentation by February 2, 2026 for continued review. ii. The registration application for the “Land Bank of Taiwan (Meinong, Chaozhou, and Fangliao Branches) Solar Photovoltaic Installation Voluntary Reduction Project” is currently under review.
IX. Greenhouse Gas Inventory and Assurance Status, Emission Reduction Targets, Strategies, and Specific Action Plans (also disclosed in Tables 1-1 and 1-2).	IX. Please refer to Tables 1-1 and 1-2 for further details.

1-1 Greenhouse Gas (GHG) Inventory and Assurance in the Past Two Years

1-1-1 Greenhouse Gas Inventory Information

	2025 (Inventory Coverage: All Domestic and Overseas Locations)		2024 (Inventory Coverage: All Domestic and Overseas Locations)	
	Total Emissions (metric tons CO ₂ e)	Intensity (metric tons CO ₂ e per NT\$1 million)	Total Emissions (metric tons CO ₂ e)	Intensity (metric tons CO ₂ e per NT\$1 million)
Scope 1	2,203.7128	0.06	2,516.9290	0.07
Scope 2	10,967.1610	0.29	12,282.9304	0.33
Scope 3 Category 4	2,829.8070		2,689.1122	

Note: The Bank had no subsidiaries in 2024 and 2025.

1-1-2 Greenhouse Gas Assurance Information

	2025	2024
Assurance Scope	All Domestic and Overseas Locations	All Domestic and Overseas Locations
Assurance Institution	ARES International Certification Co., Ltd	ARES International Certification Co., Ltd
Assurance Standard	ISO 14064-3: 2019 Reasonable Assurance Level (Scope 1 and Scope 2, Categories 1-2) Limited Assurance Level (Scope 3, Categories 3-6)	ISO 14064-3: 2019 Reasonable Assurance Level (Scope 1 and Scope 2, Categories 1-2) Limited Assurance Level (Scope 3, Categories 3-6)
Assurance Opinion	Unqualified Opinion	Unqualified Opinion

Note: Complete assurance information is disclosed in the Bank's Sustainability Report.

1-2 Greenhouse Gas Reduction Targets, Strategies, and Specific Action Plans

- (I) With reference to Science-Based Targets (SBT), the Bank has established a target to reduce greenhouse gas emissions (Scope 1 and Scope 2) by an average annual rate of 4.2% compared to the base year of 2021. This target has been incorporated into the Bank's ESG action plans for management purposes. In 2025, emissions were targeted to be reduced by 16.8% compared to the base year (2021), and by 42% by 2031. Based on the inventory results, emissions in 2025 were reduced by 29.45% compared to the base year.
- (II) To achieve its carbon reduction targets, the Bank has actively implemented environmental sustainability policies, including the introduction of the ISO 50001 Energy Management System, adoption of high-efficiency air-conditioning equipment, and procurement of green electricity. The Bank has also established implementation targets to expand these initiatives across all of its operating locations.

IV. Fulfillment of Integrity Management Situation

Items	Implementation	
	Y	N
I. Establishment of Integrity Policies and Solutions		
(I) Has the bank established a set of board-approved business integrity policies and stated in its Memorandum or external correspondence about the policies and practices it implements to maintain business integrity? Are the Board of Directors and the senior management committed to fulfilling this commitment?	V	
		I. (I) The Bank has established "Ethical Corporate Management Best Practice Principles", "Ethical Corporate Management Operating Procedures and Conduct Guidelines", and "Directors' and Managers' Ethical Behavior Guidelines" with the approval of the board of directors. These policies outline the issues that directors, the senior management, and employees must take note of when carrying out business activities, and provide basis for compliance. The "Ethical Corporate Management Best Practice Principles" also require directors and the senior management to issue a statement of compliance as a commitment to ethical practices.

Items	Implementation		
	Y	N	Summary Description
(II) Has the bank developed systematic practices for assessing integrity risks? Does the bank perform regular analyses and assessments on business activities that are prone to higher risk of dishonesty, and implement prevention against dishonest conduct that includes at least the measures mentioned in Paragraph 2, Article 7 of the "Ethical Corporate Management Best Practice Principles for TWSE/TPEX Listed Companies"?	V		(II) On December 20, 2022, the Bank issued a set of "Land Bank of Taiwan Notes on Assessment of Unethical Conduct Risks" and established systematic practices for assessing risk of unethical conduct. The Bank conducts regular analysis and assessment on business activities that are prone to higher risk of unethical conduct, and produces "unethical conduct risk assessment reports" based on its findings. All business administration units have devised preventions against unethical conducts for factors that present relatively high risk based on the outcomes of assessment, and have duly completed improvements.
(III) Has the bank defined and enforced operating procedures, behavioral guidelines, penalties and grievance systems as part of its preventive measures against dishonest conduct? Are the above measures reviewed and revised on a regular basis?	V		(III) The "Ethical Corporate Management Operating Procedures and Conduct Guidelines of Taiwan Land Bank" were approved by the Board of Directors during its Tenth Session of the 7th Term on August 26, 2022. These guidelines provide specific regulations for the Bank's personnel to follow in the execution of their duties. They establish operating procedures, conduct guidelines, and disciplinary and appeal systems for violations.
II. Enforcement of Business Integrity			II.
(I) Does the bank evaluate the integrity of all counterparties it has business relationships with? Are there any integrity clauses in the agreements it signs with business partners?	V		(I) The Bank has implemented the "Ethical Corporate Management Best Practice principles" and the "Ethical Corporate Management Operating Procedures and Conduct Guidelines". In terms of establishing business relationships, reviewing, evaluating, and contracting procedures, it is necessary to assess the qualifications and integrity of transaction parties in accordance with internal regulations. We must refrain from conducting business with customers and other partners involved in unethical practices. If the other party engages in unethical behavior during commercial activities, the Bank has the right to terminate or rescind the contract without conditions. Furthermore, it is recommended to include these provisions in relevant contract terms when signing agreements with others.
(II) Does the bank have a unit that enforces business integrity directly under the Board of Directors? Does this unit report its progress (regarding implementation of the business integrity policy and prevention against dishonest conduct) to the Board of Directors on a regular basis (at least once a year)?	V		(II) The Bank's Department of Ethics is a specialized unit that oversees integrity management. It develops operating procedures and conduct guidelines, and ensures the ethical corporate management best practices are implemented. The Department also provides regular reports on integrity management to the Board of Directors, at least annually. The Bank's "2025 Report on the Implementation of Integrity Management" was submitted for approval in the Seventh Session of the 8th Term of the Board of Directors on March 6, 2026.

Items	Implementation		
	Y	N	Summary Description
(III) Does the bank have any policy that prevents conflicts of interest and channels that facilitate the report of conflicting interests?	V		(III) The Bank's "Key Points for Board Meetings," "Guidelines for Employee Ethics and Conduct," and "Procedures for Ethical Management and Guidelines for Conduct" all expressly stipulate relevant regulations for the prevention of conflicts of interest. In addition, as the Bank is a state-owned bank, employees are required to comply with the "Act on Recusal of Public Servants Due to Conflicts of Interest" and carry out recusal procedures in accordance with the law whenever relevant cases arise. Relevant units also provide consultation and recommendations for handling such matters.
(IV) Has the bank implemented an effective accounting policy and internal control system to maintain business integrity? Has an internal or external audit unit been assigned to devise audit plans based on the outcome of integrity risk assessment, and to audit employees' compliance with various preventions against dishonest conduct?	V		(IV) <ul style="list-style-type: none"> i. The Bank has developed the "Land Bank of Taiwan Accounting Policy" in accordance with the Accounting Act, Business Entity Accounting Act, International Financial Reporting Standards, Accounting Policy Template for Banks, and relevant regulatory guidelines. This policy has been approved by the Board of Directors and subsequently submitted to the Ministry of Finance for review and approval by the Director-General of Budget, Accounting and Statistics, Executive Yuan. It is currently available on the Intranet and serves as a comprehensive guide for accounting matters. ii. In accordance with Paragraph 1, Article 28 of the "Implementation Rules of Internal Audit and Internal Control Systems of Financial Holding Companies and Banking Industries", the Bank must enlist the services of certified public accountants (CPAs) to conduct audits on its internal control system. These audits will assess the control environment and primary business risks, provide opinions on the accuracy of the Bank's regulatory reports, evaluate the implementation of the internal control system and compliance officer system, and determine the suitability of the loss provisioning policy. The CPAs will then issue an independent auditor's report in conjunction with the preparation of the annual financial statements. iii. The Bank has implemented an internal control system in accordance with the FSC's "Implementation Rules of the Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries". Each business administration unit is accountable for establishing specific guidelines for implementing internal control systems within their respective areas of responsibility. iv. Pursuant to Article 18 of the Bank's "Ethical Management Best Practice Principles," regarding internal audit operations, the Audit Department conducts audits on the "Compliance Status of the Prevention Program for Dishonest Conduct" in accordance with the "Annual Audit Plan under the Risk-Based Internal Audit System." Such audits are conducted based on the assessment results of dishonest conduct risks under the aforementioned principles to examine compliance with preventive measures. Audit results are reported to senior management and the Ethics Office, and audit reports are submitted to the Board of Directors.

Items	Implementation		
	Y	N	Summary Description
(V) Does the bank organize internal or external training on a regular basis to maintain business integrity?	V		(V) <ul style="list-style-type: none"> i. In 2025, the Bank arranged training courses on the “Integrity and Ethics Guidelines for Civil Servants” during orientation and in-service training programs, with a total of 826 participant attendances. ii. In 2025, the Bank organized three sessions of the “Concurrent Ethics Supervisors Symposium,” inviting Section Chief Li Meng-Chao of the Ethics Department of the Ministry of Finance to deliver a keynote speech titled “Key Considerations for Reporting and Managing Personnel with Integrity Risks.” Interactive discussions were also conducted with participating supervisors to enhance employees’ professional knowledge of integrity-related operations. A total of 177 participant attendances were recorded.
III. Whistleblowing System (I) Does the bank provide incentives and means for employees to report misconduct? Has the bank assigned dedicated personnel to investigate the reported misconduct?	V		III. (I) <ul style="list-style-type: none"> i. In accordance with the “Act of the Establishment and Management of the Government Employee Ethics Units and Officers” and its Enforcement Rules, the Bank has established multiple reporting channels, including a hotline: (02) 2371-4572, a reporting mailbox: Taipei Beimen Post Office Box 1541, and an email address: lbged@landbank.com.tw. Dedicated personnel are assigned to handle reported cases. In addition, in response to the formal implementation of the “Public Interest Whistleblower Protection Act” on July 22, 2025, the Bank formulated the “Operational Guidelines for Handling Public Interest Whistleblower Cases” in accordance with the Act. The guidelines clearly specify the responsible units for handling whistleblower cases, investigation procedures, and measures for safeguarding whistleblowers’ rights and interests. ii. The Bank has developed the “Whistleblowing System Implementation Guidelines” in compliance with Article 34-2 of the “Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries”. Additionally, the Bank has established a dedicated whistleblower channel, which includes a physical mailbox located at P.O. Box 234 Taipei Nanyang, Taipei City, an email address at LBCompliance@landbank.com.tw, a hotline at (02)2348-3780, and the option to personally visit the Department of Compliance at the Bank. iii. The reported misconduct is handled by the dedicated personnel assigned by the Department of Compliance of the Bank. As per Article 11 of the Bank’s Whistleblowing System Implementation Guidelines, investigation reports that involve cases of reward and punishment must receive approval from the Chairperson or the President before being submitted to the Bank’s Personnel Assessment Committee for discussion and disciplinary action.

Items	Implementation		
	Y	N	Summary Description
(II) Has the bank implemented any standard procedures for handling reported misconduct and subsequent actions and confidentiality measures to be undertaken upon completion of an investigation?	V		(II) i. The Bank's "Guidelines for the Implementation of the Whistleblower System" expressly stipulate that any person who discovers that a Bank employee is involved in any type of reportable case specified in the guidelines may file a report. Standard operating procedures have also been established for the receipt and investigation of whistleblower cases, including confidentiality requirements regarding whistleblowers' identities and related case information. ii. With respect to reports involving corruption or malfeasance, the Bank complies with Article 10 of the "The Anti-Corruption Informant Rewards and Protection Regulation" promulgated by the Executive Yuan, which requires confidentiality of information related to such reports. In addition, the Bank's "Operational Guidelines for Handling Public Interest Whistleblower Cases" clearly specify matters related to whistleblower cases protected under the Public Interest Whistleblower Protection Act, including handling units, investigation procedures, and confidentiality of identity.
(III) Has the bank adopted any measures to protect whistleblowers from retaliation for filing reports?	V		(III) i. The Bank's "Guidelines for the Implementation of the Whistleblower System" clearly stipulate that whistleblowers' identity information shall be kept confidential and that no information capable of identifying the whistleblower may be disclosed. Whistleblowers shall not be dismissed, removed from office, demoted, have their salaries reduced, or otherwise suffer adverse treatment affecting rights and interests to which they are entitled under laws, contracts, or customary practices as a result of filing a report. ii. In accordance with Article 12 of the "The Anti-Corruption Informant Rewards and Protection Regulation," the Bank complies with the requirement to protect the safety of whistleblowers reporting corruption and malfeasance. For public interest whistleblower cases, the Bank follows the prohibition against retaliatory measures as stipulated in the "Operational Guidelines for Handling Public Interest Whistleblower Cases."
IV. Enhanced Information Disclosure Has the bank disclosed its integrity principles and progress on its website and MOPS?	V		IV. Information regarding business integrity has been made available on the Bank's portal. Furthermore, the Bank has disclosed its "Ethical Corporate Management Best Practice Principles", the "Ethical Corporate Management Operating Procedures and Conduct Guidelines", and the applicable regulations on MOPS.
V. If the bank has established ethical corporate management best practice principles in accordance with "Ethical Corporate Management Best Practice Principles for the TWSE/TPEX Listed Companies", please describe its current practices and any deviations from the Best Practice Principles: None.			
VI. Other important information that facilitates the understanding of implementation of the ethical corporate management best practice principles of the Bank (such as the status of reviewing and amendment to the Bank's ethical corporate management best practice principles): None.			

Operational Overview

I. Main Business

(I) Deposits

Unit: NTD thousands; %

Item	2025.12.31		2024.12.31		Variation	Variation (%)
	Amount	Percentage (%)	Amount	Percentage (%)		
Demand Deposit	1,128,092,408	36.58	1,097,649,806	37.61	30,442,602	2.77
Time Deposit	1,711,620,505	55.51	1,569,527,958	53.79	142,092,547	9.05
Treasury Deposit	243,812,052	7.91	250,947,203	8.60	-7,135,151	-2.84
Total	3,083,524,965	100.00	2,918,124,967	100.00	165,399,998	5.68

(II) Loans

Unit: NTD thousands; %

Item	2025.12.31		2024.12.31		Variation	Variation (%)
	Amount	Percentage (%)	Amount	Percentage (%)		
Discount	221,001	0.01	793,033	0.03	-572,032	-72.13
Short-Term Loans and Overdrafts	100,179,613	4.04	97,762,831	4.22	2,416,782	2.47
Medium-Term Loans	859,770,649	34.72	890,265,795	38.45	-30,495,146	-3.43
Long-Term loans	1,516,132,365	61.23	1,326,632,609	57.30	189,499,756	14.28
Total	2,476,303,628	100.00	2,315,454,268	100.00	160,849,360	6.95

(III) Foreign Exchange

Unit: USD thousands; %

Item	2025		2024		Variation	Variation (%)
	Amount	Percentage (%)	Amount	Percentage (%)		
Exports	2,858,876	2.62	2,312,765	2.36	546,111	23.61
Imports	13,350,451	12.22	12,305,752	12.54	1,044,699	8.49
Currency Exchange	93,000,578	85.16	83,525,387	85.10	9,475,191	11.34
Total	109,209,905	100.00	98,143,904	100.00	11,066,001	11.28

(IV) Trust Services

i. Value of Trust Assets

Unit: NTD thousands; %

Item	2025	2024	Variation	Variation(%)
Securities Investment Trust	66,631,708	60,884,345	5,747,363	9.44
Real Estate Investment Trust	302,496,993	286,670,440	15,826,553	5.52
Asset Securitization	62,820,904	66,027,048	-3,206,144	-4.86
General Property trust service	25,272,152	22,601,618	2,670,534	11.82
Fund Custodian Service	108,092,756	71,619,851	36,472,905	50.93
Accessory Services	84,237,106	87,859,061	-3,621,955	-4.12
Total	649,551,619	595,662,363	53,889,256	9.05

ii. Commission Income From Trust Services

Unit: NTD thousands; %

Item	2025		2024		Variation (%)
	Amount	As a Percentage of Bank-Wide Commission Income (%)	Amount	As a Percentage of Bank-Wide Commission Income (%)	
Real Estate Investment Trust	222,585	4.67	220,745	4.45	0.83
Asset Securitization	38,596	0.81	34,922	0.70	10.52
General Property Trust Service	15,546	0.33	15,699	0.32	-0.97
Fund Custodian Service	74,841	1.57	61,965	1.25	20.78
Accessory Services	12,081	0.25	12,542	0.25	-3.68
Total	363,649	7.62	345,873	6.98	5.14

Note: Bank-wide commission income, including securities brokerage and underwriting services, were reported at NT\$4,771,159,000 at 2025 year-end and NT\$4,956,315,000 at 2024 year-end.

(V) Wealth Management

Unit: NTD thousands; %

Item	2025		2024		Variation (%)
	Amount	As a Percentage of Bank-Wide Commission Income (%)	Amount	As a Percentage of Bank-Wide Commission Income (%)	
Commission Income From Securities Investment Trust	263,953	5.53	312,633	6.31	-15.57
Commission Income From Bank Bancassurance (including Mortgage Life Insurance)	820,644	17.20	544,544	10.99	50.70
Commission Income From Gold Account Service	11,546	0.24	4,511	0.09	155.95
Commission Income From Securities Referral	4,033	0.08	4,865	0.10	-17.10
Total	1,100,176	23.05	866,553	17.49	26.96

Note: Bank-wide commission income, including securities brokerage and underwriting services, were reported at NT\$4,771,159,000 at 2025 year-end and NT\$4,956,315,000 at 2024 year-end.

(VI) Digital Banking

i. Number of Digital Banking Transactions

Item	2025 Number of Account Transfers	2024 Number of Account Transfers	Variation of Transaction Count	Variation (%)
Internet Banking	8,683,264	7,952,260	731,004	9.19
Mobile Banking	9,821,998	8,262,614	1,559,384	18.87
Enterprise Banking	4,178,201	3,926,733	251,468	6.40

Note: To enable comparison, the number of fund transfers completed over Internet banking in 2025 and 2024 exclude mobile banking transactions.

ii. Commission Income From Digital Banking Service

Unit: NT\$ thousands; %

Item	2025		2024		Variation (%)
	Amount	As a Percentage of Bank-wide Commission Income (%)	Amount	As a Percentage of Bank-wide Commission Income (%)	
Commission Income	139,389	2.92	133,751	2.70	4.22

Note: Bank-wide commission income, including securities brokerage and underwriting services, were reported at NT\$4,771,159,000 at 2025 year-end and NT\$4,956,315,000 at 2024 year-end.

(VII) Securities Service

i. Securities Brokerage Volume

Unit: NTD thousands; %

Item	2025	2024	Variation	Variation(%)
Securities Brokerage Volume	680,912,383	649,012,188	31,900,195	4.92

ii. Commission Income From Securities Brokerage and Underwriting

Unit: NTD thousands; %

Item	2025		2024		Variation (%)
	Amount	As a Percentage of Bank-Wide Commission Income (%)	Amount	As a Percentage of Bank-Wide Commission Income (%)	
Securities Brokerage and Underwriting	412,211	8.64	388,336	7.84	6.15

Note: Bank-wide commission income, including securities brokerage and underwriting services, were reported at NT\$4,771,159,000 at 2025 year-end and NT\$4,956,315,000 at 2024 year-end.

(VIII) Investments

i. Investment in Securities

Unit: NTD thousands; %

Item	2025.12.31	2024.12.31	Variation	Variation(%)
Government Bonds	182,199,135	171,918,101	10,281,034	5.98
Corporate Bonds	38,417,349	35,858,714	2,558,635	7.14
Stocks (Short-term Investments)	8,784,485	9,491,498	-707,013	-7.45

ii. Trading of Short-Term Bills

Unit: NTD thousands; %

Item	2025	2024	Variation	Variation(%)
Amount of Outright Purchases Undertaken	1,082,239,868	1,037,462,316	44,777,552	4.32
Amount of Outright Sales Undertaken	0	369,897	-369,897	-100.00
Amount of Repurchase Agreements Undertaken	0	0	0	0.00

iii. Proprietary Trading of Government Bonds

Unit: NTD thousands; %

Item	2025	2024	Variation	Variation(%)
Amount of Proprietary Trading - Government Bond Outright Purchases/Sales	1,408,704	1,549,275	-140,571	-9.07
Amount of Proprietary Trading - Government Bond Repurchase/Resale Agreements	28,885,976	40,697,764	-11,811,788	-29.02
Balance of Proprietary Trading - Government Bonds	20,280,947	21,701,099	-1,420,152	-6.54

(IX) Credit Card Business

Unit: cards, NTD thousands

Item	2025	2024	Variation	Variation(%)	
Card Issuance	Outstanding Cards	306,978	323,505	-16,527	-5.11
	Active Cards	140,249	155,620	-15,371	-9.88
	Amount Charged	10,390,070	10,493,360	-103,290	-0.98
	Revolving Credit Balance	312,106	324,755	-12,649	-3.89
Transaction Acquisition	Amount Transacted through Offline Merchants, Online Merchants and ATM	32,731,410	34,608,996	-1,877,586	-5.43

(X) Insurance Agency

i. Insurance Agency Volume

Unit: NTD thousands; %

Item	2025	2024	Variation	Variation(%)
Insurance Premium Revenue of Life Insurance	6,738,595	5,433,776	1,304,819	24.01
Insurance Premium Revenue of Property Insurance	645,303	646,415	-1,112	-0.17
Insurance Premium Revenue in Total	7,383,898	6,080,191	1,303,707	21.44

ii. Commission income From Insurance Agency Service

Unit: NTD thousands; %

Item	2025		2024		Variation (%)
	Amount	As a Percentage of Bank-wide Commission income (%)	Amount	As a Percentage of Bank-wide Commission income (%)	
Commission Income From Life Insurance	161,129	3.38	102,757	2.07	56.81
Commission Income From Property Insurance	13,255	0.28	12,914	0.26	2.64
Commission Income From Insurance Agency Services in Total	174,384	3.65	115,671	2.33	50.76

Note: Bank-wide commission income, including securities brokerage and underwriting services, were reported at NT\$4,771,159,000 at 2025 year-end and NT\$4,956,315,000 at 2024 year-end.

(XI) Commission Income by Service Category as a Percentage of Net Income and Changes

Unit: NTD thousands; %

Item	2025		2024	
	Amount	As a Percentage of Net Revenue (%)	Amount	As a Percentage of Net Revenue (%)
Net Income of Interest	31,616,467	82.60	30,939,324	83.86
Net Service Fee Income	3,222,008	8.42	3,491,313	9.46
Gains on Financial Assets or Liabilities Measured at Fair Value through Profit or Loss	-2,360,609	-6.17	6,976,053	18.91
Realized Gain on Financial Assets at Fair Value through other Comprehensive Income, Net	1,884,413	4.92	1,322,538	3.58
Loss on Disposal of Investment in Debt Instruments Measured at Amortized Cost	-	0.00	-123	0.00
Foreign Exchange (Losses) Gain	4,503,211	11.77	-4,627,197	-12.60
Reversal of Loss on Assets (Impairment of Loss on Assets)	4,301	0.01	-1,876	-0.01
Net Gain on Disposal of Property	672,759	1.76	168,710	0.46
Other Miscellaneous Loss	-1,267,544	-3.31	-1,349,665	-3.66
Total Net Income	38,275,006	100.00	36,896,817	100.00

Note: 2024 figures have been restated by the CPA based on certified figures of the National Audit Office, whereas the 2025 figures are audited.

II. Market Analysis

(I) Business Operation Areas

The Bank is a professional bank designated for real estate credit operations, and it also offers corporate finance, personal finance, trust, wealth management, foreign exchange, and electronic financial services. Its service network spans both domestic and overseas regions, with 149 domestic business units (including the Department of Business) and 9 overseas branches and offices (Los Angeles Branch, Singapore Branch, Hong Kong Branch, Shanghai Branch, New York Branch, Tianjin Branch, Wuhan Branch, Brisbane Branch, and Kuala Lumpur Representative Office).

(II) Future Market Supply, Demand, and Growth

i. Continued Growth in Deposit and Loan Businesses

The Bank's deposits are sourced from private enterprises, individuals, public enterprises, government agencies, non-profit organizations, and financial institutions, providing a stable foundation. In addition to continuing to strengthen the acquisition of personal deposits, the Bank places great emphasis on managing private enterprise accounts. Through lending relationships with private businesses, the Bank is able to generate additional demand deposits from corporate clients, thereby sustaining stable overall deposit growth. Furthermore, supported by government policies promoting SME lending, offshore wind power financing, and lending programs for the Five Trusted Industries, the lending market is expected to maintain steady growth momentum.

ii. Reconstruction of Urban Unsafe and Old Buildings, and Green Finance Hold Great Potential

To improve domestic housing conditions, the government actively promotes policies for reconstruction of urban unsafe and old buildings, stimulating market growth through incentives such as floor area ratio bonuses. Additionally, in response to global trends, the Bank promotes green finance by offering financing to help enterprises develop green energy or undertake low-carbon transformations. This market segment shows considerable potential.

(III) Competitive Advantage

i. Leader in the Real Estate Financing Chain

The Bank is the only specialized bank designated by the government to handle real estate credit operations. It provides comprehensive one-stop real estate financial services, ranging from upstream land financing and midstream construction financing to downstream mortgage lending and personal wealth management. The Bank also integrates real estate trust and real estate securitization services into its offerings. The Bank maintains a leading market position in land financing, construction financing, urban renewal and reconstruction of unsafe and old buildings, mortgage lending, real estate trust, and securitization businesses.

ii. Provision of Diversified Services to Customers

The Bank's service channels are widely distributed nationwide, and it continues to strengthen the functions of its electronic service channels to support business

development. In addition to maintaining a leading position in Taiwan's real estate-related financial sector, the Bank also aligns with policy directions and market trends, while responding to Taiwan's transition toward a super-aged society and declining birth rates. The Bank actively promotes SME lending, financing programs for the Five Trusted Industries, retirement and elderly care loans, care trusts, and various sustainable finance products. At the same time, the Bank continues to expand diversified businesses such as consumer finance, corporate finance, wealth management, and trust services, thereby providing comprehensive financial services.

iii. Building a Diversified Financial Ecosystem

The Bank actively develops digital finance and leverages financial technology to provide integrated financial service applications, including big data applications, social media marketing, AI-powered customer service, online loan applications, mobile payments, and online insurance services. The Bank has also optimized its internet banking and mobile banking applications and integrated with the MyData platform to enhance the convenience of online applications and improve customer experience. In addition, the Bank seeks opportunities for cross-industry alliances, promotes open banking services, and collaborates with multiple electronic payment institutions in account-linked payment services. At the same time, the Bank continues to strengthen its digital financial infrastructure and enhance cybersecurity monitoring to safeguard customer information and transaction security.

(IV) Favorable and Unfavorable Factors to the Development Perspective and Countermeasures

i. Favorable Factors

- (i) The Bank is the only government-designated professional bank for real estate credit, playing a critical role in supporting government housing policies, real estate development, and fulfilling public housing needs. It has a strong brand image and holds a leading position in the real estate loan market.
- (ii) The Bank is not subject to the restriction under Article 72-2 of the Banking Act, "the total amount of loans extended for residential construction and business construction by a commercial bank shall not exceed thirty percent (30%) of the total balance of its received deposits and issued bank debentures at the time such loans are extended," thus granting it a competitive edge in real estate lending.
- (iii) The Bank strictly adheres to the Central Bank's real estate market control policies and selects clients with favorable locations and sound credit records. As of the end of 2025, the Bank's non-performing loan ratio was only 0.07%, and its allowance for bad debt coverage ratio reached 2,007.24%, demonstrating strong and stable operations.
- (iv) Benefiting from expanding demand related to artificial intelligence and high-performance computing, investment demand throughout the related supply chains has continued to grow steadily. Taiwan's strong external demand has stimulated investment momentum, resulting in relatively stable economic growth and further enhancing banks' profitability momentum.

- (v) With the advancement of fintech technologies, the increasing popularity of mobile payments, and the deployment of multifunctional automated equipment, a more comprehensive financial ecosystem can be established, creating broader business development opportunities for banks.
 - (vi) In alignment with the United Nations Sustainable Development Goals (SDGs), the Bank emphasizes sustainable development concepts by incorporating ESG factors into investment and financing decision-making and becoming a signatory to the Equator Principles. The Bank has launched green financial products to provide funding for corporate green energy development and low-carbon transformation, and has successively issued sustainability bonds for green investment and social impact projects, thereby enhancing its brand image.
- ii. Unfavorable Factors
- (i) The Bank's risk concentration in the real estate sector is higher than that of its peers. To prevent overheating in the real estate market, regulatory authorities continue to implement various credit control measures for the construction industry. As construction companies face restricted financing channels and significantly increased costs, the growth momentum of real estate lending business may be adversely affected.
 - (ii) Subsequent developments in U.S. tariff policies continue to affect global demand and financial markets, while geopolitical tensions and climate-related risks further increase uncertainty regarding economic growth.
 - (iii) The domestic banking industry has long operated in an overly competitive environment, making it difficult to widen interest spreads between deposits and loans.
 - (iv) Cybersecurity threats in the financial industry are growing more severe. As digitalization, big data, and artificial intelligence are increasingly applied, while customers enjoy great convenience, this also brings greater cybersecurity risks.
- iii. Response Strategies
- (i) In handling land and construction financing loans, the Bank carefully selects high-quality customers and development projects, prudently evaluating whether the location conditions, product positioning, marketability, and overall feasibility of each construction project—including financial and sales plans—are reasonable and viable. The Bank also strictly complies with relevant quality control measures established by regulatory authorities and internal policies. Furthermore, the Bank diligently monitors post-loan customer fund flows and repayment conditions to identify abnormalities and respond promptly when necessary.
 - (ii) The Bank actively promotes businesses beyond real estate lending, such as SME lending and green financing, while also expanding fee-based wealth management services including mutual funds and insurance products. At the same time, the Bank seeks to enhance financial operation performance and optimize its profit structure.
 - (iii) Continue to expand overseas presence, cultivate international reserve talent, actively participate in high-quality syndicated loans, and develop local target clients to provide comprehensive cross-border financial services and deepen customer relationships.

- (iv) Implement a risk-oriented internal audit system, focus on major risks, and strengthen audit depth and efficiency. Enhance employees' legal compliance awareness. In response to cybersecurity regulatory trends and the need for fintech risk management, the Bank is committed to improving the quality of its information services and strengthening cybersecurity defenses to ensure both customer service and risk control.

III. Overview of Financial Products and Business Development

(I) Major financial products and their scale as of the end of 2025:

- i. Construction Loans: According to the Central Bank, the balance of domestic construction loans at the end of December 2025 was NT\$3,447.5 billion. The Bank's balance was NT\$432.3 billion, with a market share of 12.54%.
- ii. Loans to Small and Medium Enterprises (SMEs): According to the Financial Supervisory Commission (FSC), the balance (including collections) of loans from domestic banks to SMEs at the end of December 2025 was NT\$10,888.4 billion. The Bank's balance was NT\$578.7 billion, with a market share of 5.31%.
- iii. Loans to the Six Core Strategic Industries: According to the FSC, the balance of loans from domestic banks to the six core strategic industries at the end of December 2025 was NT\$8,286.9 billion. The Bank's balance was NT\$439 billion, with a market share of 5.30%.
- iv. Syndicated Loan Business: According to syndicated loan statistics published by Refinitiv (formerly Thomson Reuters Basis Point), as of the end of 2025, the Bank ranked 6th as a Mandated Lead Arranger and 5th as a Bookrunner in the domestic syndicated loan market.
- v. Reconstruction of Urban Unsafe and Old Buildings: As of the end of 2025, the Bank had approved urban renewal loan limits totaling NT\$215.3 billion, with an outstanding balance of NT\$50.3 billion. Loans for government-approved rebuilding projects of dangerous and old buildings amounted to NT\$90 billion in approved limits and NT\$46.4 billion in outstanding balances. The total outstanding amount for urban renewal and rebuilding loans ranks first among the eight state-owned banks.
- vi. Mortgage Loans: According to the FSC, the balance of housing loans by all domestic financial institutions at the end of December 2025 was NT\$11,861.8 billion. The Bank's balance was NT\$1,229.8 billion, with a market share of 10.37%.
- vii. Real Estate Trust Business: According to the Trust Association's Q4 2025 report, the Bank had a 15% market share in real estate trust business, 100% in financial asset securitization business, and 51.88% in real estate investment trust business, all ranking at the forefront of the industry.

(II) Newly established business units in the past two years: None.

Financial Status, Financial Performance, and Risk Management

- 059 I. Financial Status
- 059 II. Financial Performance
- 060 III. Cash Flow
- 061 IV. Risks Management
- 076 V. Crisis-Response Mechanism

Head Office and Global Branches

- 077 I. Domestic Head Office and Branches Units
- 088 II. Overseas Units



Financial Status, Financial Performance, and Risk Management

I. Financial Status

Unit: NTD thousands; %

Item \ Year	December 31, 2025	December 31, 2024	Variation	Variation(%)
Total Assets	3,782,443,821	3,600,191,695	182,252,126	5.06
Total Liabilities	3,537,320,970	3,373,724,327	163,596,643	4.85
Total Equity	245,122,851	226,467,368	18,655,483	8.24

Note: 2024 figures have been restated by the CPA based on certified figures of the National Audit Office, whereas the 2025 figures are audited.

Explanations for changes:

Assets increased as of the end of 2025 compared to the end of 2024, primarily due to an increase in discounts and loans.

Liabilities increased as of the end of 2025 compared to the end of 2024, mainly due to increases in deposits and remittances.

Equity increased as of the end of 2025 compared to the end of 2024, primarily due to an increase in retained earnings.

II. Financial Performance

Unit: NTD thousands; %

Item \ Year	2025	2024	Variation	Variation (%)
Net Income of Interest	31,616,467	30,939,324	677,143	2.19
Net Non Interest Income	6,658,539	5,957,493	701,046	11.77
Total Interest Income	38,275,006	36,896,817	1,378,189	3.74
Total Bad Debts Expense and Guarantee Liability Provision	-598,287	206,255	-804,542	-390.07
Operating Expenses	18,839,157	17,984,907	854,250	4.75
Net Profit Before Tax	20,034,136	18,705,655	1,328,481	7.10
Tax	3,677,842	4,015,053	-337,211	-8.40
Net Profit After Tax	16,356,294	14,690,602	1,665,692	11.33

Note: 2024 figures have been restated by the CPA based on certified figures of the National Audit Office, whereas the 2025 figures are audited.

Analysis of Percentage Changes:

- Net interest income in 2025 increased compared with 2024, primarily due to the continued growth in the operating volume of interest-earning assets and liabilities, with the increase in interest income exceeding the increase in interest expenses.
- Net non-interest income in 2025 increased compared with 2024, mainly due to an increase in net gains from property transactions in 2025.
- Provision expenses for bad debts, commitments, and guarantee liabilities in 2025 decreased compared with 2024, primarily due to lower provisions for allowance for bad debts than in the previous year.
- Operating expenses in 2025 increased compared with 2024, mainly due to a 4% salary adjustment, which led to increases in related personnel expenses.
- Pre-tax net income in 2025 increased compared with 2024, mainly attributable to increases in net interest income and net gains from property transactions in 2025.
- Income tax expense in 2025 decreased compared with 2024, mainly due to the recognition of deductible overseas income tax credits.

III. Cash Flow

(I) Analysis of Cash Flow Changes

Unit: NTD thousands; %

Item \ Year	December 31, 2025	December 31, 2024	Variation	Variation(%)
Net Cash Inflow (Outflow)	21,970,391	27,761,751	-5,791,360	-20.86

Note: 2024 figures have been restated by the CPA based on certified figures of the National Audit Office, whereas the 2025 figures are audited.

Net cash inflow in 2025 amounted to NT\$21,970.391 million, compared with a net cash inflow of NT\$27,761.751 million in 2024, representing a decrease of NT\$5,791.36 million. The principal reasons for the changes are as follows:

Unit: NTD thousands

Item	Variation
Decrease in net cash inflow from operating activities	-36,526,995
Increase in net cash outflow from acquisition of property and equipment	-276,364
Increase in net cash outflow from refundable deposits	-358,441
Decrease in net cash outflow from acquisition of intangible assets	384,363
Increase in net cash inflow from disposal of investment property	539,883
Increase in net cash inflow from issuance of financial bonds	27,585,735
Decrease in net cash outflow from repayment of financial bonds	6,650,000
Decrease in net cash inflow from guarantee deposits received	-241,067
Increase in net cash outflow from cash dividend distributions	-120,000
Effect of exchange rate changes	-3,367,478
Others	-60,996
Total	-5,791,360

(II) Cash Flow Liquidity Analysis for the Coming Year

Unit: NTD thousands

Beginning Balance of Cash and Cash Equivalents ①	Projected Annual Net Cash Flow from Operating Activities ②	Projected Annual Net Cash Flow from Other Activities ③	Projected Cash Surplus (Deficit) ① + ② + ③	Remedial Measures for Projected Cash Deficit	
				Investment Plans	Financing Plans
151,121,318	29,613,327	-15,471,735	165,262,910	-	-

Analysis of Changes in Cash Flow:

- (1) Operating Activities: Mainly due to the net increase in deposits and remittances, operating activities generated a net cash inflow of NT\$29,613.327 million.
- (2) Investing Activities: Mainly due to increased investment in financial assets, investing activities generated a net cash outflow of NT\$28,967.226 million.
- (3) Financing Activities: Mainly due to the net increase in financial bonds, financing activities generated a net cash inflow of NT\$13,495.491 million.

IV. Risks Management

(I) Qualitative and Quantitative Risk Information by Category

i. Credit Risk Management System and Required Capital

(i) Credit Risk Management System (2025)

Item	Summary
<p>I. Credit Risk Strategies, Goals, Policies and Procedures</p>	<p>I. Credit Risk Management Strategy: To deploy and allocate the Bank's funds effectively, each credit-risk business line formulates its management strategy after taking into account macro-economic conditions, the Bank's operating strategy, the composition and quality of the overall credit portfolio, and the balance between risk costs and returns. Appropriate credit-risk-mitigation tools, such as collateral, on-balance-sheet netting, and third-party guarantees, are then selected to reduce or transfer credit risk.</p> <p>II. Credit Risk Management Goals: The Bank aims to maintain adequate capital and maximize risk-adjusted returns within the level of credit risk it is willing to assume. Accordingly, credit-risk management covers not only the risk of individual transactions but also the credit risk inherent in the entire lending portfolio and in investment activities.</p> <p>III. Credit Risk Management Policies</p> <p>(I) In line with the risk-management strategies and operating guidelines approved by the Board of Directors—including the "Risk Management Policies and Procedures," "Credit Risk Management Guidelines," and "Credit and Investment Policies"—and in compliance with the Basel Capital Accord and relevant regulatory requirements, the Bank has established detailed operating rules for credit-risk management to ensure procedural adherence.</p> <p>(II) To make effective use of funds, all credit-risk strategies and operating rules are drawn up with reference to macro-economic conditions, the Bank's operating strategy, and the balance between risk costs and returns, while observing the Basel framework and regulatory directives. These rules are reviewed regularly and, after following due procedures, are submitted to the Board of Directors or senior management for approval before implementation.</p> <p>IV. Credit Risk Management Procedures: business administration units of the Head Office, regional centers, and operating units carry out risk identification, measurement, monitoring, reporting and control, as well as evaluation and review for every credit and investment activity. This end-to-end process addresses all potential credit risks and supports enterprise-wide credit-risk management.</p>
<p>II. Credit Risk Management Framework and Organization</p>	<p>The Bank's credit-risk management and control framework is built on three lines of defense, comprising the Board of Directors, the Risk Management Committee, the Department of Auditing, the Department of Risk Management, business administration units, financial-trading units, and operating branches.</p> <p>I. First Line of Defense (Risk-Taking Units): All units across the Bank, within the scope of their functions and businesses, assume the risks that arise from day-to-day operations. Units exposed to credit risk form the first line of defense and are responsible for managing that risk. They must design and implement effective internal-control procedures tailored to the nature of the risk, covering all related activities, and must control the risks inherent in their businesses in accordance with applicable laws, the Bank's rules, and available credit-risk-mitigation tools.</p> <p>II. Second Line of Defense (Risk-Control Units): The second line of defense (the Department of Risk Management and other business administration units) assists and oversees the first line in identifying, measuring, and managing credit risk.</p>

Item	Summary
	<ul style="list-style-type: none"> (I) The Department of Risk Management – An independent, dedicated function charged with the assessment, supervision, control, review, and reporting of the Bank’s overall operating risks. (II) Other business administration units – These departments identify, evaluate, and control the credit risk of existing and new businesses or financial products; establish and implement credit-risk management standards and mechanisms for their areas; monitor both risk-bearing capacity and current risk exposures; and take actions within their delegated authority. III. Third Line of Defense (Internal Audit Unit): The Department of Auditing examines and evaluates the effectiveness of the credit-risk management systems designed and executed by the first and second lines of defense. It also verifies the rectification or improvement of identified credit-risk control deficiencies, follows up on outstanding issues, and provides timely recommendations for enhancement.
<p>III. Scope and Features of credit Risk Reporting and Measurement System</p>	<ul style="list-style-type: none"> I. Credit-Risk Reporting: <ul style="list-style-type: none"> (I) Scope – Periodic credit-risk monitoring reports submitted to management cover: asset quality; exposures by country, industry, and corporate group; and large-exposure borrowers, among other items. (II) Features – Credit risk is monitored dynamically at all times. Should a material change occur or any limit be breached, the responsible business department endorses the report and escalates it to senior management in accordance with procedures, enabling effective credit-risk control. II. Credit-Risk Measurement System: <ul style="list-style-type: none"> (I) Scope: The Bank currently uses the Standardised Approach to calculate required capital for credit risk. The risk-management system generates monthly reports that serve as the basis for monitoring reports submitted to senior executives, the Risk Management Committee, and the Board of Directors. To achieve more advanced measurement, the Bank has adopted internal rating models, including: Mortgage application scorecard, Mortgage behaviour scorecard, Affordability (financial-capacity) application scorecard, Unsecured-loan application scorecard, Other secured-loan application scorecard, Credit-card scorecard, Corporate-banking scorecard. In addition, a mortgage loss-given-default (LGD) model has been implemented. The Bank will continue to develop quantitative credit-risk models for other business lines to further enhance its risk-management capabilities. (II) Features: A bank-wide credit-risk database that interfaces with related information systems (e.g., the rating system and the credit-application management system) has been established. This platform facilitates control over various credit-risk limits and enables risk segmentation by customer default grades, thereby strengthening the Bank’s overall credit-risk management mechanism.

Item	Summary
IV. Credit Risk Avoidance or Mitigation Policies, and Strategies and Procedures for Monitoring the Effectiveness of Risk Mitigation Tools	<p>I. Policies on Credit-Risk Hedging or Mitigation:</p> <p>(I) To avert losses if a borrower or counterparty defaults, the Bank—based on the risk profile of each credit case, may require collateral, obtain guarantors, or secure guarantees from credit-guarantee institutions to mitigate risk effectively.</p> <p>(II) In line with the Basel Capital Accord and regulatory requirements, all eligible credit-risk-mitigation techniques (e.g., qualifying collateral, guarantees provided by approved institutions) are embedded in the Bank's information systems so that the risk-mitigation effect is calculated accurately.</p> <p>II. Strategy and Process for Monitoring the Continuing Effectiveness of Credit-Risk Avoidance and Mitigation Tools: Through post-lending management and periodic reviews, the Bank regularly examines the borrower's operating performance, the status of pledged collateral, the credit standing of guarantors, and the ongoing compliance of guarantee-backed credits with both Bank and guarantor requirements. These checks ensure that credit-risk-mitigation measures remain effective over time.</p>
V. Method for Calculating Capital Requirements	Standardised Approach for Credit Risk.

(ii) Risk Exposure Amount and Accrued Capital After Risk Mitigation Under the Credit Risk Standardized Approach

December 31, 2025

Unit: NTD thousands

Exposure Type	Exposure After Risk Mitigation	Capital Requirement (Note)
Sovereignty	851,456,015	0
Non-Government Public Organization	23,767,576	325,236
Banks (including Multilateral development banks and central counterparties)	186,510,417	3,805,081
Financial Asset-Backed Bonds	2,142,581	17,141
Corporations (includes securities brokerage and insurance companies)	433,298,795	23,447,680
Retail Loans	72,166,712	5,664,486
Real Estate Loans	2,049,536,762	103,718,147
Equity Securities Exposure	32,747,480	3,429,364
Fund Equity Securities Investments	0	0
Other Assets	72,992,637	4,542,312
Total	3,724,618,975	144,949,447

Note: Required capital shall be calculated by multiplying the exposure amount after credit risk mitigation by the applicable risk weight and the statutory minimum capital adequacy ratio (8%).

ii. Policies, Exposures, and Capital Requirements Relating to Securitized Assets

(i) Risk Management System for Securitized Assets (2025)

Item	Summary
<p>I. Asset Securitization Management Strategies and Procedures</p>	<p>I. Securitisation Management Strategy: Pursuant to the Board-approved internal guidelines, namely the Guidelines for Investment in Beneficiary Securities and Asset-Backed Securities, the Guidelines for Foreign-Currency Fund Transactions, and the Guidelines for Short-Term Bill Operations, the Bank has established detailed rules for investing in beneficiary securities and asset-backed securities when the Bank is not the originating institution; and acting as the underwriter (originating institution) for asset-backed commercial paper. These rules serve as the operational basis for all securitisation-related businesses.</p> <p>II. Securitisation Management Process:</p> <p>(I) In accordance with the Guidelines for Investment in Beneficiary Securities and Asset-Backed Securities and the Guidelines for Short-Term Bill Operations, any investment or underwriting target must hold a credit rating at or above a prescribed level, and approval limits are set for each managerial tier. If a target's credit rating is downgraded, the Investment Securities Operations Task Force must convene immediately to formulate countermeasures, which are then submitted to the President for approval.</p> <p>(II) Under the Guidelines for Foreign-Currency Fund Transactions, when a business unit intends to buy foreign-currency products—such as convertible bonds, securitised instruments, or other structured bonds (e.g., CDOs, SIVs)—the proposal must be reviewed and approved by the Investment Review Committee and subsequently endorsed by the Board of Directors or the Executive Board before the purchase can proceed.</p>
<p>II. Asset Securitization Management Framework and Organization</p>	<p>The Bank employs a three-line-of-defence framework for securitisation risk management, comprising the Board of Directors, the Risk Management Committee, the Department of Auditing, the Department of Risk Management, business administration units, and operating/trading units:</p> <p>I. First Line of Defence (Risk-Taking Units): Business units involved in securitisation activities—including, but not limited to, the Department of Treasury and financial-trading desks—must, within their functional scope, assume, identify, assess, and control the risks arising from securitisation transactions; and report relevant risk-management information in accordance with internal requirements.</p> <p>II. Second Line of Defence (Risk-Control Units): The Department of Risk Management and business administration units assist and oversee the first line in identifying, measuring, and managing securitisation risks.</p> <p>(I) The Department of Risk Management: An independent, dedicated unit responsible for the assessment, supervision, control, review, and reporting of securitisation risks across the Bank.</p> <p>(II) Other business administration units: These departments identify, evaluate, and control the risks associated with securitisation activities under their remit; establish and implement risk-management standards and mechanisms; monitor risk-bearing capacity and current exposures; and take action within their delegated authority.</p> <p>III. Third Line of Defence (Internal Audit Unit): The Department of Auditing examines and evaluates the effectiveness of the securitisation risk-management systems designed and operated by the first and second lines of defence, reviewing their adequacy, reliability, and compliance with laws and regulations.</p>

Item	Summary
III. Asset Securitization Risk Reporting, System Coverage, and Features	<p>I. Securitisation Risk Reporting:</p> <p>(I) Scope: Regular evaluation reports submitted to management on the Bank's investments in securitised products cover: product type, investment amount, credit rating, valuation, and other relevant items.</p> <p>(II) Features: For investments in real-estate investment trust (REIT) beneficiary securities, domestic beneficiary and asset-backed securities, and foreign-currency securitisation products, the Bank has set loss-control thresholds and corresponding contingency measures to manage risk.</p> <p>II. Securitisation Risk Measurement System:</p> <p>(I) Scope: In accordance with the Guidelines for Investment in Beneficiary Securities and Asset-Backed Securities and related procedures, the Bank manually monitors, at regular intervals, the exposure of underlying securitised assets (e.g., credit ratings, performance status, market-trading information) and calculates the corresponding capital requirements.</p> <p>(II) Features: Monitoring results are consolidated and incorporated into periodic risk-monitoring reports for the Board of Directors and the Risk Management Committee. Should any significant irregularity arise, the responsible business unit must escalate the matter to senior management in line with internal procedures so that appropriate countermeasures can be formulated.</p>
IV. Risk Avoidance or Mitigation Policies Relating to Asset Securitization, and Strategies and Procedures for Monitoring the Effectiveness of Risk Mitigation Tools	<p>I. Policy on Hedging or Mitigating Securitisation Risk: In line with the Basel Capital Accord and relevant regulatory requirements, the Bank takes into account all eligible credit-risk-mitigation techniques, such as credit enhancement and risk transfer, that may be used to reduce securitisation exposure amounts. These measures are incorporated into capital calculations to ensure that the credit-risk-mitigation effect is accurately reflected.</p> <p>II. Strategy and Process for Monitoring the Continuing Effectiveness of Risk-Avoidance and Mitigation Tools: By conducting both scheduled and ad-hoc reviews of the credit ratings of, and changes in the asset pools underlying, its investments in beneficiary and asset-backed securities, the Bank keeps securitisation risk under continuous surveillance. Where warranted, stop-loss mechanisms are promptly activated, and the matter is escalated to senior management in accordance with internal procedures to maintain effective risk control.</p>
V. Methods for Calculating Capital Requirements	Standard approach for asset securitization.

(ii) Involvement in Asset Securitization: None.

(iii) Exposure and Required Capital of Asset Securitization: None.

(iv) Information on Securitized Instruments: None.

iii. Operational Risk Management and Capital Requirement

(i) Operational Risk Management System (2025)

Item	Summary
<p>I. Operational Risk Management Strategies and Procedures</p>	<p>I. Operational-Risk Management Strategy: To keep both the frequency and the financial impact of operational-risk events within the Bank's risk appetite, we proactively identify, measure, and monitor the risks embedded in every business line and process, while continually developing and deploying operational-risk-management tools.</p> <p>II. Operational-Risk Management Process:</p> <p>(I) Every product and business activity is governed by detailed business rules, an internal-control system, and standard operating procedures. Operating units use these guidelines to identify, measure, monitor, report, control, evaluate, and review all material operational risks.</p> <p>(II) The Bank maintains emergency response and recovery plans (business-continuity plans) to ensure that operations can continue during severe natural or human-induced disruptions. Complementary rules are also in place for the oversight of outsourced activities.</p>
<p>II. Operational Risk Management Framework and Organization</p>	<p>The Bank's operational-risk framework comprises the Board of Directors, the Risk Management Committee, the Department of Auditing, the Department of Risk Management, business administration units (including head-office departments and regional centers), financial-trading units, and operating branches.</p> <p>Responsibilities are allocated under a three-line-of-defence model:</p> <p>I. First Line of Defence (Risk-Taking Units):</p> <p>(I) Each unit of the Bank, within the scope of its functions and business activities, bears the operational risks arising from its daily operations and thus constitutes the first line of defence. These units must identify and manage their risks, design and implement effective internal-control procedures suited to each risk, cover all related activities, and control operational risks in accordance with applicable laws, internal rules, and the Bank's operational-risk tools. They must also report relevant risk-management information to their supervisory units as required.</p> <p>(II) The first line is responsible for the ongoing management of operational risks generated by business activities, including:</p> <ol style="list-style-type: none"> i. Identifying, measuring, assessing, controlling, and mitigating operational risks to ensure that activities align with the Bank's goals and mission. ii. Keeping operational risks within levels the unit can absorb and, when necessary, reporting exposures to the second line of defence. iii. Executing operational-risk procedures and maintaining effective internal controls. iv. Promptly drawing up improvement plans whenever processes or controls are inadequate. <p>(III) The first line must conduct periodic or ad-hoc self-assessments of the above items to ensure that operational risks are properly controlled.</p> <p>II. Second Line of Defence (the Department of Risk Management and Business Administration Units)</p> <p>(I) The second line assists and oversees the first line in identifying, measuring, and managing operational risks and in executing self-assessments.</p> <p>(II) The Department of Risk Management, an independent and dedicated unit, is responsible for assessing, supervising, controlling, reviewing, and reporting the Bank's overall operational risk.</p> <p>(III) Other business administration units must identify, measure, assess, and monitor the operational risks of their businesses, core products, activities, processes, IT systems, and new products or financial instruments; establish operational-risk policies and mechanisms; oversee risk-bearing capacity and current exposures; and, through training and communication, ensure that staff at all levels understand and fulfil their operational-risk responsibilities.</p>

Item	Summary
	<p>III. Third Line of Defence (Internal Audit Unit):</p> <p>(I) The Department of Auditing, as the third line of defence, examines and evaluates the effectiveness of the operational-risk systems designed and operated by the first and second lines, and provides timely recommendations for improvement.</p> <p>(II) It also checks the effectiveness of operational-risk management across all units, conducts regular audits of the risk-management framework and process controls, and follows up on the rectification or improvement of any identified deficiencies.</p>
<p>III. Scope and Features of Operational Risk Reporting and Measurement Systems</p>	<p>I. Operational-Risk Reporting:</p> <p>(I) Scope: Regular monitoring reports submitted to management cover</p> <p>i. Monthly data on operational-risk losses by business line, current exposure levels, key risk indicators (KRIs) set by supervisory units, early-warning or advisory items, and trend analyses.</p> <p>ii. Results of annual self-assessments of operational risk in major business lines.</p> <p>(II) Features: Ad-hoc dynamic reports are produced whenever significant operational-risk issues arise. Any changes in external or internal conditions that alter risk exposures or control assessments are disclosed in the operational-risk monitoring report.</p> <p>II. Operational-Risk Management System:</p> <p>(I) Scope: In line with the Basel framework, regulatory requirements, and business needs, the Bank employs tools such as internal-loss-event management to identify, measure, and assess operational risk across core products, activities, processes, and IT systems. Risk data are organised by cause, category, and business line, and linked through various tools to create an enterprise-wide operational-risk database.</p> <p>(II) Features: Internal loss data are collected to build an operational-risk loss database. Quantifiable risks: KRIs are introduced with pre-set alert thresholds to help identify the operational risks inherent in key products and activities. Qualitative risks: A Risk and Control Self-Assessment (RCSA) process enables every unit to evaluate the effectiveness of operational-risk controls in its principal activities.</p>
<p>IV. Operational Risk Avoidance or Mitigation Policies, and Strategies and Procedures for Monitoring the Effectiveness of Risk Mitigation Tools</p>	<p>I. Policies on Operational-Risk Hedging or Mitigation</p> <p>(I) Risk-Response Strategy – Based on an analysis of the frequency and severity of operational-loss events, the Bank adopts one or more of the following strategies for each core product and activity: risk avoidance, risk transfer or offset, risk reduction or control, risk acceptance, and other appropriate measures.</p> <p>i. Low frequency / High severity: Apply limit controls, transfer or outsource the business, or invoke business-continuity plans.</p> <p>ii. High frequency / Low severity: Strengthen internal controls, take out insurance, use outsourcing arrangements, reinforce know-your-customer (KYC) and compliance practices, promote ethical standards, and enhance staff training.</p> <p>iii. High frequency / High severity: Avoid engaging in the relevant business activities altogether.</p> <p>iv. Low frequency / Low severity: Accept the risk.</p> <p>(II) Activities handled by third parties (e.g., deposit and remittance processing, credit-card operations, e-banking services) are governed by the Bank's Policy on Outsourcing, as well as detailed guidelines for each line of business, to mitigate outsourcing risk.</p> <p>(III) The Bank uses insurance policies, including employee dishonesty, cash insurance, safe-deposit-box liability, burglary, public-liability, fire, and electronic-equipment insurance, to offset potential operational losses.</p>

Item	Summary
	II. Strategy and Process for Monitoring the Effectiveness of Risk-Avoidance and Mitigation Tools (I) Periodically review relevant regulations and standard operating procedures, and conduct risk-and-control self-assessments (RCSA) to identify unrecognised risks or ineffective controls. (II) Regularly examines the Bank's overall operational-risk controls and related issues, provides timely recommendations, and monitors and follows up on any deficiencies until they are rectified. (III) Periodically review the scope of their insurance coverage to ensure that all policies remain valid and adequate.
V. Methods for Calculating Capital Requirements	Standardised Approach for Operational Risk.

(ii) Capital Requirement for Operational Risks

December 31, 2025

Unit: NTD thousands

Item		Amount
1	Business Indicator Component (BIC)	4,955,753
2	Internal Loss Multiplier (ILM)	0.5466
3	Operational Risk Capital Requirement (ORC)	2,708,815
4	Risk-Weighted Assets for Operational Risk (RWA)	33,860,183
Additional Explanation of the Internal Loss Multiplier (ILM) (Note): None		

Note: Institutions excluding the application of internal loss data due to failure to meet loss data standards shall provide explanations.

iv. Market Risk Management System and Capital Requirement

(i) Market Risk Management System (2025)

Item	Summary
I. Market-Risk Management Strategy and Process	<p>I. Market-Risk Management Strategy: When conducting market-risk-related business, the Bank evaluates the potential severity of losses both before and after each trade—and whenever the economic environment changes materially. Depending on the assessment, it employs one or more of the following responses: risk avoidance, risk mitigation or transfer, risk control, or risk acceptance. Examples include steering clear of high-leverage, high-volatility instruments with large potential losses, or using close-out, sell-off, and hedging strategies. In tandem with limit management, stop-loss rules, breach-handling procedures, and defined risk-bearing thresholds, these measures keep market risk under effective control and ensure the continued validity of risk limits and metrics.</p> <p>II. Market-Risk Management Process:</p> <p>(I) Foundational Principles: Cover product guidelines, approval criteria for new products/businesses, and detailed procedures for identifying, measuring, valuing, monitoring, and reporting market risk.</p> <p>(II) Risk Identification: Trading desks and risk managers jointly identify the market-risk factors inherent in each financial instrument. Risk managers strive to list all relevant factors and validate the correctness and applicability of valuation formulas.</p> <p>(III) Risk Measurement: Develop quantitative models to gauge market risk and integrate the results with day-to-day limit management.</p> <p>(IV) Risk Valuation: Value held positions using mark-to-market methods, model valuations, external prices, or independent price verification.</p> <p>(V) Risk Monitoring: Trading units monitor transactions in real time throughout the business day, ensuring that all trades remain within authorised limits. Monitoring covers trading patterns, instruments, processes, positions, and P&L movements. The Department of Risk Management analyses daily model outputs; if significant exposures arise that threaten the Bank's financial condition, operations, or regulatory compliance, it must immediately inform the President and report to the Board.</p> <p>(VI) Risk Reporting: The Department of Risk Management regularly submits comprehensive market-risk reports to the Risk Management Committee, detailing exposure levels, P&L, limit utilisation, and compliance with market-risk rules. To meet disclosure requirements, the Bank also publishes market-risk information externally at intervals stipulated by regulators.</p>
II. Market Risk Management Framework and Organization	<p>The Bank's market-risk framework is built on the three-line-of-defence model and involves the Board of Directors, the Risk Management Committee, the Department of Auditing, the Department of Risk Management, relevant head-office business administration units, and the trading desks.</p> <p>I. First Line of Defence (Trading Units): Trading desks must comply with the Bank's market-risk policies, establish detailed internal rules for position and risk-limit control, monitor all limits proactively, and report relevant risk-management information to their supervisory units or to the Department of Risk Management as required.</p> <p>II. Second Line of Defence (Risk-Control Units):</p> <p>(I) The Department of Risk Management is an independent, dedicated middle-office function that designs and maintains the Board-approved market-risk framework and procedures, consolidates and discloses the Bank's market-risk exposures and controls, submits regular reports and recommendations to the Risk Management Committee and the Board, and serves as the centre for market-risk expertise and culture.</p> <p>(II) In line with the Bank's risk-management policies and guidelines, business administration units identify, assess, supervise, and control the market risk arising from their businesses; work with the Department of Risk Management to ensure enterprise-wide control of market risk; and draw up product standards covering trade flows, limit management, and risk control for the products under their remit.</p> <p>III. Third Line of Defence (Audit Division): The Department of Auditing examines and evaluates the effectiveness of the market-risk systems designed and operated by the first and second lines of defence, follows up on the rectification of any control deficiencies, and provides timely recommendations for improvement.</p>

Item	Summary
<p>III. Scope and Features of Market Risk Reporting and Measurement Systems</p>	<p>I. Market-Risk Reporting:</p> <p>(I) Scope: Regular monitoring reports submitted to management covers Equity risk, Interest-rate risk in fixed-income securities, Foreign-exchange risk, Derivatives risk, Overseas securities risk, Liquidity and interest-rate risk in New Taiwan dollar and foreign-currency funding, Investment-limit monitoring.</p> <p>(II) Features: The reports present the Bank's NT-dollar and foreign-currency market risk using metrics such as Value at Risk (VaR), beta, DVO1, duration, gap analysis, and scenario simulations. In addition to showing risk exposures, the reports provide management with P&L figures, limit-usage status, investment performance, and an overview of market trends, serving as a basis for adjusting market-risk policies, procedures, and limits.</p> <p>II. Market-Risk Measurement System:</p> <p>(I) Scope: The VaR engine currently measures market risk for all Bank-wide positions in equities, funds, bonds, money-market instruments, and foreign exchange. It calculates Standalone VaR for each asset class, Factor-specific VaR (interest-rate, FX-rate, equity), and Total composite VaR.</p> <p>(II) Features: Using statistical methods, the VaR model estimates the maximum loss that could occur within a given time horizon at a specified confidence level, thereby gauging market-risk exposure in equities, funds, bonds, money-market instruments, FX, and on an aggregate basis. VaR results are broken down by interest-rate, FX-rate, and equity factors, enabling management to fine-tune investment strategies and risk-tolerance limits for each individual risk driver.</p>
<p>IV. Market Risk Avoidance or Mitigation Policies, and Strategies and Procedures for Monitoring the Effectiveness of Risk Mitigation Tools</p>	<p>I. Policies on Hedging or Mitigating Market Risk:</p> <p>(I) In line with the Bank's internal rules, all financial-instrument trades are subject to position limits, risk-exposure limits, tenor restrictions, stop-loss mechanisms, and the use of derivatives strictly for hedging purposes.</p> <p>(II) For fixed-rate foreign-currency securities, trading desks assess market-rate trends and may enter into interest-rate swaps to hedge interest-rate risk. Early-warning thresholds are set below the stop-loss level; when a threshold is reached, relevant units are alerted immediately by e-mail so that market risk can be controlled or avoided in time. Forward-FX Trades – Primarily undertaken to hedge customers' trade payments or the Bank's funding needs, with the aim of flattening customer positions. FX-swap transactions likewise focus on offsetting customer spot or forward positions. Because these activities are hedging-oriented, market risk is contained within defined limits.</p> <p>II. Strategy and Process for Monitoring the Effectiveness of Risk-Avoidance and Mitigation Tools: The Bank periodically, and ad hoc, reviews its VaR exposures, notional principals, stop-loss limits, and trading strategies. In emergencies or whenever limits are breached, trading units must immediately implement an action plan, such as reducing positions, triggering stop-loss exits, or initiating hedging transactions, to prevent further losses.</p>
<p>V. Methods for Calculating Capital Requirements</p>	<p>Standard approach for market risk.</p>

(ii) Market Risk Capital Requirement

December 31, 2025

Unit: NTD thousands

Item		Required Capital
1	General Interest Rate Risk	1,034,119
2	Equity Risk	211,785
3	Commodity Risk	0
4	Foreign Exchange Risk	140,576
5	Credit Spread Risk – Non-Securitization	505,752
6	Credit Spread Risk – Securitization (Non-Correlation Trading Portfolio)	0
7	Credit Spread Risk – Securitization (Correlation Trading Portfolio)	0
8	Default Risk – Non-Securitization	22,485
9	Default Risk – Securitization (Non-Correlation Trading Portfolio)	0
10	Default Risk – Securitization (Correlation Trading Portfolio)	0
11	Residual Risk Add-On Amount	0
12	Total	1,914,717

v. Liquidity Risk Disclosure

(i) Table of the Maturity Period Structure of the New Taiwan Dollar(December 31, 2025)

Unit: NTD thousands

	Total	Amount by Remaining Period to Maturity					
		0 to 10 days	11 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	Beyond 1 year
Major Maturing Fund Inflow	3,427,748,281	289,935,946	262,648,352	184,817,767	161,879,917	327,280,395	2,201,185,904
Major Maturing Fund Outflow	4,017,171,754	119,213,157	205,203,262	538,991,785	573,209,010	1,432,915,858	1,147,638,682
Period Gap	-589,423,473	170,722,789	57,445,090	-354,174,018	-411,329,093	-1,105,635,463	1,053,547,222

Note: For the bank part, it refers to the NTD amount of the entire bank.

(ii) Table of the Maturity Period Structure of the U.S. Dollar (December 31, 2025)

Unit: USD thousands

	Total	Amount by Remaining Period to Maturity				
		0 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	Beyond 1 year
Major Maturing Fund Inflow	14,520,460	2,799,611	880,575	833,035	2,567,963	7,439,276
Major Maturing Fund Outflow	15,255,907	6,107,039	5,166,309	1,150,182	504,739	2,327,638
Period Gap	-735,447	-3,307,428	-4,285,734	-317,147	2,063,224	5,111,638

Note : For the bank part, it refers to the USD amount of the entire bank.

(iii) Liquidity Risk Management Measure

The Bank upholds the principles of diversification, stability, reliability, and low cost for its funding source and avoids over-concentration on the same maturity date, the same dispatch instrument, the same counterparty, etc. To effectively manage the Bank's liquidity risk, the Bank sets limits for liquidity risk management indicators to maintain appropriate liquidity. In addition, the Bank also has general and contingency measures for dealing with liquidity shortages or liquidity crises.

(II) Financial Impacts in the Event of Major Changes in Local and Foreign Regulations, and Countermeasures

- i. To prevent excessive credit resources from flowing into the real estate market and to further control financial institutions' real estate lending risks, the Central Bank of the Republic of China (Taiwan) revised the "Regulations Governing Real Estate Mortgage Loan by Financial Institutions" several times during 2020, 2021, and 2024. The revised regulations introduced control measures governing housing loans for corporate entities, housing loans for individuals purchasing a third or subsequent home, second-home purchase loans for individuals, first-home purchase loans for individuals already owning residential property, high-value residential mortgage loans, loans for purchasing land designated for residential and commercial use under urban planning, and mortgage loans for idle industrial land. These measures include restrictions on maximum loan-to-value ratios and prohibitions on grace periods. In addition, in response to excessive concentrations of real estate lending within the banking industry, the Central Bank has also required banks to implement self-management controls over the total volume of real estate loans.
- ii. To support policies assisting individuals without owner-occupied housing in purchasing homes for self-occupancy, while also taking into account the risks associated with real estate lending, the Financial Supervisory Commission has required banks to prioritize loan quotas for "first-time homebuyers," "owner-occupiers," and "committed" mortgage cases. Loan capacity recovered through repayments must also be allocated on a priority basis to such cases, and banks are required to establish mechanisms for controlling the flow of residential mortgage lending.
- iii. In response to the successive implementation of targeted prudential measures by regulatory authorities, the Bank has revised its "Risk Management Measures for Construction Industry Credit Extension" and implemented related mortgage loan control measures to strengthen risk management for construction industry financing and residential mortgage lending. The Bank will continue to prudently extend construction-related loans in accordance with the 5P principles of credit evaluation and the premise of creditor rights protection, strengthen pre-loan credit review procedures, and reinforce post-loan management in order to maintain the quality of credit assets. The Bank will also leverage its advantages in providing integrated real estate financial services to appropriately adjust the lending conditions of its mortgage loan programs to meet market demand and maintain the competitiveness of its mortgage products.

iv. On January 3, 2025, the Financial Supervisory Commission announced amendments to the “Instructions and Forms for the Calculation of Regulatory Capital and Risk-Weighted Assets of Banks.” Under the revised regulations, the new capital requirements for market risk and Credit Valuation Adjustment (CVA) risk became effective on July 1, 2025. In response, the Bank revised its “Market Risk Management Guidelines,” which were approved by the 3rd meeting of the 8th Board of Directors on June 20, 2025. The Bank also completed relevant system modifications in accordance with the implementation schedule to comply with the new capital requirement standards.

(III) Develop New Types of Digital Financial Services and Strengthen the Functions of Various Electronic Channel Services

Rapid advances in technology are reshaping the financial sector. To keep pace with developments in mobile communications, social media, big data, and cloud computing—and to enhance customer convenience—the Bank is driving a digital-transformation programme that balances innovation with robust risk management. Key initiatives include:

- i. Building a Digital Financial Environment, Providing Diverse Online Services, and Strengthening Electronic Service Channel Functions
 - (i) To expand the online customer base, the Bank’s integrated retail banking service platform not only consolidates retail banking product information and mortgage/ personal loan simulation services, but also continues to optimize system functions and improve online digital retail banking services.
 - (ii) Personal internet banking services (including mobile banking) have added services such as charitable donations, transit QR codes, and digital vouchers. The Bank also continues to optimize the functions of its mobile banking application, including transaction detail inquiries and masked display of beneficiary account names.
 - (iii) The Bank continues to promote and strengthen digital financial services for corporate customers. Corporate internet banking supports financial XML certificates with Near Field Communication (NFC) functionality to enhance the convenience and security of transaction authorization. The corporate internet banking application provides device binding, quick login, and enterprise push notifications to facilitate mobile office operations and real-time transaction updates for customers. Corporate collection services provide customized quick-payment forms and online trial functions, while corporate payment services offer online application functions, enabling end-to-end digital processing from corporate clients to bank personnel, thereby enhancing convenience and supporting carbon reduction policies.
 - (iv) To enhance the convenience and diversity of Taiwan Pay merchant collection services, the Bank provides debit card QR Code merchants with shopping functions under the “Taiwan QR Code Common Payment Standard (TWQR).”

- (v) To increase the adoption of domestic mobile payments, the Bank's card payment devices support contactless card payments and mobile credit cards, and are equipped with modules such as "LINE Pay" and "QR Code" payment functions. In addition, the Bank provides Dynamic Currency Conversion (DCC) services and can customize different functions according to individual merchant needs, thereby creating a comprehensive mobile payment environment through customized point-of-sale device functions.
- (vi) To strengthen engagement with younger customer groups, the Bank continues to establish strategic alliances with electronic payment institutions to provide "Account Link" designated linked deposit account payment services.
- ii. Comply with Financial Cybersecurity Action Plans, Strengthen Layered Cybersecurity Defense, and Implement Cybersecurity Monitoring Mechanisms
 - (i) In accordance with the Financial Cybersecurity Action Plan established by the Financial Supervisory Commission, the Bank enhances financial cybersecurity protection through four major dimensions: strengthening cybersecurity supervision, deepening cybersecurity governance, reinforcing cybersecurity resilience, and leveraging collaborative cybersecurity defense mechanisms, thereby providing customers with secure and reliable financial services.
 - (ii) The Bank has deployed layered gateway defense measures, including Distributed Denial-of-Service (DDoS) defense equipment and traffic scrubbing mechanisms, intrusion prevention systems, web application firewalls, multi-layer firewalls, email protection systems, and web security protection mechanisms. Additional measures—including antivirus software, data loss prevention (DLP), asset management, IP/MAC control, Active Directory (AD) security policies, security updates, and vulnerability scanning and remediation mechanisms—are also implemented to ensure the security and smooth operation of information systems.
 - (iii) Through coordinated operations with the Financial Security Operation Center (F-SOC), the Bank has strengthened cybersecurity monitoring mechanisms by analyzing and evaluating connection activities and user behaviors, tracking anomalies, monitoring external cybersecurity intelligence, and formulating response measures for known hacking threats and attacks, thereby enhancing response speed and incident handling capabilities.
 - (iv) The Bank completed its annual cybersecurity attack-and-defense exercises to further strengthen its cybersecurity protection capabilities.
- iii. Utilize Artificial Intelligence (AI) and Cultivate Employees' Digital Mindset

In response to the diversification of financial services, the Bank integrates and utilizes intelligent customer service-related systems and connects knowledge databases through AI and voice technologies to improve customer service efficiency and customer experience. The Bank also conducts digital finance seed talent training programs to cultivate employees' professional capabilities through specialized education and training. Employees are trained to become proficient in relevant regulations and

operational standards, including the security control standards for electronic banking services operated by financial institutions, the Personal Data Protection Act, and the Financial Consumer Protection Act, thereby ensuring that the application of financial technology appropriately balances information security and consumer protection.

(IV) Impacts on Crisis Management in the Event of a Change in Corporate Image and Countermeasures

As the government-designated, specialist real-estate lender, the Bank not only supports policy-based lending programmes but also leverages its property-finance expertise to cross-sell personal banking, corporate banking, foreign exchange, trusts, securities, and wealth-management services. By offering a diversified suite of financial products, strengthening consumer protection, and upholding the principle of fair treatment, the Bank enhances its public image and stakeholder trust. In parallel, it uses its financial influence to guide and support clients in their low-carbon transition, helping build a greener community. Guided by the belief that “what is taken from society should be used for society,” the Bank actively engages in charitable initiatives to fulfil its corporate-social-responsibility commitments—thereby reinforcing its reputation and broad public recognition.

(V) Expected Benefits of Business Office Expansion, the Potential Risks Involved, and Countermeasures

- i. To allocate financial resources efficiently and raise overall performance, the Bank regularly evaluates existing branches by considering operating results, business potential, the number of local financial institutions, the average population and business entities served per bank, and changes in the financial landscape. Based on this comprehensive assessment, the Bank formulates plans to open, relocate, or merge branches. All steps follow the prescribed approval process, ensuring customers enjoy convenient services while the Bank secures a stronger competitive footing.
- ii. Entering foreign markets enlarges the Bank’s scale, diversifies revenue beyond Taiwan, and allows it to serve Taiwanese enterprises abroad. Overseas branches, however, may face political, economic, financial, and regulatory risks. Accordingly, the Bank will continue to focus on cities with sizeable Taiwanese business communities, key regional financial centres, and other high-potential locations. Country risk profiles and on-site due-diligence findings will be weighed carefully when formulating future overseas-branch strategies.

(VI) Business Concentration Risks and Countermeasures

To avoid excessive concentration of credit risk, the Bank has established various exposure ratio limits for credit extension businesses and adjusts them in a timely manner after considering factors such as changes in the economic environment, industry cycles, the Bank’s credit policies, and business development needs. The principal measures adopted are summarized as follows:

- i. Exposure ratios are set for each industry—real estate included—and reviewed semi-annually.
- ii. A Designated Corporate Group Credit-Limit Schedule is maintained and reviewed at least once a year to control group-level credit risk.
- iii. For lending to the construction sector, ratio limits are set by (a) the county/city where collateral is located and (b) corporate group; these limits are reviewed every six months.
- iv. Dedicated measures and monitoring mechanisms are in place to manage concentration risk in real-estate lending, with their effectiveness reviewed at least annually.

V. Crisis-Response Mechanism

- (I) To build a sound disaster-prevention system and strengthen measures that avert major catastrophes, the Bank has compiled a Disaster Emergency Response Manual. This handbook enables flexible, ad-hoc actions to limit damage and keep emergency credit flowing so that victims' livelihoods are stabilised and social order and economic activity are restored quickly. The manual is reviewed and updated as needed to reflect actual disaster conditions and is circulated to all units for implementation.
- (II) A Typhoon-Loss Mitigation Workflow is in place. Whenever a typhoon warning is issued, the Emergency Response Task Force convenes to discuss countermeasures—preparing for the storm, guarding against flooding, and minimising damage.
- (III) To deal with major epidemics, the Bank has produced a Pandemic Emergency Response Manual, which is reviewed and updated periodically to ensure uninterrupted operations.
- (IV) A set of Guidelines for Handling Management Crises establishes the mechanisms needed to address operational emergencies and comply with supervisory requirements.
- (V) To guarantee business continuity during a strike, the Bank has drawn up a Strike Contingency Plan, which is reviewed and refreshed as necessary to prevent service disruption and protect customer interests.
- (VI) In response to potential or ongoing crises, the Bank has established relevant regulations and procedures for compliance, including the “Operating Procedures for Reporting Emergency Incidents,” “Emergency Response Measures for Treasury Department Fund Allocation,” “Information Security Incident Reporting and Response Management Procedures,” and “Procedures for Handling Emergency Incidents by Head Office Units.” These measures are intended to strengthen the Bank's ability to respond to emergencies and crisis events effectively.

Head Office and Global Branches

I. Domestic Head Office and Branches Units

Branch	Address	Telephone	FAX	SWIFT
HEAD OFFICE				
Offshore Banking Branch	No.46, Guanqian Rd., Zhongzheng District, Taipei City 100007, Taiwan (R.O.C.)	(02)23483456		
Department of Securities	No.81, Yanping S. Rd., Zhongzheng District, Taipei City 100011, Taiwan (R.O.C.)	(02)23483962	(02)23891864	
Department of Trusts	No.53, Huaining St., Zhongzheng District, Taipei City 100007, Taiwan (R.O.C.)	(02)23483456	(02)23754092	
Department of International Banking	No.46, Guanqian Rd., Zhongzheng District, Taipei City 100007, Taiwan (R.O.C.)	(02)23483456	(02)23317322	LBOTTWTP088
Department of Business	No.46, Guanqian Rd., Zhongzheng District, Taipei City 100007, Taiwan (R.O.C.)	(02)23483456	(02)23752716	LBOTTWTP041
Department of Insurance Agent	No.53, Huaining St., Zhongzheng District, Taipei City 100007, Taiwan (R.O.C.)	(02)23484100	(02)23755255	
DOMESTIC BRANCHES				
Taipei City				
Nankang Branch	No.364 Sec. 1, Nangang Rd., Nangang District, Taipei City 115622, Taiwan (R.O.C.)	(02)27834161	(02)27820454	LBOTTWTP004
Taipei Branch	No.72, Bo-ai Rd., Zhongzheng District, Taipei City 100001, Taiwan (R.O.C.)	(02)23713241	(02)23752122	LBOTTWTP005
Minquan Branch	No.26, Minquan W. Rd., Zhongshan District, Taipei City 104026, Taiwan (R.O.C.)	(02)25629801	(02)25616053	LBOTTWTP006
Kuting Branch	No.125, Sec. 3, Roosevelt Rd., Da-an District, Taipei City 106609, Taiwan (R.O.C.)	(02)23634747	(02)23632118	LBOTTWTP007
Changan Branch	No.52, Sec. 2, Chang-an E. Rd., Zhongshan District, Taipei City 104093, Taiwan (R.O.C.)	(02)25238166	(02)25434262	LBOTTWTP008
Shihlin Branch	No.689, Sec. 5, Zhongshan N. Rd., Shilin District, Taipei City 111009, Taiwan (R.O.C.)	(02)28341361	(02)28313863	LBOTTWTP009

Branch	Address	Telephone	FAX	SWIFT
Hoping Branch	No.15, Sec. 3, Heping E. Rd., Da-an District, Taipei City 106102, Taiwan (R.O.C.)	(02)27057505	(02)27015459	LBOTTWTP045
Jenai Branch	No.29, Sec. 3, Ren-ai Rd., Da-an District, Taipei City 106675, Taiwan (R.O.C.)	(02)27728282	(02)27110884	LBOTTWTP057
Chunghsiao Branch	No.129, Sec. 1, Fuxing S. Rd., Da-an District, Taipei City 106660, Taiwan (R.O.C.)	(02)27312393	(02)27313649	LBOTTWTP058
Sungshan Branch	No.2, Sec. 1, Dunhua S. Rd., Songshan District, Taipei City 105408, Taiwan (R.O.C.)	(02)25774558	(02)25780590	LBOTTWTP063
Neihu Branch	No.156, Sec. 6, Minquan E. Rd., Neihu District, Taipei City 114025, Taiwan (R.O.C.)	(02)27963800	(02)27963961	LBOTTWTP064
Tunhua Branch	No.76, Sec. 2, Dunhua S. Rd., Da-an District, Taipei City 106485, Taiwan (R.O.C.)	(02)27071234	(02)27066470	LBOTTWTP074
Hinyi Branch	No.436, Sec. 1, Keelung Rd., Xinyi District, Taipei City 110053, Taiwan (R.O.C.)	(02)27585667	(02)27582282	LBOTTWTP079
Fuhsin Branch	No. 234, Fuxing North Road, Songshan District, Taipei City 104112, Taiwan (R.O.C.)	(02)25090888	(02)25160825	LBOTTWTP090
Wenshan Branch	No.206, Jingxing Rd., Wenshan District, Taipei City 116051, Taiwan (R.O.C.)	(02)29336222	(02)29335279	LBOTTWTP093
Tungtaipei Branch	No.107, Songde Rd., Xinyi District, Taipei City 110031, Taiwan (R.O.C.)	(02)27272588	(02)27285721	LBOTTWTP099
Changchuen Branch	No.156, Changchun Rd., Zhongshan District, Taipei City 104088, Taiwan (R.O.C.)	(02)25681988	(02)25683261	LBOTTWTP102
Chunglun Branch	No.26, Dongxing Rd., Songshan District, Taipei City 105612, Taiwan (R.O.C.)	(02)27477070	(02)27471762	LBOTTWTP106
Wanhua Branch	No.205, Sec. 2, Xiyuan Rd., Wanhua District, Taipei City 108038, Taiwan (R.O.C.)	(02)23322778	(02)23323391	LBOTTWTP116
Shihu Branch	No.185, Gangqian Rd., Neihu District, Taipei City 114722, Taiwan (R.O.C.)	(02)26599888	(02)26593659	LBOTTWTP120
Dah An Branch	No.37, Sec. 2, Da-an Rd., Da-an District, Taipei City 106099, Taiwan (R.O.C.)	(02)23256266	(02)23259819	LBOTTWTP123
Tienmu Branch	No.122, Sec. 2, Zhongzheng Rd., Shilin District, Taipei City 111019, Taiwan (R.O.C.)	(02)28767287	(02)28767257	LBOTTWTP133

Branch	Address	Telephone	FAX	SWIFT
Chengtung Branch	No.46-2, Sec. 2, Zhongshan N. Rd., Zhongshan District, Taipei City 104016, Taiwan (R.O.C.)	(02)25676268	(02)25217239	LBOTTWTP140
Sungnan Branch	No.130, Songshan Rd., Xinyi District, Taipei City 110048, Taiwan (R.O.C.)	(02)27631111	(02)27669933	LBOTTWTP141
DaZhi Branch	No.289, Lequn 2nd Rd., Zhongshan Dist., Taipei City 104052, Taiwan (R.O.C.)	(02)85025868	(02)85026786	LBOTTWTP160
NanJing Donglu Branch	1F, No.70, Sec.3, NanJing E.Rd., ZhongShan District, Taipei City 104503, Taiwan (R.O.C.)	(02)25036345	(02)25035643	LBOTTWTP165
New Taipei City				
Chungho Branch	No.323, Jingping Rd., Zhonghe District, New Taipei City 235075, Taiwan (R.O.C.)	(02)29461123	(02)29440419	LBOTTWTP003
Sanchung Branch	No.1-8, Sec. 2, Chongxin Rd., Sanchong District, New Taipei City 241050, Taiwan (R.O.C.)	(02)89712222	(02)29848053	LBOTTWTP010
Yungho Branch	No.33, Zhulin Rd., Yonghe District, New Taipei City 234002, Taiwan (R.O.C.)	(02)89268168	(02)89268181	LBOTTWTP049
Panchiao Branch	No.143, Sec. 1, Wunhua Rd., Banqiao District, New Taipei City 220531, Taiwan (R.O.C.)	(02)29689111	(02)29667278	LBOTTWTP050
Hsintien Branch	No.309, Sec. 1, Beixin Rd., Xindian District, New Taipei City 231031, Taiwan (R.O.C.)	(02)29151234	(02)29178333	LBOTTWTP061
Luchou Branch	No.100, Zhongshan 1st Rd., Luzhou District, New Taipei City 247019, Taiwan (R.O.C.)	(02)22859100	(02)22858983	LBOTTWTP076
Tucheng Branch	No.127, Sec. 1, Zhongyang Rd., Tucheng District, New Taipei City 236027, Taiwan (R.O.C.)	(02)22651000	(02)22667858	LBOTTWTP080
Tanshui Branch	No.42, Sec. 1, Zhongshan N. Rd., Danshui District, New Taipei City 251017, Taiwan (R.O.C.)	(02)26219691	(02)26219695	LBOTTWTP081
Hsinchuang Branch	No.553, Siyuan Rd., Xinzhuang District, New Taipei City 242034, Taiwan (R.O.C.)	(02)29973321	(02)29973320	LBOTTWTP086
Shuangho Branch	No.120, Sec. 2, Zhongshan Rd., Zhonghe District, New Taipei City 235022, Taiwan (R.O.C.)	(02)22425300	(02)22425495	LBOTTWTP087

Branch	Address	Telephone	FAX	SWIFT
Tungpanchiao Branch	No.212, Minzu Rd., Banqiao District, New Taipei City 220716, Taiwan (R.O.C.)	(02)29633939	(02)29633931	LBOTTWTP095
Shulin Branch	No.82, Bao-an 2nd St., Shulin District, New Taipei City 238038, Taiwan (R.O.C.)	(02)26845116	(02)26845115	LBOTTWTP098
Hsisanchung Branch	No.88, Sec. 1, Chongyang Rd., Sanchong District, New Taipei City 241512, Taiwan (R.O.C.)	(02)29846969	(02)29859842	LBOTTWTP100
Huachiang Branch	No.2, Alley 1, Lane 182, Sec. 2, Wunhua Rd., Banqiao District, New Taipei City 220467, Taiwan (R.O.C.)	(02)22518599	(02)22517665	LBOTTWTP107
Nanhsinchuang Branch	No.288-23, Xinshu. Rd., Xinzhuang District, New Taipei City 242065, Taiwan (R.O.C.)	(02)22066080	(02)22066372	LBOTTWTP111
Sanshia Branch	No. 229, Xueqin Road, Shulin District, New Taipei City 238671, Taiwan (R.O.C.)	(02)86711010	(02)86711033	LBOTTWTP112
Hsichih Branch	No.306-3, Sec. 1, Datong Rd., Xizhi District, New Taipei City 221006, Taiwan (R.O.C.)	(02)26498577	(02)26498666	LBOTTWTP115
Kuangfu Branch	No.148, Sec. 2, Sanmin Rd., Banqiao District, New Taipei City 220079, Taiwan (R.O.C.)	(02)89522345	(02)89522395	LBOTTWTP129
Taishan Branch	No.168, Sec. 3, Mingzhi Rd., Taishan District, New Taipei City 243091, Taiwan (R.O.C.)	(02)29018899	(02)29014174	LBOTTWTP134
Xike Branch	No.93, Sec. 1, Xintai 5 th Rd., Xizhi District, New Taipei City 221416, Taiwan (R.O.C.)	(02)26972858	(02)26972601	LBOTTWTP148
Beisanchong Branch	No. 99, Sec. 4, Chongyang Rd., Sanchong District, New Taipei City 241036, Taiwan (R.O.C.)	(02)89821919	(02)89819492	LBOTTWTP157
Yuantong Branch	No.192, Liancheng Rd., Zhonghe District, New Taipei City 235038, Taiwan (R.O.C.)	(02)22497071	(02)22497701	LBOTTWTP158
Baozhong Branch	No.94-3, Baozhong Rd., Xindian District, New Taipei City 231706, Taiwan (R.O.C.)	(02)29111898	(02)29111737	LBOTTWTP163
Keelung City				
Keelung Branch	No.18, Yi 1st Rd., Zhongzheng District, Keelung City 202001, Taiwan (R.O.C.)	(02)24210200	(02)24224407	LBOTTWTP002

Branch	Address	Telephone	FAX	SWIFT
Taoyuan City				
Taoyuan Branch	No.75, Zhongzheng Rd., Taoyuan District, Taoyuan City 330002, Taiwan (R.O.C.)	(03)3379911	(03)3379976	LBOTTWTP013
Chungli Branch	No.190, Zhongshan Rd., Zhongli District, Taoyuan City 320001, Taiwan (R.O.C.)	(03)4253140	(03)4253674	LBOTTWTP014
Shihmen Branch	No.49, Beilong Rd., Longtan District, Taoyuan City 325012, Taiwan (R.O.C.)	(03)4792101	(03)4708934	LBOTTWTP015
Pingchen Branch	No.5, Shanding Sec., Zhongfeng Rd., Pingzhen District, Taoyuan City 324034, Taiwan (R.O.C.)	(03)4699111	(03)4699119	LBOTTWTP091
Nanknag Branch	No.16, Luoyang St., Luzhu District, Taoyuan City 338023, Taiwan (R.O.C.)	(03)3526556	(03)3527099	LBOTTWTP096
Nantaoyuan Branch	No.835, Zhongshan Rd., Taoyuan District, Taoyuan City 330064, Taiwan (R.O.C.)	(03)3786969	(03)3786984	LBOTTWTP114
Bade Branch	No.702, Sec. 1, Jieshou Rd., Bade District, Taoyuan City 334027, Taiwan (R.O.C.)	(03)3667966	(03)3669900	LBOTTWTP121
Peichungli Branch	No.400, Huanbei Rd., Zhongli District, Taoyuan City 320675, Taiwan (R.O.C.)	(03)4250011	(03)4223230	LBOTTWTP124
Peitaoyuan Branch	1F.-1, No.1071, Zhongzheng Rd., Taoyuan District, Taoyuan City 330061, Taiwan (R.O.C.)	(03)3566199	(03)3565406	LBOTTWTP131
Dayuan Branch	No. 55, Zhongzheng E. Rd., Dayuan District, Taoyuan City 337015, Taiwan (R.O.C.)	(03)3850805	(03)3856625	LBOTTWTP136
Yangmei Branch	No.116, Daping St., Yangmei District, Taoyuan City 326102, Taiwan (R.O.C.)	(03)4881215	(03)4881217	LBOTTWTP137
Linkou Branch	No.109, Wunhua 2nd Rd., Guishan District, Taoyuan City 333010, Taiwan (R.O.C.)	(03)3182128	(03)3183719	LBOTTWTP143
Neili Branch	No.33, Huanzhong E. Rd., Zhongli District, Taoyuan City 320063, Taiwan (R.O.C.)	(03)4612666	(03)4613868	LBOTTWTP145
Qingpu Branch	No. 262, Section 1, Gaotiezhanqian West Road, Zhongli District, Taoyuan City 320016, Taiwan (R.O.C.)	(03)2876911	(03)2876922	LBOTTWTP167

Branch	Address	Telephone	FAX	SWIFT
Hsinchu City				
Hsinchu Branch	No.1, Zhongyang Rd., Hsinchu City 300005, Taiwan (R.O.C.)	(03)5213211	(03)5233693	LBOTTWTP016
Tunghsinchu Branch	No.22, Beida Rd., Hsinchu City 300024, Taiwan (R.O.C.)	(03)5353998	(03)5353923	LBOTTWTP103
Hsinchu County				
Chutung Branch	No.10, Donglin Rd., Zhudong Township, Hsinchu County 310007, Taiwan (R.O.C.)	(03)5961171	(03)5961175	LBOTTWTP017
Hukou Branch	No.102, Sec. 1, Zhongzheng Rd., Hukou Township, Hsinchu County 303116, Taiwan (R.O.C.)	(03)5996111	(03)5901987	LBOTTWTP052
Chupei Branch	No.130, Xianzheng 9th Rd., Zhubei City, Hsinchu County 302099, Taiwan (R.O.C.)	(03)5532231	(03)5532308	LBOTTWTP108
Hsingong Branch	No.76, Zhonghua Rd., Hukou Township, Hsinchu County 303115, Taiwan (R.O.C.)	(03)5981969	(03)5985373	LBOTTWTP118
ITRI Branch	No.195, Sec. 4, Zhongxing Rd., Zhudong Township, Hsinchu County 310401, Taiwan (R.O.C.)	(03)5910188	(03)5910199	LBOTTWTP156
Miaoli County				
Miaoli Branch	No.402, Zhongzheng Rd., Miaoli City, Miaoli County 360003, Taiwan (R.O.C.)	(037)320531	(037)329215	LBOTTWTP020
Toufen Branch	No.932, Zhonghua Rd., Toufen Township, Miaoli County 351029, Taiwan (R.O.C.)	(037)667185	(037)667188	LBOTTWTP021
Tunghsiao Branch	No.85, Zhongzheng Rd., Tongxiao Township, Miaoli County 357006, Taiwan (R.O.C.)	(037)756010	(037)756014	LBOTTWTP084
Chunan Branch	No.62, Zhongzheng Rd., Zhunan Township, Miaoli County 350007, Taiwan (R.O.C.)	(037)551022	(037)551090	LBOTTWTP146
Taichung City				
Fengyuan Branch	No.508, Zhongshan Rd., Fengyuan District, Taichung City 420205, Taiwan (R.O.C.)	(04)25242191	(04)25283716	LBOTTWTP022
Tachia Branch	No.40, Zhenzheng Rd., Dajia District, Taichung City 437005, Taiwan (R.O.C.)	(04)26877181	(04)26860142	LBOTTWTP023

Branch	Address	Telephone	FAX	SWIFT
Taichung Branch	No.1, Sec. 2, Ziyou Rd., Central District, Taichung City 400604, Taiwan (R.O.C.)	(04)22235021	(04)22204961	LBOTTWTP024
Hsitaichung Branch	No.2-4, Wuquan Rd., West District, Taichung City 403007, Taiwan (R.O.C.)	(04)22289151	(04)22276621	LBOTTWTP055
Taiping Branch	No.131, Sec. 3, Zhongshan Rd., Taiping District, Taichung City 411029, Taiwan (R.O.C.)	(04)22780788	(04)22783488	LBOTTWTP072
Peitaichung Branch	No.79, Sec.1, Zhongping Rd., Beitun District, Taichung City 404639, Taiwan (R.O.C.)	(04)22016902	(04)22014766	LBOTTWTP077
Chungkang Branch	No.598, Sec.2, Wenxin Rd., Xitun District, Taichung City 407543, Taiwan (R.O.C.)	(04)23288800	(04)23287958	LBOTTWTP094
Nantaichung Branch	No.81, Guoguang Rd., South District, Taichung City 402010, Taiwan (R.O.C.)	(04)22240323	(04)22201390	LBOTTWTP101
Shalu Branch	No.407, Zhongshan Rd., Shalu District, Taichung City 433104, Taiwan (R.O.C.)	(04)26651717	(04)26651256	LBOTTWTP113
Wujih Branch	No.535, Sec.1, Zhongshan Rd., Wuri District, Taichung City 414003, Taiwan (R.O.C.)	(04)23360311	(04)23360321	LBOTTWTP119
Beituen Branch	No.232, Sec. 4, Wenxin Rd., North District, Taichung City 404034, Taiwan (R.O.C.)	(04)22915678	(04)22913636	LBOTTWTP122
Jhongke Branch	2F.-1, No.6, Zhongke Rd., Daya District, Taichung City 428203, Taiwan (R.O.C.)	(04)25658228	(04)25658255	LBOTTWTP135
Situn Branch	No. 286, Shizheng North 2nd Road, Xitun District, Taichung City 407024, Taiwan (R.O.C.)	(04)22593111	(04)22580129	LBOTTWTP144
Dali Branch	No.652, Dongrong Rd., Dali District, Taichung City 412019, Taiwan (R.O.C.)	(04)24061679	(04)24061579	LBOTTWTP150
Nantun Branch	No.65, Wenxin S. Rd., Nantun District, Taichung City 408008, Taiwan (R.O.C.)	(04)24723568	(04)24727911	LBOTTWTP161
Zhongcing Branch	No.358 Sec.2, Zhongcing Rd., Beitun District, Taichung City 406036, Taiwan (R.O.C.)	(04)22956677	(04)22956776	LBOTTWTP164
Nantou County				
Nantou Branch	No.202, Zhongshan St., Nantou City, Nantou County 540018, Taiwan (R.O.C.)	(049)2222143	(049)2221833	LBOTTWTP025

Branch	Address	Telephone	FAX	SWIFT
Tsaotun Branch	No.601-7, Zhongzheng Rd., Caotun Township, Nantou County 542020, Taiwan (R.O.C.)	(049)2330573	(049)2353647	LBOTTWTP082
Changhua County				
Yuanlin Branch	No.100, Sec. 2, Zhongshan Rd., Yuanlin City, Changhua County 510001, Taiwan (R.O.C.)	(04)8323171	(04)8330634	LBOTTWTP026
Changhua Branch	No.98, Guangfu Rd., Changhua City, Changhua County 500005, Taiwan (R.O.C.)	(04)7230777	(04)7242934	LBOTTWTP047
Fuhsing Branch	No.399, Sec. 7, Zhanglu Rd., Fuxing Township, Changhua County 506025, Taiwan (R.O.C.)	(04)7785566	(04)7789933	LBOTTWTP142
Yunlin County				
Touliu Branch	No.72, Zhongshan Rd., Douliu City, Yunlin County 640005, Taiwan (R.O.C.)	(05)5323901	(05)5334295	LBOTTWTP027
Peikang Branch	No.90, Minzhu Rd., Beigang Township, Yunlin County 651002, Taiwan (R.O.C.)	(05)7836111	(05)7835525	LBOTTWTP028
Huwei Branch	No.490, Sec. 1, Linsen Rd., Huwei Township, Yunlin County 632003, Taiwan (R.O.C.)	(05)6327373	(05)6320297	LBOTTWTP056
Chiayi City				
Chiayi Branch	No.309, Zhongshan Rd., Chiayi City 600008, Taiwan (R.O.C.)	(05)2241150	(05)2283540	LBOTTWTP029
Chiasing Branch	No.28, Ziyou Rd., Chiayi City 600081, Taiwan (R.O.C.)	(05)2810866	(05)2810882	LBOTTWTP110
Chiayi County				
Minhsiung Branch	No.126, Sec. 3, Jianguo Rd., Minxiong Township, Chiayi County 621019, Taiwan (R.O.C.)	(05)2200180	(05)2214643	LBOTTWTP066
Tainan City				
Hsinying Branch	No.79, Zhongshan Rd., Xinying District, Tainan City 730005, Taiwan (R.O.C.)	(06)6322441	(06)6357300	LBOTTWTP030
Yungkang Branch	No.20, Zhongshan S. Rd., Yongkang District, Tainan City 710035, Taiwan (R.O.C.)	(06)2321171	(06)2324144	LBOTTWTP031
Tainan Branch	No.28, Zhongzheng Rd., West District, Tainan City 700015, Taiwan (R.O.C.)	(06)2265211	(06)2240057	LBOTTWTP032

Branch	Address	Telephone	FAX	SWIFT
Peitainan Branch	No.128-7, Gongyuan Rd., North District, Tainan City 704033, Taiwan (R.O.C.)	(06)2210071	(06)2256036	LBOTTWTP062
Tungtainan Branch	No.261, Sec. 3, Dongmen Rd., East District, Tainan City 701032, Taiwan (R.O.C.)	(06)2902789	(06)2906946	LBOTTWTP083
Hsuehchia Branch	No.303, Zhongzheng Rd., Xuejia District, Tainan City 726001, Taiwan (R.O.C.)	(06)7832166	(06)7836743	LBOTTWTP085
Paiho Branch	No.395, Sanmin Rd., Baihe District, Tainan City 732002, Taiwan (R.O.C.)	(06)6855301	(06)6852545	LBOTTWTP089
Hsinshih Branch	No.10, Fusing Rd., Xinshi District, Tainan City 744007, Taiwan (R.O.C.)	(06)5997373	(06)5990799	LBOTTWTP104
Anping Branch	No.23, Sec. 2, Zhonghua W. Rd., Anping District, Tainan City 708004, Taiwan (R.O.C.)	(06)2933555	(06)2933666	LBOTTWTP109
Annan Branch	No.47, Sec. 3, Haidian Rd., Annan District, Tainan City 709034, Taiwan (R.O.C.)	(06)2568669	(06)2569778	LBOTTWTP147
Dawan Branch	No.1062, Sec. 2, Yongda Rd., Yongkang District, Tainan City 710053, Taiwan (R.O.C.)	(06)2071200	(06)2071250	LBOTTWTP151
Kaohsiung City				
Kaohsiung Branch	No.131, Dayong Rd., Yancheng District, Kaohsiung City 803003, Taiwan (R.O.C.)	(07)5515231	(07)5510428	LBOTTWTP033
Kangshan Branch	No.285, Gangshan Rd., Gangshan District, Kaohsiung City 820001, Taiwan (R.O.C.)	(07)6216102	(07)6213119	LBOTTWTP034
Meinung Branch	No.65, Sec. 1, Zhongshan Rd., Meinong District, Kaohsiung City 843008, Taiwan (R.O.C.)	(07)6813211	(07)6813111	LBOTTWTP035
Cingnian Branch	No.281, Sec. 2, Qingnian Rd., Fengshan District, Kaohsiung City 830007, Taiwan (R.O.C.)	(07)7808700	(07)7805166	LBOTTWTP038
Chungshan Branch	No.82, Wufu 3rd Rd., Qianjin District, Kaohsiung City 801002, Taiwan (R.O.C.)	(07)2519406	(07)2518154	LBOTTWTP048
Fengshan Branch	No.15, Caogong Rd., Fengshan District, Kaohsiung City 830025, Taiwan (R.O.C.)	(07)7460121	(07)7436569	LBOTTWTP051
Hsinhsing Branch	No.480, Qixian 1st Rd., Xinxing District, Kaohsiung City 800009, Taiwan (R.O.C.)	(07)2355111	(07)2355118	LBOTTWTP054
Chungcheng Branch	No.158, Zhongzheng 3rd Rd., Xinxing District, Kaohsiung City 800308, Taiwan (R.O.C.)	(07)2352156	(07)2352140	LBOTTWTP059

Branch	Address	Telephone	FAX	SWIFT
Shanming Branch	No.657, Jiangong Rd., Sanmin District, Kaohsiung City 80778, Taiwan (R.O.C.)	(07)3861301	(07)3891941	LBOTTWTP065
Tashe Branch	No.78, Dashe Rd., Dashe District, Kaohsiung City 815004, Taiwan (R.O.C.)	(07)3520779	(07)3529804	LBOTTWTP067
Chiencheng Branch	No.241, Yixin 1st Rd., Qianzhen District, Kaohsiung City 80606, Taiwan (R.O.C.)	(07)3329755	(07)3313296	LBOTTWTP069
Luzhu Branch	No.18, Guochang Rd., Luzhu District, Kaohsiung City 82150, Taiwan (R.O.C.)	(07)6972131	(07)6973834	LBOTTWTP070
Wuchia Branch	No.256, Wujia 2nd Rd., Fengshan District, Kaohsiung City,83083, Taiwan (R.O.C.)	(07)7715176	(07)7715170	LBOTTWTP071
Lingya Branch	No.18, Zhongxiao 2nd Rd., Lingya District, Kaohsiung City 80241, Taiwan (R.O.C.)	(07)3328477	(07)3356471	LBOTTWTP078
Chienkuo Branch	No.458, Jianguo 1st Rd., Sanmin District, Kaohsiung City 80760, Taiwan (R.O.C.)	(07)2250011	(07)2250077	LBOTTWTP097
Poai Branch	No.300, Bo-ai 1st Rd., Sanmin District, Kaohsiung City 80757, Taiwan (R.O.C.)	(07)3150301	(07)3226961	LBOTTWTP105
Shiaokang Branch	No.336, Hongping Rd., Xiaogang District, Kaohsiung City 81268, Taiwan (R.O.C.)	(07)8065606	(07)8018837	LBOTTWTP117
Zuoying Branch	No.1237, Huaxia Rd., Zuoying District, Kaohsiung City 81361, Taiwan (R.O.C.)	(07)3436168	(07)3433321	LBOTTWTP130
Nanzi Branch	No.318, Lanchang Rd., Nanzi District, Kaohsiung City 81168, Taiwan (R.O.C.)	(07)3621199	(07)3621099	LBOTTWTP149
Dafa Branch	No.272, Fonglin 4th Rd., Daliao District, Kaohsiung City 83150, Taiwan (R.O.C.)	(07)7869169	(07)7869189	LBOTTWTP153
Renwu Branch	No.85 Renyong Rd., Renwu Dist., Kaohsiung City 81458, Taiwan (R.O.C.)	(07)7322678	(07)7327978	LBOTTWTP166
Pingtung County				
Pingtung Branch	No.78, Fongjia Rd., Pingtung City, Pingtung County 90075, Taiwan (R.O.C.)	(08)7325131	(08)7322236	LBOTTWTP036
Chaozhou Branch	No.12, Xinsheng Rd., Chaozhou Township, Pingtung County 92046, Taiwan (R.O.C.)	(08)7884111	(08)7881972	LBOTTWTP046
Kaoshu Branch	No.99, Nanxing Rd., Gaoshu Township, Pingtung County 90641, Taiwan (R.O.C.)	(08)7963399	(08)7966333	LBOTTWTP125

Branch	Address	Telephone	FAX	SWIFT
Fangliao Branch	No.111, Longshan Rd., Fangliao Township, Pingtung County 94049, Taiwan (R.O.C.)	(08)8781533	(08)8786282	LBOTTWTP126
Donggang Branch	No.27, Sec. 2, Guangfu Rd., Donggang Township, Pingtung County 92847, Taiwan (R.O.C.)	(08)8332255	(08)8325399	LBOTTWTP132
Yilan County				
Ilan Branch	No. 43, Guangfu Road, Yilan City, Yilan County 26043, Taiwan (R.O.C.)	(03)9361101	(03)9323692	LBOTTWTP011
Lotung Branch	No.158, Gongzheng Rd., Luodong Township, Yilan County 26550, Taiwan (R.O.C.)	(03)9571111	(03)9571117	LBOTTWTP012
Suao Branch	No.17, Taiping Rd., Su' ao Township, Yilan County 27048, Taiwan (R.O.C.)	(03)9961100	(03)9965334	LBOTTWTP053
Hualien County				
Hualien Branch	No.356, Zhongshan Rd., Hualien City, Hualien County 97050, Taiwan (R.O.C.)	(03)8312601	(03)8320482	LBOTTWTP018
Yuli Branch	No.51, Sec.2, Zhongshan Rd., Yuli Township, Hualien County 98142, Taiwan (R.O.C.)	(03)8886181	(03)8882320	LBOTTWTP019
Taitung County				
Taitung Branch	No.357, Sec. 1, Zhonghua Rd., Taitung City, Taitung County 95046, Taiwan (R.O.C.)	(089)310111	(089)310100	LBOTTWTP037
Penghu County				
Penghu Branch	No.20, Sanmin Rd., Magong City, Penghu County 88050, Taiwan (R.O.C.)	(06)9262141	(06)9278371	LBOTTWTP040
Kinmen County				
Kinmen Branch	No.34, Minsheng Rd., Jincheng Township, Kinmen County 89345, Taiwan (R.O.C.)	(082)327300	(082)327305	LBOTTWTP039

II. Overseas Units

Branch	Address	Telephone	FAX	SWIFT
Los Angeles Branch	515 South Flower Street, Suite 2350, Los Angeles, CA 90071, U.S.A.	(1)2135323789	(1)2135323766	LBOTUS66
Hong Kong Branch	Unit 3101~6 & 12 Tower 1, The Gateway, 25 Canton Road, Tsimshatsui, Kln, Hong Kong	(852)25810788	(852)25810777	LBOTHKHH
Singapore Branch	80, Raffles Place, #34-01 UOB Plaza 1, Singapore	(65)63494555	(65)63494545	LBOTSGSG
Shanghai Branch	Unit 1703-04, 17 F Aurora Plaza, 99 Fu Cheng Road, Pudong Shanghai 200120, China	(86)2150372495	(86)2150372497	LBOTCNBH
New York Branch	88 Pine Street 15th Fl., New York, NY 10005 U.S.A.	(1)9175420222	(1)9175420288	LBOTUS33
TianJin Branch	Room 3701-3702, Xinyin Mansion, No.28 Zengjin Road , Hexi District, Tianjin Municipality. 300201, China	(86)2228371115	(86)2228371113	LBOTCNBT
Wuhan Branch	Unit 01-03, 41F, Wuhan Wanda Center, No.96, Linjiang Avenue, Jiyuqiao, Wuchang District, Wuhan 430062, China	(86)2759606939	(86)2759606936	LBOTCNBW
Kuala Lumpur Representative Office (Chief Representative: Wu Der-Jyh)	Lot 11-03A, Level 11 Menara Hap Seng 2, Plaza Hap Seng, No. 1, Jalan P Ramlee 50250 Kuala Lumpur, Malaysia	(60)320221188	(60)320223777	
Brisbane Branch	Suite A, Level 7, 300 George Street, Brisbane QLD 4000 Australia	(61)733392800	(61)733392802	LBOTAU4B

LAND BANK OF TAIWAN

Chairperson

He, Ying-Ming





GPN : 2005300017
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