



BANK OF TAIWAN

2025 ANNUAL REPORT



Leading & Global

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◆ **Notice to Readers**

This English version of the annual report is a summary translation of the Chinese version and is not an official document of the shareholders' meeting. If there is any discrepancy between the English version and Chinese version, the Chinese version shall prevail.



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Chairperson

Jong-Yuan Ling

Letter to Shareholders

Global trade and investment were plagued by uncertainties in 2025 due to contradictions between U.S. tariff policies, geopolitics, and the monetary policies of key central banks. However, demand for AI and other emerging applications continued to expand, which partially offset the negative impact of the aforementioned uncertainties and enabled global economic growth to show resilience. The International Monetary Fund (IMF) has estimated global economic growth of 3.3% for 2025, matching the growth rate of 2024. In Taiwan, the economy benefitted in 2025 from strong investment momentum, and good export performance. Taiwan's 2025 economic growth is forecast to reach 8.68%, up from 5.27% in 2024.

Over the past year, international political and economic instability grew worse, global market uncertainties heightened, and there were massive problems in the business environment. Nevertheless, thanks to the coordinated efforts of everyone on staff, the Bank of Taiwan (BOT) continued to make progress. Income before tax for 2025 amounted to NT\$32.81 billion, the highest figure in several years, and after factoring out the NT\$9.68 billion burden shouldered by BOT by taking measures to support government policy, income before tax would come to NT\$42.49 billion. Pre-tax return on risk-weighted assets (RORwA) was 1.27%, and after factoring out the burden of various measures taken in support of government policy, pre-tax RORwA would rise to 1.65%. As for asset quality and risk bearing capacity, the Bank's NPL ratio was 0.08% and the NPL coverage ratio stood at 1,782.45%, so asset quality remained sound.

In the area of sustainable finance, the Bank of Taiwan actively promoted sustainability-linked loans to guide corporations to attach importance to sustainable development, and offered green and sustainable fixed deposit schemes and issues sustainability bonds, using the proceeds for the "Green and Social Impact Investment Plan" to help the government reach its goal of achieving net-zero emissions by 2050. In addition, the Bank collaborated with the Taiwan Institute of Economic Research (TIER) to introduce the "Net-Zero Transition Diagnosis Services" for small and medium-sized enterprises (SMEs), and also offered green and renewable energy loans, low-carbon smart managed loans, sustainability-linked loans. Through these efforts, BOT had built a one-stop net-zero transformation service for SMEs.



President

Chia-Hsiao Wu

In the area of digital transformation, the Bank continued to enhance financial innovation and the customer experience, promoted digitization of operations in the various business management units, spurred all units to operate digitally and to adopt a user-centric approach in planning and implementing operations. The Bank also used an agile approach to focus on the trend toward development of "Mobile First" financial services, which would entail a switch-over from a product-driven model to an ecosystem integration approach, which enable a continued optimization of "the customer journey." The Bank established diversified means of applying data, from static statements to decision support systems, and built exclusive AI models suited to specific business development requirements. As of the end of 2025, BOT had obtained 1,090 patents (including 94 invention patents, 983 utility models, and 13 design patents), and the Bank put great emphasis on reaping increased benefits from patent utilization. The idea was to stress "patent quality and value."

As for coordination with government policy, in addition to satisfactorily completing the installation of ATMs that issue government cash subsidies, and carrying out clearing bank matters, the Bank also continued to support key national policies, industrial development needs, and the everyday needs of citizens by appropriately allocating funds and actively promoting the "Program to Encourage Lending by Domestic Banks to Enterprises in Six Core Strategic Industries," offshore wind power, the "Housing Assistance Program for Young Married Couples," and other government policy-driven loans. In the process, the Bank paid balanced attention to both risk management and the achievement of government policy goals. The Bank also acted to strengthen its anti-money laundering (AML) monitoring mechanism by launching an "Enhanced Monitoring System for Suspicious Activity Reports." In the face of the increasing threat of financial fraud, by steadily optimizing monitoring measures and relying on the risk awareness and caring attitude of front-line service personnel, the Bank since 2020 has prevented fraudulent transactions from being completed, saving the intended victims a total of NT\$2.235 billion in losses. The Bank regards maintaining financial security as the core method for fulfilling its corporate social responsibility, demonstrating its determination to protect social resources and enhance the Bank's ethical business practices.

Regarding international expansion, BOT supported important domestic industries and served the needs of offshore Taiwanese firms from nearby business locations. In September 2025 the Bank's representative office in Fukuoka, Japan was upgraded to become the Fukuoka Sub-branch, which is a concrete manifestation of the Bank's support for the development of domestic industries. Moving forward, BOT expects to continue assessing the feasibility of establishing additional business locations on a rolling basis in other countries where there are business opportunities and development potential. As for underperforming business locations, BOT will prudently assess the possibility of consolidation in order to optimize regional allocations and enhance overall operational efficiency.

With respect to corporate governance, BOT complied with the "Bank of Taiwan Ethical Best Practice Standards" and the "Bank of Taiwan Handbook for Ethical Corporate Management Procedures and Practices" in order to maintain a corporate culture characterized by ethical management, and complied with the "Bank of Taiwan Corporate Governance Best-Practice Principles" in order to implement corporate governance and thus improve the company's management performance.

In the area of employee development and care, the Bank continued to actively cultivate management professionals who have a cosmopolitan outlook, and are steady, foresighted, innovative, and agile, and are team players. The Bank also developed seed personnel for a digital transformation. At the same time, the Bank improved overall business performance by optimizing organizational structure, re-constituting job skills, and relying on technology to lighten manpower requirements.

In the area of social engagement, caring for the needs of society is a task that BOT has always seen as its responsibility. Launching a variety of special trusts and inclusive finance products, and providing reliable financial solutions, BOT has actively sought to achieve financial inclusion and build up its retirement trust business. Using a wide range of innovative methods to communicate trust concepts to the public, the Bank won a Class A Elderly Care Trust Award for banks that turn in superior performance in implementing the FSC's "Evaluation and Reward Measures Regarding Trust Enterprise Implementation of the Trust 2.0 Plan." BOT also supports the development of professional basketball players and continues its long-standing support for Taiwan's professional baseball league. In 2025, it won the Sports Administration's Sports Activist Award for the 8th consecutive year, carried out periodic public service events and blood drives, organized arts and cultural activities, and renovated historic sites to return them to a usable state. In these and other ways, the Bank acted to improve society, and exercised its influence to build an equitable and inclusive financial environment.

The Bank continued to implement its sustainable development responsibilities, set Science-Based Targets (SBTs), and adopted an SBT Action Plan in compliance with Taiwan's net-zero targets and the requirements of the competent authorities. BOT has compiled a long track record of outstanding performance in this area. As a result, the Bank in 2025 received the "ESG Sustainability Excellence Award" and a "Digital Trust and Cybersecurity Governance Sustainability Award" from the British Standards Institution (BSI). At the Taiwan Institute for Sustainable Energy (TAISE) Corporate Sustainability Awards, BOT received a "Gender Equality Leadership Award," a "Social Inclusion Leadership Award," and an "Aging-Friendly Leadership Award," as well as Taiwan Sustainability Action Awards (TSAA) for its "Dementia-Friendly Trust," "Energy Sustainability," and "Arts and Culture" programs. These distinctions highlight the Bank's superior performance in addressing environmental, social, and governance (ESG) concerns, and demonstrate that, having identified "creation of a sustainable Bank of Taiwan" as the foundation for sustainable business operations, BOT will continue to zero in on the three key strategic focal points of "being a bank for all people," "being a tower of strength for Taiwan," and "being a driving force for sustainability."

BOT's operating results for 2025, business plans for 2026 and strategies for the Bank's future development are briefly described below.

I. Operating Results for 2025

1. Organizational Change

To coordinate with government policy, and considering the business status of BOT subsidiary BankTaiwan Insurance Broker Co. (BTIB), and further considering the nature of the company's business, the Bank assessed the possibility of organizational reorganization. On 1 August 2025, BOT merged with BTIB and established a Department of Insurance Agency to assume the operations of the former BTIB. In addition, to support the overseas development of important Taiwanese industries, the Bank's representative office in Fukuoka, Japan was upgraded to become the Fukuoka Sub-branch on 29 September 2025.

2. Results of Implementation of Business Plan and Operating Strategy

Unit: NT\$ Billion; US\$ Billion (for Foreign Exchange)

Major Operation Category	Year	2025	2024
Deposits		5,275.3	5,031.7
Loans		3,491.2	3,288.3
Guarantees		86.5	91.9
Foreign Exchange (US\$)		431.8	375.6
Precious Metals		239.2	150.6
Government Employees Insurance		23.3	24.2
Trust Business		492.6	493.4

3. Budget Implementation

The volume of deposits during the year aggregated to NT\$5,275.3 billion, giving a target achievement rate of 115.61%. Loans amounted to NT\$3,491.2 billion, for a target achievement rate of 110.97%. Foreign exchange operations undertaken in 2025 totaled US\$431.8 billion, amounting to 134.92% of the target figure, and income after tax reached NT\$28.23 billion, achieving 217.55% of the target.

4. Revenues, Expenditures and Profits

(1) Net interest income for 2025 amounted to NT\$41.14 billion; non-interest income (net) totaled NT\$20.28 billion; bad debt expenses and reserve for guarantees amounted to NT\$1.77 billion; and operating expenses totaled NT\$26.84 billion. Income before tax reached NT\$32.81 billion; and income tax amounted to NT\$4.58 billion, leaving a net income after tax of NT\$28.23 billion; and after factoring out the NT\$9.68 billion burden of various measures taken in support of government policy (e.g. preferential interest rates paid out on the retirement savings deposits of public employees and veterans, the cost of administering the Labor Pension Fund, the Government Employees Insurance scheme, and the Military Personnel Saving Administration's deposit

business), the Bank's 2025 real income before tax would come to NT\$42.49 billion, which was NT\$27.21 billion higher than the figure of NT\$15.28 billion called for in BOT's statutory budget.

- (2) Pre-tax return on assets (ROA) for 2025 was 0.49%, pre-tax return on risk-weighted assets (RORwA) was 1.27%; and after factoring out the burden of various measures taken in support of government policy, pre-tax ROA would amount to 0.70%, pre-tax RORwA would amount to 1.65%.
- (3) Pre-tax return on equity (ROE) for 2025 was 6.37%; and after factoring out the burden of various measures taken in support of government policy, pre-tax ROE would amount to 8.25%.

5. Research and Development

In order to further enrich the customer experience and provide better services, the BOT has sought in recent years to move forward with FinTech innovation. The Bank is working actively to file patent applications by tapping into the administrative resources and individual creativity within its various units. In response to changes in the financial environment and the needs of business development, the Bank continued collecting and analyzing information on economic and financial conditions as well as the development of major industries as reference in expanding the Bank's business.



The Bank of Taiwan Tokyo Branch Fukuoka Sub-branch held its Opening Ceremony on 29 September 2025 in Fukuoka. Bank of Taiwan Chairperson Jong-Yuan Ling (5th from left), Fukuoka City Deputy Mayor Eiichi Nakamura (4th from left), Director Bruce Chen (3rd from left) of the Fukuoka Branch of the Taipei Economic and Cultural Office in Osaka, and other distinguished guests from the public and private sectors attended the ribbon-cutting ceremony.

II. Business Plans for 2026

1. Business Strategy and Major Operating Policies

The Bank will continue to rely on financial professionalism to keep close tabs on the international economy, stay in line with industrial and economic trends, integrate the resources of domestic and overseas branches, leverage superior brand power to consolidate core businesses, and continue achieving superior business results; enhance the quality of credit assets, support the growth of small and medium-sized enterprises; optimize financial asset allocations and respond to market changes; enhance wealth management and retail banking, and help customers to work out life-long financial plans; increase asset liquidity and create additional profit sources; use FinTech applications to enhance digital finance; optimize the Bank's international presence, develop global markets, and move forward together with customers so that BOT, industrial sectors, and enterprises can work together in an "everybody wins" collaboration. To meet these strategic goals, the Bank has adopted the following business strategies:

- (1) Continue improving the quality of credit assets and supporting the growth of small and medium-sized enterprises

The Bank will also continue to support key national policies and industrial development needs by actively promoting the "Five Trusted Industry Sectors," offshore wind power, the "Three Major Programs for Investing in Taiwan," the "New Southbound Policy," urban renewal, renovation or reconstruction of hazardous and dilapidated buildings, Low-carbon Smart Managed Loans, reduced-interest trade financing, and other policy-driven loans. The Bank will also seize upon opportunities to provide financing, and will strive to develop its credit business. In addition, BOT will proactively work to provide loans to SMEs and help enterprises obtain needed working capital.

- (2) Optimize asset allocations, manage funds more efficiently, reap better returns on capital

The Bank will strengthen funds management and allocations to make more efficient use of free capital. With respect to the NT Dollar, BOT will closely observe domestic monetary conditions, bills market interest rates, and future trends. With respect to foreign currencies, BOT will monitor any changes to the interest rate policies of central banks around the world, and their impact upon foreign currency interest rates. As for securities investments, BOT intends to improve returns on capital and reduce the volatility of returns in order to enhance profitability. With regard to debt investments, BOT will keep close track of any changes involving market interest rates and creditworthiness, and will continue to build up positions in debt securities. In the area of strategic equity investments, BOT will take steps to strengthen the functions of personnel that it seconds to serve as a director or supervisor in an investee company. Such steps will be taken in order to safeguard the interests of investors.

- (3) Provide a diverse range of financial products and services, enhance financial management and marketing capabilities

BOT will make use of its strong brand image as a bank that can be counted on for ethical behavior and solid professionalism, as well as highly developed business channels and a superior customer base, to bring the Bank's marketing capabilities into play, and actively develop the wealth management business. Also, to support the competent authority's policy of pushing for insurance to

return to its essential mission of protecting against risk, the Bank will continue to promote the sale of protection-type and installment-premium insurance products, which are suitable for customers seeking to plan for retirement, arrange for asset inheritance, or set aside sources of tax revenue, so that the Bank can provide customers with comprehensive risk planning and protection. And in response to the trend toward demographic ageing, the Bank will continue to introduce a diverse range of products that meet the needs of an ageing society.

(4) Utilize real estate, increase asset liquidity

In accordance with the Statute for Expediting Reconstruction of Urban Unsafe and Old Buildings, BOT will rebuild dilapidated old bank properties, select appropriate land for the construction of buildings and warehouses, and rent out surplus space in currently owned buildings in order to increase total income. Regarding land for which there are no plans to use or sell, the Bank will continue to rent it out to other parties for use as parking lots, and will seek a reduction of the land value tax on such lots in order to reduce land management costs and enhance real estate returns. In addition, the Bank plans to construct bank buildings that qualify for the Green Building Mark; assess the energy efficiency of existing buildings, to inventory self-owned buildings and assess whether to fit them with photovoltaic systems; replace energy-inefficient equipment, improve energy efficiency; purchase renewable energy in order to achieve low-carbon operations and move toward the goal of net-zero emissions.

(5) Digitalize all business operations to create a smart finance experience

The Bank will exercise integrated management of its digital development path, and continue promoting the Digital Transformation Program. To digitalize operations in the various business management units, the Bank will build a digital platform that is suitable for long-term development, and use an agile transformation program to lay out a blueprint for a switchover from a system to a culture of transformation. Taking a user-centric approach as its core concept, the Bank will also create financial services "with warmth" to deepen interactions with customers and optimize the user experience.

(6) Closely track global trends, strengthen the foreign exchange business and overseas business operations, and improve efficiency and services

Uncertainties arising from international economic conditions and geopolitical conflict have exacerbated the difficulties and financial risks of business management. The Bank will continue to respond suitably to changing international political and economic circumstances. Taking a risk-based approach, BOT will strengthen risk management, implement a comprehensive compliance system, and pursue sustainable and steady development. At the same time, the Bank will keep pace with industry, support important domestic industrial enterprises, use overseas business locations as core elements, and rely on the host-country business experience of overseas branches to provide offshore Taiwan-owned businesses with integrated financial services.

2. Business Targets

The following BOT business targets for 2026 were formulated in accordance with the Business Plan approved by the Ministry of Finance, with consideration given to past performance as well as to future trends of development.

- (1) Deposits: NT\$4,806.7 billion
- (2) Loans: NT\$3,162.5 billion
- (3) Foreign Exchange: US\$320.0 billion
- (4) Income Before Tax: NT\$18.2 billion

III. Development Strategies

1. Increase corporate banking services involving the provision of corporate customers with NT Dollar demand deposits, automatic salary payment services, and loans; support key national government policies and industrial development needs by promoting various policy-driven loans, and take advantage of the Bank's professionalism and position of leadership in the industry to increase operating revenues.
2. Devise an optimum asset-liability allocations strategy to improve returns on capital, strengthen funds management and capital allocations to make more efficient use of free capital, and make more diverse global asset allocations to ensure better performance at investee companies.
3. Provide customers with comprehensive risk planning and protections, conduct customer segmentation, help high-asset customers devise a wealth roadmap that preserves, creates and transfers wealth, and strengthen customer trust and stickiness.
4. Select suitable properties to which floor area rights can be transferred in, thereby improving returns on real estate assets; seek a reduction of the land value tax on such lots in order to reduce land management costs and enhance real estate returns.
5. Establish a BOT artificial intelligence governance system; build a risk-based management mechanism in order to effectively manage potential risks; ensure that all AI applications are fully legal, safe, and responsible; and promote sustainable development.
6. On the basis of balancing risk and earnings, prudently assess business development opportunities, cautiously select high-quality customers, focusing firms that are rooted in Taiwan and continue to promote integrated marketing both domestically and overseas. The Bank will also cooperate with international financial institutions and leading offshore banks, jointly utilizing the networks comprised of offshore banks and representative offices, and strengthen cooperative ties in order to facilitate accelerated entry into overseas markets, and to continue soliciting high-quality syndicated loans, bilateral loans, and joint mandates.

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

1. Impact of External Competitive Environment

In response to the challenges that financial services firms face due to the rapid advance in digital technology and the global transformation to a net-zero economy, BOT will continue encouraging innovative research and development to build up a bigger body of FinTech patents, accelerate digital

transformation, and actively promote sustainable finance-related businesses. BOT will leverage its role in the financial market to guide customers to pay attention to sustainability issues and promote sustainable development of the economy.

2. Impact of the Regulatory Environment

- (1) The "Procedures for Confirmation of Inquiring Entities When Depository Institutions Handle Irregular Accounts" and the "Procedures for Cooperation by Depository Institutions With Joint Defense Notification Operations When Depository Institutions Handle Irregular Accounts" were issued by the ROC Bankers Association on 24 January 2025 in accordance with the "Regulations Governing Fraud Crime Hazard Prevention by Financial Institutions and Businesses or Personnel Providing Virtual Asset Services." The two aforementioned Procedures provide a legal basis for the actions taken by depository institutions handling irregular accounts when they need to conduct confirmation of inquiring entities, or to cooperate with joint defense notification operations. BOT has incorporated the relevant content of the two Procedures into its "Standard Operating Procedure for Reporting of Fraud Incidents" and notified business units to ensure that the Bank's various operations are in line with policies and external legislative requirements.
- (2) When a citizen's insurance policy is subject to compulsory execution, to ensure that citizens are able to receive the basic insurance protection needed to maintain the economic security they require for daily living, while at the same time giving due consideration to the rights and interests of creditors and debtors, an amendment of the "Insurance Act" by the Executive Yuan passed its third and final reading in the Legislative Yuan and was promulgated into law by the President on 18 June 2025, whereupon it entered into force. The Bank informed its business units of the key point of the amendment, which is as follows: for any insurance policies having the nature of a health insurance contract, a personal injury insurance contract, a life insurance contract, an annuity insurance contract, or a micro-whole-life insurance contract, such contracts, in compliance with the law, shall no longer allow for a creditor to file with a court to seize or exercise compulsory execution against the surrender value of any of these insurance contracts that may be included among the assets of a debtor.
- (3) In response to steady annual growth in the dollar amount of personal unsecured loans underwritten by banks, to lighten the administrative burden imposed by the "Regulations Setting Out Requirements as Authorized Under Article 33-3 of the Banking Act" (which require a lender to obtain from a loan applicant an information sheet regarding single groups of related parties), and to pay due attention to the impact of large risk exposures, the FSC amended the aforementioned Regulations on 10 July 2025. Prior to the amendment, credit extensions of up to NT\$1 million to single groups of related parties were not required under these Regulations to be included in a bank's balance of loans outstanding. Under the post-amendment provisions, this figure has been raised to NT\$2 million in order to expand the range of loans for which a bank need not obtain an information sheet regarding single groups of related parties, thus reducing banks' operating costs. Besides coordinating with the above by amending the BOT "Rules for Caps on Credit Extensions" and the BOT "Rules for Management of Caps on Credit Extensions to and Investments in a Single Enterprise and Affiliates of a Single Corporate Group," the Bank also adjusted the credit system's

statutory credit caps as well as the Bank's credit cap query parameter settings to ensure the legal compliance of the Bank's operations.

3. Impact of the Overall Business Environment

The global economy is expected to continue growing in 2026, and Taiwan has a comprehensive industrial supply chain and strong competitive advantages. Exports can be expected to continue growing, private consumption should post steady expansion, and emerging applications will drive increased capital expenditures in semiconductor and related supply chains, all of which will contribute to investment momentum. Taiwan's economy should post stable growth and increase the banking industry's profit opportunities. However, international political and economic conditions are subject to rapid change, so it will be necessary moving forward to closely monitor international tariff and trade policies, the monetary policies of key countries around the world, and the economic impact of geopolitics.

V. Credit Ratings

Rating Agency	Item	Rating Date	Assigned Rating		Outlook
			Long-term	Short-term	
Standard & Poor's		Nov. 2025	AA	A-1+	Stable
Moody's Investors Service		Dec. 2025	Aa3	P-1	Stable
Taiwan Ratings Corp.		Nov. 2025	twAAA	twA-1+	Stable

International political and economic conditions have undergone many changes in the past year, and the business environment has been fraught with challenges, but thanks to a unified effort by top management as well as the rank-and-file, BOT has demonstrated a sound operational resilience. Earnings rose to a new high, while asset quality and risk-bearing capacity remained strong. In addition, the Bank achieved considerable success in such areas as sustainable development, product innovation, fair treatment of customers, social welfare, and prevention of fraud. Looking ahead to 2026, Taiwan's economy is expected to move steadily forward. It is hoped that all BOT employees, acting on a commitment to stable business management, and building on what has already been achieved to date, will work to enhance digital transformation, strengthen risk monitoring and control, implement sustainable development, optimize the organizational framework, closely observe customer needs, work together to achieve long-range values, and build up a co-prosperity society.

Chairperson



President





Chairperson | Jong-Yuan Ling (2nd from the left, front row)

President | Chia-Hsiao Wu (2nd from the right, front row)

Senior Executive Vice President | Shih-Yuan Tai (3rd from the left, back row)

Senior Executive Vice President | Hsien-Tang Chiu (1st from the left, back row)

Senior Executive Vice President | I-Lin Chen (2nd from the right, back row)

Senior Executive Vice President | Mei-Ling Wu (1st from the left, front row)

Senior Executive Vice President | Yu-Hui Wu (2nd from the left, back row)

Senior Executive Vice President | Chin-Chang Ho (1st from the right, back row)

Senior Executive Vice President & Chief Compliance Officer | Yi-Bao Lin (1st from the right, front row)

Senior Executive Vice President & General Auditor | Chun-Chen Lu (3rd from the right, back row)

Corporate Governance Report

I. Directors, Supervisors, Top Management, and Advisers

1. Directors and Supervisors

(1) Information on Directors and Supervisors (a)

Dec. 31, 2025

Title	Name	Gender Age	Date Elected	Date First Elected	Education and Career	Positions Currently Held in the Bank and Other Organizations / Institutions
Chairperson	LING, JONG-YUAN	Female 61~70	Jan. 23, 2025	Aug. 14, 2024	<p>Master of Public Finance, National Chengchi University</p> <p>Chairperson, Chang Hwa Commercial Bank, Ltd.</p> <p>Chairperson, Land Bank of Taiwan Co., Ltd.</p> <p>Chairperson, The Export-Import Bank of the Republic of China</p> <p>Director, Mega Financial Holding Co., Ltd.</p> <p>Director-General, National Treasury Administration, Ministry of Finance</p> <p>Supervisor, Mega Financial Holding Co., Ltd.</p> <p>Director-General, National Taxation Bureau of Taipei, Ministry of Finance</p> <p>Director-General, National Taxation Bureau of the Northern Area, Ministry of Finance</p>	<p>Chairperson, Taiwan Financial Holding Co., Ltd.</p> <p>Managing Director, The Bankers Association of the Republic of China</p> <p>Director, Taiwan Futures Exchange Corporation</p> <p>Director, Taiwan Academy of Banking & Finance</p> <p>Member of Board, The Asian Bankers Association</p> <p>Executive Director, Chunghua Association of Public Finance</p> <p>Chairperson, The Bankers Association of Taipei</p>
Managing Director	WU, CHIA-HSIAO	Male 61~70	Jan. 23, 2025	Aug. 14, 2024	<p>Master of Business Administration, Long Island University, U.S.A.</p> <p>Director, United Taiwan Bank</p> <p>Senior Executive Vice President, Bank of Taiwan</p> <p>EVP & General Manager, Dept. of Corporate Finance, Bank of Taiwan</p> <p>SVP & General Manager, TunHwa Branch, Bank of Taiwan</p> <p>SVP & General Manager, Hong Kong Branch, Bank of Taiwan</p>	<p>President, Bank of Taiwan</p> <p>Director, Taiwan Small & Medium Enterprise Counseling Foundation</p> <p>Director, Taiwan Stock Exchange Co., Ltd.</p> <p>Director, The Bankers Association of the Republic of China</p> <p>Director, Taipei Interbank Money Center, The Bankers Association of the Republic of China</p> <p>Chairman, The Bankers Association of Taiwan</p> <p>Director, The Bankers Association of Taipei</p> <p>Member, Security Maintenance Fund Management Committee, The Bankers Association of the Republic of China</p>
Managing Director	MA, HSIAO-HUI	Female 61~70	Jan. 23, 2025	Jan. 23, 2025	<p>Master of Public Finance, National Chengchi University</p> <p>Chief Secretary, National Treasury Administration, Ministry of Finance</p> <p>Director, National Treasury Administration, Ministry of Finance</p> <p>Director, BankTaiwan Securities Co., Ltd.</p>	<p>Deputy Director-General, National Treasury Administration, Ministry of Finance</p> <p>Director, Taiwan Financial Holding Co., Ltd.</p>
Managing Director	CHANG, JUIN-JEN	Male 51~60	Jan. 23, 2025	Aug. 3, 2018	<p>Ph.D. in Economics, National Chung-Hsing University</p> <p>Research Fellow, Institute of Economics, Academia Sinica</p> <p>Associate Research Fellow, Institute of Economics, Academia Sinica</p> <p>Joint-appointment Professor, Fu-Jen Catholic University</p>	<p>Research Fellow and Director, Institute of Economics, Academia Sinica</p> <p>Managing Director, Taiwan Economic Association</p> <p>Committee Member, Review Committee on National Income Statistics, Directorate-General of Budget, Accounting and Statistics (DGBAS), Executive Yuan</p> <p>Board Director, Taiwan Institute of Economic Research (TIER)</p> <p>Board Director, Liu Ta-Chung Education and Culture Memorial Foundation</p> <p>Board Director, Chiang Sho-Jieh Education and Culture Foundation</p>

Title	Name	Gender Age	Date Elected	Date First Elected	Education and Career	Positions Currently Held in the Bank and Other Organizations / Institutions
Independent Managing Director	LIN, YA-LING	Female 61~70	Jan. 23, 2025	Jan. 23, 2025	Executive Master of Business Administration, National Chengchi University Senior Executive Vice President, Chang Hwa Commercial Bank, Ltd. Director, Taipei Forex Inc. Senior Executive Vice President & General Auditor, Chang Hwa Commercial Bank, Ltd. SVP & Division Head, Credit Management Division, Chang Hwa Commercial Bank, Ltd. SVP & General Manager, Chungshan North Rd. Branch, Chang Hwa Commercial Bank, Ltd.	Director, Audit Committee, Bank of Taiwan
Independent Director	CHEN, YEHNING	Male 61~70	Feb. 27, 2025	Oct. 7, 2021	Ph.D. in Management, University of California, Los Angeles, U.S.A. Deputy Director, Center for the Advancement of the Humanities and Social Sciences, National Taiwan University Associate Dean, College of Management, National Taiwan University Chairperson, Dept. of Finance, National Taiwan University Director, Financial Ombudsman Institution Supervisor, Financial Ombudsman Institution Director, Central Deposit Insurance Corporation	Member, Audit Committee, Bank of Taiwan Professor, Dept. of Finance, National Taiwan University Chairman, Taiwan Finance Association
Independent Director	LAI, HUNG-NENG	Male 51~60	Feb. 27, 2025	Oct. 7, 2021	Ph.D. in Finance, The London School of Economics and Political Science, UK Independent Director, Land Bank of Taiwan Co., Ltd. Assistant Professor, Dept. of Finance, National Central University Assistant Professor, Dept. of Quantitative Finance & Dept. of Economics, National Tsing Hua University	Member, Audit Committee, Bank of Taiwan Associate Professor, Dept. of Finance, National Central University
Independent Director	LIN, CHUAN-NENG	Male 51~60	Jan. 23, 2025	Jan. 23, 2025	Ph.D. in Industrial Management, National Taiwan University of Science and Technology Adviser, Taiwan Electrical and Electronic Manufacturers' Association Vice Minister, Ministry of Economic Affairs Director, General of Bureau of Energy, Ministry of Economic Affairs Director General, Department of Industrial Technology, Ministry of Economic Affairs	Member, Audit Committee, Bank of Taiwan President, Taiwan Electrical and Electronic Manufacturers' Association Director, Automotive Research & Testing Center
Independent Director	LIN, TZUNG-CHIH	Male 51~60	Jan. 23, 2025	Jan. 23, 2025	Ph.D. in Laws, Fu Jen Catholic University Prosecutor, Taiwan High Prosecutors Office Head Prosecutor, Taiwan Taipei District Prosecutors Office Prosecutor, Special Investigation Division, Supreme Prosecutors Office Director, Inspector Office Agency Against Corruption, Ministry of Justice	Member, Audit Committee, Bank of Taiwan Director, T. C. LIN Attorneys-at-Law Adjunct Associate Professor Rank Specialist, College of Management, National Yang Ming Chiao Tung University Supervisor, Dawei Management Consulting Co., Ltd.
Director	CHANG, WEN-HSI	Male 51~60	Jan. 23, 2025	May 28, 2020	Ph.D. in Information Management, Tamkang University Director, Dept. of Information Management, Ministry of Labor Director, Information Technology Division, National Archives Administration, National Development Council	Director-General, Fiscal Information Agency, Ministry of Finance

Title	Name	Gender Age	Date Elected	Date First Elected	Education and Career	Positions Currently Held in the Bank and Other Organizations / Institutions
Director	LEE, GUO-SHIN	Male 61~70	Jan. 23, 2025	Oct. 7, 2021	Bachelor of Accounting, Tamkang University Director, Mega Financial Holding Co., Ltd. Director, Taiwan Cooperative Financial Holding Co., Ltd. Deputy Minister, Directorate-General of Budget, Accounting and Statistics, Executive Yuan, R.O.C. (Taiwan) Controller and Director, Department of General Fund Budget, Directorate-General of Budget, Accounting and Statistics, Executive Yuan, R.O.C. (Taiwan)	Deputy Secretary-General, Executive Yuan, R.O.C. (Taiwan) Supervisor, National Defense Industrial Development Foundation
Director	TSAI, CHIUNG-MIN	Male 51~60	Jan. 23, 2025	Apr. 27, 2023	Ph.D. in Economics, Rutgers, The State University of New Jersey, U.S.A. Director General of Dept. of Economic Research, Central Bank of the Republic of China (Taiwan) Director, The Export-Import Bank of the Republic of China	Director General, Dept. of Foreign Exchange, Central Bank of the Republic of China (Taiwan) Director, Taipei Foreign Exchange Market Development Foundation Director, Taiwan External Trade Development Council
Labor Director	LIN, CHEN-SHENG	Male 51~60	Jan. 23, 2025	Jan. 23, 2025	Bachelor of Business Administration, Yuan Ze University Assistant Vice President & Assistant General Manager, Pingchen Branch, Bank of Taiwan Senior Banking Officer & Manager, Zhongli Branch, Bank of Taiwan	Assistant Vice President & Deputy General Manager, Longtan Branch, Bank of Taiwan
Labor Director	TSAI, NENG-SUNG	Male 41~50	Jan. 23, 2025	Oct. 7, 2021	International Executive Master of Business Administration, National University of Kaohsiung Senior Banking Officer & Manager, Gaorong Branch, Bank of Taiwan Banking Officer & Deputy Manager, Boai Branch, Bank of Taiwan	Assistant Vice President & Deputy General Manager, Gaorong Branch, Bank of Taiwan

Notes: 1. All directors are assigned by the Taiwan Financial Holding Co., Ltd..

- Taiwan Financial Holding Co., Ltd. holds 100% of shares of the Bank of Taiwan (10.9 billion shares). The Ministry of Finance holds 100% of shares of the Taiwan Financial Holding Co., Ltd. (10.3125 billion shares).
- No director is the spouse of, or related within the second degree of kinship to, any head of department, director, or supervisor.
- The position of chairperson, president, or another equivalent position (highest managerial position) is neither held by the same person nor by spouses or relatives within the first degree of kinship.
- The terms of all directors will expire on January 22, 2028.
- All directors are of Republic of China (Taiwan) nationality.

(2) Major Shareholders of the Institutional Shareholders

Dec. 31, 2025

Name of Institutional Shareholders	Major Shareholders of the Institutional Shareholders
Taiwan Financial Holding Co., Ltd.	Ministry of Finance

(3) Information on Directors and Supervisors (b)

A. Professional Qualifications and Independence Analysis of Directors and Supervisors

Name	Criteria	Professional Qualification and Experience (Note 1)	Independence Circumstance (Note 2)	Number of Other Public Companies in Which the Individual is Concurrently Serving as an Independent Director
LING, JONG-YUAN		Master of Public Finance, National Chengchi University She is currently appointed as Chairperson of Taiwan Financial Holding Co., Ltd. and Bank of Taiwan, and previously served as Chairperson of Chang Hwa Bank, Chairperson of the Land Bank of Taiwan, Chairperson of the Export-Import Bank of the Republic of China, a director and supervisor at Mega Financial Holding Co., and Director-General of the National Treasury Administration, Ministry of Finance. She has served as Chairperson of Taiwan Financial Holding Co., Ltd. and the Bank of Taiwan since August 2024.		0
WU, CHIA-HSIAO		Master of Business Administration, Long Island University, U.S.A. He is currently appointed as President of the Bank, and has previously served as a BOT Senior Executive Vice President, Executive Vice President & General Manager of the Bank's Department of Corporate Finance, Senior Vice President & General Manager of the Bank's TunHwa Branch, and Senior Vice President & General Manager of the Bank's Hong Kong Branch. He has served as the Bank's Managing Director of the Board since August 2024.		0
MA, HSIAO-HUI		Master of Public Finance, National Chengchi University She is currently appointed as Deputy Director-General of the National Treasury Administration, and has previously served at the National Treasury Administration as a Director and Chief Secretary, and also served as Chairperson of BankTaiwan Securities Co. She currently serves as a director at Taiwan Financial Holding Co., Ltd., and has served as a Managing Director at the Bank since January 2025.		0
CHANG, JUIN-JEN		Ph.D. in Economics, National Chung-Hsing University He is currently appointed as Research Fellow and Director of Institute of Economics, Academia Sinica. He has conducted serious analytical research in the field of economics, for which he has received awards from the Academia Sinica and the National Science Council, and has held such positions as professor or associate professor at National Taiwan University, National Taipei University, National Sun Yat-Sen University, National Central University, Fu Jen Catholic University, Soochow University, and Feng Chia University. He has served as a Managing Director of the Bank since August 2018.		0
LIN, YA-LING		Executive Master of Business Administration, National Chengchi University She has served at Chang Hwa Bank as Vice President, General Auditor, Director of the Credit Management Department, and Manager of the Zhongshan North Road Branch. She has served at the Bank as Independent Managing Director and Director of Audit Committee since January 2025.	Ms. Lin, her spouse, and relatives by blood within the second degree of kinship do not serve as a director, supervisor, or employee of the Bank or any affiliated enterprise, nor do they hold stock in the Bank. Does not serve as a director, supervisor, or employee of any company with which the Bank has a special relationship, and in the past two years has not provided commercial, legal, financial, or accounting services to the Bank or any of its related enterprises.	0

Name	Criteria	Professional Qualification and Experience (Note 1)	Independence Circumstance (Note 2)	Number of Other Public Companies in Which the Individual is Concurrently Serving as an Independent Director
CHEN, YEHNING		<p>Ph.D. in Management, University of California, Los Angeles, U.S.A.</p> <p>He is currently appointed as Professor of Dept. of Finance, National Taiwan University, and previously served as Deputy Director of Center for the Advancement of the Humanities and Social Sciences, National Taiwan University, Associate Dean of College of Management, National Taiwan University, Chairperson of Dept. of Finance, National Taiwan University, Director & Supervisor of Financial Ombudsman Institution, and Director of Central Deposit Insurance Corporation, etc. He has served at the Bank as Independent Director and Member of Audit Committee since October 2021.</p>	<p>Mr. Chen, his spouse, and relatives by blood within the second degree of kinship do not serve as a director, supervisor, or employee of the Bank or any affiliated enterprise, nor do they hold stock in the Bank.</p> <p>Does not serve as a director, supervisor, or employee of any company with which the Bank has a special relationship, and in the past two years has not provided commercial, legal, financial, or accounting services to the Bank or any of its related enterprises.</p>	0
LAI, HUNG-NENG		<p>Ph.D. in Finance, The London School of Economics and Political Science, UK</p> <p>He is currently appointed as Associate Professor of Dept. of Finance, National Central University, and previously served as Assistant Professor of Dept. of Finance, National Central University, Assistant Professor of Dept. of Quantitative Finance & Dept. of Economics, National Tsing Hua University, and Independent Director of Land Bank of Taiwan Co., Ltd., etc. He has served at the Bank as Independent Director and Member of Audit Committee since October 2021.</p>	<p>Mr. Lai, his spouse, and relatives by blood within the second degree of kinship do not serve as a director, supervisor, or employee of the Bank or any affiliated enterprise, nor do they hold stock in the Bank.</p> <p>Does not serve as a director, supervisor, or employee of any company with which the Bank has a special relationship, and in the past two years has not provided commercial, legal, financial, or accounting services to the Bank or any of its related enterprises.</p>	0
LIN, CHUAN-NENG		<p>Ph.D. in Industrial Management, National Taiwan University of Science and Technology</p> <p>He is currently appointed as President of the Taiwan Electrical and Electronic Manufacturers' Association (TEEMA), and previously served as Advisor of the TEEMA, Vice Minister of Economic Affairs, Director of the Bureau of Energy, and Director General of Department of Industrial Technology. He has served at the Bank as Independent Director and Member of the Audit Committee since January 2025.</p>	<p>Mr. Lin, his spouse, and relatives by blood within the second degree of kinship do not serve as a director, supervisor, or employee of the Bank or any affiliated enterprise, nor do they hold stock in the Bank.</p> <p>Does not serve as a director, supervisor, or employee of any company with which the Bank has a special relationship, and in the past two years has not provided commercial, legal, financial, or accounting services to the Bank or any of its related enterprises.</p>	0
LIN, TZUNG-CHIH		<p>Ph.D. in Laws, Fu Jen Catholic University</p> <p>Founder of T. C. Lin Attorneys-at-Law. He has previously served as Prosecutor at the Taiwan High Prosecutors Office, Head Prosecutor at the Taipei District Prosecutors Office, Prosecutor at the Special Investigation Division of the Supreme Prosecutors Office, and at the Bank has served since January 2025 as Independent Director and Member of the Audit Committee.</p>	<p>Mr. Lin, his spouse, and relatives by blood within the second degree of kinship do not serve as a director, supervisor, or employee of the Bank or any affiliated enterprise, nor do they hold stock in the Bank.</p> <p>Does not serve as a director, supervisor, or employee of any company with which the Bank has a special relationship, and in the past two years has not provided commercial, legal, financial, or accounting services to the Bank or any of its related enterprises.</p>	0

Name	Criteria	Professional Qualification and Experience (Note 1)	Independence Circumstance (Note 2)	Number of Other Public Companies in Which the Individual is Concurrently Serving as an Independent Director
CHANG, WEN-HSI		Ph.D. in Information Management, Tamkang University He is currently appointed as Director-General of Fiscal Information Agency, Ministry of Finance, and previously served as Director of Dept. of Information Management, Ministry of Labor, and Director of Information Technology Division, National Archives Administration, National Development Council, etc. He has served as Director of the Bank since May 2020.		0
LEE, GUO-SHIN		B.A. of Dept. of Accounting, Tamkang University He is currently appointed as Deputy Secretary-General of Executive Yuan, and previously served as Deputy Minister of Directorate-General of Budget, Accounting and Statistics, Executive Yuan, R.O.C. (Taiwan), Controller and Director of Department of General Fund Budget, Directorate-General of Budget, Accounting and Statistics, Executive Yuan, R.O.C. (Taiwan), Director of Mega Financial Holding Co., Ltd., and Director of Taiwan Cooperative Financial Holding Co., Ltd., etc. He has served as Director of the Bank since October 2021.		0
TSAI, CHIUNG-MIN		Ph.D. in Economics, Rutgers, The State University of New Jersey, U.S.A. He is currently appointed as Director General of the Department of Foreign Exchange at the Central Bank of the Republic of China (Taiwan), and previously served at the Central Bank as Director General of Department of Economic Research, Deputy Director General of the Department of Economic Research, and Assistant Director General of the Department of Foreign Exchange. He has also served as a Director at the Export-Import Bank of the Republic of China, and since April 2023 has served concurrently as Director of the Bank.		0
LIN, CHEN-SHENG		Bachelor of Business Administration, Yuan Ze University He is currently appointed as Assistant Vice President & Deputy General Manager of Longtan Branch of the Bank, and previously served as Assistant Vice President & Assistant General Manager, and Senior Banking Officer & Manager of Pingchen Branch of the Bank. He has served as Labor Director of the Bank since January 2025.		0
TSAI, NENG-SUNG		International Executive Master of Business Administration, National University of Kaohsiung He is currently appointed as Assistant Vice President & Deputy General Manager of Gaorong Branch of the Bank, and previously served as Senior Banking Officer & Manager of Gaorong Branch of the Bank, and Banking Officer & Deputy Manager of Boai Branch of the Bank. He has served as Labor Director of the Bank since October 2021.		0

Notes: 1. Not a person of any condition defined in Article 30 of the Company Act.

2. For independent directors, a description of how they meet the independence requirement must be provided.

B. Diversity and independence of the Board of Directors

(a) Board diversity:

The Bank's corporate charter requires that the BOT Board of Directors shall consist of 15 members (including independent directors and labor directors), who shall be appointed by the Taiwan Financial Holding Co., Ltd. shall have legal capacity to act, and shall meet the qualification criteria adopted by the competent authority. As of December 2025, the Board of Directors comprised 14 persons, including 3 female directors and 11 male directors.

The "Bank of Taiwan Corporate Governance Best-Practice Principles" set out certain abilities that the Board of Directors as managing target, members diversity guidelines, and a whole must possess. The members of the BOT Board of Directors have many different types of background and experience, including fields such as business management, innovation, economic matters, finance, accounting, legal affairs and information & communications. They also have the knowledge, skill, and experience necessary to carry out their duties.

BOT Directors attend continuing professional education in such fields as corporate governance, internal control and internal auditing, business innovation, anti-money laundering and counter terrorism financing, fair treatment of customers principles, digital transformation, and recent legislative action. The purposes are to enable the Board of Directors to operate more efficiently and improve its corporate governance capabilities, and to strengthen the Board's functions.

(b) Independence of the Board of Directors:

BOT's Independent Directors all maintain independence in the performance of their duties, have no direct or indirect conflicts of interest with the Bank, and the descriptions set out in Article 3, paragraph 1 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies" neither applied to them during the two years before being elected nor apply to them during their terms of office. None of the independent directors has served more than three consecutive terms, nor does any of them serve simultaneously as a Director (including Independent Director) or Supervisor at more than four TWSE- or TPEX-listed companies.

No member of the BOT Board of Directors (including Independent Directors) is the spouse of, or related within the second degree of kinship to, another Director.

2. Top Management

Feb. 28, 2026

Title	Name	Gender	Date Effective	Education	Other Position
President	WU, CHIA-HSIAO	Male	Aug. 23, 2024	Master for Business Administration, Long Island University	Director, Taiwan Small & Medium Enterprise Counseling Foundation Director, Taipei Interbank Money Center, The Bankers Association of the Republic of China Director, The Bankers Association of the Republic of China Director, Taiwan Stock Exchange Co., Ltd. Chairman, The Bankers Association of Taiwan Director, The Bankers Association of Taipei Member, Security Maintenance Fund Management Committee, The Bankers Association of the Republic of China
Senior Executive Vice President	TAI, SHIH-YUAN	Male	Nov. 22, 2021	Dept. of Mechanical Engineering, National Taiwan University of Science and Technology	Member, Inter-bank Business Rate Review Committee, Financial Information Service Co., Ltd. Director, First Financial Holding Co., Ltd.

Title	Name	Gender	Date Effective	Education	Other Position
Senior Executive Vice President	CHIU, HSIEN-TANG	Male	Jul. 16, 2023	Master for Department of Computer Science and Information Engineering, National Cheng Kung University	Chief Information Officer, Taiwan Financial Holding Co., Ltd. Director, Financial eSolution Co., Ltd.
Senior Executive Vice President	CHEN, I-LIN	Male	Jul. 16, 2023	Master for Business Administration, George Washington University	Director, Overseas Credit Guarantee Fund Director, Taipei Bills Finance Association Chairman, Research and Development Committee, The Bankers Association of the Republic of China Executive Secretary, Working Group of Financial Research Training and Development Fund Management Committee, The Bankers Association of the Republic of China
Senior Executive Vice President	WU, MEI-LING	Female	Jan. 16, 2025	Master for International Business, National Dong Hwa University	Director, Taiwan Fire & Marine Insurance Co., Ltd.
Senior Executive Vice President	WU, YU-HUI	Male	Jan. 16, 2025	Dept. of Business Administration, National Taiwan University	Director, Hua Nan Financial Holdings Co., Ltd. Executive Director, The Trust Association of the Republic of China
Senior Executive Vice President	HO, CHIN-CHANG	Male	Jan. 23, 2026	Master of Business Administration, University of Rochester	Member, Research and Development Committee, Taipei Foreign Exchange Market Development Foundation Executive Secretary, Financial Industry Funding Center, The Bankers Association of the Republic of China
Senior Executive Vice President & Chief Compliance Officer	LIN, YI-BAO	Female	Jan. 16, 2025	Dept. of Law, National Chengchi University	Senior Executive Vice President & Chief Compliance Officer, Taiwan Financial Holding Co., Ltd. Deputy Chairperson, Legal Affairs and Disciplines Committee, The Bankers Association of the Republic of China Director, Taiwan Fire & Marine Insurance Co., Ltd. Member, Disciplinary Committee for Centralized Settlement of Derivative Financial Products, Taiwan Futures Exchange Co., Ltd. Chairperson, Tea Industry Co., Ltd. joint venture in China
Senior Executive Vice President & General Auditor	LU, CHUN-CHEN	Female	Aug. 9, 2021	Master for Eminent Public Administrators, National Chengchi University	Director, Taiwan Financial Asset Service Co., Ltd. Member, Internal Audit Committee, The Bankers Association of the Republic of China

Notes: 1. Taiwan Financial Holding Co., Ltd. holds 100% of shares of the Bank of Taiwan.

2. The Bank's president or a person holding an equivalent post (i.e. the highest executive officer) and its chairperson are not the same person, spouses, or relatives within the first degree of kinship.

II. Implementation of Corporate Governance

1. Board of Directors

A total of 9 meetings (A) of the Board of Directors were held in 2025. The attendance of the Directors was as follows:

Title	Name	Attendance in Person (B)	By Proxy	Attendance Rate (%) [B/A] (Note)	Remarks
Chairperson	LING, JONG-YUAN	9	0	100	
President and Managing Director	WU, CHIA-HSIAO	8	1	89	
Independent Managing Director	LIN, YA-LING	7	0	100	Assumed office on Jan. 23, 2025, ought to attend 7 meetings
Independent Managing Director	TSAI, MING-FANG	2	0	100	Relieved on Jan. 23, 2025, ought to attend 2 meetings
Managing Director	MA, HSIAO-HUI	7	0	100	Assumed office on Jan. 23, 2025, ought to attend 7 meetings
Managing Director	JUAN, CHING-HWA	2	0	100	Relieved on Jan. 23, 2025, ought to attend 2 meetings
Managing Director	CHANG, JUIN-JEN	8	1	89	
Independent Director	CHEN, YEHNING	8	0	100	Relieved on 23 Jan. 2025, reappointed on 27 Feb. 2025, required to attend 8 meetings
Independent Director	LAI, HUNG-NENG	8	0	100	Relieved on 23 Jan. 2025, reappointed on 27 Feb. 2025, required to attend 8 meetings
Independent Director	LIN, CHUAN-NENG	7	0	100	Assumed office on Jan. 23, 2025, ought to attend 7 meetings
Independent Director	LIN, TZUNG-CHIH	7	0	100	Assumed office on Jan. 23, 2025, ought to attend 7 meetings
Director	LEE, GUO-SHIN	9	0	100	
Director	TSAI, CHIUNG-MIN	9	0	100	
Director	CHANG, WEN-HSI	7	2	78	
Director	HSU, HUI-FENG	2	0	100	Relieved on Jan. 23, 2025, ought to attend 2 meetings
Labor Director	LIN, CHEN-SHENG	7	0	100	Assumed office on Jan. 23, 2025, ought to attend 7 meetings
Labor Director	WU, TE-JEN	2	0	100	Relieved on Jan. 23, 2025, ought to attend 2 meetings
Labor Director	TSAI, NENG-SUNG	9	0	100	

Other mentionable items:

1. The dates of meetings, sessions, contents of motions, all Independent Directors' opinion and the Company's response to Independent Directors' opinion should be specified, if there are (1) circumstances referred to in Article 14-3 of Securities and Exchange Act or (2) resolutions of the Directors' meetings objected to by Independent Directors or subject to qualified opinion and recorded or declared in writing:

- (1) Not applicable as the Bank has established an audit committee.
- (2) None.

2. If there is Directors' avoidance of motions in conflict of interest, the Directors' names, contents of motions, causes for avoidance and voting should be specified:

- (1) At the 1st meeting of the 8th Board of Directors on 23 January 2025, the directors discussed a proposal to re-elect Chia-Hsiao Wu as President of the Bank of Taiwan: Except for Managing Director Chia-Hsiao Wu, who recused himself as an interested party, the proposal was approved by all other directors in attendance.

Title	Name	Attendance in Person (B)	By Proxy	Attendance Rate (%) [B/A] (Note)	Remarks
<p>(2) At the 35th meeting of the 8th Board of Managing Directors on 26 September 2025, the managing directors discussed a proposal to enter into a contract with the Ministry of Finance to assist with the issuance of government cash subsidies via the Bank's ATMs, and to handle related clearing bank matters: Except for Managing Director Hsiao-Hui Ma (who recused herself because, as Deputy Director-General of the National Treasury Administration at the Ministry of Finance, she has oversight authority over the matter at issue), the other managing directors in attendance agreed to pass the proposal.</p> <p>(3) At the 37th meeting of the 8th Board of Managing Directors on 17 October 2025, the managing directors discussed a proposal to confer awards upon a recommended list of persons at the rank of unit supervisor or higher: Except for Managing Director Chia-Hsiao Wu, who recused himself as an interested party, the proposal was approved by all other managing directors in attendance.</p> <p>(4) At the 7th meeting of the 8th Board of Directors on 7 November 2025, the directors discussed a proposal to approve the "2025 Risk Assessment Report for Audited Units" and the "2026 Audit Plan": Except for Managing Director Chia-Hsiao Wu, Labor Director Chen-Sheng Lin and Labor Director Neng-Sung Tsai—who recused themselves as interested parties—the other attending managing directors agreed to pass the proposal.</p> <p>(5) At the 42nd meeting of the 8th Board of Managing Directors on 21 November 2025, the managing directors discussed a proposal to extend credit to the National Treasury Administration of the Ministry of Finance: Except for Managing Director Hsiao-Hui Ma (who recused herself because, as Deputy Director-General of the National Treasury Administration at the Ministry of Finance, she has oversight authority over the matter at issue), the other managing directors in attendance agreed to pass the proposal.</p> <p>3.TWSE/TPEX-listed companies are required to disclose the cycles, periods, scope, methods, and content of self-assessments (or peer-to-peer assessments) carried out by their board members, and the state of their implementation: The Bank is not listed on the TWSE or the TPEX, so this item is not applicable.</p> <p>4.Targets in the current year or the most recent year to upgrade the function of the Board of Directors (e.g. establishment of an audit committee; steps taken to increase information transparency; etc.), and evaluation of targets achievement.</p> <p>(1) To coordinate with legislative amendments issued by the competent authority, the Bank has completed amendments to its Charter, its Organization Rules, the Rules of Procedure for Board of Directors Meetings, its Corporate Governance Best-Practice Principles, its Ethical Corporate Management Best Practice Standards and its accountability map system.</p> <p>(2) BOT has established an Audit Committee, the membership of which is composed of all of the Bank's independent directors; the Audit Committee's powers, rules of procedure and matters for compliance are handled in accordance with applicable legislation and the BOT Audit Committee Charter.</p> <p>(3) BOT has appointed a chief corporate governance officer who is responsible for matters related to corporate governance, and for assisting the directors in carrying out their duties.</p> <p>(4) The members of the Board of Directors, in addition to attending the required number of hours of professional development courses, have also taken measures to step up training on AML matters, corporate governance, the Principles for Fair Treatment of Consumers, internal audits, and internal controls in order to ensure effective oversight and administration by the Board.</p>					

Note: The actual ratio of attendance (%) is calculated as the ratio of the number of Board of Directors meetings attended to the total number held during the term in office.

2. Audit Committee

A total of 6 Audit Committee meetings (A) were held in 2025. The attendance of the Independent Directors was as follows:

Title	Name	Attendance in Person (B)	By Proxy	Attendance Rate (%) [B/A] (Note)	Remarks
Independent Managing Director	LIN, YA-LING	5	0	100	Assumed office on Jan. 23, 2025, ought to attend 5 meetings
Independent Managing Director	TSAI, MING-FANG	1	0	100	Relieved on Jan. 23, 2025, ought to attend 1 meeting
Independent Director	CHEN, YEHNING	6	0	100	Re-elected on Feb. 27 2025, ought to attend 6 meetings
Independent Director	LAI, HUNG-NENG	6	0	100	Re-elected on Feb. 27 2025, ought to attend 6 meetings
Independent Director	LIN, CHUAN-NENG	5	0	100	Assumed office on Jan. 23, 2025, ought to attend 5 meetings

Title	Name	Attendance in Person (B)	By Proxy	Attendance Rate (%) [B/A] (Note)	Remarks
Independent Director	LIN, TZUNG-CHIH	5	0	100	Assumed office on Jan. 23, 2025, ought to attend 5 meetings
Other mentionable items:					
<p>1.The dates of meetings, sessions, contents of motions, resolutions of Audit Committee and the Company's response to Audit Committee's opinion should be specified, if there are: (1) circumstances referred to in Article 14-5 of Securities and Exchange Act or (2) resolutions which were not approved by the Audit Committee but were approved by two thirds or more of all Directors:</p> <p>(1) The Bank adopted an Audit Committee Charter in accordance with Article 28 of its Charter and Article 3 of Regulations Governing the Exercise of Powers by Audit Committees of Public Companies, and agenda items are set pursuant to the applicable rules. Please refer to pages 38 to 40 of the Chinese annual report.</p> <p>(2) None.</p> <p>2.If there is Independent Directors' avoidance of motions in conflict of interest, the Independent Directors' names, contents of motions, causes for avoidance and voting should be specified: None.</p> <p>3.Communication between the Independent Directors, internal auditing authorities and CPAs (including major items, mode and results of discussion about the Bank's finance and business):</p> <p>(1) Communication with internal auditing authorities was carried out as follows to reinforce the Bank's internal auditing work: Meetings of the Audit Committee that were held during this fiscal year discussed: (a) a report on auditing work for the second half of 2024; (b) Internal Control Statement in 2024; (c) a report on auditing work for the first half of 2025; and (d) auditing plan for 2026. In addition, the Audit Committee also took part in the 2025 conference of the independent directors and the internal auditors, which was convened by the Board of Directors Department of Auditing and presided over by the Audit Committee chairperson.</p> <p>(2) Communication with CPAs was carried out as follows to reinforce the content of the Bank's external auditing work: Meetings of the Audit Committee that were held during this fiscal year discussed: (a) the internal control auditing report in 2024; (b) financial reports of 2024; and (c) the financial reports for the first quarter to third quarter of 2025.</p> <p>(3) In order to implement corporate governance and strengthen the management structure of the Bank, with respect to specific issues there was communication and exchanges of opinion on specific issues with relevant units in charge of related activity in order to understand their situation. In addition, with respect to important issues related to Bank business, there were irregular invitations to the relevant units in charge of related activity to come to the offices of the Audit Committee for communication or information was sought by phone.</p> <p>(4) A total of 6 Audit Committee meetings were held in 2025.</p>					

Note: The actual ratio of attendance (%) is calculated as the ratio of the number of Audit Committee meetings attended to the total number held during the term in office.

3. Corporate Governance Execution Status and Deviations from “Corporate Governance Best-Practice Principles for Banks”

Matters Evaluated	Implementation Status		
	Y	N	Summary Description
<p>1. Shareholding Structure and Shareholders' Rights</p> <p>(1) Has the Bank adopted internal procedures for the handling of shareholder suggestions, questions, disputes, and litigation? Does the Bank act in accordance with such procedures?</p> <p>(2) Does the Bank know the identities of the main controlling shareholders, and of the ultimate controlling shareholder?</p> <p>(3) Has the Bank established a risk management mechanism and "firewall" between the Bank and its affiliates? Is it implementing them?</p>	<p>V</p> <p>V</p> <p>V</p>		<p>(1) The Bank is a subsidiary of Taiwan Financial Holding Co., Ltd., which holds 100% of the Bank's stock, and the Bank respects and implements all shareholder suggestions; there have not been any disputes.</p> <p>(2) The Bank is a subsidiary of the state-owned Taiwan Financial Holding Co., Ltd. (whose sole owner is the Ministry of Finance).</p> <p>(3) Business having to do with related enterprises is all carried out in accordance with the provisions of the Banking Act and the regulations of the competent authority as well as the Bank's own internal control charter.</p>

Matters Evaluated	Implementation Status		
	Y	N	Summary Description
2. Composition and Responsibilities of the Board of Directors			
(1) Has the Board of Directors adopted a diversity policy and specific management goals?	V		(1) The members of the BOT Board of Directors are appointed by its parent company, Taiwan Financial Holding Co., Ltd., which selects appointees from among persons who meet the qualification criteria set out in the "Directions for Appointment by the Ministry of Finance of Responsible Persons, Managerial Officers, Directors, and Supervisors at Public and Private Enterprises" and the "Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks." The Bank has adopted the "Bank of Taiwan Corporate Governance Best-Practice Principles," which set out management goals, a diversity policy, and qualification requirements for the Board of Directors.
(2) In addition to the Remuneration Committee and the Audit Committee, is the Bank willing to establish other function-specific committees?	V		(2) The Bank established an Audit Committee on July 31, 2009 and formulated an Audit Committee Charter. The Committee is made up of all the Bank's Independent Directors. The Bank is a 100% government-owned bank. As such, its employees' salary points are handled in accordance with regulations issued by the Ministry of Finance, and it does not establish a Remuneration Committee. The Bank has two function-specific committees: 1. Accountability Committee: The Bank established the Accountability Committee on 1 January 2025. The Committee's membership is composed of the BOT Chairperson, all the Independent Directors, the BOT President, and the BOT Senior Executive Vice President in charge of the Department of Human Resources. 2. Corporate Sustainability Committee: BOT upgraded the Corporate Sustainability Committee to the status of a function-specific committee on 8 November 2024. The membership of this Committee is composed of the BOT Chairperson, three Independent Directors, and the BOT President.
(3) Does a TWSE/TPEX listed company adopt board performance evaluation rules, set out requirements on the evaluation method, conduct annual performance evaluations, report the performance evaluation results to the Board of Directors, and use the results as reference when setting the remuneration of individual directors and nominating them for extension of appointment?	V		(3) The Bank is not listed on either the TWSE or the TPEX. Director performance evaluations and their remuneration are handled in accordance with the "Directions for Appointment by the Ministry of Finance of Responsible Persons, Managerial Officers, Directors, and Supervisors at Public and Private Enterprises." BOT arranges for its directors to prepare self-assessments of their performance within two months of the end of each accounting year. The self-assessments, which are submitted to the parent company for secondary review, address such matters as: (a) number of directors meetings attended; (b) participation in important discussions at Board meetings and other related meetings; (c) the degree of their participation in and contribution to management of the institution (e.g. whether they have put forward concrete suggestions regarding mid- and long-term business strategies, operational objectives, annual plans, annual budgets, management performance, risk management, legal compliance, internal controls, and internal audit systems); and (d) evidence of other instances of outstanding performance. The results of director performance evaluations serve as important reference for the parent company, Taiwan Financial Holding Co., Ltd., when it decides whether to renew director appointments.
(4) Does the Bank carry out regular evaluations of CPA independence?	V		(4) The Bank, acting in accordance with the Government Procurement Act and related legislation, retained KPMG Certified Public Accountants to conduct the 2025 audit. An assessment was carried out regarding the independence of two CPAs who conducted the audit —Chen, Fu-Jen and Lee, Feng-Hui — and no problems were found. The results of their audit were reported on March 7, 2025 to the 2nd meeting of the 8th Board of Directors.

Matters Evaluated	Implementation Status		
	Y	N	Summary Description
3. Does the Bank have an adequate number of corporate governance personnel with appropriate qualifications and appoint a chief corporate governance officer as the most senior officer to be in charge of corporate governance affairs?	V		<p>1. The Bank assigns appropriate corporate governance personnel to all units in charge of bank business, and moreover has appointed a chief corporate governance officer since May 10, 2019. The chief corporate governance officer is Lan, Yu-Chin, who serves concurrently in this position along with her role as Vice President & Deputy Secretary General of Secretariat, Board of Directors.</p> <p>2. Corporate governance affairs include the following: Handling matters related to holding meetings of the Board of Directors and shareholders in accordance with the law; producing minutes of meetings of the Board of Directors and shareholders; assisting directors and members of the Audit Committee with taking office, continued professional development, legal compliance, and provision of information needed for undertaking bank business; and other matters determined by the corporate charter or contracts.</p>
4. Has the Bank established a communication channel with interested parties? Does it provide a designated section for stakeholders on the company website, and respond appropriately when stakeholders raise concerns about important issues relating to corporate social responsibility?	V		<p>1. The Bank maintains a mailbox for complaints and suggestions on its website, as well as a customer service telephone hotline, providing materially interested persons with a diversity of communication channels. Its internal website also contains a Chairperson's Mailbox, President's Interchange, and employees' discussion area as channels for employee suggestions.</p> <p>2. The BOT website has special areas for corporate governance and sustainable development, provides contact information for the Bank's spokesperson and a contact window for stakeholders, and discloses the BOT Sustainability Report; the Bank responds appropriately to relevant issues raised.</p>
5. Information Disclosure			
(1) Has a corporate website been established to disclose information regarding the Bank's financial, business, and corporate governance status?	V		(1) The Bank's website (https://www.bot.com.tw) regularly discloses information on finance, business, and corporate governance.
(2) Has the Bank established other information disclosure channels?	V		(2) An English version of the Bank's website provides information on bank finances, business, and governance on a real-time basis, and the Bank has designated a specialized unit to handle the collection and disclosure of information that is required by regulations to be reported or announced. The Bank has also adopted the "Bank of Taiwan News Issuance and News Liaison Guidelines," and has designated a spokesperson for handling all external information disclosure.
(3) Does the Bank, acting within the prescribed period of time after the end of each fiscal year, comply with the applicable provisions of the Banking Act and the Securities and Exchange Act by announcing and filing an annual financial report? And does it publish and report its financial reports for the first, second and third quarters as well as its operating status for each month before the specified deadline?	V		(3) As a publicly held bank, BOT announces and files its financial reports in accordance with the provisions of the "Regulations Governing the Applicable Scope of Special Circumstances for the Public Announcement and Filing of Financial Reports and Operational Status Reports by Public Companies."
6. Does the Bank have other important information that would contribute to a better understanding of the Bank's corporate governance operations (e.g., including but not limited to employee rights, employee wellness, investor relations, rights of stakeholders, Directors' and Supervisors' training records, the implementation of risk management policies and risk evaluation measures, the implementation of customer relations policies, purchasing liability insurance for Directors and Supervisors, and donations to political parties, stakeholders, and charity organizations)?	V		<p>1. Employee rights, employee well-being: The Bank is a government-run financial enterprise, and handles employee rights in accordance with the Labor Standards Act and relevant regulations of the Competent Authority. There are systems in place and they are implemented for such matters as employee transfers, assessments, benefits, and retirement care.</p> <p>2. Investor relations, stakeholder interests: (1) Taiwan Financial Holding Co., Ltd. (100% owned by the Ministry of Finance) is BOT's sole shareholder. BOT periodically provides shareholders with its latest financial information, reports its business performance, and maintains open channels of communication.</p>

Matters Evaluated	Implementation Status	
	Y	N
		<p>(2) The BOT Department of Compliance accepts whistleblower complaints and acts as the staff unit for the Whistleblower Complaint Review Committee. The Bank has a whistleblowing mailbox, a whistleblowing hotline, a whistleblowing fax number, and a whistleblowing email address, and has established a whistleblower protection system that ensures the confidentiality of whistleblower identity and complaint content, protects whistleblowers' employment rights, and provides for recusal by persons with conflicts of interest.</p> <p>(3) The Bank's corporate charter and its rules for discussion of affairs at meetings of the Board of Directors both require directors who are parties of material interest to a proposal to recuse themselves from discussion or voting if this status could be harmful to the interests of the company.</p> <p>(4) BOT's systems for the prevention of unethical behavior, and measures for their implementation, include the following:</p> <ol style="list-style-type: none"> For business activities within its business scope which are at a higher risk of involving unethical conduct, BOT adopts preventive measures. BOT provides information disclosure channels to prevent conflicts of interest. BOT carries out campaigns to raise employee's awareness of legal compliance issues. BOT abides by "Ethics Guidelines for Civil Servants" and properly implement registration procedures. BOT actively encourages and recommends employees to enter in contests for the selection of "models of integrity" by Ministry of Finance. BOT conducts property declarations by public servants, and improves the mechanism for their substantive review. <p>3. Advanced study by directors and supervisors: The Bank provides information about advanced study courses on specialized legal, financial, accounting, and corporate sustainability knowledge related to corporate governance to directors at irregular times, and arranges for their participation in a variety of courses.</p> <p>4. Risk management policies and risk evaluation standards:</p> <ol style="list-style-type: none"> The Bank has established a Risk Management Committee, set out risk policies and conducted various types of risk monitoring. The Bank has also set up an independent dedicated risk control unit, and carries out matters such as risk identification and assessment, and submits regular reports on the status of implementation to the Risk Management Committee. The Bank has worked out a risk management policy, as well as standards and regulations including regulations governing the establishment of a Risk Management Committee, internal criteria for capital adequacy management, criteria for credit risk management, criteria for market risk management, criteria for operational risk management, criteria for national risk quota management, criteria for liquidity risk management, regulations for the disclosure of risk management information, and regulations governing risk evaluation and management for anti-money laundering and countering the financing of terrorism.

Matters Evaluated	Implementation Status		
	Y	N	Summary Description
			<p>5. The implementation of customer relations policies:</p> <p>(1) To improve service quality, the BOT Customer Service Center remains in operation round-the-clock and 365 days a year. Communicating with customers online, the Center quickly responds to questions and solves problems.</p> <p>(2) In order to establish a complaints handling process that features consistency, objectivity, and standardization, the Bank in 2023 adopted the ISO 10002:2018 Guidelines for complaints handling in organizations and obtained BSI certification, and has continued to undergo annual audits of its Guidelines compliance.</p> <p>(3) To better implement the Fair Treatment of Customers (FTC) Principles, the Bank holds quarterly meetings of the BOT Task Force for Fair Treatment of Consumers, the Department of Compliance acts as the staff unit, the members of which are the supervisors of the Department of Domestic Operations, the Department of Wealth Management, the Department of Compliance, and 19 other head office units. The Task Force members report on the FTC performance of their respective units. Matters addressed at the Task Force meetings include the adoption of internal rules, the adoption of measures or systems designed to achieve innovation or improvements, and the conduct of awareness and training programs. The Department of Compliance also provides meeting minutes to the Board of Directors to assist the Board in its efforts to provide substantive guidance.</p> <p>(4) When carrying out corporate credit operations, BOT has to consider whether borrowers properly discharge their obligations in such areas as environmental protection, ethical business practices, and social responsibility, and for each credit transaction must fill out the "Checklist for ESG Performance by Bank of Taiwan Corporate Credit Customer" (in the case of domestic companies) or the "Checklist for Performance by Bank of Taiwan Corporate Credit Customer in Fulfilling its Corporate Social Responsibilities" (in the case of offshore companies). Also, to enhance management of high climate risks, if a corporate credit customer has been identified by the Bank as a public company in an industry that poses high climate transition risks, the Bank is required to additionally conduct extra due diligence procedures to serve as reference for credit management.</p> <p>(5) On 6 May 2022 BOT signed on to the Equator Principles and joined the Equator Principles Association, and in order to assess the environmental and social risks associated with loans to be made in line with the Equator Principles, beginning from 28 September 2022, loans have been examined individually and then re-checked by a dedicated unit to ensure that BOT properly carries out its authentication and management of Equator Principles loans.</p>

Matters Evaluated	Implementation Status		
	Y	N	Summary Description
			<p>(6) To align with international development trends and to support the UN Sustainable Development Goals (SDGs), the Bank uses its core businesses to exercise its influence as a financial institution. On 7 July 2023 the Board of Directors approved the "Bank of Taiwan Sustainable Credit Policy," which requires that when the Bank handles credit business it must take sustainability issues into consideration, and must establish an ESG risk assessment and management mechanism. The Policy expressly prohibits the Bank from extending credit to firms engaged in gambling, pornography, or other highly controversial lines of business, from "extending new financing to any mining company that engages exclusively in the mining of coal," and from "extending project financing to fund the construction of coal-burning power plants." On 10 January 2025 the Board of Directors approved the "Bank of Taiwan Regulations Governing Lending to Industrial Enterprises That Burn Coal or Unconventional Oil & Gas," which set out a timeline for gradual reduction of lending to industrial enterprises that burn coal or unconventional oil and gas, so as to support renewable energy, energy conservation, energy storage, and other sectors or economic activities that are compatible with a sustainable future.</p> <p>(7) From June through December of 2025 the Bank held 10 sessions of the "Bank of Taiwan All-Around-the-Island Wealth Management Fairs," where bank branches with especially effective wealth management services invited blue-chip customers to take part. The events provided opportunities for the Bank to show its appreciation to customers for their support, and to further build up customer relations.</p> <p>6. Arrangement by BOT of liability insurance for directors and supervisors: The Bank does not currently purchase liability insurance policies for its directors; also, the Bank has an Audit Committee rather than supervisors.</p> <p>7. Donations to political parties, interested parties, and public interest groups: (1) The Bank has not made any donations to political parties or interested parties. (2) Donations by the Bank to public interest groups: To help persons affected by the torrential rains of July 28 2025, the Bank took part in a donation campaign of government-invested enterprises under the Ministry of Finance, and also donated to the Taiwan Foundation for Disaster Relief. In addition, to assist and care for underprivileged groups as well as the elderly and children, the Bank donated to the Xinyi Children's Home of Yunlin County, the St. Teresa Children Center, and the Julin Nursing Private Institution In Yilan.</p>

4. Information on Members of the Remuneration Committee and Nominations Committee, and Their Operations

The Bank has not established a remuneration committee or a nominations committee.

5. Sustainable Development Efforts and Deviations from "Sustainable Development Best Practice Principles for TWSE/GTSM Listed Companies"

Focal points	Implementation Status		
	Y	N	Summary Description
1. Has the Bank established a governance framework for promotion of sustainable development? Has it established a unit that is tasked (whether exclusively or otherwise) with promoting sustainable development? Are sustainability matters handled by a member of senior management who acts on the authority and under the oversight of the Board of Directors?	V		<p>1. To achieve sustainable development goals and strengthen sustainability governance, in 2020 the Bank established a Committee for Corporate Sustainability, which was chaired by the BOT Chairperson. This committee was upgraded to the status of a function-specific committee under the Board of Directors in 2024, which is chaired by the BOT Chairperson, with its other members comprising three Independent Directors and the BOT President. It meets once each quarter, works to get sustainability initiative concepts incorporated into business strategies, deliberates on sustainability-related implementation programs, oversees and inspects the implementation outcomes, reports annual implementation programs and the outcomes to the Board of Directors, and strengthens the Bank's sustainability by means of top-down governance.</p> <p>2. The Committee has a number of executive subcommittees established under it, such as those for responsible finance, environmental sustainability, social engagement, corporate governance, care of employees, and customer rights. The BOT President serves as the general head of these subcommittees, while the BOT Vice President in charge of the Department of Planning serves as the Chief Sustainability Officer (CSO) and coordinates the implementation of sustainability-related operations. Each executive subcommittee, with respect to proposals that fall within its area of responsibility or are specifically assigned to it by the Committee, prepares an implementation plan and tracks the progress of implementation in order to achieve policy goals.</p> <p>3. The Committee convened four times in 2025 and focused on a number of sustainability issues. Key issues addressed included the following: adoption of a 2025 Sustainability Strategy Map as well as targets and indicators for the following year; amendment of the Bank's "Sustainable Investment Policy" and adoption of a set of draft "Regulations Governing Investment in Industrial Enterprises That Burn Coal or Unconventional Oil & Gas"; a timetable for the installation of solar photovoltaic equipment on the rooftops of self-owned bank properties, and the expected benefits; continued conduct of green and sustainable fixed deposit schemes; the impact of decarbonization of financial assets on the setting of Scope 3 carbon reduction targets; 2025 targets; strategic planning and action plans; the Bank's performance in implementing its 2024 GHG inventory and its carbon carbon reduction targets; the Bank's 2024 Climate and Nature-Related Financial Disclosures Report; the state of efforts to obtain ISO 14068-1 carbon neutral assurance for the contactless credit card launched by the Bank in 2024; positive results achieved through incorporation of ESG strategies into managerial decisions; status of implementation of ethical corporate management in 2025; the Bank's 2025 engagement report on financing.</p>

Focal points	Implementation Status		
	Y	N	Summary Description
			<p>4. The Bank's sustainability strategy map has identified "creation of a sustainable Bank of Taiwan" as the foundation for the Group's sustainable business operations, and zeroes in on the three key strategic focal points of "being a bank for all people," "being a tower of strength for Taiwan," and "being a driving force for sustainability." The Committee's six executive subcommittees, acting in line with these focal points, address strategic aspects as well as short-, medium-, and long-term goals. These metrics are used to track indicators, review them on a rolling basis, continue optimizing sustainability strategies, and gradually achieve the Bank's vision for sustainable finance.</p> <p>5. In addition to reporting each year to the Board of Directors or the Board of Managing Directors on accomplishments achieved through pursuit of sustainable development, the Bank also continues to incorporate Corporate Social Responsibility (CSR) and sustainability concepts into BOT's corporate culture and its business strategies in order to create a valuable business that yields an "everyone wins" situation for customers, the Bank, employees, and society, and to build a society with prosperity for all.</p>
2. Does the Bank conduct risk assessments and risk management policies or strategies related to environmental, social, and corporate governance issues in accordance with the materiality principle? Has it adopted related risk assessments and risk management policies or strategies?	V		<p>1. The Bank is a subsidiary of Taiwan Financial Holding Co., Ltd., and its material topics are decided by its parent company using the four core principles of "inclusivity, materiality, responsiveness, and impact" of the GRI Standards and the AA1000 AccountAbility Principles to identify material topics. On the basis of the GRI Universal Standards, economic, environmental and human rights impacts are assessed. The double materiality principle of the European Sustainability Reporting Standards (ESRS) are incorporated in order to calibrate the direction of sustainability strategy, which is disclosed in the Taiwan Financial Holdings 2024 Sustainability Report.</p> <p>2. Out of concern for climate change issues, and to improve its mechanisms for managing climate change risks, the BOT Board of Directors on 4 November 2022 passed the "Bank of Taiwan Rules for Climate Change Risk Management." These Rules are intended to further improve the Bank's climate change risk management framework. The Bank's Board of Directors is responsible for overseeing and reviewing climate risk-related policies, while the Committee for Corporate Sustainability and the Risk Management Committee manage the risks and opportunities associated with climate change.</p>
3. Environmental Issue (1) Has the Bank established an appropriate environmental management system that is suited to the characteristics of the banking industry?	V		<p>(1) The Bank has adopted a set of bank property sanitation rules, and has entered into a sanitation services agreement that provides for such services as resource sorting and recycling, refuse reduction, and waste disposal; planter maintenance and regularly scheduled tree and bush pruning, pest and rodent removal; and occasional washing of building walls and other environmental beautification work. In line with the Bank's sustainability policy, and in support of environmental sustainability, BOT on 18 August 2024 obtained ISO 14001 certification of its environmental management system, and on 17 June 2025 passed a re-examination to keep its certification valid.</p>

Focal points	Implementation Status		
	Y	N	Summary Description
(2) Does the Bank make efforts to enhance the efficiency of energy utilization, and use recyclable materials with a low environmental burden?	V		<p>(2) a. Acting on the basis of a letter from Taiwan's Ministry of Finance (dated 6 January 2025, Ref: Letter No. Tai-Cai-Mi-Zi 11400500720), the Bank notifies the various relevant units to conduct green purchasing operations in accordance with requirements, implement the applicable provisions of the "Government Procurement Act," and the "Resource Recycling Act" in order to increase the benefits generated through green procurements, and a specially tasked employee carries out ongoing and follow-up checks of procurements. In 2025, the Bank conducted green purchasing for 99.22% of designated items, surpassing the year's target figure of 95%, so that the evaluation grade was "outstanding."</p> <p>b. Acting in accordance with the government's General Plan for National Energy Conservation, the Bank has replaced old lighting fixtures, air conditioning and cooling equipment, elevators, and other energy-inefficient equipment. The Bank also improved its power use management, and at meetings of the task force for energy conservation and carbon reduction it reviewed the success of its energy conservation measures.</p>
(3) Does the Bank evaluate the impact of climate change upon its current and future potential risks and opportunities? Has it adopted related response measures?	V		<p>(3) a. In response to climate change, and to align with international sustainability initiatives, the Bank has signed on to the Financial Stability Board's "Recommendations of the Task Force on Climate-related Financial Disclosures" (TCFD Recommendations), thus declaring the Bank's firm intention to align with international standards and implement sustainable business practices and help reach the goal of mitigating global warming.</p> <p>b. Acting on the basis of the Taiwan Financial Supervisory Commission's "Guidelines for Domestic Banks' Climate Risk Financial Disclosure," the Bank adopted the "Bank of Taiwan Rules for Climate Change Risk Management" to improve its climate risk management mechanisms.</p> <p>c. Acting in line with the TCFD Recommendations, the Bank continues to carry out risk recognition and risk impact assessment exercises with respect to physical risks and transition risks, and once each quarter the results of a climate change risk assessment and the related response measures are addressed in the Bank's risk monitoring reports, and are reported to the Risk Management Committee and the Board of Directors.</p> <p>d. To assess the impact of climate change upon enterprises, the Bank incorporates ESG disclosures into its credit reports. The Bank also provides enhanced explanations of its strategy for dealing with credit customers in an industry that poses high climate transition risks, so as to implement the government's net-zero emissions policy, and to enhance climate risk management, and drive companies toward sustainable transition, thereby improving credit assessments and gaining a clear understanding of credit risks.</p>

Focal points	Implementation Status											
	Y	N	Summary Description									
(4) Does the Bank compile statistics on greenhouse gas emissions, water consumption, and total weight of waste over the past two years? Has it adopted policies on reduction of greenhouse gas emissions, reduction of water consumption, and management of other types of waste?	Y		<p>(4) a. Greenhouse gas emissions:</p> <table border="1"> <thead> <tr> <th>Type of energy source</th> <th>2024</th> <th>2025</th> </tr> </thead> <tbody> <tr> <td>Scope 1 (tCO₂e)</td> <td>5,382.42</td> <td>6,227.10</td> </tr> <tr> <td>Scope 2 (tCO₂e)</td> <td>16,640.65</td> <td>13,989.31</td> </tr> </tbody> </table> <p>Note:1. The Bank inventoried its 2024 GHG emissions at all business locations (including overseas units), and completed an inventory and third-party verification in April 2025. The Taiwan Electric Research & Testing Center issued a GHG verification opinion for Scope 1 and Scope 2 emissions based on the ISO 14064-1:2018 standard and the CNS 14064-1:2021 standard providing reasonable assurance that the Bank's disclosed GHG emissions had been verified.</p> <p>2. 2025 data not yet verified: The Bank inventoried its 2025 GHG emissions at all business locations (including overseas units), and is scheduled to complete a verification by end-April 2026. Comprehensive verification data will be disclosed on the Market Observation Post System (MOPS) website.</p> <p>b. Water consumption: The Bank used 336.69 million liters of water in 2024. According to preliminary figures, the Bank used 294.82 million liters of water in 2025. Audited 2025 water usage figures will be disclosed in the Taiwan Financial Holdings Sustainability Report or in the following year's BOT Annual Report.</p> <p>c. Total weight of waste: Ordinary waste generated at the Bank's headquarters building is hauled away by a contracted waste handling firm. Total waste amounted to roughly 106.1 tonnes in both 2024 and 2025. Total waste in 2023 (the baseline year for waste reduction amounts) was roughly 106.3 tonnes, so total combined waste for the years 2024 and 2025 was down by 0.19% from 2023.</p> <p>d. To coordinate with the Executive Yuan's "Program for Improved Energy Use Efficiency at Government Agencies and Schools," the Bank seeks to meet a 2026 overall energy use efficiency target that is 3% better than in 2023. The Executive Yuan on 6 November 2025 approved an evaluation report on the state of the Bank's efforts in 2024 to improve energy use efficiency. The Bank achieved an energy efficiency excellence indicator of 12.95%, and was selected as No. 2 in Group D (which included 30 second-level agencies and government-owned enterprise head offices under the Executive Yuan). The Bank will continue to promote carbon-reduction programs in order to fulfill its corporate social responsibilities.</p>	Type of energy source	2024	2025	Scope 1 (tCO ₂ e)	5,382.42	6,227.10	Scope 2 (tCO ₂ e)	16,640.65	13,989.31
Type of energy source	2024	2025										
Scope 1 (tCO ₂ e)	5,382.42	6,227.10										
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Focal points	Implementation Status		
	Y	N	Summary Description
4. Community Issue			
(1) Has the Bank adopted policies and procedures in accordance with applicable legislation and international human rights conventions?	Y		(1) In addition to complying with the "Taiwan Financial Holding Co. Human Rights Policy," the Bank also manages employee working conditions, compensation, bonuses, retirement matters, bereavement and disability benefits, severance pay, insurance, and other such matters in accordance with the "Labor Standards Act" and other legislation governing civil servants. In addition, the Bank has entered into a collective bargaining agreement with the Bank of Taiwan Enterprise Union, thus ensuring that the interests of employees will be fully safeguarded.
(2) Has the Bank adopted and implemented reasonable employee benefit measures (including salary and compensation, leave, and other benefits)? Does it appropriately reflect operating performance or results in employees' salary and compensation?	Y		(2) The rights and interests of the Bank's employees are handled in accordance with the provisions of the Labor Standards Act, other labor legislation, and regulations issued by the competent authorities. There are good systems in place for dealing with such matters as employee transfers, assessments, benefits, and retirement care. The Bank's employee salaries are handled in accordance with the "Directions for Management of Personnel Expenditures and Salaries at Enterprises and Institutes Run by the Ministry of Finance" and the "Rules Governing Salary Adjustments for Employees of Government-Owned Banks Under the Ministry of Finance." In addition, the Bank has adopted rules governing the issuance of performance bonuses, which ensure that operating results will be appropriately reflected in employees' salary and compensation.
(3) Does the Bank provide a safe and healthy working environment for its employees, and offer them regular safety and health education?	Y		(3) a. The Bank, acting in accordance with the provisions of the "Occupational Safety and Health Act," has adopted an "Occupational Safety and Health Management Program and Self-Inspection Program" and the "BOT Best Practice Principles for Occupational Safety and Health," has appointed occupational safety and health administrators and first-aid staff in its various units, and provides occupational health and safety education and training to both newly hired and existing personnel to ensure the safety and health of all employees. Also, to coordinate with the Bank's sustainability policies and enhance its safety and health management system, BOT on 2 June 2025 obtained ISO 45001 certification for its management system for occupational health and safety. b. In 2025, there were 14 occupational accidents resulting in disablement at the Bank involving 14 employees, or 0.17% of the Bank's 8,433 total employees. In addition to conducting on-the-job training and awareness-raising campaigns to prevent the occurrence of occupational accidents, nurses from the health clinic also do follow-up checks on people who have had occupational accidents, and provide them with related counseling. c. No fires occurred at any buildings belonging to the Bank in 2025. However, in order to minimize losses in the event a fire should occur, all the Bank's buildings are all covered by fire insurance, and the Bank has continued to increase safety patrols to ensure the safety of personnel and property.

Focal points	Implementation Status		
	Y	N	Summary Description
(4) Has the Bank established a career skills development program for its employees?	V		(4) The Bank adopts an employee training program each year, which includes courses and lectures focusing on various professional and managerial topics. In addition, the Bank also dispatches employees to attend external professional trainings. In 2025, the Bank conducted 227 in-house training programs for a total of 21,887 participants, and sent 2,733 participants to outside training programs.
(5) In its marketing and labeling of products and services, does the Bank comply with applicable legislation and international standards regarding customer health, safety, and privacy? Has the Bank adopted policies regarding the protection of consumer or clients' interests? Has it established complaint procedures?	V		(5) a. To regulate its advertising, business solicitation, and sales promotion activities, and to safeguard the interests of financial consumers, the Bank has adopted a set of "Management Instructions for Engaging in Advertising, Business Solicitation, and Sales Promotion Activities" on the basis of the "Regulations Governing the Advertising, Solicitation, and Sales Promotion Activities of Financial Services Enterprises." b. The Bank has adopted "Policies and Strategies Regarding the Principles for Fair Treatment of Consumers," and has adopted strategies and internal rules based on the specific characteristics of different lines of business and products, and checks to see whether it has acted in accordance with the "Standard Procedures to be Conducted Prior to the Launch of a New Product, Service, or Line of Business." These measures have increased customer confidence in the Bank. c. The Bank has adopted the "Operational Guidelines for the Handling of Customer Complaints and Disputes," to ensure proper handling of disputes between financial consumers and the Bank in connection with products or services. d. In order to safeguard the right of customers to conduct derivatives transactions with the Bank, BOT has adopted a set of "Guidelines for Protection of the Interests of Financial Derivatives Customers." Matters pertaining to protection of the interests of customers are handled in accordance with these Guidelines. e. To safeguard customer rights and interests, the Bank has adopted a set of "Guidelines for the Handling of Wealth Management Customer Disputes" and a "Customer Rights Statement for Use in the Conduct of Wealth Management Business." f. The Bank has adopted a set of "Operational Guidelines Regarding Exercise by Customers of Rights Under the Personal Data Protection Act," which governs the procedures to be followed by the various BOT business units when customers exercise their rights as set out in Article 3 of the Personal Data Protection Act. g. As for complaint procedures, a customer can call the Bank's complaint hotline or information hotline, or can go directly to a service counter at a place of business and make inquiries. The Bank's website also provides a messaging function via which a customer can submit complaints, comments or suggestions.

Focal points	Implementation Status		
	Y	N	Summary Description
(6) Has the Bank adopted supplier management policies that require suppliers to comply with legal requirements governing such matters as environmental protection, occupational safety and health, and labor rights? What is the state of implementation of these policies?	V		<p>h. BOT has set up a special "Friendly Financial Services" section on its website to provide related information for the reference of website visitors. Friendly financial services currently provided by BOT include: barrier-free service environments; barrier-free ATM services; barrier-free online services; passbook-type account opening services; gold passbook account opening services; personal loan services; trust fund services; credit card services; and reduced service charges for ATM card interbank cash withdrawals. The Bank also proactively conducts or participates in a wide variety of community service activities to fulfill the Bank's corporate social responsibilities.</p> <p>(6) BOT manages its suppliers in accordance with standard form procurement contracts issued by the Public Construction Commission. The Bank's procurement contracts expressly provide that "if the supplier violates legal requirements governing environmental protection or occupational health and safety," BOT has the right to terminate or rescind the contract. The procurement contracts also include "protection of labor rights" provisions that require suppliers to perform their duty to safeguard labor rights in accordance with contractual stipulations.</p>
5. Does the Bank follow internationally recognized standards or guidelines when preparing and publishing reports (such as its corporate sustainability report) that disclose non-financial information of the company? Does the Bank obtain a third-party verification institution's confirmation or guarantee for such reports?	V		<p>1. The Bank's sustainability-related information is disclosed in integrated form by the Bank's parent company in the Taiwan Financial Holdings Sustainability Report.</p> <p>2. The Taiwan Financial Holdings 2024 Sustainability Report was prepared in accordance with the Global Reporting Initiative's GRI Standards as well as the Sustainability Accounting Standards Board (SASB) Standards, and Taiwan Financial Holdings also retained the BSI Group Singapore Pte Ltd. Taiwan Branch to provide an assurance report in accordance with AA1000AS v3 to verify that the group's sustainability disclosures were prepared in compliance with GRI Standards. For some of the content, the Bank retained Deloitte Taiwan to prepare a limited assurance report in accordance with the Accounting Research and Development Foundation's "Standard on Assurance Engagements 3000: Assurance Engagements Other than Audits or Reviews of Historical Financial Information." Deloitte Taiwan's assurance report and its key points are disclosed in the special disclosures section of the BOT website.</p>
6. If the Bank has compiled its own corporate sustainable development rules in accordance with the "Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies," please explain their operation and their divergences: The Bank is not a TWSE/GTSM listed company, and has not compiled its own corporate sustainable development rules. The Bank established a Committee for Corporate Sustainability in 2020 and adopted a set of "Rules Governing the Establishment of the Bank of Taiwan Committee for Corporate Sustainability." The Bank complies with the "Taiwan Financial Holding Company Sustainable Finance Policy" and together with the other members of the corporate group does its part to implement the group's sustainable business principles and directions.			
7. Other important information that would aid in understanding the operation of corporate sustainable development: The Bank's website has a special sustainable development section that discloses information on actions taken by the Bank to promote sustainable development. (Website: https://wwwap.bot.com.tw/ESG/sustainability-report.html)			

6. Climate-related information

Handling of climate-related matters

Item	State of implementation
1. Describe how the Board of Directors and management exercise oversight and governance of climate-related risks and opportunities.	1. The Bank's Board of Directors is responsible for overseeing and reviewing climate risk-related policies, while the Committee for Corporate Sustainability and the Risk Management Committee manage the risks and opportunities associated with climate change.
2. Describe how identified climate-related risks and opportunities affect the Bank's business, strategies, and finances (short-, medium-, and long-term).	2. The Bank, in the face of potential crises that might be triggered by extreme weather, has identified climate-related risks and opportunities in order to understand the potential effects and impacts of various possible risks and opportunities upon business and operations, and by effectively gaining a clear picture of response measures has reduced the financial effect of climate risks upon operations and business, and has enhanced the ability to gain a clear picture of climate-related opportunities.
3. Describe the financial impacts of extreme weather events and transition actions.	3. The Bank has completed a list of climate risks, and incorporated a timeline as well as descriptions of their impacts, i.e. the Bank examined whether impacts on current business conditions and asset allocations had any effect on the Bank's financial factors (e.g. reduction of operating revenues, direct increase in costs, increase in operating costs, and decline in the value of investment properties).
4. Describe how procedures for identification, assessment, and management of climate risks are integrated into the overall risk management system.	4. The Bank has established a mechanism for identifying and reporting climate risks, has carried out risk recognition and risk impact assessment exercises with respect to physical risks and transition risks, and once each quarter the results of climate change risk assessments and the related response measures are addressed in the Bank's risk monitoring reports, and are reported to the Risk Management Committee and the Board of Directors.
5. If you use scenario analysis to assess your resilience to climate-related risks, you must explain the scenarios, parameters, hypothesis, and analytical factors you use, as well as the main financial impacts.	5. Based on the "Operating Plan for Domestic Banks' Conduct of Climate Scenario Analysis Planning Projects," a document released by the Financial Supervisory Commission (FSC), the Bank conducted a climate scenario analysis of total credit positions and banking book investments. The Operating Plan makes reference to scenario analyses released by international organizations in constructing three types of stress scenarios and parameters—orderly net-zero; a disorderly transition; and a fragmented world—and targets 2030 and 2050 as special years for measuring progress toward achievement of our climate goals. The results of scenario analysis show that through 2030 the Bank would probably suffer its severest losses under a disorderly transition scenario, with losses expected to amount to roughly 4.38% of the Bank's 2024 net value. Through 2050 the Bank would likely suffer its highest losses under a fragmented world scenario, with losses expected to amount to roughly 5.50% of the Bank's 2024 net value. For more detailed information, please see the Bank's 2024 Climate and Nature-Related Financial Disclosures Report. (Scenario analysis methodologies use assumptions. Related parameters are set on the basis of numbers obtained under different risk scenarios, and the time periods being analyzed are relatively long, which means there is relatively great uncertainty regarding expected losses. The calculation results do not represent a certain course of future events. In using and interpreting the analytical results, one must be aware of their limitations.)
6. If you have a transition plan in place for managing climate-related risks, please describe the plan's content as well as the metrics and targets used for identifying and managing physical risks and transition risks.	6. In order to manage climate-related risks, the Bank has adopted limits for investments in and financing of enterprises in industries that pose high climate transition risks, to be used for management of short-, mid-, and long-term goals, and those limits have been included among indicators and goals of the Bank's sustainability strategy map.

Item	State of implementation
7. If you use internal carbon pricing as a planning tool, you must describe the pricing basis.	7. With regard to the pricing basis of internal carbon pricing, Taiwan Financial Holdings (TFH) held its second meeting of chief sustainability officers (CSOs) on 4 September 2024. TFH unified its internal carbon pricing, relying primarily on figures arrived at by using internal Group carbon reduction measures, and by replacing old, energy-inefficient equipment. The Group's resulting preliminary carbon price came to NTD 3,664 / tCO ₂ e. This figure is reviewed and adjusted as necessary.
8. If you have set climate-related targets, you must describe the GHG activities and emissions scopes covered, the timeframes, and the annual progress toward target attainment. If you use carbon offsets or renewable energy certificates (RECs) to achieve related targets, you must specify the source and quantity of the carbon offsets' carbon credits, or the quantity of the RECs.	8. (1) Making reference to the methods of the Science Based Targets initiative (SBTi), the Bank in 2024 set goals for reduction of GHG emissions (Scope 1 and 2) from own operations. Taking 2023 as the base year, it sets a goal of reducing emissions by 6% each year beginning from 2024, eventually reaching a goal of reducing 2030 emissions by 42% from the 2023 level. (2) The Bank continued to purchase renewable energy in 2025, and obtained a total of 8,114 renewable energy certificates.
9. Greenhouse gas inventory and assurance information	9. Please see 1-1 and 1-2.

1-1 GHG inventories and assurance engagements in the past two years

1-1-1 GHG inventory information

Year	GHG emissions (tCO ₂ e), emission intensity ratio (tCO ₂ e/NTD million), and data coverage over the past two years
2024	In 2025, the Bank inventoried its 2024 GHG emissions at all business locations (including overseas units). On 25 April 2025 the Bank completed third-party verification and obtained a GHG verification opinion from the Taiwan Electric Research & Testing Center. Total GHG emissions (by market) came to 32,050.146 tCO ₂ e. Scope 1 and 2 combined emissions intensity was 0.36 tCO ₂ e / NTD million, while Scope 1, 2, and 3 combined emissions intensity was 0.5239 tCO ₂ e / NTD million. These figures are further broken down as follows: Scope 1: Direct GHG emissions -- 5,382.4209 tCO ₂ e Scope 2: Indirect GHG emissions from imported energy -- 16,640.6507 tCO ₂ e Scope 3: Other indirect GHG emissions -- 10,027.0747 tCO ₂ e
2025 (2025 GHG emissions data are not yet verified, but should be verified by end-April 2026.)	In 2026, the Bank inventoried its 2025 GHG emissions at all business locations (including overseas units). Total GHG emissions (by market) came to 29,463.2868 tCO ₂ e. Scope 1 and 2 combined emissions intensity was 0.3297 tCO ₂ e / NTD million, while Scope 1, 2, and 3 combined emissions intensity was 0.4805 tCO ₂ e / NTD million. These figures are further broken down as follows: Scope 1: Direct GHG emissions -- 6,227.1007 tCO ₂ e Scope 2: Indirect GHG emissions from imported energy -- 13,989.3148 tCO ₂ e Scope 3: Other indirect GHG emissions -- 9,246.8713 tCO ₂ e

Additional notes:

- The Market Observation Post System (MOPS) website is the source of the operating revenue data needed for the formula used to calculate GHG intensity.
 - 2024 GHG emissions intensity was calculated on the basis of the NTD 61,178 million net income (audited figure) set out in the aforementioned statement.
 - 2025 GHG emissions intensity was calculated on the basis of the NTD 61,320 million net income (audited figure) set out in the aforementioned statement.
- The formulas for calculating GHG emissions density are as follows:
 - The formula for calculating 2024 Scope 1 and 2 combined GHG emissions density is as follows: 22,023.0716 tCO₂e / NTD 61,178 million ≈ 0.3600 (tCO₂e / NTD million).
 - The formula for calculating 2024 Scope 1, 2, and 3 combined GHG emissions density is as follows: 32,050.146 tCO₂e / NTD 61,178million ≈ 0.5239 (tCO₂e / NTD million).
 - 2025 data are not yet verified. Comprehensive verification data will be disclosed on Market Observation Post System (MOPS) website.
 - The formula for calculating 2025 Scope 1 and 2 combined GHG emissions density is as follows: 20,216.4155 tCO₂e / NTD 61,320 million ≈ 0.3297 (tCO₂e / NTD million).
 - The formula for calculating 2025 Scope 1, 2, and 3 combined GHG emissions density is as follows: 29,463.2868 tCO₂e / NTD 61,320 million ≈ 0.4805 (tCO₂e / NTD million).

1-1-2 GHG assurance information

Year	The description of assurance matters during the two years preceding the date of printing of the Bank's annual report shall include the scope of assurance engagements, the assurance institution(s), the assurance engagement standards, and the assurance opinions
2024	The scope of verification included all business locations (including overseas units). The verification body was the Taiwan Electric Research & Testing Center. The Bank disclosed total GHG emissions (by market) of 32,050.146 tCO ₂ e. The assurance institution issued a verification opinion (based on the ISO 14064-1:2018 and CNS 14064-1:2021 standards.) The assurance institution provided reasonable assurance on the Bank's disclosures of direct and indirect GHG emissions, and verified other indirect GHG emissions using agreed-upon procedures (AUPs).
2025	Verification of the Bank's 2025 GHG emissions inventory is scheduled for completion by end-April 2026. Comprehensive verification data will be disclosed on the Market Observation Post System (MOPS) website.

1-2 GHG emissions reduction targets, strategies, and specific action plans

GHG emissions reduction baseline year and reduction targets, strategies, and specific action plans, as well as target achievement status
<p>1. At the first 2024 Taiwan Financial Holdings (TFH) meeting of chief sustainability officers (CSOs), where the baseline year was 2023, the short-term goal for reduction of Scope 1 and 2 GHG emissions was 42% by 2030, and the long-term goal was to reach net-zero by 2050. The meeting set a goal of reducing emissions by 6% each year beginning from 2024, eventually reaching a goal of reducing 2030 emissions by 42% from the 2023 level. The reduction strategies and specific action plans are as follows:</p> <p>(1) Energy conservation: Related strategies and action plans included obtaining ISO 14001 certification of the environmental management system and ISO 50001 certification of the energy management system; continued to expand the scope of management; on the basis of service life expectations, continued to plan switching to more energy-efficient central air conditioning, split air conditioning, and window air conditioning units; on the basis of service life expectations, conducted an annual replacement of aging and energy-inefficient fleet vehicles and fleet motorcycles; again switched over to more energy-efficient lighting equipment; conducted priority procurement of products that bear an Energy Label, a Green Mark logo, a Water Efficiency Label, or a Green Building Material Label; continued to conduct energy conservation outreach activities, and adopted an internal carbon pricing implementation plan; and obtained a Green Building Mark and a Building Energy-Efficiency Label.</p> <p>(2) Energy purchases: These included direct energy purchases, wheeling of renewables, and evaluation of the purchase of renewable energy certificates.</p> <p>(3) Energy creation: This included installation of solar panels atop the roofs of self-owned bank properties.</p> <p>2. Baseline year (2023) GHG emissions (by market): Scope 1 -- 4,476.1629 tCO₂e; Scope 2 -- 18,443.5655 tCO₂e; Scope 1 and 2 combined -- 22,919.7284 tCO₂e.</p> <p>3. 2024 GHG emissions (by market) and target achievement rates: Scope 1 -- 5,382.4209 tCO₂e; Scope 2 -- 16,640.6507 tCO₂e. Combined total for Scope 1 and Scope 2 -- 22,023.0716 tCO₂e, down by 896.6568 tCO₂e (or 3.91%) from 22,919.7284 tCO₂e in the baseline comparison year of 2023. This reduction fell short of the 6% target. Scope 2 GHG reductions were down by 1,802.9148 tCO₂e from 2023. As for Scope 1 GHG emissions, these were actually up from 2023 by 906.258 tCO₂e due to a large increase in emissions of refrigerants included on a list announced by the Ministry of Environment. In the future, besides assessing whether to reduce Scope 1 emissions by making use of cooling equipment with lower global warming potential (GWP), the Bank will also continue replacing old, energy-inefficient equipment, carrying out renewable energy purchasing, and planning for the installation of solar photovoltaic equipment on the rooftops of self-owned bank properties.</p> <p>4. 2025 GHG emissions and target achievement rates: Verification of the 2025 greenhouse gas inventory report is scheduled for completion by the end of April 2026. The verified GHG emissions information will be disclosed on the Market Observation Post System (MOPS) website, and target achievement rates will be disclosed in the following year's annual report.</p>

7. Status of the Bank's Ethical Management and Deviations from "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies"

Matters Evaluated	Implementation Status		
	Y	N	Summary Description
<p>1. Establishment of Ethical Management Policies and Programs</p> <p>(1) Does the Bank have a Board-approved ethical management policy? Is an ethical management policy clearly expressed in the Bank's charter and public documents? Are its Board of Directors and top management committed to vigorous implementation of that policy?</p> <p>(2) Does the Bank have a mechanism for assessing the risk of unethical behavior? Does the Bank periodically analyze and assess business activities that pose a relatively high risk of unethical behavior? Has it adopted a program for the prevention of unethical behavior, and does the program include the preventive measures set out in Article 7, paragraph 2 of the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies"?</p> <p>(3) Has the Bank adopted a program for the prevention of unethical behavior? Does the program expressly set out operating procedures and a code of conduct, provide for punishment of unethical behavior, and establish a system for lodging complaints? Is the program being properly implemented?</p>	V		<p>(1) a. Making reference to the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies" and related laws and regulations, the Bank's Board of Directors approved the "Bank of Taiwan Ethical Best Practice Standards" (hereinafter, the "Best Practice Standards") in January 2023. In addition, to fully implement a policy of ethical management and actively prevent unethical conduct, the Bank's Board of Directors, acting in accordance with the Best Practice Standards, in May 2023 adopted the "Bank of Taiwan Handbook for Ethical Corporate Management Procedures and Practices," which set out specific provisions governing the conduct of bank personnel when handling bank business.</p> <p>b. The "Code of Ethical Conduct for Directors, Supervisors, and Executive Officers of TFH and its Subsidiaries" adopted by the Bank's parent company, Taiwan Financial Holdings (TFH), expressly sets out the types of ethical conduct that directors and senior management are required to maintain.</p> <p>(2) a. To comply with the "Principle of Ethical Management" being promoted by the FSC, the Bank has built a mechanism for assessing the risk of unethical behavior. Each year the Bank conducts an assessment of the risk of unethical behavior, analyzes and assesses the business activities that pose a risk of unethical behavior within their scope of business, and uses the assessment findings to build a corporate culture characterized by ethical management. In 2025, the Bank has completed its "Assessment Report on the Risk of Unethical Behavior" (period of assessment: 1 July 2024 to 30 June 2025), the assessment results did not exceed the threshold values and submitted it to the Audit Committee and Board of Directors in August 2025.</p> <p>b. Acting in accordance with the "Ethics Guidelines for Civil Servants" and the "Directions for the Registration of Incidents Involving Lobbying of the Ministry of Finance or its Agencies or Institutions," the Bank has set out prescribed procedures that employees must observe when they experience an incident with ethical implications—e.g. when someone approaches them with a request, seeks to influence them, gives a gift, or treats them to a meal or drinks.</p> <p>(3) a. The "Bank of Taiwan Handbook for Ethical Corporate Management Procedures and Practices" have specific provisions governing the conduct of bank personnel when handling bank business, set out procedures for handling related matters and punishing ethical infractions, and establish a system for lodging complaints.</p> <p>b. On the education and training section of its intranet, the Bank has placed teaching materials regarding the "Ethics Guidelines for Civil Servants," and the Bank uses various means (text messages, awareness activities, etc.) to occasionally remind employees of the Ethics Rules and the need to comply with them.</p>

Matters Evaluated	Implementation Status		
	Y	N	Summary Description
2. Implementation of Ethical Management			
(1) Does the Bank evaluate the ethics track record of parties with which it does business? Do the contracts that it enters into with such parties expressly set out provisions governing ethical conduct?	V		(1) The Bank conducts its purchasing operations in accordance with the provisions of the "Government Procurement Act" as well as related secondary regulations and legislative interpretations. To avoid awarding procurement contracts to unethical firms, before opening bid packages the Bank always visits the website of the Executive Yuan's Public Construction Commission to check whether bidders have been blacklisted and are therefore prohibited by law from taking part in public tenders or receiving a contract award. The Bank has also adopted penal provisions governing what to do when unethical behavior occurs.
(2) Does the Bank have a dedicated unit that reports to the Board of Directors and is responsible for promoting ethical business practices? If so, does this unit report periodically (at least once per year) to the Board of Directors on the status of its work to oversee implementation of the ethical management policy and the program for the prevention of unethical behavior?	V		(2) To achieve sound ethical corporate management, and to fully implement a policy of ethical management, the Bank's Committee for Corporate Sustainability acts as the unit in charge of matters pertaining to ethical corporate management, while the members of the work team of the unit in charge take responsibility, based on their job duties, for judging the efficacy of malfeasance prevention programs and implementing them. The work team of the unit in charge submits a batch report periodically (once per year) to the Board of Directors on its handling of matters pertaining to ethical corporate management. The report on the Bank's 2025 implementation of ethical corporate management was approved by the 8th meeting of the 8th Board of Directors on 9 January 2026.
(3) Has the Bank adopted a conflict-of-interest policy, and provided an appropriate complaint channel? Is the policy being properly implemented?	V		(3) a. The Bank's "Charter," "Audit Committee Charter," and "Rules of Procedure for Board of Directors Meeting" all set out provisions regarding director recusal. b. The "Bank of Taiwan Handbook for Ethical Corporate Management Procedures and Practices" includes provisions that prohibit conflicts of interest and sets out procedures for handling them.
(4) Has the Bank established effective accounting and internal control systems designed to achieve ethical management? Has its internal audit unit, based on the results of its assessment of the risk of unethical behavior, adopted a related audit plan? Based on such audit plan, does the Bank audit its compliance with the program for the prevention of unethical behavior, or retain a certified public accountant to carry out audits?	V		(4) a. The Bank has adopted an accounting system in accordance with legal requirements and reported it to the Ministry of Finance for forwarding to the Executive Yuan for approval. The Bank has also contracted with KPMG Certified Public Accountants to audit its 2025 financial report and its internal control systems. b. In order to establish a fully adequate internal audit system, the bank adopts an annual audit plan that complies with the "Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries" and is based on the risk assessment results generated by the Bank's risk-based internal audit system.
(5) Does the Bank periodically hold in-house or out-of-house education and training sessions that focus on business ethics?	V		(5) a. In-person courses: In order to improve employees' understanding of ethical business practices, in its Pre-Job Training Program for Newly Hired Personnel, the Bank arranged 21 classes with an ethical business focus, which attracted a total attendance of 1,304. b. Online courses: The Bank posted the "2025 (1 Hour) Course on Management of Unethical Behavior Risk." This course attracted a total online attendance of 7,333.

Matters Evaluated	Implementation Status		
	Y	N	Summary Description
<p>3. The Operation of Whistleblower System</p> <p>(1) Has the Bank established a whistleblower system that provides for whistleblower incentives? Is there a convenient channel for whistleblowers to raise their concerns? Does the Bank assign appropriate personnel who are exclusively tasked with responsibility for interfacing with the persons against whom whistleblowers lodge complaints?</p>	V		<p>(1) a. The Bank's Department of Ethics accepts whistleblower complaints in accordance with the provisions of the Executive Yuan's "Anti-Corruption Informant Rewards and Protection Regulation" and "Public Interest Whistleblower Protection Act." In addition to using its website to advise the public of its whistleblower hotline, whistleblower fax number, and email address, the Bank also assigns case officers to handle specific complaints.</p> <p>b. The Bank has adopted the "Bank of Taiwan Whistleblower Program Rules," and has established various whistleblower channels. The Bank's Department of Compliance serves as a window for accepting cases raised by whistleblowers, and assigns case officers to handle specific complaints.</p> <p>c. Article 11 of the "Bank of Taiwan Whistleblower Program Rules" provides as follows: "If a whistleblower complaint is found to have merit, the complainant will be deemed to have made a significant contribution to the Bank, and if the complainant is a Bank employee, then the matter shall be referred to the head office's Human Resources Evaluation Committee for deliberations on whether to confer an award."</p>
<p>(2) Has the Bank adopted a standard operating procedure for investigations launched in response to whistleblower complaints? For completed investigations, has the Bank prescribed required follow-up measures and a confidentiality regime?</p>	V		<p>(2) a. The Bank's Department of Ethics investigates whistleblower complaints in accordance with the "Procedures for Handling Whistleblower Complaints and Providing Whistleblower Incentives and Protections (including Confidentiality)," which are in the "Anti-Corruption Manual" issued by the Agency Against Corruption, Ministry of Justice. Documents related to whistleblower complaints are classified as confidential, and handled in accordance with the document confidentiality rules set out in the Executive Yuan Document Processing Manual. If an investigation reveals that any employee has engaged in administrative irregularities, disciplinary action shall be taken in accordance with applicable provisions, and the violator's business unit shall be instructed to take corrective action. If illegal activity has occurred, the matter shall be referred to judicial organs for investigation.</p> <p>b. The Bank has adopted a set of "Whistleblower Program Standard Operating Procedures," which set out procedures for each stage, including acceptance, investigation, and deliberation of cases raised by whistleblowers. In addition, regulations require Bank personnel to preserve confidentiality with respect to information about the identity of whistleblowers and the content of their complaints.</p>

Matters Evaluated	Implementation Status		
	Y	N	Summary Description
(3) Has the Bank adopted measures to protect whistleblowers from retaliation?	V		(3) a. If malfeasance reported by a whistleblower qualifies as a "corruption case" as defined in the "Public Interest Whistleblower Protection Act," then the agency receiving the disclosure and the whistleblower will be entitled to the whistleblower protections provided for under the "Public Interest Whistleblower Protection Act." b. Article 13 of the BOT "Whistleblower Program Rules" provides that the Bank shall not, on account of a whistleblower case, fire or demote a whistleblower, reduce his/her pay, harm the interests to which he/she is entitled by law, contract, or custom, or take any action that is otherwise prejudicial to the whistleblower.
4. Strengthening of Information Disclosure Does the Bank disclose the content of its ethical best practice standards, and the state of their implementation, on its website and the Market Observation Post System (MOPS) website?	V		The Bank has adopted "Ethical Corporate Management Best Practice Principles" and "Ethical Corporate Management Procedures and Practices," and posted them to its website. Also, acting in compliance with the "Regulations Governing Information to be Published in the Annual Reports of Banks" the Bank uses its annual reports to disclose its ethical best practice standards and the state of their implementation, and posts its annual reports on its website and the Market Observation Post System (MOPS) website.
5. Please describe any differences in operations and rules of ethical management regulations that the Bank has established in accordance with the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies": The Bank is not a TWSE/GTSM listed company, but it has adopted the "Bank of Taiwan Ethical Best Practice Standards" with reference to the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies."			
6. Other important information that would aid in understanding the Bank's ethical management operations (such as the Bank's review and revision of ethical management regulations): To comply with the "Principle of Ethical Management" being promoted by Financial Supervisory Commission, to create a business environment that is conducive to sustainable development, and to establish a risk-based risk assessment mechanism, the Bank has adopted the "Bank of Taiwan Rules for Assessing the Risk of Unethical Behavior" in order to periodically analyze and assess business activities within the scope of its business that pose the risk of unethical behavior.			

8. Internal Control System

(1) Internal Control Statement

Please refer to pages 52 and 53 of the Chinese annual report.

(2) Independent Auditors' Report

Please refer to page 54 of the Chinese annual report.

III. Number of Shares in the Same Reinvested Enterprises Held by the Bank and Its Directors, Supervisors, President, Senior Executive Vice Presidents, Heads of Departments and Branches, and Enterprises Controlled Directly or Indirectly by the Bank, and Ratios of Consolidated Shareholding

Consolidated Shareholding Ratios

Dec. 31, 2025

Unit: Share; %

Reinvested Enterprise (Note)	Investment by the Bank		Investment by Directors, Supervisors, President, Senior Executive Vice Presidents, Heads of Departments and Branches, and Enterprises Directly or Indirectly Controlled by the Bank		Consolidated Investment	
	No. of Shares	Ratio of Shareholding	No. of Shares	Ratio of Shareholding	No. of Shares	Ratio of Shareholding
First Financial Holding Co., Ltd.	1,071,965,322	7.45	157,168	0.00	1,072,122,490	7.45
Taiwan Business Bank	1,575,653,636	16.21	152,622	0.00	1,575,806,258	16.21
Cathay Financial Holding Co., Ltd.	71,069,018	0.44	31,064,389	0.19	102,133,407	0.63
Mega Financial Holding Co., Ltd.	389,212,589	2.62	68,913	0.00	389,281,502	2.62
Taiwan Fire & Marine Insurance Co., Ltd.	45,225,794	17.84	0	0.00	45,225,794	17.84
KGI Financial Holding Co., Ltd.	289,810,539	1.56	229,247	0.00	290,039,786	1.56
Yuanta Financial Holding Co., Ltd.	307,310,906	2.31	7,563,880	0.06	314,874,786	2.37
CTBC Financial Holding Co., Ltd.	332,471,426	1.65	83,177,327	0.41	415,648,753	2.06
Taiwan Sugar Corporation	20,074,211	0.36	0	0.00	20,074,211	0.36
Taiwan Power Company	865,191,972	1.49	0	0.00	865,191,972	1.49
Taiwan Stock Exchange Corporation	173,395,589	10.01	0	0.00	173,395,589	10.01
China Trade & Development Corp.	1,250,110	1.91	0	0.00	1,250,110	1.91
China Daily News	62,882	0.14	0	0.00	62,882	0.14
Central Motion Picture Corporation	15,869,677	14.39	0	0.00	15,869,677	14.39
United Taiwan Bank S.A.	146,250	4.99	0	0.00	146,250	4.99
Taipei Forex Inc.	1,400,000	7.06	0	0.00	1,400,000	7.06
Taiwan Futures Exchange Corporation	34,996,420	4.85	0	0.00	34,996,420	4.85
Taiwan Asset Management Corporation	60,000,000	5.68	0	0.00	60,000,000	5.68
BankPro E-Service Technology Co., Ltd.	600,000	3.33	0	0.00	600,000	3.33
Taiwan Financial Asset Service Corporation	10,000,000	5.88	0	0.00	10,000,000	5.88
Financial Information Service Co., Ltd.	21,655,869	2.90	0	0.00	21,655,869	2.90
Financial eSolution Co., Ltd.	1,268,688	5.77	0	0.00	1,268,688	5.77
Sunny Asset Management Corporation	15,531	0.26	0	0.00	15,531	0.26
International Property & Finance Co., Ltd.	14,658	0.92	0	0.00	14,658	0.92
Taiwan Mobile Payment Co., Ltd.	1,200,000	2.00	0	0.00	1,200,000	2.00
Taiwania Capital Management Corporation	1,000,000	0.40	0	0.00	1,000,000	0.40
Hua Nan Financial Holdings Co., Ltd.	2,954,745,814	21.23	534,917,172	3.84	3,489,662,986	25.07
Tang Eng Iron Works Co., Ltd.	74,802,414	21.37	0	0.00	74,802,414	21.37
Taiyi Real Estate Management Co., Ltd.	1,500,000	30.00	0	0.00	1,500,000	30.00

Note: Investment according to Article 74 of the Banking Act.



Capital Overview

51 I. Capital and Shares

Capital Overview

I. Capital and Shares

1. Source of Capital

Month/ Year	Par Value	Authorized Capital		Paid-in Capital		Remarks	
		Shares	Amount	Shares	Amount	Sources of Capital	Others
Jan. 2026	NT\$10	10.9 billion	NT\$109 billion	10.9 billion	NT\$109 billion	Appropriation from the National Treasury, and a capital increase of NT\$5 billion due to a merger with the Central Trust of China. A capital increase of NT\$25 billion was carried out in 2010, and another NT\$25 billion capital increase (from capital surplus) was carried out in 2014. In 2019, the Bank again carried out a capital increase of NT\$14 billion, using real estate as its capital contribution	

Note: In 2019, the Bank carried out a capital increase via private placement of NT\$42 billion worth of common shares, using real estate as its capital contribution (i.e. a land-backed capital increase). Each share was issued at a premium price of NT\$30 per share, resulting in an NT\$42 billion private placement, of which NT\$14 billion was booked to share capital and NT\$28 billion was booked to capital surplus.

Type of Stock	Authorized Capital			Remarks
	Outstanding Shares	Unissued Shares	Total Number of Shares	
Common Stock	10.9 billion (Non-outstanding and unlisted)	0	10.9 billion	

2. List of Major Shareholders

100% shares are held by Taiwan Financial Holding Co., Ltd; Shares have not been listed.

3. Dividend Policy and Implementation Status

(1) Dividend Policy

The BOT Charter stipulates that if the final annual accounts show a profit, the profit will be distributed as follows:

- A. Payment of the income tax;
- B. Make up of losses for previous years;
- C. Allocation of 30% for legal reserve;
- D. Allocation of 20~40% of the surplus, and allocation of special reserve according to the rule.

Any remaining profits will be distributed, together with undistributed profits from the previous year, in accordance with the relevant laws and regulations.

Until the legal reserve reaches the total amount of capital, the maximum distribution of profits in the form of cash may not exceed 15% of the Bank's paid-in capital.

(2) Current Distribution of Stock Dividends

In closing the annual accounts for 2025, BOT set aside provisions to legal reserve and special reserve on the basis of audited after-tax earnings plus other comprehensive income transferred inward, after which the Bank decided to distribute cash dividends totaling NT\$5.78 billion, or NT\$0.53 per share. Under Article 50 of the Audit Act, however, the final determinant of the BOT's profit is the National Audit Office. Since the Bank's 2025 final budget is still under examination by the National Audit Office, the actual amount of cash dividends distributed will be determined after the National Audit Office completes its final examination.



Operational Highlights

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Operational Highlights

I. Business Activities

1. Main Areas of Business Operations

(1) Deposits

Unit: NT\$ Billion

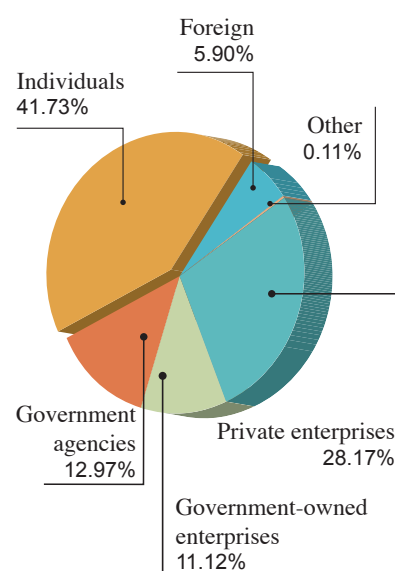
Item	End-2025		End-2024		Amount of increase (decrease)	Percent increase (decrease)
	Amount	%	Amount	%		
Demand deposits (including foreign currency deposits)	1,883.5	35.80	1,788.2	34.96	95.3	5.33
Time deposits (including foreign currency deposits)	2,948.1	56.04	2,907.0	56.83	41.1	1.41
Public treasury deposits	429.1	8.16	420.2	8.21	8.9	2.12
Total	5,260.7	100.00	5,115.4	100.00	145.3	2.84

(2) Loans

Unit: NT\$ Billion

Item	End-2025		End-2024		Amount of increase (decrease)	Percent increase (decrease)	
	Amount	%	Amount	%			
Category of borrowers	Private enterprises: Large	566.9	16.03	567.8	16.61	(0.9)	(0.16)
	Private enterprises: Small and medium	429.5	12.14	443.2	12.97	(13.7)	(3.09)
	Government-owned enterprises	393.2	11.12	390.3	11.42	2.9	0.74
	Government agencies	458.8	12.97	430.6	12.60	28.2	6.55
	Individuals	1,475.7	41.73	1,383.6	40.49	92.1	6.66
	Foreign	208.5	5.90	196.3	5.74	12.2	6.21
	Other	3.9	0.11	5.7	0.17	(1.8)	(31.58)
Term of loans	Short-term loans	660.7	18.68	683.5	20.00	(22.8)	(3.34)
	Medium-term loans	1,119.9	31.67	1,106.0	32.36	13.9	1.26
	Long-term loans	1,755.9	49.65	1,628.0	47.64	127.9	7.86
Total	3,536.5	100.00	3,417.5	100.00	119.0	3.48	

2025 Structure of Loans



Note: According to statistical data from the London Stock Exchange Group rankings of Taiwan's syndicated loan market, in 2025 BOT again held first place in the rankings for the categories of "Mandated Arranger" and "Bookrunner", so it is clear that BOT enjoys the deep trust of its customers and peer institutions, and is a leader in the syndicated loan market.

(3) Foreign Exchange and International Banking

Unit: US\$ Billion

Item \ Year	2025		2024		Amount of increase (decrease)	Percent increase (decrease)
	Amount	%	Amount	%		
Exports	2.240	0.52	2.548	0.68	(0.308)	(12.09)
Imports	6.023	1.40	6.928	1.84	(0.905)	(13.06)
Foreign exchange	423.491	98.08	366.152	97.48	57.339	15.66
Total	431.754	100.00	375.628	100.00	56.126	14.94

(4) Digital Banking

Item \ Year	2025	End-2025	End-2024	Percent increase in number of accounts
	(Number of transactions: x10,000)	(Number of accounts: x10,000)	(Number of accounts: x10,000)	
Online banking	3,277	515.75	490.80	5.08
Corporate e-Banking	886	12.45	11.87	4.89
Electronic payment acceptance	2,143	0.88	0.84	4.76

(5) Trust Business

Unit: NT\$ Billion

Item \ Year	2025	2024	Amount of increase (decrease)	Percent increase (decrease)
	Trust business (average annual balance of trust principal)	492.568		
Custodial business (year-end balance of total assets in custody)	2,530.936	2,135.007	395.929	18.54

(6) Investment

A. Volume of trading and underwriting of domestic bills

Unit: NT\$ Billion

Item \ Year-end	End-2025	End-2024	Amount of increase (decrease)	Percent increase (decrease)
	Amount of bills transactions	10,605.052		
Amount of bills underwritten	27.910	42.780	(14.870)	(34.76)

B. Balance of Investments in Bonds and Stocks

Unit: NT\$ Billion

Item	Year-end	End-2025	End-2024	Amount of increase (decrease)	Percent increase (decrease)
Bonds (in both NT\$ and foreign currency)		902.772	784.982	117.790	15.01
Stocks (short-term investments)		21.583	22.602	(1.019)	(4.51)
Long-term share investments		82.083	79.821	2.262	2.83

(7) Business Derived from the Issuance of NT Dollar Currency for the Central Bank

Unit: NT\$ Billion

Item	Year	2025	2024	Amount of increase (decrease)	Percent increase (decrease)
Average amount of currency issued and outstanding for the year		3,727.8	3,535.8	192.0	5.43
Highest amount of currency issued and outstanding during the year (business day before Lunar New Year's Eve)		4,053.7 (2025/1/24)	3,875.3 (2024/2/7)	178.4	4.60
Amount of currency issued and outstanding (year-end)		3,781.1	3,709.9	71.2	1.92

(8) Government Employees Insurance

Unit: NT\$ Billion

Item	Year	2025	2024	Amount of increase (decrease)	Percent increase (decrease)
Income from insurance premiums		23.310	24.150	(0.840)	(3.48)

(9) Procurement Business

Unit: NT\$ Billion

Item	Year	2025	2024	Amount of increase (decrease)	Percent increase (decrease)
Procurement business		45.200	42.012	3.188	7.59

(10) Wealth Management Service

Unit: NT\$ Million

Item	Year	2025	2024	Amount of increase (decrease)	Percent increase (decrease)
Income from processing fees for funds		551	326	225	69.02
Income from processing fees for insurance		808	523	285	54.49
Income from processing fees for Gold Passbooks		242	102	140	137.25
Total		1,601	951	650	68.35

(11) Precious Metals Business

Unit: NT\$ Million

Item	Year	2025	2024	Amount of increase (decrease)	Percent increase (decrease)
Precious metals business (business volume)		239,222.67	150,635.01	88,587.66	58.81
Income from processing fees for handling tariff-rate quotas		47.74	46.89	0.85	1.81

(12) Proportion of Income from Various Kinds of Business and Changes Therein

Unit: NT\$1,000

Item	Year	2025		2024		Amount of increase (decrease)	Percent increase (decrease)
		Amount	%	Amount	%		
Net interest income		41,136,863	66.98	36,832,209	60.21	4,304,654	11.69
Service fees, net		4,410,484	7.18	4,097,754	6.70	312,730	7.63
Gain (loss) on financial assets or liabilities at fair value through profit or loss		117,511,406	191.34	127,147,385	207.83	(9,635,979)	(7.58)
Realized gains from financial assets measured at fair value through other comprehensive income		5,188,705	8.45	4,190,949	6.85	997,756	23.81
Share of profit (loss) of associates and joint ventures accounted for using equity method		5,273,270	8.59	4,757,590	7.78	515,680	10.84

Item \ Year	2025		2024		Amount of increase (decrease)	Percent increase (decrease)
	Amount	%	Amount	%		
Foreign exchange gain (loss)	3,196,643	5.21	7,888,932	12.90	(4,692,289)	(59.48)
Gain on reversal (provision) of impairment loss on assets	103,778	0.17	(200,603)	(0.33)	304,381	151.73
Other non-interest net profit or loss	(115,406,691)	(187.92)	(123,536,498)	(201.94)	8,129,807	6.58
Net revenue	61,414,458	100.00	61,177,718	100.00	236,740	0.39

Note: This table has been compiled based on the consolidated financial report.

2. Long-term and Short-term Development

(1) Short-term Development Plan

- A. Coordinate with government policy, implement financial inclusion;
- B. Expand core businesses, enhance operational performance.
- C. Leverage internal intelligent innovation, drive external digital value.
- D. Optimize regional presence, balance performance against risks.
- E. Fulfill the sustainability blueprint, jointly create a net-zero future.
- F. Boost the Bank's wealth management momentum, expand the customer base.
- G. Deepen the culture of compliance, fulfill the mission of fraud prevention.
- H. Control cybersecurity risks, strengthen digital resilience.
- I. Refine risk management mechanisms, ensure steady business growth.
- J. Cultivate key talent, solidify the foundation for long-term sustainability.

(2) Long-term Development Plan

The BOT has succeeded in working in line with the principles of "Integrity, Care, Efficiency, and Prudence" to achieve greater depth and breadth in its lineup of services. In line with its vision of "A Leading Bank with Global Presence," the Bank will continue strengthening its international presence, expanding overseas branches' core business, seizing upon the business opportunities arising in connection with the restructuring of global supply chains, and planning out overseas business development strategies. To coordinate with the government's various policies, the Bank will optimize its policies, plan and operate many different lines of business, expand the scope of its financial services, and improve overall business performance.

II. Human Resources

Employee Statistics

Item		Year	2024	2025	As of Jan. 31, 2026
Number of Employees	Staff		7,436	7,500	7,391
	Guards		148	151	144
	Janitors		640	627	615
	Total		8,224	8,278	8,150
Average Age			45.17	44.90	44.74
Average Years of Service			17.24	16.78	16.62
Education (%)	Ph.D.		0.02	0.04	0.04
	Master's Degree		23.83	24.22	24.37
	Bachelor's Degree		71.36	71.46	71.50
	Senior High School		4.30	3.85	3.71
	Below Senior High School		0.49	0.43	0.38

Note: The above numbers do not include contract salespersons, contract workers, and overseas locally recruited staff.

III. Number of Full-Time Non-Supervisory Employees, Average and Median Salary of Full-Time Non-Supervisory Employees, and How These Differ from the Preceding Year's Figures

Unit: Person; NT\$1,000/ Person

Full-Time Non-Supervisory Employees	Year	2025	2024	+/-
	Number		8,164	8,095
Average Salary		1,530	1,501	29
Median Salary		1,228	1,169	59

Note: To calculate the median figure above, the first step was to count the number of employees at end-December of the current year and note their occupational grades and ranks, and use the table of employee salaries to calculate the median salary, then on the basis of this number a median salary that includes bonuses and overtime pay is estimated.

IV. Cyber Security Management

1. Cyber Security Risk Management Architecture, Cyber Security Policy, Specific Management Plan, and Resources Invested in Information and Cyber Security Management

(1) Cyber Security Risk Management Architecture

- A. Acting in accordance with Article 38-1 of the "Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries," the Bank has appointed an SEVP to serve as its Chief Cyber Security Officer, and at its head office has established a Department of Cyber Security that is responsible for the Bank's cyber security operations, which include planning, monitoring, and implementation of cyber security management.
- B. The Bank has established a Cyber Security Team that is chaired by its Chief Cyber Security Officer. This Team convenes periodic Meetings on Computer Security (three meetings in 2025). It is in charge of coordinating and setting the Bank's cyber security policies, plans, and resource allocations.
- C. The Bank has adopted cyber security-related management systems. It has obtained ISO 27001 certification for its cyber security management system, ISO 22301 certification for its business continuity management system, and ISO 27701 certification for its privacy information management system. The Bank obtains validations by an impartial third party each year to keep these certifications current, to keep the Bank in line with the latest international trends in cyber security management, and to meet international management standards.

(2) Cyber Security Policy

The Bank has adopted a Cyber Security Policy which sets out the Bank's cyber security targets and the scope thereof, organizational plans, and information security management mechanisms in order to ensure the security of data, systems, equipment, and networks. The Cyber Security Policy is re-evaluated at least once per year to ensure that it complies with applicable laws and regulations, and to check whether recent changes in technology or the business environment require that it be updated.

(3) Resources Invested in Information and Cyber Security Management

- A. The Bank adopts and implements a cyber security maintenance plan every year, conducts a stocktaking of core and non-core business operations, adopts cyber security-related management systems and gets them approved by certification bodies, classifies its information and communication system defense requirements and sets system defense standards, and conducts business continuity exercises, security tests, and email social engineering drills.
- B. The Bank has built a layered defense-in-depth system, which employs multiple technologies to defend against different types of attacks, thereby reducing security threats from the internet or an intranet and maintaining the confidentiality, integrity, and availability of important assets.

- C. The Bank has set up mechanisms for detection and management of cyber threats, and promptly identify and deal with risks, in order to prevent problems before they occur.
- D. The Bank conducts periodic vulnerability scans, penetration tests, and computer system and information system security assessments to discover potential cyber threats and vulnerabilities. In addition, the Bank conducts red team drills and security analyses to identify possible cyber security risks and strengthen the Bank's cyber defense capabilities.
- E. The Bank conducts external corporate cyber risk ratings, uses an external perspective to assess the Bank's cyber risks, confirms the degree of risk exposure generated by the organization's public-facing services, and carries out corrective action based on the ratings in order to improve cyber security.
- F. The Bank continues to conduct email social engineering drills, the models of which more closely simulate environments in offices and everyday life. The purpose of the drills is to make Bank employees more alert to the dangers of social engineering.
- G. Every year, the Bank uses training, internal conferences, posters, and other such methods to raise employee awareness of cyber security incidents and information regarding cyber security trends. The Bank also conducts periodic "Cyber Security Management Training Courses," "Workshops on Information Equipment and Cyber Defense," "Security Standards for Information Systems," "Workshops on FinTech Applications and Cyber Defense," and other such training programs to raise employees' cyber security consciousness. In addition, dedicated cyber security personnel must attend at least 15 hours of professional-level cyber security coursework to strengthen their cyber security expertise.
- H. The Bank has established a cyber security incident notification mechanism, formulated related emergency response procedures, and used drills to implement adjustments and improvements on a rolling basis. If the Bank experiences any major cyber security incidents, the Chief Cyber Security Officer, who also chairs the Bank's Cyber Security Incident Response Team (CSIRT), takes charge of emergency response.



Risk Management

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I. Risk Management

Risk Management

I. Risk Management

Qualitative and Quantitative Information on Different Types of Risk

(1) Credit Risk Management System and Accrued Capital

A. Credit Risk Management System

Year 2025

Items	Contents
Credit Risk Strategies, Goals, Policies, and Procedures	<p>1. Credit Risk Strategies, Goals, and Policies</p> <p>(1) In accordance with the loan, investment strategies and operating directions approved by the Board of Directors, and in compliance with the New Basel Capital Accord and the regulations of competent authorities, the Bank readjusts its credit risk management strategies whenever necessary, and in response to changes in the macroeconomic market, loan portfolio risk, asset quality, and government policy.</p> <p>(2) The Bank establishes and implements a sound credit risk management mechanism to reduce credit risk, achieves operational and management objectives, and takes into account business development and risk control.</p> <p>(3) When the Bank engages in business and management procedures related to credit risk, it evaluates the probability and severity of losses from the investment or loan and adopts appropriate credit risk management countermeasures in consideration of the Bank's risk appetite and cost effectiveness. Risk management countermeasures include risk hedging, risk transfer or mitigation, risk control, and assumption of risk.</p> <p>2. Credit Risk Management Procedures</p> <p>(1) Credit risk assessment and monitoring are carried out in accordance with the relevant regulations of the competent authority and the Bank, and reports are submitted to the Bank's Risk Management Committee and Board of Directors.</p> <p>(2) Risk quotas and early-warning indexes are established by industry, country, conglomerate, and trading partner in order to control the concentration of risk, carry out periodic monitoring and reporting, conduct rolling reviews depending on political and economic conditions or significant economic changes facing local areas or particular industries, appropriately reduce risk positions, and consider possible response strategies.</p> <p>(3) To effectively measure the quality of loan assets, the Bank has established pre-loan investigation and screening rules and procedures. It has also strengthened post-loan management, and has adopted the following control and measurement mechanisms: a loan review and follow-up evaluation system and loan early-warning mechanism; monitoring of asset quality; full allocation of loss provisions; and adequate capital provision.</p>
Organization and Framework of Credit Risk Management	<p>The Bank's organizational framework of credit risk management includes the Board of Directors, Risk Management Committee, Department of Risk Management, units in charge of business, and other business units.</p> <p>The Board of Directors is the Bank's supreme policymaking, management and supervision unit and has final responsibility for the Bank's overall credit risk management.</p> <p>The Risk Management Committee is responsible for the Bank's risk management policy, system, rules, organization, and overall risk assessment, and for supervising and examining revision affairs.</p>

Items	Contents
Scope and Characteristics of the Credit Risk Reports and Measuring System	<p>1. Credit Risk Reports</p> <p>(1) The Bank's credit risk reports include the standard system-produced credit risk reports that are submitted to the competent authority, and monthly credit risk monitoring reports.</p> <p>(2) To prevent overconcentration of credit risks, and to monitor changes in credit assets, the Bank complies with ceilings on credit extensions to a single company, a single corporate group, or a single economic sector, and the Bank periodically reports various types of important credit risk information to the Risk Management Committee and the Board of Directors, including mainland China credit risks, overseas credit asset portfolios, credit asset portfolio quality and early warning indicators, and NPL ratios.</p> <p>2. Credit Risk Measuring System</p> <p>(1) The Bank conducts periodic credit reviews and follow-up evaluations to improve its post-loan understanding of the financial (and operating) condition of customers. For customers that fare poorly in their credit reviews, the Bank increases the frequency of follow-up evaluations and reports its findings to senior management.</p> <p>(2) System for reporting of material unforeseen events: If a business unit discovers its customers are involved in irregular business practices or litigation, to be experiencing financial difficulties, or to be otherwise affected by a material unforeseen event, the unit promptly uses its reporting system to report the matter to the unit responsible for that line of business, and continues to pay close attention to the situation.</p> <p>(3) Assessment of asset impairments and provision of asset valuation reserve: For credit assets, the Bank uses a three-stage model for recognition of credit losses, with possible impairments assessed either by portfolio or individually on the basis of loss given default (LGD) and exposure at default (EAD). Allowances for bad debts are set aside accordingly.</p>
Credit Risk Hedging or Mitigation Policy, and Strategies and Procedures for Monitoring the Continuing Effectiveness of Hedging and Mitigation Instruments	<p>1. Credit Risk Hedging and Mitigation Policy</p> <p>(1) The Bank has adopted risk concentration limits for firms to avoid excessive risk concentrations, and has continued to monitor for any problems of this sort. The Bank also adjusts risk concentration limits both periodically and randomly to ensure that its business is run in a safe and sound manner.</p> <p>(2) The Bank has established a loan review and follow-up auditing system to strengthen post-loan management, and continuous monitoring of the condition of borrowers. Loan review is carried out within the term of loans in accordance with the review rating, and follow-up auditing is carried out for important loan cases.</p> <p>(3) The Bank operates in accordance with its loan policy and rules for the handling of collateral to seek the provision of collateral or guarantees to augment the creditworthiness of borrowers and lower credit risk.</p> <p>2. Strategies and Procedures for Monitoring the Continuing Effectiveness of Hedging and Mitigation Instruments</p> <p>(1) The Bank monitors the status of and changes in credit risk concentration quotas, distribution of risk exposure, asset quality, and types of collateral exposure on a scheduled basis; reviews trigger ratios and limit ratios whenever necessary. Scheduled reports are submitted to the Risk Management Committee for use in compiling statements on effective strategies and procedures, and in studying countermeasures.</p> <p>(2) The Bank has set up a collateral management system that can effectively handle its collateral and calculate accurately the results of collateral mitigation.</p>
Method of Legal Capital Allocation	Standardized Approach

B. Exposure and Accrued Capital Following Risk Mitigation Using the Standardized Credit Risk Approach

Dec. 31, 2025

Unit: NT\$1,000

Type of Exposure	Exposure Following Risk Mitigation	Accrued Capital
Sovereign Nations	1,525,534,132	194,964
Non-Central Government Public Sector	414,638,731	5,791,264
Banks (Including Multilateral Development Banks and Central Counterparties)	733,439,540	18,242,442
Asset-Backed Securities	0	0
Enterprises (Including Securities and Insurance Firms)	1,101,342,569	53,674,314
Retail Exposures	275,729,270	12,485,348
Real Estate Exposures	1,852,562,834	74,637,451
Equity Exposures	116,879,309	16,426,539
Fund Investments	0	0
Other Assets	230,846,369	13,109,892
Total	6,250,972,754	194,562,214

Notes: 1. Capital charge = Exposure amount after risk mitigation × Risk weight and the capital requirement (8%).

2. Counterparty credit valuation adjustment (CVA) and securitization risk have not been factored into the figures in this table.

3. From 1 July 2025, the Bank introduced the concept of CVA into calculations of counterparty credit risk. As of end-December 2025, credit risk-weighted assets (including CVA charge) stood at NT\$8,966,873,000, making for a capital charge of NT\$717,350,000.

(2) Securitization Risk Management System, Exposure, and Accrued Capital

A. Securitization Risk Management System

Year 2025

Items	Contents
Securitization Management Strategies and Procedures	1. The Bank has not acted as the originator of securitized products, but only as investor. 2. The Bank's management strategies and procedures for investment in securitized products are handled in accordance with the rules contained in the Bank's "Investment Policy," "Rules for Trading and Management of NT Dollar Funds," and "Operating Rules for Engaging in the Offshore Banking Business."
Organization and Framework of Securitization Management	The Bank has not played the role of originator bank, and the risks potentially associated with its investment in securitized products (including credit risk, market risk, liquidity risk, interest rate risk, and operational risk) are controlled in accordance with the organizations and frameworks related to the different categories of risk as well as with the Bank's risk management system and reporting mechanism.
Scope and Characteristics of the Securitization Risk Reports and Measuring System	The Bank carries out prior evaluation of the risks and benefits associated with investment in securitized products in accordance with the relevant investment rules; evaluates profit and loss on a monthly basis; submits risk reports to the unit in charge, Department of Risk Management, senior management, and Investment Commission; and reports regularly to the Risk Management Committee and the Board of Directors.
Method of Legal Capital Allocation	Standardized Approach

B. Status of Securitization

None

C. Securitization Risk Exposure and Accrued Capital (According to the Type of Transactions)

Dec. 31, 2025

Unit: NT\$1,000

Bank's Role	Type of Exposure Book	Asset Class	Traditional				Synthetic			Total		
			Risk Exposure				Accrued Capital (2)	Risk Exposure	Accrued Capital (4)	Risk Exposure (5)=(1)+(3)	Accrued Capital (6)=(2)+(4)	Accrued Capital before Securitization
			Retention or Purchasing	The Provision of Liquidity Facilities	The Provision of Credit Enhancement	Subtotal (1)		Retention or Purchasing (3)				
Non- Originating Bank	Banking Book	MBS	3,139,196	0	0	3,139,196	0	0	0	3,139,196	0	
		ABS	0	0	0	0	0	0	0	0	0	
	Trading Book	REITs	0	0	0	0	0	0	0	0	0	
	Subtotal		3,139,196	0	0	3,139,196	0	0	0	3,139,196	0	
Originating Bank	Banking Book											
	Trading Book											
	Subtotal											
Total			3,139,196	0	0	3,139,196	0	0	0	3,139,196	0	

Note: The risk profile of pure pass-through securities exposures is similar to that of ordinary debt, so such exposures are not included in this table.

D. Securitized Product Information

a. Summary of information about investment in securitization products

Dec. 31, 2025

Unit: NT\$1,000

Item	Account	Original Cost	Accumulated Value Income	Accumulated Impairment	Book Value
Mortgage-Backed Securities (MBS)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	62,335,625	840,951	0	63,176,576
Mortgage-Backed Securities (MBS)	130224 Financial assets measured at amortized cost -noncurrent	4,560,894	2,300	0	4,563,194
Asset-Backed Securities (ABS)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	0	0	0	0
Real Estate Investment Trusts (REITs)	110401 Financial assets measured at fair value through profit or loss -current -closed end fund	0	0	0	0

Notes: The table includes:

- Both domestic and overseas securitization products.
- Beneficial interest securities or asset-backed securities held by the bank as an originator.

b. Summary of the information about original cost of single transaction for investment in securitization products amounting to more than NT\$300 million

Dec. 31, 2025

Unit: NT\$1,000

Securities	Account	Currency	Issuer & Place	Trade Date	Maturity Date	Interest Rate	Credit Rating	Repayment	Original Cost	Accumulated Value Income	Accumulated Impairment	Book Value	Attachment Point	Asset Pool
GNR 2020-148 BA MTGE (US38382KYK32)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Oct. 20, 2020	Oct. 1, 2050	1%	Aa1/AA+/AA+	Interest and principal paid monthly	313,513	-69,206	0	244,307	N.A.	First-Lien Mortgage Loans
GNR 2020-167 GY MTGE (US38382LAB71)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Oct. 21, 2020	Nov. 1, 2050	1%	Aa1/AA+/AA+	Interest and principal paid monthly	387,568	-91,999	0	295,569	N.A.	First-Lien Mortgage Loans
GNR-20-183 CB (US38382LUT69)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Dec. 10, 2020	Dec. 1, 2050	1.25%	Aa1/AA+/AA+	Interest and principal paid monthly	554,528	-125,196	0	429,332	N.A.	First-Lien Mortgage Loans
FNR 2021-1 KB MTGE (US3136BDX784)	130224 Financial assets measured at amortized cost -noncurrent	USD	FANNIE MAE (US)	Jan. 28, 2021	Feb. 1, 2051	1%	Aa1/AA+/AA+	Interest and principal paid monthly	644,030	885	0	644,915	N.A.	First-Lien Mortgage Loans
STRU CITI-3798 A125 MTGE (US3137FFYW18)	130224 Financial assets measured at amortized cost -noncurrent	USD	FREDDIE MAC (US)	Feb. 3, 2021	Mar. 1, 2051	1.25%	Aa1/AA+/AA+	Interest and principal paid monthly	478,723	659	0	479,382	N.A.	First-Lien Mortgage Loans
GNR 2023-67 BA MTGE (US38384AMK69)	130224 Financial assets measured at amortized cost -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Apr. 21, 2023 Apr. 27, 2023 May 4, 2023	Feb. 1, 2053	5.5%	Aa1/AA+/AA+	Interest and principal paid monthly	455,746	43	0	455,789	N.A.	First-Lien Mortgage Loans
STRU BMOC-1418 A MTGE (US38384AQZ92)	130224 Financial assets measured at amortized cost -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Apr. 27, 2023 May 4, 2023	May 1, 2053	5.5%	Aa1/AA+/AA+	Interest and principal paid monthly	533,727	-256	0	533,471	N.A.	First-Lien Mortgage Loans
GNR 2023-69 AE MTGE (US38384AYR84)	130224 Financial assets measured at amortized cost -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	May 5, 2023 May 9, 2023 May 17, 2023	May 1, 2053	5.5%	Aa1/AA+/AA+	Interest and principal paid monthly	344,676	-59	0	344,617	N.A.	First-Lien Mortgage Loans
STRU CITI-2387 MB MTGE (US38384GXK11)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Dec. 12, 2023 Dec. 14, 2023	Feb. 1, 2050	5.5%	Aa1/AA+/AA+	Interest and principal paid monthly	657,234	9,394	0	666,628	N.A.	First-Lien Mortgage Loans
STRU BMOC-4884 PT MTGE (US38384HZA93)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Jan. 2, 2024 Jan. 4, 2024	Jan. 1, 2054	5.5%	Aa1/AA+/AA+	Interest and principal paid monthly	318,285	5,387	0	323,672	N.A.	First-Lien Mortgage Loans

Securities	Account	Currency	Issuer & Place	Trade Date	Maturity Date	Interest Rate	Credit Rating	Repayment	Original Cost	Accumulated Value Income	Accumulated Impairment	Book Value	Attachment Point	Asset Pool
STRU BMOC-5134 A575 MTGE (US38384JMG66)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Jan. 16, 2024	Feb. 1, 2054	5.75%	Aa1/ AA+/ AA+	Interest and principal paid monthly	336,238	8,466	0	344,704	N.A.	First-Lien Mortgage Loans
				Jan. 17, 2024										
				Jan. 18, 2024										
				Feb. 2, 2024										
				Feb. 5, 2024										
				Feb. 7, 2024										
STRU CITI-2829 PT MTGE (US38384KKK69)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Feb. 15, 2024	Mar. 1, 2054	6%	Aa1/ AA+/ AA+	Interest and principal paid monthly	406,057	12,345	0	418,402	N.A.	First-Lien Mortgage Loans
				Feb. 16, 2024										
				Feb. 27, 2024										
				Mar. 6, 2024										
				Mar. 7, 2024										
				Mar. 13, 2024										
STRU BMOC-5786 PT MTGE (US38384KRW35)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Feb. 22, 2024	Mar. 1, 2054	6%	Aa1/ AA+/ AA+	Interest and principal paid monthly	375,330	10,957	0	386,287	N.A.	First-Lien Mortgage Loans
				Mar. 5, 2024										
				Mar. 11, 2024										
				Mar. 12, 2024										
				Mar. 13, 2024										
				STRU CITI-3057 PT MTGE (US38384NED30)										
Mar. 21, 2024														
Mar. 22, 2024														
Mar. 25, 2024														
Mar. 26, 2024														
Apr. 1, 2024														

Securities	Account	Currency	Issuer & Place	Trade Date	Maturity Date	Interest Rate	Credit Rating	Repayment	Original Cost	Accumulated Value Income	Accumulated Impairment	Book Value	Attachment Point	Asset Pool
STRU CITI-3302 PT MTGE (US38384NVT98)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	May 14, 2024 May 15, 2024 May 16, 2024	May 1, 2054	6%	Aa1/AA+/AA+	Interest and principal paid monthly	820,959	21,786	0	842,745	N.A.	First-Lien Mortgage Loans
STRU BMOC-6995 PT MTGE (US38384PEN69)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	May 15, 2024 May 16, 2024	May 1, 2054	6%	Aa1/AA+/AA+	Interest and principal paid monthly	669,523	19,207	0	688,730	N.A.	First-Lien Mortgage Loans
STRU CITI-3569 PT MTGE (US38384PZZ60)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	May 17, 2024 May 23, 2024 Jun. 5, 2024 Jun. 7, 2024 Jun. 12, 2024 Jun. 14, 2024	Jun. 1, 2054	6%	Aa1/AA+/AA+	Interest and principal paid monthly	1,753,348	49,501	0	1,802,849	N.A.	First-Lien Mortgage Loans
STRU BMOC-7575 PT MTGE (US38384PPW40)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	May 22, 2024 May 24, 2024 May 28, 2024 Jun. 4, 2024 Jun. 6, 2024 Jun. 11, 2024	Jun. 1, 2054	6%	Aa1/AA+/AA+	Interest and principal paid monthly	2,640,981	68,038	0	2,709,019	N.A.	First-Lien Mortgage Loans
STRU BMOC-7954 PT MTGE (US38384QUN68)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Jun. 18, 2024 Jul. 2, 2024 Jul. 9, 2024	Jul. 1, 2054	6%	Aa1/AA+/AA+	Interest and principal paid monthly	687,628	19,157	0	706,785	N.A.	First-Lien Mortgage Loans
STRU CITI-3791 PT MTGE (US38384QM393)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Jun. 21, 2024 Jul. 8, 2024	Jul. 1, 2054	6%	Aa1/AA+/AA+	Interest and principal paid monthly	423,721	12,556	0	436,277	N.A.	First-Lien Mortgage Loans

Securities	Account	Currency	Issuer & Place	Trade Date	Maturity Date	Interest Rate	Credit Rating	Repayment	Original Cost	Accumulated Value Income	Accumulated Impairment	Book Value	Attachment Point	Asset Pool
STRU BMOG-9217 A550 MTGE (US38384YBL48)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Sep. 24, 2024	Oct. 1, 2054	5.5%	Aa1/AA+/AA+	Interest and principal paid monthly	313,282	5,429	0	318,711	N.A.	First-Lien Mortgage Loans
STRU BMOG-9740 A600 MTGE (US38384XZK26)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Oct. 24, 2024	Nov. 1, 2054	6%	Aa1/AA+/AA+	Interest and principal paid monthly	591,748	17,219	0	608,967	N.A.	First-Lien Mortgage Loans
STRU CITI-4884 PT MTGE (US38385BWW61)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Nov. 21, 2024	Dec. 1, 2054	6%	Aa1/AA+/AA+	Interest and principal paid monthly	406,634	10,881	0	417,515	N.A.	First-Lien Mortgage Loans
STRU BMOG-1285 A600 MTGE (US38385BDF40)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Nov. 21, 2024	Dec. 1, 2054	6%	Aa1/AA+/AA+	Interest and principal paid monthly	819,939	22,514	0	842,453	N.A.	First-Lien Mortgage Loans
STRU BMOG-4878 PT MTGE (US38385CDH88)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Dec. 23, 2024	Oct. 1, 2054	6%	Aa1/AA+/AA+	Interest and principal paid monthly	1,535,396	41,811	0	1,577,207	N.A.	First-Lien Mortgage Loans
STRU CITI-5030 BT MTGE (US38385BE977)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Dec. 31, 2024	Dec. 1, 2054	6%	Aa1/AA+/AA+	Interest and principal paid monthly	1,001,020	27,339	0	1,028,359	N.A.	First-Lien Mortgage Loans
STRU CITI-5466 PT MTGE (US38385GAC33)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Apr. 24, 2025	May. 7, 2025	6%	Aa1/AA+/AA+	Interest and principal paid monthly	5,018,463	121,426	0	5,139,889	N.A.	First-Lien Mortgage Loans
STRU BMOG-1653 A MTGE (US38385GFW42)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Apr. 25, 2025	May. 1, 2055	6%	Aa1/AA+/AA+	Interest and principal paid monthly	1,355,836	33,050	0	1,388,886	N.A.	First-Lien Mortgage Loans
STRU BMOG-4580 F135 MTGE (US38381NHB73)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Jun. 5, 2025	Jun. 20, 2055	SOFR_Avg_1M+135 BP	Aa1/AA+/AA+	Interest and principal paid monthly	3,102,122	23,611	0	3,125,733	N.A.	First-Lien Mortgage Loans

Securities	Account	Currency	Issuer & Place	Trade Date	Maturity Date	Interest Rate	Credit Rating	Repayment	Original Cost	Accumulated Value Income	Accumulated Impairment	Book Value	Attachment Point	Asset Pool
STRU CITI-6058 PT MTGE (US38385G5J45)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Jun. 6, 2025	Jun. 1, 2055	6%	Aa1/AA+/AA+	Interest and principal paid monthly	3,043,606	68,566	0	3,112,172	N.A.	First-Lien Mortgage Loans
STRU CITI-6331 PT MTGE (US38381PBT93)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Jul. 14, 2025 Jul. 15, 2025 Jul. 17, 2025	Jul. 1, 2055	6%	Aa1/AA+/AA+	Interest and principal paid monthly	3,364,178	73,785	0	3,437,963	N.A.	First-Lien Mortgage Loans
STRU BMOC-5086 F130 MTGE (US38381PKV49)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Jul. 14, 2025	Jul. 20, 2055	SOFR_Avg_1M+130 BP	Aa1/AA+/AA+	Interest and principal paid monthly	1,556,235	9,540	0	1,565,775	N.A.	First-Lien Mortgage Loans
STRU CITI-6859 FD MTGE (US38381UNS77)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Aug. 22, 2025	Sep. 20, 2055	SOFR_Avg_1M+122 BP	Aa1/AA+/AA+	Interest and principal paid monthly	3,135,375	15,998	0	3,151,373	N.A.	First-Lien Mortgage Loans
STRU CITI-6560 PT MTGE (US38381UPB25)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Aug. 28, 2025 Sep. 5, 2025	Sep. 1, 2055	6%	Aa1/AA+/AA+	Interest and principal paid monthly	8,529,294	125,614	0	8,654,908	N.A.	First-Lien Mortgage Loans
STRU BMOC-4983 PT MTGE (US38383BBV36)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Sep. 4, 2025	Sep. 1, 2055	6%	Aa1/AA+/AA+	Interest and principal paid monthly	3,961,465	54,173	0	4,015,638	N.A.	First-Lien Mortgage Loans
STRU CITI-7064 PT MTGE (US38383BXM98)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Sep. 24, 2025	Oct. 1, 2055	6%	Aa1/AA+/AA+	Interest and principal paid monthly	3,069,014	51,271	0	3,120,285	N.A.	First-Lien Mortgage Loans
STRU CITI-7340 PT MTGE (US38385JAN37)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Oct. 22, 2025 Oct. 23, 2025	Nov. 1, 2055	6%	Aa1/AA+/AA+	Interest and principal paid monthly	3,814,627	56,079	0	3,870,706	N.A.	First-Lien Mortgage Loans
STRU JEF-8603 A MTGE (US38385KJH41)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Nov. 21, 2025	Dec. 1, 2055	6%	Aa1/AA+/AA+	Interest and principal paid monthly	3,179,876	49,083	0	3,228,959	N.A.	First-Lien Mortgage Loans
STRU BMOC-7333 A MTGE (US38385KPH76)	130222 Financial assets measured at fair value through other comprehensive income -noncurrent	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (US)	Nov. 25, 2025	Dec. 1, 2055	5.5%	Aa1/AA+/AA+	Interest and principal paid monthly	1,423,428	11,782	0	1,435,210	N.A.	First-Lien Mortgage Loans

Note: This table includes both domestic and overseas securitization products.

(3) Operational Risk Management System and Accrued Capital

A. Operational Risk Management System

Year 2025

Items	Contents
Operational Risk Management Strategies and Procedures	In accordance with the risk management policies and operating directions approved by the Board of Directors, the Bank has established multi-level authorization rules and reporting procedures in its business rules and operating manuals, in regard to bank customers, products and business activities, business sources, sales channels, and transaction complexity and volume, and in consideration of potential risk. In its SOP, the Bank also stipulates that in their review work, officers should pay attention to risk control, strengthen identification, emphasize potential risk, formulate evaluation procedures, and establish a frequency of risk monitoring on a regular basis.
Organization and Framework of Operational Risk Management	<ol style="list-style-type: none"> 1. The Bank's organizational framework of operational risk management includes the Board of Directors, Risk Management Committee, Department of Risk Management, units in charge of business, and other business units. 2. The Board of Directors is the Bank's operational risk management supreme policymaking unit, which approves the Bank's operation management decisions and makes sure that the Bank effectively carries out the operational risk management mechanism. 3. The Risk Management Committee implements operational risk management decisions approved by the Board of Directors, establishes and maintains operational risk management mechanism, and coordinates interdepartmental operational risk management matters. 4. The Department of Risk Management is responsible for establishing systematic criteria to identify, evaluate, measure and monitor operational risk management, and submits reports to the Risk Management Committee on bank-wide operation risk information. 5. The units in charge of different areas of business have established business rules, operating manuals and standard operating procedures in order to distinguish operational risk. 6. The different units bank-wide carry out their various businesses in accordance with business rules, operating manuals, and standard operating procedures. 7. The Department of Auditing (Board of Directors) is the Bank's independent auditing unit, and evaluates the effectiveness, design and implementation of operational risk management.
Scope and Characteristics of the Operational Risk Reports and Measuring System	<ol style="list-style-type: none"> 1. The Bank's operational risk monitoring and control measures focus on such matters as the following: collection and analysis of loss events at each unit; maintenance, tracking, and inspection of standard operating procedures (SOP); implementation of key risk indicators (KRIs); and risk concept reports. 2. The Department of Risk Management prepares monthly operational risk monitoring reports and submits them to top management, and on a quarterly basis it submits the reports to the Risk Management Committee, the Audit Committee, and the Board of Directors. The reports contain information on: bank-wide operational risk exposures; collection and analysis of loss events; implementation of KRIs; maintenance, tracking, and inspection of standard operating procedures (SOP); ongoing monitoring of corrective actions to mitigate material operational risks; and establishment of a risk management culture. 3. The Bank currently uses the standardized operational risk approach to calculate capital charges for operational risk, has established the Loss Data Collection (LDC) system, Operational Risk Control Self-Assessment (RCSA), and Key Risk Indicators (KRIs) as tools for measuring operational risk, and produces various reports, which it uses to prepare monitoring reports.
Operational Risk Hedging or Mitigation Policy, and Strategies and Procedures for Monitoring the Continuing Effectiveness of Hedging and Mitigation Instruments	<ol style="list-style-type: none"> 1. In response to a changing business environment, BOT reduced or avoided operational risk by improving operating procedures, job rotation schedules, trader position limits, legal compliance, and related systems, and by adopting internal rules and standard operating procedures to address the handling of such risks. The Bank also complemented the above measures by carrying out education and training, and by conducting on-site visits as a second line of defense. 2. In accordance with its accumulated experience and operating procedures, as well as in consideration of various types of business cost/effectiveness analysis, the Bank uses insurance (such as employee fidelity insurance, cash insurance, building insurance and miscellaneous equipment insurance) and remote backup to offset operational risk losses caused by operational irregularities, human errors, asset problems, or system malfunctions. The outsourcing of operations is handled in accordance with the Bank's "Regulations Governing Internal Operating Systems and Procedures for the Outsourcing of Operations" in order to prevent operational risk from outsourced operations.
Method of Legal Capital Allocation	Standardized Approach

B. Operational Risk Accrued Capital

Dec. 31, 2025

Unit: NT\$1,000

Item		Amount
1	Business Indicator Component (BIC)	9,561,174
2	Internal Loss Multiplier (ILM)	0.581806
3	Operational Risk Capital Requirements (ORC)	5,562,748
4	Risk-Weighted Assets (RWA)	69,534,350
Supplemental description of ILM (Note): None		

Note: Data that does not meet the standard for internal loss data and has therefore not been categorized as internal loss data must be explained.

(4) Market Risk Management System and Accrued Capital

A. Market Risk Management System

Year 2025

Items	Contents
Market Risk Management Strategies and Procedures	In accordance with the risk management policies and operating directions approved by the Board of Directors, and in compliance with the regulatory provisions of the competent authority, the Bank has established a market risk management system. The Bank also sets up different investment quotas and stop-loss limits in order to identify, evaluate, measure, and monitor the risks involved in various investment businesses, and reports are submitted to the Board of Directors, Risk Management Committee, and senior management.
Organization and Framework of Market Risk Management	<ol style="list-style-type: none"> 1. The Bank's organizational framework of market risk management includes the Board of Directors, Risk Management Committee, Department of Risk Management, units in charge of business, and trading units. 2. The Board of Directors is the Bank's supreme market risk management and monitoring unit, which is responsible for the market risk policies and the Bank's quota limits approval. 3. The Risk Management Committee is responsible for the Bank's risk management policy, rules, organization, overall risk assessment, supervision, and examining revision affairs. 4. The Department of Risk Management is responsible for the planning and revision of market risk management, handles formulation and integration of risk management regulations. 5. Units in charge of the various lines of business adopt internal business rules and operating procedures. They also monitor and control the risk management performance of each trading unit, and work with the Department of Risk Management to control all risks faced by the Bank as a whole. 6. BOT trading units are required to comply with the Bank's various market risk management rules, manage positions, control position limits, and furnish required reports to units in charge of business or the Department of Risk Management.

Items	Contents
Scope and Characteristics of the Market Risk Reports and Measuring System	<p>Market risk reports and their measurement scope include the following:</p> <ol style="list-style-type: none"> 1. Market risk reports filed with the competent authority, and monthly market risk monitoring reports. 2. To avoid over-concentration of risk, and to monitor changes in the assets in which the bank has invested, the Bank complies with ceilings on credit extensions to a single company, a single corporate group, or a single economic sector, and periodically reports various types of important credit risk information to the Risk Management Committee or the Board or the Board of Directors. Information reported includes positions in various types of securities and derivatives, valuations, unrealized gains or losses, realized gains or losses, exceeded limits and the handling thereof, etc. 3. To strengthen the control of transactions intended to be held for short-term holding for sale, or to profit from short-term price fluctuations, the Bank has incorporated VaR limits management mechanism into "Bank of Taiwan Trading Book Management Provision," which are monitored daily and reported monthly.
Market Risk Hedging or Mitigation Policy, and Strategies and Procedures for Monitoring the Continuing Effectiveness of Hedging and Mitigation Instruments	<ol style="list-style-type: none"> 1. The Bank's "Operating Rules for Engaging in the Offshore Banking Business" clearly specify the range of trading in the offshore banking business and establish trading limits according to the credit rating and world ranking of counterparties, issuing institutions, and guarantor institutions. The Rules also have strict specifications regarding categories of securities, with trading quotas and stop-loss limits being established for the trading book positions of different units. 2. In accordance with the "Operating Criteria for Derivatives Products," and Internal Control Operating Methods, the Bank uses the following risk-hedging principles when trading in derivative financial products by trading units: (1) Principal and loss quotas are reviewed on a regular basis; (2) Reverse-squaring trading for derivatives positions has been provided for, which can be used for the mutual offsetting of positions, which are listed as net amounts; and (3) The market risk of structured derivative financial products is calculated under the principle of decomposition. For products that do not qualify under the principle decomposition, positions should be covered in round lots, with no retained positions allowed.
Method of Legal Capital Allocation	Standardized Approach

B. Market Risk Accrued Capital—Standardized Approach

Dec. 31, 2025

Unit: NT\$1,000

Items	Accrued Capital
1 General Interest Rate Risk	1,377,305
2 Equity risk	1,385,700
3 Commodity risk	67,989
4 Foreign exchange risk	1,302,149
5 Credit spread risk (CSR): non-securitizations	66,202
6 CSR: securitizations (non-correlation trading portfolio, or non-CTP)	0
7 CSR: securitizations (correlation trading portfolio, or CTP)	0
8 Default risk charge (DRC): non-securitizations	566,667
9 Default risk charge (DRC): securitizations (non-correlation trading portfolio)	0
10 Default risk charge (DRC): securitizations (correlation trading portfolio)	0
11 Residual risk add-on (RRAO)	0
12 Total	4,766,012

(5) Liquidity Risk

The Bank uses two methods to manage liquidity risk: total amount management and flow management. Total amount management is carried out according to the Central Bank's "Directions for Auditing Liquidity of Financial Institutions," under which liquidity reserves are allocated in reference to fluctuations in the Bank's flow of funds. The implementation of flow management depends on the time of inflow and outflow of funds and is divided into real-time management and medium and long-term management. When the flow of funds reaches a set limit, business units are required to submit a report immediately to maintain a grasp of the status of capital and provide for the adoption of advance countermeasures. In addition, a monthly analytic report on the Bank's New Taiwan Dollar and Foreign Currencies funds liquidity risk and interest rate risk is compiled and submitted to the Assets and Liabilities Management Committee.

A. New Taiwan Dollar-Denominated Maturity Date Structure

Dec. 31, 2025

Unit: NT\$ 1,000

	Total	Amounts by Time Remaining before Maturity					
		0-10 days	11-30 days	31-90 days	91-180 days	181 days-1 year	Over 1 year
Major Inflows of Matured Funds	6,106,513,458	494,869,587	510,957,925	560,140,573	426,590,835	629,835,245	3,484,119,293
Major Outflows of Matured Funds	7,334,108,659	332,967,187	344,686,489	618,524,744	613,976,753	1,151,305,854	4,272,647,632
Period Gap	-1,227,595,201	161,902,400	166,271,436	-58,384,171	-187,385,918	-521,470,609	-788,528,339

Note: The table includes New Taiwan Dollar Amounts held in the head office, the domestic and overseas branches, and Offshore Banking Branch.

B. U.S. Dollar-Denominated Maturity Date Structure

Dec. 31, 2025

Unit: US\$ 1,000

	Total	Amounts by Time Remaining before Maturity				
		0-30 days	31-90 days	91-180 days	181 days-1 year	Over 1 year
Major Inflows of Matured Funds	50,958,920	12,425,432	9,644,267	5,873,674	5,271,888	17,743,659
Major Outflows of Matured Funds	52,176,344	17,396,879	17,704,262	7,933,396	5,202,130	3,939,677
Period Gap	-1,217,424	-4,971,447	-8,059,995	-2,059,722	69,758	13,803,982

Note: The table includes USD Amounts held in the head office, the domestic and overseas branches, and Offshore Banking Branch.



Directory of Head Office and Branches

- | | |
|----|----------------------------|
| 76 | I. Domestic Business Units |
| 76 | II. Overseas Units |

Directory of Head Office and Branches

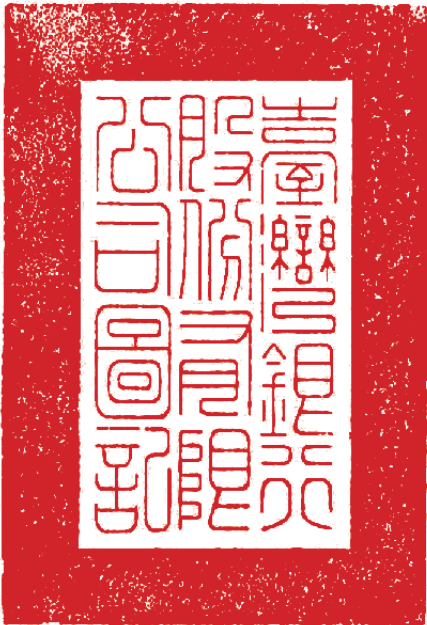
I. Domestic Business Units

Please refer to BOT website at <https://www.bot.com.tw/en/locations>

II. Overseas Units

Branch / Representative Office	Address	Telephone	FAX	SWIFT
New York Branch	100 Wall Street, 16th Floor, New York, NY 10005 U.S.A.	1-212-968-8128	1-212-968-8370	BKTWUS33
Los Angeles Branch	601 S. Figueroa St., Suite 4525 Los Angeles, CA 90017 U.S.A.	1-213-629-6600	1-213-629-6610	BKTWUS6L
Hong Kong Branch	17/F, Standard Chartered Bank Building, 4-4A Des Voeux Road Central, Central, Hong Kong	852-2521-0567	852-2869-4957	BKTWHKHH
Tokyo Branch	7F, Fukoku Seimei Building, 2-2 Uchisaiwaicho 2-Chome Chiyoda-Ku, Tokyo 100-0011, Japan	813-3504-8881	813-3504-8880	BKTWJPJT
Tokyo Branch Fukuoka Sub-Branch	904, 1-3 Nakashima-machi, Nakasu, Hakata-ku, Fukuoka-shi, Fukuoka 810-0802, Japan	81-924090628	81-924090627	BKTWJPJT
Singapore Branch	80 Raffles Place #28-20 UOB Plaza 2 Singapore 048624	65-6536-5536	65-6536-8203	BKTWSGSG
South Africa Branch	11, Cradock Ave. Rosebank 2196, Johannesburg, South Africa	27-11-880-8008	27-11-447-1868	BKTWZAJJ
London Branch	Level 17, 99 Bishopsgate, London, EC2M 3XD, U.K.	44-20-7382-4530	44-20-7374-8899	BKTWGB2L
Shanghai Branch	30F, No.1788, Nan-Jing West Rd., Jing-An District, Shanghai, P.R.C. 200040	86-21-3256-9900	86-21-3256-9477	BKTWCNSH
Shanghai JiaDing Sub-Branch	Room 203, 2F. No.1, Lane 819, Yin-Xiang Rd., Jia-Ding Dist., Shanghai, P.R.C. 201802	86-21-5910-5311	86-21-5910-5312	BKTWCNSH
Guangzhou Branch	Guangzhou International Finance Center, Unit 04-06, 24F, No 5, Zhujiang Xi Road, Zhujiang New Town, Tian He District, Guangzhou, Guangdong Province, P.R.C.	86-20-8367-3000	86-20-8883-1933	BKTWCN22
Fuzhou Branch	Suite 3908, 39F, Sheng Long Building, No.1, Guangming South Road, Taijiang District, Fuzhou City, Fujian Province, P.R.C.	86-591-8361-3189	86-591-2830-1020	BKTWCNBF
Sydney Branch	Suite 10.02, Level 10, Chifley Tower, 2 Chifley Square, Sydney NSW 2000, Australia	61-2805-15300	61-2893-74530	BKTWAUS2
Mumbai Representative Office	Level 11, Platina, C-59, G-Block, BKC, Bandra (East), Mumbai, India 400051	91-2268841454	-	-
Yangon Representative Office	Rose Garden Offices, Unit 1 & 2, 1st Floor, No.171, Upper Pansodan Road, Mingalar Taung Nyunt Township, Yangon, The Republic of the Union of Myanmar	95-1-371992	95-1-371993	-
Silicon Valley Representative Office	75E. Santa Clara St., Suite 1210, San Jose, CA 95113, U.S.A.	1-408-963-0451	1-408-389-0883	-
Bangkok Representative Office	Unit 3, 22nd Floor, AIA Sathorn Tower, 11/1 South Sathorn Road, Yannawa, Sathorn, Bangkok 10120, Thailand	66-20464926	66-20464924	-
Frankfurt Representative Office	4F, Bockenheimer Landstrasse 51-53, 60325 Frankfurt, Germany	49-699-77887600	49-699-77887601	-
Manila Representative Office	Unit 1404, Tower 1 & Exchange Plaza, Ayala Avenue, Makati City, Philippines	632-53101688	632-53101687	-
Ho Chi Minh City Representative Office	Rm 503-1, 5F, Royal Tower B, Royal Centre Building, 235 Nguyen Van Cu Street, Nguyen Cu Trinh Ward, District 1, Ho Chi Minh City, Vietnam	84-28-39253096	84-28-39253095	-
Jakarta Representative Office	Gedung Artha Graha Lt 26, 26-03 SCBD, Jl. Jend. Sudirman Kav. 52-53, Jakarta 12190, Indonesia	62-215153386	62-215153346	-
Kuala Lumpur Representative Office	Unit 1-30-3A, Level 30, Menara Bangkok Bank, No. 105, Jalan Ampang, 50450 Kuala Lumpur, Malaysia	60-321811616	60-321815588	-
Phoenix Representative Office	22601 N. 19th Ave. Suite 216, Phoenix, AZ 85027, U.S.A.	1-623-600-8932	1-623-600-8932	-

BANK OF TAIWAN



Chairperson

Joanne Ling



臺灣金控
TAIWAN FINANCIAL HOLDINGS



臺灣銀行
BANK OF TAIWAN



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