



Mega International Commercial Bank

# Annual Annual Report 2025 Report 2025



## Notice

This English version 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 the Chinese version, the Chinese version shall prevail.

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**Service Network**

Refer to Service Network Section for details of domestic and overseas business units

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**Chairman**  
Ray-Beam Dawn

Looking back at 2025, Taiwan's economic development weathered turbulent times and ultimately delivered impressive results. The Directorate General of Budget, Accounting and Statistics, Executive Yuan announced that Taiwan's economic growth rate for 2025 reached 8.68%, marking a 15-year high. However, the overall external environment and financial markets continued to face numerous challenges, including the impact of U.S. tariff policies on industrial supply chains, escalating geopolitical risks, an unabated AI investment boom accompanied by concerns over a bubble, the risk of imbalance due to an industrial structure overly reliant on the technology sector, risks associated with energy transition and climate change, as well as increased volatility in the stock / foreign exchange / bond markets. Adhering to the principle of prudent management and aligning with government policy initiatives, the Bank has continued to drive business transformation, while improving its profit structure. In 2025, pre-tax net profit reached NT\$33.302 billion, and post-tax net profit reached NT\$28.866 billion. The Bank ranked fifth among domestic banks in terms of total profits and maintained its leading position among state-owned banks. With respect to key business areas driving the transformation, total revenue from the wealth management business reached NT\$5.229 billion, an increase of approximately 15.26% from the previous year, setting a new record high. The outstanding balance of the higher-yielding "Huanxi" credit loans grew by approximately 22.04% year on year, maintaining significant growth momentum.

Looking ahead to 2026, domestic and international research institutions are generally optimistic about Taiwan's economic growth momentum. The Directorate General of Budget, Accounting and Statistics forecasts that Taiwan's economic growth rate will reach 7.71%, remaining at a relatively high level. However, the overall external environment remains fraught with uncertainties, including the lingering impact of U.S. tariff policies, structural issues arising from divergent industrial development, geopolitical risks, and concerns over inflationary pressures triggered by the war, all of which could disrupt economic performance. Having issued long-term subordinated bonds in 2024, followed by a cash capital

increase in 2025, coupled with capital-saving benefits from the new capital allocation system effective in 2025, the Bank currently maintains a robust capital adequacy ratio. This strengthens the Bank's operational resilience in response to external challenges. In 2026, the Bank will aim for active growth across all major business lines in an attempt to expand recurring earnings and drive profit growth. Furthermore, the Bank will continue to implement ESG sustainability principles, leverage its financial influence, and pursue the vision of becoming a "sustainability benchmark in the Asia-Pacific financial industry". The Bank will assist enterprises in low-carbon transition and the development of a green economy, serving as a key partner for customers amid the global sustainability trends. Moreover, in alignment with the government's policy direction to prevent and combat fraud, the Bank treats "fraud prevention" as a critical component of sustainable governance and risk management. In addition to implementing smart detection mechanisms and enhancing the accuracy of transaction monitoring, the Bank continues to promote professional training for employees and financial education for the general public. By integrating technology and human resources to strengthen cross-institutional collaboration, the Bank aims to create a safer and more reliable financial services environment.

The operating results of the Bank for 2025 and the business plan for 2026 are summarized as follows:

## **Operation Results of 2025**

### **I. Global & Domestic Economic Dynamics**

#### **1. Economic Growth**

Looking back at 2025, the global economy faced challenges from Trump's trade policies, geopolitical conflicts, and extreme weather. However, due to accommodative financial conditions, supportive macroeconomic policies in various countries, and robust investment in emerging technologies such as artificial intelligence (AI), which partially offset the impact of U.S. tariffs, the global economy demonstrated remarkable resilience. The International Monetary Fund (IMF) estimated global economic growth of 3.4% for 2025.

Taiwan's economic growth rate reached 8.68% in 2025. In particular, the delay in the outcome of the U.S. semiconductor tariff investigation, coupled with expanding demand for AI applications and ICT products, led to a significant surge in exports of related goods, with net external demand serving as the primary driver of economic growth. In addition, the strong demand for emerging technology applications had increased the investment willingness of enterprises, driving the growth of fixed capital formation. A stable employment market, the income effect from salary increases, and the wealth effect of the rising stock market were beneficial to private consumption. Driven by the simultaneous growth of domestic and external demand, the economy achieved its best performance in 15 years.

#### **2. Financial Market**

Looking back at 2025, the global stock market exhibited a strong bullish pattern. Despite the sharp market fluctuations caused by Trump's tariff policies at the beginning of the year, the global economy demonstrated resilience under the leadership of the U.S. At the same time, the AI investment boom drove a sharp rise in semiconductor-based technology stocks. The U.S. stock market and Asian stock markets (Japan, South Korea, and Taiwan) repeatedly hit new highs. The MSCI World Index rose by 19.5% for the year. Furthermore, safe-haven demand driven by geopolitical conflicts, central banks' diversification of foreign exchange reserves, concerns over U.S. debt and the dominance of the U.S. dollar, and demand for critical minerals amid the AI arms race propelled the prices of metals such as gold, silver, and copper to historic highs, with gains outpacing those of the stock market. In the bond market, despite cooling inflation and robust economic conditions in major economies, intensifying concerns over fiscal sustainability caused yield curves for sovereign bonds in developed nations such as the U.S. and Japan to steepen. Nevertheless, benefiting from interest rate cuts and policy support, bond prices in certain fiscally sound emerging economies and high-quality corporate bonds witnessed sound performance.

Regarding interest rates, due to a sustained easing trend of inflation, central banks in major global economies continued to cut rates in 2025. However, as a result of uncertainties surrounding tariffs and Trump's policies, the U.S. Federal Reserve adopted a cautious approach, lowering interest rates by a total of 75 basis points over the year to a range of 3.5%

to 3.75%. The Bank of Japan, mindful of the economic impact of tariffs, inflation, and fiscal policy, raised rates by 0.50% to 0.75% over the year, maintaining a gradual process of monetary normalization. The People’s Bank of China implemented rate cuts and reserve requirement ratio reductions to continue injecting liquidity. The Central Bank of the Republic of China (Taiwan), citing a robust economy, moderate inflation, and concerns over the housing market, has kept its policy rate (rediscount rate of 2.0%) unchanged for 7 consecutive meetings since March 2024.

Regarding exchange rates, the U.S. Dollar Index has declined from 110 at the beginning of 2025 to a low of around 96 before rebounding to 98, marking a 9.4% decline for the year. This primarily reflected factors such as the Federal Reserve’s rate cuts, concerns over U.S. debt, and President Trump’s calls for major trading partners to appreciate their currencies. Driven by expectations surrounding tariff negotiations, strong exports of AI-related products, and foreign capital inflows, the average exchange rate of the New Taiwan Dollar against the U.S. dollar rose from 32.06 in 2024 to 31.14 in 2025, representing an annual appreciation of 2.9%.

## II. Change in Organization Structure

To continuously optimize the Bank’s organizational structure and enhance management efficiency, the Bank has implemented the “Responsibility Map and Accountability System” effective on January 1, 2025, and established an Accountability Committee under the Board of Directors to foster a culture of ethical business management within the Bank. Effective on December 1 of the same year, management responsibilities for the Consumer Banking Credit Telemarketing Team have been transferred from the Card & Payment Department to the Consumer Banking Business Department. Furthermore, on January 19, 2026, the Wealth Management Department and the Private Banking Department were merged into the “Wealth Management & Private Banking Department”. Additionally, to enhance flexibility in assigning the Vice President to oversee units, the classifications of the Information Management Center, Compliance Affairs, and various business groups/management centers had been phased out.

## III. Operating Results

Units: Millions in NT dollars, except as indicated

Item	Year	2025	2024	Change (%)
Deposits (including due to Chunghwa Post Co., Ltd)		3,115,639	3,033,608	2.70
Loans		2,329,789	2,216,375	5.12
Foreign Exchange Business (millions in US\$)		892,200	768,824	16.05
Securities Purchased		931,920	934,206	-0.24
Long-term Equity Investments		22,760	22,482	1.24
Credit Card Loans		1,560	1,633	-4.47
Trust Assets		985,431	866,382	13.74

Note 1: All figures above are average balance, except foreign exchange business.

Note 2: At the end of 2025, the amount of the Bank’s non-performing loans was NT\$4,744 million, NPL ratio 0.19%, and coverage ratio was 866.03%.

## IV. Budget Implementation

2025 Net Income (millions in NT dollars)	2025 Net Income Budget (millions in NT dollars)	Budget Achievement Rate (%)
28,866	26,520	108.85



**President**  
Yung-Chen Huang

## Summary of Business Plan for 2026

### **I. Business Plan**

- Diversify corporate banking business and solidify core competitive advantages.
- Advance digital transformation in consumer banking business and scale up wealth management business.
- Enhance overseas business through inter-branch collaboration and dynamically adjust the business models and resource allocations.
- Promote digital development plans and expand the scope of AI applications.
- Capitalize market trends to flexibly adjust investment positions and improve financial operation performance.
- Strengthen compliance and internal control mechanisms, and leverage technology to build a robust anti-fraud defense line.
- Establish effective risk-control mechanisms and ensure sound operations and operational resilience.
- Implement ESG sustainable finance policies and exert positive impact on society.

### **II. Business Objectives**

With consideration of current economic and financial developments, the Bank has set up the following business targets based on competitive strategies for the year of 2026: total deposits of NT\$3,323,830 million, total loans of NT\$2,529,583 million and foreign exchange business of US\$918,744 million.

## **Development Strategies**

The Bank's medium and long-term development strategy, detailed implementation plan, various businesses and financial objectives are based on the conglomerate's medium and long-term development strategy disclosed by the Bank's parent company Mega Financial Holding Co., Ltd.

### ■ In terms of financial and customers

- ❖ Scale up capital assets to boost the market status of Mega Financial Holdings group.
- ❖ Strengthen overseas businesses and identify opportunities to relocate Taiwanese businesses.
- ❖ Consolidate competitive advantages in corporate banking and foreign exchange and strengthen the cross-selling of the Group.
- ❖ Promote consumer banking and wealth management services to expand the scope of asset management.
- ❖ Optimize the structure of the Bank's business customer portfolio and diversify sources of revenue and profitability.

### ■ In terms of internal procedures

- ❖ Increase corporate governance standards and pursue the Group's sustainable development.
- ❖ Deepen sustainable finance practices and implement environmental and social commitments.
- ❖ Improve the Group's management efficiency to optimize business operations and increase return.
- ❖ Reinforce the risk control of the Group and implement internal and external legal compliance.
- ❖ Deepen development of digital finance and strengthen the Group's information security.

### ■ In terms of learning and growth

- ❖ Motivate and enhance employee expertise and foster talent empowerment and development.
- ❖ Develop the Group's digital mindset and entrench sustainable culture in the Group.

## **Major Regulatory Changes and Influences**

- To safeguard the public interest, effectively detect, prevent, and prosecute serious illegal acts, as well as to protect the rights of whistleblowers in the public sector, state-owned enterprises, and government-controlled institutions, the Ministry of Justice promulgated the Public Interest Whistleblower Protection Act on January 22, 2025, which came into effect on July 22, 2025.
- To support the policy of establishing an Asia Asset Management Center, the FSC launched pilot programs for specific financial services in designated locations, subject to appropriate risk management, with the aim of enhancing financial competitiveness. On April 1, 2025, the FSC issued the "Operation Directions for Financial Institutions Applying for Business Trials in Local Asset Management Zones".
- To encourage the financial industry to develop products that meet the financial needs of all age groups, the FSC issued the amended "Regulations Governing Internal Operating Systems and Procedures for Banks Conducting Financial Derivatives Business" on May 6, 2025. These regulations stipulate that banks shall, based on professional judgment, consider customer suitability and product suitability as the basis for determining whether to recommend structured products, removing the restriction prohibiting the recommendation of such products to customers aged 70 or older through face-to-face meetings, telephone or email communications, or the mailing of product prospectuses.
- In light of the increasingly widespread application of artificial intelligence (AI) technology, the Bankers Association formulated the "Guidelines for Artificial Intelligence (AI) Applications in the Financial Industry" in 2024 to strengthen customer data protection and risk management in banking operations involving AI technologies. Furthermore, on October 2, 2025, the Bankers Association adjusted the scope of application of the aforementioned Guidelines to ensure coverage of scenarios where financial institutions utilize customer data in AI applications. It also adopted the principles of a "risk-based approach", enabling financial institutions to conduct appropriate assessments

based on the extent of AI utilization and the nature of associated business risks, thereby achieving the objective of secure risk management.

- To encourage the financial sector to prioritize sustainable development and the disclosure of related financial information, the FSC amended the “Regulations Governing Information to be Published in Annual Reports of Banks” on December 16, 2025, specifying that banks meeting certain criteria shall include a dedicated section in annual reports to disclose “sustainability-related financial information” approved by the Board of Directors. The amendment also added provisions regarding the preparation and disclosure of such information and stipulates that, following alignment with the IFRS Sustainability Disclosure Standards, annual reports of banks meeting certain criteria shall be disclosed and filed concurrently with the financial statements for the same year.
- As the U.S., Singapore, Hong Kong, and other jurisdictions have successively incorporated virtual assets into regulatory frameworks, Taiwan has developed the Draft “Virtual Assets Service Act”, which will establish mechanisms governing transactions between banks and virtual asset service providers, as well as the independent custody of assets.
- In 2026, the FSC has designated four key issues, namely, “fraud prevention”, “anti-money laundering”, “financial consumer protection”, and “cybersecurity resilience”, as priority focus areas. The banking sector should align with these policies by accelerating the adoption of cloud technology, strengthening the identification of suspicious accounts or transactions and anti-money laundering risk control, implementing the principle of fair treatment of customers, and enhancing information security management.

## Credit Rating

Credit Rating Institute	Credit Rating		Outlook	Publication Date (Year/Month)
	Long-term	Short-term		
Moody’s	A1	P-1	Stable	2026/01
S&P	A+	A-1	Stable	2025/10
Taiwan Ratings Corp.	twAAA	twA-1+	Stable	2025/10

Ray-Beam Dawn

Yung-Chen Huang




Chairman

President

# Corporate Governance Report

## Directors, Supervisors & Major Shareholders of the Institutional Shareholders

### I. Board of Directors and Supervisors

As of December 31, 2025

Title	Name	Current Position / Occupation
Chairman of the Board	Ray-Beam Dawn	Chairman of the Board Mega Financial Holding Company and Mega Bank
Managing Director & President	Yung-Chen Huang	President Mega Bank
Managing Director	Chuan-Chang Chang	President Mega Financial Holding Company
Managing Director	Sheng-Chang Liu	Director C.H. CHANG & Co. Certified Public Accountants
Independent Managing Director	Wen-Lung Ting	
Independent Director	Hao-Chieh Lin	Professor and Dean College of Management, National Sun Yat-sen University
Independent Director	Hung-Hsi Chan	
Independent Director	Hsiu-Hui Yuan	Presiding Attorney Chang Hui Law Office
Independent Director	Ming-Shiow Lo	Professor Department of Business Administration, National Chengchi University
Director	Chun-I Fan	President Institute for Information Industry
Director	Yen-Te Wu	Professor Fu Jen Catholic University School of Law
Director	Yu-Ling Hung	CPA Earnest & Co., CPAs
Director	Sheng Yeh	Deputy Director General Central Bank, R.O.C.
Director	Po-Cheng Chen	Director-General National Treasury Administration, Ministry of Finance, R.O.C.
Director	Ya-Ping Liu	Assistant Vice President Mega Bank

## II. Major Shareholders of the Institutional Shareholders

As of December 31, 2025

Name of the Institutional Shareholders	Top Shareholders (Percentage of Shares Ownership)
Mega Financial Holding Co., Ltd.	Ministry of Finance, R.O.C. (8.20%)
	National Development Fund, Executive Yuan (6.19%)
	Chunghwa Post Co., Ltd. (3.59%)
	Bank of Taiwan Co., Ltd. (2.62%)
	CTBC Bank in custody for Yuanta/P-shares Taiwan Dividend Plus ETF (2.58%)
	Cathay Life Insurance Co., Ltd (2.32%)
	Taiwan Life Insurance Co., Ltd. (2.17%)
	New Labor Pension Fund (1.95%)
	Taishin Bank in custody for Cathay MSCI Taiwan ESG Sustainability High Dividend Yield ETF (1.82%)
	Citibank in custody for the government of Singapore (1.44%)

## III. Policies for Employees' compensation and directors' and supervisors' remuneration

Employees' compensation and directors' and supervisors' remuneration are recognized as expenses and liabilities, provided that such recognition is required under legal obligation or constructive obligation and those amounts can be reliably estimated. Employee compensation for 2025 is proposed to be distributed entirely in cash.

## Execution of Corporate Governance

### I. Attendance Record

A total of forty-seven meetings of the Board of Directors (including meetings of Board of Managing Directors) were held in 2025. The attendance of directors and supervisors was as follows:

Title	Name	Attendance in Person	By Proxy	Attendance Rate (%)	Remarks
Chairman of the Board	Ray-Beam Dawn	47	0	100	Re-elected on Apr. 08, 2025
Managing Director	Yung-Chen Huang	44	3	93.6	Re-elected on Apr. 08, 2025
Managing Director	Chuan-Chang Chang	36	0	100	Assumed on Apr. 08, 2025
Managing Director	Sheng-Chang Liu	43	2	91.5	Assumed on Apr. 08, 2025
Independent Managing Director	Wen-Lung Ting	36	0	100	Assumed on Apr. 08, 2025
Independent Director	Hao-Chieh Lin	6	4	60	Assumed on Apr. 08, 2025
Independent Director	Hung-Hsi Chan	9	1	90	Assumed on Apr. 08, 2025
Independent Director	Hsiu-Hui Yuan	10	0	100	Assumed on Apr. 08, 2025
Independent Director	I-Hsiu Hou	6	0	100	Assumed on Apr. 08, 2025 Resigned on Sep. 02, 2025
Independent Director	Ming-Shiow Lo	1	1	50	Assumed on Oct. 28, 2025
Director	Chun-I Fan	7	3	70	Assumed on Apr. 08, 2025
Director	Yen-Te Wu	11	2	84.6	Re-elected on Apr. 08, 2025
Director	Yu-Ling Hung	12	1	92.3	Assumed on Apr. 08, 2025
Director	Ti-Jen Tsao	9	0	100	Re-elected on Apr. 08, 2025 Resigned on Aug. 25, 2025
Director	Sheng Yeh	4	0	100	Assumed on Aug. 26, 2025
Director	Po-Cheng Chen	11	1	84.6	Re-elected on Apr. 08, 2025
Director	Ya-Ping Liu	10	0	100	Assumed on Apr. 08, 2025
Managing Director	Yu-Mei Hsiao	11	0	100	Resigned on Apr. 07, 2025
Managing Director	Chien-Liang Chiu	11	0	100	Resigned on Apr. 07, 2025
Independent Managing Director	Fu-Long Chen	11	0	100	Resigned on Apr. 07, 2025
Independent Director	Ying Wu	3	0	100	Resigned on Apr. 07, 2025
Independent Director	Chih-Jen Hsu	3	0	100	Resigned on Apr. 07, 2025
Director	Shin-Horng Chen	3	0	100	Resigned on Apr. 07, 2025
Director	Chao-Huang Kuo	3	0	100	Resigned on Apr. 07, 2025
Director	Chih-Yang Cheng	3	0	100	Resigned on Apr. 07, 2025
Director	Hung-Chang Lee	2	0	100	Resigned on Mar. 10, 2025
Director	Cheng-Chiang Hsu	3	0	100	Resigned on Apr. 07, 2025
Supervisor	Miao-Hsiang Chen	3	0	100	Resigned on Apr. 07, 2025
Supervisor	Ming-Sung Kao	3	0	100	Resigned on Apr. 07, 2025
Supervisor	Yung-Cheng Yang	3	0	100	Resigned on Apr. 07, 2025

Note: 1. The Bank's directors and supervisors are appointed by the Mega Financial Holding Company. The term in office for 17th Board of Directors is from Dec. 29, 2021 to Apr. 7, 2025. The 18th Board of Directors assumed on April 8, 2025, for a term from April 8, 2025 to April 7, 2028.

2. None of the independent directors has a dissenting opinion or qualified opinion on the resolutions.

## II. Corporate Governance Implementation Status and Deviations from “Corporate Governance Best-Practice Principles for Banks”

Year 2025

Evaluation Item	Implementation Status		Abstract Illustration
	Yes	No	
<p>A. Ownership Structure and Shareholders' Equity</p> <p>1. Does the Bank establish an internal operating procedure to deal with shareholders' suggestions, doubts, disputes and litigations, and implement based on the procedure?</p>	✓		<ul style="list-style-type: none"> <li>■ The Bank is a 100% owned subsidiary of Mega Financial Holding Company (“Mega FHC”). The Bank’s operation and management, financial business information and audit management are handled in accordance with the “Regulations on Supervision of Mega FHC’s Subsidiaries”. Recommendations or questions regarding the Bank’s operations may be conveyed through formal letters, telephones, emails, etc. The Bank’s business supervisory units will handle or explain the case, in accordance with the internal operating procedures.</li> <li>■ Mega FHC is the Bank’s sole shareholder. Any shareholders’ dispute or litigation shall be handled by the supervisory units. However, if it is necessary to engage a lawyer, the units, according to the Bank’s “Directions for Handling Legal Cases”, shall request for approval from the authorized level before engaging a lawyer.</li> </ul>
<p>2. Does the Bank possess the identities of its major shareholders as well as the ultimate owners of those shares?</p>	✓		<ul style="list-style-type: none"> <li>■ Mega FHC is the Bank’s sole shareholder and ultimate controller.</li> </ul>
<p>3. Does the Bank establish and execute the risk management and firewall system within its conglomerate structure?</p>	✓		<ul style="list-style-type: none"> <li>■ The responsibilities for the management and risk control mechanism of assets and financial matters of the Bank and affiliated companies are completely independent; and tight firewall mechanisms are established and executed.</li> <li>● Information security: The internet between the Bank and affiliated companies is connected directly through peer-to-peer which is the safest way of internet connection, and controlled by Firewall to avoid unauthorized connection.</li> <li>● Client confidentiality: An internal control process has been set for person in charge of processing, using customer information and entering and removing customers’ personal particulars, and a post-execution supervision mechanism is in place to ensure the appropriateness of authorization.</li> </ul>

Evaluation Item	Implementation Status		
	Yes	No	
			<p><b>Abstract Illustration</b></p> <ul style="list-style-type: none"> <li>● Stakeholder transactions: The Bank has established “Related Party Transaction Principles”. Also, in accordance with the relevant laws and regulations, the stakeholder transaction balance is submitted to the parent company, Mega FHC, regularly. Mega FHC then discloses the related information and submits it to the competent authority.</li> </ul>
<p>B. Composition and Responsibilities of the Board of Directors</p> <p>1. Has the Board of Directors established a diversity policy and specific management objectives?</p>	✓		<ul style="list-style-type: none"> <li>■ The Bank’s sole institutional shareholder supports on the diversity, professional background, and experiences of the Board of Directors.</li> <li>■ In the 18th Board of Directors (BOD) of Mega Bank, as of the end of December 2025, there are currently 15 directors. Among them are two directors with employee status (representing 13.3% of the current directors) and five female directors (representing 33.3% of BOD). The average age is 57.3 years old.</li> <li>■ The Board of Directors comprises members from different backgrounds in the financial industry, government agencies, industrial circles, and academia, including lawyers, accountants, financial scholars, and IT network specialists. Their professional backgrounds and experiences cover law, accounting, industrial economics, tax administration, financial management, FinTech, and online payment. The members’ professional skills consist of business management, risk management, regulatory compliance, anti-money laundering, internal control, finance and banking, economic analysis, knowledge in industrial finance, ESG and corporate sustainability, etc.</li> </ul>
<p>2. Does the Bank voluntarily establish other functional committees in addition to the Remuneration Committee and the Audit Committee?</p>	✓		<ul style="list-style-type: none"> <li>■ After joining Mega FHC, the Bank is delisted from the stock market and is not mandatory to set up a Remuneration Committee. The design and adjustment of the Bank’s remuneration is submitted to Mega FHC for approval.</li> <li>■ Mega FHC has established an Audit Committee. According to regulations issued by the Financial Supervisory Commission (FSC), a financial institution wholly owned by a financial holding company (FHC) may choose to establish an audit committee or appoint supervisors. The Bank has established an Audit Committee, which consists of all of the Bank’s independent directors. The Audit Committee and the CPAs hold</li> </ul>



Evaluation Item	Implementation Status	
	Yes	No
<p>officer who are in charge of corporate governance-related matters (including but not limited to providing information for directors and supervisors to perform their functions, assisting directors and supervisors in complying with laws and regulations, handling matters related to Board meetings and shareholders' meetings according to the law, and producing minutes of the Board meetings and shareholders' meetings, etc.)?</p>	Yes	No
<p>D. Does the Bank set up channels of communication for stakeholders (including but not limited to shareholders, employees and customers), dedicated a section of the company's website for stakeholder affairs and adequately responded to stakeholders' inquiries on significant corporate social responsibility issues?</p>	✓	<p>■ The Bank's website provides service or complaint channels such as contact email and customer service hotline, as well as disclosure of legal issues, including information related to related party transactions, whistle-blowing channel, shareholder area, etc. Additionally, there is fair principle area for customers, consumers, related parties and employees to keep in touch with the Bank, inquire and use relevant information.</p> <p>■ In terms of communicating with interested parties defined in The Banking Act and Financial Holding Company Act, the Bank's Head Office request all unites to check the interested parties list every three months and after being confirmed by the related interested parties, the interested parties profile shall be maintained in the Bank's e-Loan System and Mega FHC's network information system. Should there be any change in the duties of the interested parties, the person concerned shall be communicated, and the profile updated immediately.</p>
<p>E. Information Disclosure</p> <p>1. Does the Bank have a corporate website to disclose both financial standings and the status of corporate governance?</p>	✓	<p>■ The Bank's official website (<a href="https://www.megabank.com.tw">https://www.megabank.com.tw</a>) is maintained by dedicated personnels regularly to disclose information regarding the Bank's business, financials and corporate governance.</p>

Evaluation Item	Implementation Status	
	Yes	No
2. Does the Bank have other information disclosure channels (e.g. building an English website, appointing designated people to handle information collection and disclosure, creating a spokesman system, webcasting investor conferences)?	✓	<p><b>Abstract Illustration</b></p> <ul style="list-style-type: none"> <li>■ The Bank's official website has an English version, <a href="https://www.megabank.com.tw/en-us/english">https://www.megabank.com.tw/en-us/english</a> and is maintained regularly.</li> <li>■ If there's information needed to be made public in accordance with the relevant laws and regulations, the Bank shall, within the legal time limit, designate a personnel to report and disclose immediately.</li> <li>■ The Bank has established "Procedures for Releasing Information by Spokesperson and Acting Spokesperson". The Spokesperson and Deputy Spokesperson speak publicly on behalf of the Bank by means of press release, website disclosure or disclosure of information.</li> <li>■ The investor conference is handled by the parent company, Mega FHC.</li> </ul>
3. Does the Bank disclose its annual financial report at the end of the accounting year within the prescribed time limit in accordance with the Banking Act and the Securities and Exchange Act, and publicly disclose its Q1, Q2, and Q3 financial reports and monthly operation status ahead of the prescribed time limit?	✓	<ul style="list-style-type: none"> <li>■ In addition to making public announcement in accordance with Article 36 of the Securities and Exchange Act and relevant decrees, the Bank also publishes individual financial business information on the Bank's website within three months after the end of each fiscal year, within two months after the end of each half year and within 45 days after the end of the first quarter and the third quarter in accordance with Article 32 of the Regulations Governing the Preparation of Financial Reports by Public Banks.</li> </ul>
F. Is there any other important information to facilitate a better understanding of the Bank's corporate governance practices (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, and purchasing insurance for directors and supervisors, and donations to political parties, stakeholders, and charity organizations)?	✓	<ul style="list-style-type: none"> <li>■ Employees' rights: The Bank shall inform the employees in advance of any job relocation. If the change of business nature results in no suitable jobs for the employee, or the employee is incompetent in taking up the job, the Bank shall, according to the Labor Standards Act, inform the employee in advance of the termination of employment contract at least 10 to 30 days. In addition, the Bank and the Union have established a collective agreement. The Bank has set up the Personnel Appraisal Committee, formed by the Bank and union representatives, responsible for the review of awards and penalties of the employees. It has also established the Occupational Safety &amp; Health Committee, responsible for the planning and handling, review and supervision of matters related to labor safety, hygiene and health. Employees' Retirement Fund Supervisory Committee is also set up to safeguard employees' pension.</li> </ul>

Evaluation Item	Implementation Status	
	Yes	No
		<p><b>Abstract Illustration</b></p> <ul style="list-style-type: none"> <li>■ Employee welfare: The Bank has established the Employee Welfare Committee, which reviews and plans employee welfare services and allocates funds. Additionally, to promote the healthy development of employees, the Bank has implemented the “Employee Health Examination Implementation Rules.” These regulations involve conducting regular health check-ups and wellness seminars for employees. Furthermore, the Bank has integrated relevant health information into the Notes system for colleagues to access, aiming to achieve preventive healthcare objectives.</li> <li>■ Investor relationship: The Bank is fully answerable to its parent company, Mega FHC, for its business performance.</li> <li>■ Directors to recuse themselves from cases in which they have a material interest: As per Rules and Procedures of shareholders meeting of the Bank, interested parties with respect to proposals shall recuse themselves from discussions or voting to avoid the conflict of interest.</li> <li>■ Advanced studies of directors and supervisors: the Bank provides directors and supervisors with opportunities enhancing their professional competency.</li> <li>■ Execution of customer policies: According to the various regulations of the competent authority and bank union, the Bank shall state in the contract, regulations to be complied, whereby customers can claim the right based on the contracts.</li> <li>■ Purchasing liability insurance for directors and supervisors: The Bank purchases “Directors’ and Officers’ Liability and Company Reimbursement Insurance” for all directors and supervisors.</li> <li>■ Donations: The Bank has, over the years, organized various activities and donated to charities and non-profit organizations. The donation process strictly complies with the various internal and external laws and regulations.</li> </ul>

**The above-mentioned corporate governance implementation status of the Bank meets the requirement of the “Corporate Governance Best-Practice Principles for Banks”.**

**III. Implementation status of Sustainable Development and Deviations from “Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies”**

**Year 2025**

Evaluation Item	Implementation Status		Abstract Illustration
	Yes	No	
A. Does the Bank have a governance structure for sustainability development and a dedicated (or ad-hoc) sustainable development organization with the Board of Directors’ authorization for senior management, which is reviewed by the Board of Directors?	✓		<ul style="list-style-type: none"> <li>■ Mega FHC is responsible for the coordination and promotion of the Group’s corporate sustainability development. The Board of Directors of Mega FHC has established a Sustainable Development Committee. The Committee’s organizational charter was amended on December 24, 2024, with the Chairman of the Board serving as the Chairman and convener. The remaining members will be appointed by the Board of Directors of Mega FHC from among the directors, of which more than half should be independent directors. As of the end of 2025, the Committee comprised five members, all of whom were independent directors. In addition, six working groups have been set up under the Committee for promoting the implementation of tasks related to the Group’s sustainable development.</li> <li>■ In line with Mega FHC’s plan, the Bank established the “ESG Steering Group” and appointed the Planning Department as agenda working group to hold the conferences periodically and report the implementation status of sustainable development to Mega FHC. In addition to reporting to the Bank’s Board of Directors, the implementation status of the Bank’s 2025 “ESG Promotion Plan” and 2026 “ESG Promotion Plan” have also been reported to Mega FHC, which will report to the Executive Meetings of the Sustainable Development Committee, the Sustainable Development Committee and the Board of Directors of Mega FHC upon compilation.</li> <li>■ The Bank has formulated a “Sustainable Finance Policy”, which has been approved by the Board of Directors. The “Procedures for the Preparation and Verification of Sustainability Information” approved by the President regulate the principles and operating procedures for the preparation/provision of sustainability information disclosed to the public, such as Mega FHC’s Sustainability Report, Mega Bank’s Annual Report and Mega Bank’s official website. It is also stipulated in the Procedures that if the sustainability information is of the nature of publicity, advertisement or any form of statement, it should comply with the “Guidelines for Financial Institutions on Greenwashing Prevention” issued by the FSC to confirm that the Bank or financial products and services provided by the Bank are in compliance with relevant financial laws and regulations. When making external</li> </ul>

Evaluation Item	Implementation Status		Abstract Illustration						
	Yes	No							
B. Does the Bank follow the materiality principle to conduct a risk assessment for environmental, social, and corporate governance topics related to company operation and establish risk management-related policy or strategy?	✓		<p>“sustainability” or “green” related statements (including publicity, advertisements or any other form of statements), attention should be paid to the accuracy, completeness, comparability and compliance with relevant principles of the statements.</p> <ul style="list-style-type: none"> <li>■ The Bank’s assessment of material risk issues for 2025 is based on the “2025 Sustainability Report” of its parent company Mega Financial Holding, which adopts a Double Materiality matrix analysis. This process begins with conducting surveys on material topics among stakeholders and senior executives, followed by ranking sustainability issues using the matrix’s vertical axis (“Impact on the Economy, Environment, People and Human Rights”) and horizontal axis (“Impact on Corporate Value”). A total of 11 material topics have been identified in the following order: “Information Security”, “Compliance”, “Ethical Business Management”, “Risk Management”, “Economic Performance”, “Board Diversity”, “Occupational Safety and Health”, “Customer Relations”, “Digital Innovation”, “Green and Transition Finance”, and “Remuneration and Benefits”.</li> <li>■ The Bank’s Board of Directors has established the “Risk Management Committee”, responsible for reviewing various major risk issues. Additionally, to improve the Bank’s risk management system, climate risk management has been incorporated into the “Risk Management Policy and Guidelines” under the “Principles of Climate Risk Management.” Revisions of relevant major guidelines are as follows:</li> </ul>						
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Environmental									

Evaluation Item	Implementation Status	
	Yes	No
		<p>improvement of such issues is required to facilitate the assessment and serve as the reference or basis for relevant risk management.</p> <ul style="list-style-type: none"> <li>❖ Corporate loans and equity investments are managed according to the level of relevant ESG risks. Via the list of banned companies, the list of sensitive industries or entities, and the ESG risk checklist, the Bank can improve the Know-Your-Client (KYC) and Customer Due Diligence (CDD) processes and categorizes customers into high, moderate, and low ESG risks. Additionally, for customers involved in industries contributing to sustainable development, the Bank will provide additional support and continue to monitor and manage their ESG-related risks throughout the contract term, including strategies implemented by customers to remediate identified ESG risks. However, if identified risks cannot be remediated effectively, the Bank will engage in negotiation, evaluate the cessation of new undertakings, or gradually reduce in investment and financing positions.</li> <li>❖ In line with the Group’s decarbonization strategy, the Bank controls investment and financing of “coal and non-traditional oil and gas enterprises” . In an event that a client is engaged in a coal and non-traditional oil and gas industry, and has not provided clear evidence and plans for sustainable transformation, the Bank should refrain from undertaking or increasing its holdings, and should gradually reduce its investment and financing positions.</li> <li>❖ In accordance with the “Green and Transition Finance Action Plan” issued by the FSC, and in order to strengthen the review of green loans, the Bank has established the “ Guidelines for Sustainable Loan Management ” . The guidelines establish procedures for identifying and managing green loans, sustainability-linked loans, and socially responsible loans to ensure compliance with regulations.</li> <li>❖ If any equity investment positions held by the Bank are associated with activities that harm environmental sustainability, endanger</li> </ul>



Evaluation Item	Implementation Status	
	Yes	No
		<p><b>Abstract Illustration</b></p> <ul style="list-style-type: none"> <li>❖ To enhance the communication with investors and other stakeholders, information regarding capital adequacy and risk management is disclosed on the Bank’s official website on a regular basis.</li> <li>❖ Regulatory compliance is one of the focal points of the internal control system. The Bank established “Directions of Regulatory Compliance” and assigned a senior executive as the Head Office Chief Compliance Officer to manage all compliance matters and develop regulatory compliance risk management and its supervisory framework. The relevant measures are as follows:               <ol style="list-style-type: none"> <li>(1) The “Implementation Standard on Compliance Risk Assessment” has been formulated, and the Bank’s annual regulatory compliance risk assessment report is submitted to the Board of Directors and then the FSC.</li> <li>(2) Monitor the implementation status of key indicators and any improvement measures introduced to address internal control weaknesses as identified in the abovementioned report on a regular basis. The results are reported to the Board of Directors and Supervisors every six months.</li> </ol> </li> <li>❖ In accordance with the “Self-regulatory Guidelines for the Introduction of the Responsibility Map System in the Banking Industry” of the FSC, the Bank has formulated its “Responsibility Map and Accountability System”, which stipulates that the Bank should prepare a responsibility map to enable senior managers to clearly understand the scope of their authorities and responsibilities and to sign responsibility statements. In the event of any material misconduct in the Bank’s operations or management, investigation, accountability, and liability procedures shall be initiated accordingly. The Bank has established a corporate governance structure based on responsibility accordingly, strengthened the accountability of senior managers, and shaped its corporate culture of ethical management.</li> </ul>
		Corporate governance

Evaluation Item	Implementation Status	
	Yes	No
		<p>❖ In accordance with Article 34-2 of the “Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries”, the Bank has established a whistleblowing system to regulate the operational procedures for handling whistleblowing cases and has published the reporting channels on the Bank’s website. Furthermore, to protect whistleblowers, the Bank ensures confidentiality regarding the whistleblower’s identity and the content of the report. It prohibits any adverse action against the whistleblower for making a report. Should a whistleblower face adverse action as a result of making a report, they may file a complaint with the Bank’s whistleblowing reception unit, thus encouraging both internal and external parties to speak up and enabling the whistleblowing system to function effectively.</p>
<p><b>C. Environmental Topic</b></p> <p>1. Has the Bank established an appropriate environmental management system suited to the banking industry’s characteristics?</p>	✓	<ul style="list-style-type: none"> <li>■ The Bank adheres to Mega FHC’s “Environmental Sustainability Management Procedures”. The work plan and implementation status of relevant goals created by the “Environmental Sustainability Working Group” under Sustainable Development Committee are reported to Mega FHC on a regular basis.</li> <li>■ The Bank’s headquarters, the Chi-Lin Building, was the first to adopt the “ISO-14001 Environmental Management System” in the year 2021. In 2023, the Bank included all business units in northern Taiwan. In 2024, it expanded the coverage to include all domestic business units. In addition, the Bank has been verified by a third-party agency every year since 2021. (The certification remains valid from 2025/08/07 to 2028/08/06).</li> <li>■ The Bank’s headquarters, Chi-Lin Building, adopted the “ISO-50001 Energy Management System” and has since undergone third-party verification annually. (The certification remains valid from 2025/07/22 to 2027/10/07).</li> </ul>
<p>2. Is the Bank committed to improving resource efficiency and to the use of renewable materials with low environmental impact?</p>	✓	<ul style="list-style-type: none"> <li>■ All of the Bank’s operating locations have joined the Ministry of the Environment’s “Net-Zero Green Living - Green Office” initiative as green partners. We are committed to improving energy efficiency across all operations. The Bank has</li> </ul>

Evaluation Item	Implementation Status	
	Yes	No
		<p>appointed energy managers, and utilized recycled materials with low environmental impact. The relevant measures are as follows:</p> <p>(1) Improve energy efficiency:            The Bank has replaced high-energy-consuming air conditioners, refrigerators and other equipment with Class 1 energy-efficient equipment, replaced traditional incandescent lamps with high-efficiency LEDs, and promoted the habit of turning off lights. The Bank has also reviewed the data changes of each unit and proposed improvement plans to units that have lagged behind in attaining the goal.</p> <p>(2) Water resource management:            The Bank aligns with Mega FHC's water-saving targets and manages water resources by prioritizing purchasing and installing water-saving devices, such as sensor taps and dual-flush toilets. Additionally, the Bank reviews the data changes of each unit and guides the lagging units to develop improvement plans.</p> <p>(3) Introduction of water recycling systems:            The Hsinchu Science Park Hsin-an Branch implemented this system in 2025, utilizing recycled rainwater and air conditioning cooling water for purposes such as plant irrigation and floor cleaning. Installation at the San Chong Branch is planned for 2026, and the system is also being incorporated into the new Nan Tze Branch premise currently under construction (built in accordance with gold-level - green building standards).</p> <p>(4) Promotion of the use of renewable energy to reduce environmental impact:            In 2025, the Bank's headquarters and non-headquarters locations purchased approximately 8,860,000 kWh of renewable energy certificates. From 2026 to 2028, total renewable energy procurement will amount to 40,374,000 kWh. Installation of solar power systems on the Bank's own premises: A system was installed at the Kaohsiung Metropolitan Branch in 2023. In 2025, systems had been installed at 7 locations, namely, Chi-Lin Building, Sanchong, Hengyang, Chiayi, Chia Hsin, the Li-Zhi Building in Linkou, and Fengyuan, with a total generating capacity of approximately 309,581 kWh. In 2026, a solar photovoltaic system will be installed at the Dou Liu Branch.</p> <p>(5) Green procurement:            The Bank strives to achieve the annual green procurement target of 2.7% of total</p>

Evaluation Item	Implementation Status	
	Yes	No
		<p>procurement value and adopt a responsible procurement system. In 2025, the procurement value of renewable, recyclable, low environmental impact, and energy-saving products approved by the Environmental Protection Administration was NTD 128,542,634, 5.4% of the total procurement value.</p> <p>(6) The Bank has promoted the acquisition of Green Building Certifications for our own offices, with a total of 6 business locations having obtained Green Building Certifications by the end of 2025 (3 with Diamond Level, 1 with Gold Level and 2 with Bronze Level). The Bank has also promoted the use of green energy. In 2025, the green energy supply of the Bank's headquarters and non-headquarters locations amounted to approximately 8,860,000 kWh.</p>
3. Does the Bank evaluate current and future climate change potential risks and opportunities and take measures related to climate-related topics?	✓	<ul style="list-style-type: none"> <li>■ Climate risk has been integrated into the Bank's existing risk management processes to evaluate the potential negative impacts of climate for operation management decision-making purposes. Through a comprehensive review, the Bank identifies the risks and opportunities posed by physical and transitional risks to its operations. It establishes risk management strategies for significant risks as the core response to climate change action and develops low-carbon products and services.</li> <li>■ Climate risk: <ul style="list-style-type: none"> <li>Climate change risks: It is divided into "physical risk" and "transition risk". The former is affected by extreme weather events and may cause disruption of the Bank's operations or loss of the value of collateral. The latter is due to changes in policies or regulations that increase the operating costs of investment and financing targets, which exerts an indirect impact on the Bank. The relevant measures taken by the Bank are as follows: <ol style="list-style-type: none"> <li>(1) The Bank established the "Operations Directions for Disaster/Crisis Response, Prevention, and Protection" to standardize the emergency notification process and the emergency response guidelines. To ensure operational continuity, on-site and off-site backup mechanisms were established, and corresponding capacity requirements were identified and monitored according to the nature of businesses and equipment functions.</li> <li>(2) Considering the results of climate change scenario testing across different pathways, the Bank assesses and adjusts its business strategies accordingly.</li> </ol> </li> </ul> </li> </ul>

Evaluation Item	Implementation Status																											
	Yes	No																										
		<ul style="list-style-type: none"> <li>Opportunities associated with climate change: The Bank provides funds to support climate-friendly industries, such as green energy and public transportation, and actively assist clients in low-carbon transition and development of low-carbon technologies through related businesses such as responsible finance, green finance, and digital finance. By leveraging financial influence, the Bank promotes social sustainability and net-zero transition.</li> </ul>																										
4. Does the Bank collect data for greenhouse gas emissions, water usage, and waste quantity in the past two years and set greenhouse gas emissions reduction, water usage reduction, and other waste management policies?	✓	<ul style="list-style-type: none"> <li>Greenhouse gas: The Bank commits to achieving the goals established by Mega FHC Group. By 2030, it aims to reduce Scope 1 and Scope 2 total carbon emissions by 42% compared to the baseline year 2022. In 2025, this entails a reduction of at least 15.75% compared to 2022.</li> </ul>																										
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Evaluation Item	Implementation Status																
	Yes	No															
		<p><b>Abstract Illustration</b></p> <p>Note1: In 2022, the scope of inventory covered 110 units, comprising 108 domestic branches, the Data Processing &amp; Information Department, and the Li-Zhi Building. Starting from 2023, the scope was expanded to include 39 overseas branches and 13 non-business operation offices at the headquarters, bringing the total to 162 units. Beginning in 2025, seven subsidiaries in the consolidated financial statements were further included, increasing the total number of units to 169.</p> <p>Note2: Data for 2025 is pending validation. In 2025, the Bank's consolidated net revenues amounted to NT\$67,816 million.</p> <p>Note3: Carbon reduction planning: In addition to continuously promoting energy conservation and waste reduction measures, the Bank also raises awareness of energy conservation and encourages the use of renewable energy through carbon pricing and setting rewards and penalties. In parallel with ongoing renewable energy procurement (with a total procurement volume of 40,374,000 kWh planned from 2026 to 2028), the Bank also plans to build solar-powered branches in 10 of its self-owned premises by 2030.</p> <ul style="list-style-type: none"> <li>Water usage</li> </ul> <p>The Bank is committed to achieving the goal set out by Mega FHC of reducing 2% of water usage by 2025, 3.5% by 2028, and reaching 4.5% by 2030 (based on levels in 2021).</p> <table border="1"> <thead> <tr> <th>Category</th> <th>Year</th> <th>2025</th> <th>2024</th> <th>2021 (Baseline Year)</th> </tr> </thead> <tbody> <tr> <td>Water usage</td> <td></td> <td>150,618</td> <td>143,195</td> <td>132,273</td> </tr> <tr> <td>Water usage per capita</td> <td></td> <td>23.37</td> <td>22.28</td> <td>22.93</td> </tr> </tbody> </table> <p>Units: m<sup>3</sup></p> <p>Note: The Bank will actively promote water-saving initiatives in its branches. To implement water resource management effectively, priority will be given to procuring and replacing equipment with water-saving labels, such as sensor taps and dual-flush toilets. Additionally, the Bank conducts regular reviews of data changes, guides lagging branches in developing improvement plans, and has implemented or plans to implement water resource recycling systems at self-owned premises.</p> <ul style="list-style-type: none"> <li>Waste management</li> </ul> <p>1. In 2024, the total volume of waste generated amounted to 258,615 kilograms, of which 103,019 kilograms were recycled or reused, while 155,596 kilograms were</p>	Category	Year	2025	2024	2021 (Baseline Year)	Water usage		150,618	143,195	132,273	Water usage per capita		23.37	22.28	22.93
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Evaluation Item	Implementation Status	
	Yes	No
2. Has the Bank established appropriately managed employee welfare measures (including salary and compensation, leave, and others) and linked operational performance or achievements with employee salary and compensation?	✓	<p>■ The Bank has established salary standards based on job grades. In addition to providing marriage- and childbirth-related leave benefits that are more favorable than those required under the Labor Standards Act, the Bank also offers paid family care leave. Furthermore, the Bank provides a range of employee benefits, including marriage and childbirth subsidies, emergency assistance grants, group insurance coverage, traditional festival bonuses, and an employee stock ownership trust program.</p> <p>■ For years, the Bank has prioritized gender equality issues. In 2025, there were 2,344 permanent supervisors, accounting for 33.46% of total permanent employees. There was an addition of 45 female executives compared to the previous year, resulting in a male-to-female executive ratio of 1:1.39.</p> <p>■ The Bank formulated standards on rewards and punishments of its employees. It has set up a Personnel Appraisal Committee, which is composed of representatives of the Bank and the trade union to jointly review the rewards and punishments of its employees. Relevant rewards and punishments will also be reflected in the annual performance appraisal of employees, which will serve as the basis for subsequent salary adjustment and promotion.</p> <p>■ In accordance with the Bank's relevant regulations on bonus distribution, the bonus distribution of employees has been appropriately linked to the operating performance of the units to which the employees belong.</p>
3. Does the Bank provide a safe and healthy working environment for its employees, and offer them regular safety and health education?	✓	<p>■ In order to ensure the environmental quality of the workplace, the Bank conducts carbon dioxide and lighting tests every six months in accordance with the "Implementation Measures for Labor Working Environment Monitoring", so as to maintain the safety and health of employees.</p> <p>■ The Bank conducts one hour of general safety and health education and training courses for employees every year to implement safety and health education.</p> <p>■ The Bank regularly conducts staff health examinations and health video lectures every year, and monthly onsite visits to the branches and health consultations are provided by the staff of the labor safety department, doctors, and nurses.</p> <p>■ The Bank passed the ISO 45001 Occupational Health and Safety Management System recertification audit on April 25, 2025. The certificate is valid from June 17, 2025 to June 16, 2028. The scope of certification covers the Bank's full-time employees and</p>

Evaluation Item	Implementation Status	
	Yes	No
		<p><b>Abstract Illustration</b></p> <p>workers dispatched by staffing agencies. The Bank has entered into agreements with the staffing agencies, under which relevant training programs and health examinations are arranged and administered by the respective agencies.</p> <ul style="list-style-type: none"> <li>■ In 2025, there were 7 cases of occupational injuries involving 7 employees, accounting for 0.09% of total permanent employees. The Bank initiates an incident investigation following a major incidence of occupational injury and actively investigates the cause of the accident and any health impact suffered by the employee involved. Subsequently, according to the Labor Insurance Act, the Bank assists employees in applying for occupational injury compensations relating to outpatient appointments, hospitalization, injury, or disability. Sick leaves are granted to the employee involved. The responsible nurse will follow up on the employee's health condition, analyze the cause of the accident and propose preventive and improvement measures.</li> <li>■ In 2025, the Bank experienced no fire incidents, and there were no casualties or injuries resulting from fires.</li> <li>■ All units are required to nominate outstanding mid-level employees with ambition and development potential for professional development programs on a regular basis. The Bank also provides subsequent external professional training to equip them as management trainees, management associates or expatriates, etc.</li> <li>■ When providing goods or services, the Bank shall comply with the Financial Consumer Protection Act and relevant financial regulations. After fully understanding the customer's professional knowledge, trading experience, investment demand, risk tolerance, financial resources, and other factors, the Bank will provide appropriate commodities, and fully disclose the important contents and risks of various commodities.</li> <li>■ To protect the privacy of customers and exercise the rights related to personal data, the Bank has formulated the "Personal Data Protection Management Policy," "Standards of Security Maintenance of Personal Data File" and "Personal Data Protection Control Notice" and other relevant regulations. When dealing with files or documents involving personal privacy data, the Bank shall comply with these regulations. The Bank implemented the PIMS system in 2022 and successfully obtained BS10012 Certification through third-party verification by SGS.</li> </ul>
4. Has the Bank established a career skills development program for its employees?	✓	
5. Does the Bank comply with applicable legislation and international standards regarding customer health, safety, privacy, marketing and labeling in its products and services? Has the Bank adopted policies regarding the protection of consumer or customer interests? Has it established complaint procedures?	✓	

Evaluation Item	Implementation Status	
	Yes	No
		<p><b>Abstract Illustration</b></p> <ul style="list-style-type: none"> <li>■ To protect investors, before they are offered to clients, the Bank’s financial products must be selected and inspected by law, and they must pass the examination of the relevant commercial examination committee. In addition, following the standard of the Securities Investment Trust &amp; Consulting Association of the ROC, the Bank has established a classification of fund risk-reward levels to assist investors in selecting investment commodities suitable for their risk attributes. In addition, under the regulations of the competent authority, there are operating procedures for regular evaluation of offshore funds after they are offered to clients, to properly safeguard the rights and interests of investors.</li> <li>■ In order to protect the rights and interests of customers, the advertisements or publicity of goods and services related to wealth management business shall be subject to the regulations of the competent authorities. Unless otherwise provided by laws and regulations, they shall be reviewed according to the internal review form to confirm that the content does not contain improper or false statements, mislead financial consumers, or violate relevant laws and regulations and self-regulatory guidelines. Prior to dissemination and announcement, the heads of various departments and units and the legal compliance supervisor shall confirm that the relevant approval process has been completed according to the importance of the content of the promotional materials. If it involves other relevant departments, it can only be distributed and used after being approved by the relevant departments.</li> <li>■ To enhance the protection of consumers and enhance consumers’ confidence in the Bank, the Bank’s “Treating Customers Fairly Policy” was formulated in accordance with the “Financial Services Enterprise Treating Customers Fairly Principle” promulgated by the Financial Supervisory Commission. With reference to the “Consumer Protection Act”, “Financial Consumer Protection Act”, and relevant laws and regulations, the “Treating Customers Fairly and Financial Consumer Protection Standard” is formulated for all employees to follow.</li> <li>■ The Bank has established guidelines such as the “Complaints and Financial Consumer Dispute Handling Guidelines”, “Consumer Complaint and Customer Feedback Case Management Guidelines”, “Insurance Consumer Dispute Handling Procedure Manual” and other regulations, to provide financial consumers with more transparent and efficient complaint channels and handling procedures, ensuring that each complaint case can be addressed promptly and appropriately. The Bank consolidates and analyzes complaint cases quarterly, reporting them to the BOD to review the</li> </ul>

Evaluation Item	Implementation Status	
	Yes	No
		<p>causes of complaints and improvement measures. Furthermore, a 24-hour “Customer Services Special Area” has been set up to provide multiple complaint channels for consumers to lodge complaints.</p> <ul style="list-style-type: none"> <li>■ In order to implement financial friendly service measures, the Bank has set up accessible service counters, accessible online banking and accessible ATMs for wheelchair users. The Bank regularly reviews and compiles statistics on its friendly service measures every year, and publishes the service measures in the accessibility section on the Bank’s official website. In addition, the Bank has established the “Directions for Financial Friendly Services” for compliance by each unit to establish business processes and standards.</li> </ul>
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?	✓	<ul style="list-style-type: none"> <li>■ To implement supplier management, the Bank has formulated “The Management Guidelines for Supplier Sustainability” to incorporate labor rights and human rights, occupational safety and health, environmental sustainability, and ethical corporate management into the norms that suppliers should abide by.</li> <li>■ Before engaging in business with suppliers, it is necessary to conduct a comparison through online systems provided by regulatory authorities (such as the Ministry of Labor, Ministry of Environment, etc.) to understand whether suppliers have any adverse records affecting the environment or society, which serve as references for assessment and screening. Additionally, the Bank prioritizes local and green-labeled products when procuring goods and services.</li> <li>■ When signing the purchase or service contract with the supplier, the Bank asks the supplier to sign the Supplier Sustainability Statement. The statement requires the suppliers to meet the following requirement: comply with the labor laws, basic human rights; establish labor health, and occupational safety regulations and procedure; take various measures, including implementing assessment and management on environmental impact; operate with integrity and prohibit illegal practice to fulfill sustainability and avoid the impact on the Bank’s reputation because of business relations. In 2025, the suppliers which signed the contract with the bank did not violate the laws or above mention legal or guidelines/statement.</li> </ul>
E. Does the Bank follow internationally recognized standards or guidelines when preparingC and publishing reports (such as corporate sustainability	✓	<ul style="list-style-type: none"> <li>■ The Bank is a wholly owned subsidiary of Mega FHC. The information disclosed in the “2025 Sustainability Report” follows the GRI Universal Standards 2021 and United Nations Sustainable Development Goals (SDGs) and references some of the</li> </ul>

Evaluation Item	Implementation Status		
	Yes	No	Abstract Illustration
<p>report) that disclose non-financial information? Does the Bank obtain a third-party verification institution's confirmation or guarantee for such reports?</p>			standards issued by SASB for commercial banks. Deloitte Taiwan issued an assurance report on the information disclosed in the report, as mentioned above, based on the ISAE 3000 standards. Verification of the 2025 Mega Holdings Sustainability Report is due for submission in the second quarter of 2026.
<p>F. If the Bank has compiled its own sustainable development best practice principles in accordance with the "Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies" please explain their operation and their divergences:</p> <ul style="list-style-type: none"> <li>■ The Bank is a 100% owned subsidiary of Mega FHC. Mega FHC has established "Sustainable Development Policy" in accordance with the "Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies" for subsidiaries to comply.</li> <li>■ The Bank's sustainable development operates in accordance with the policy of "Mega FHC Sustainable Development Policy" and has no significant difference with "Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies".</li> </ul>			
<p>G. Other important information that would aid in understanding the promotion of sustainable development: Please refer to the sustainability section of Mega FHC's website: <a href="https://esg.megaholdings.com.tw/frontend">https://esg.megaholdings.com.tw/frontend</a></p>			

#### IV. Implementation Status of the Year 2025 Climate Related Information

Year 2025

Item	Implementation Status
<p>A. Elaborate on the supervision and governance of climate-related risks and opportunities by the board of directors and management.</p>	<ul style="list-style-type: none"> <li>■ Mega FHC coordinates the group’s sustainability-related initiatives, and its BOD establishes the SDC, with the Chairman of the FHC serving as the Chairperson of the Committee. This committee oversees six working groups: Environmental Sustainability, Sustainable Finance, Employee Care, Social Prosperity, Customer Commitment and Corporate Governance. The “Environmental Sustainability Group” is responsible for green operations, green procurement and supply chain management; the “Sustainable Finance Group” is responsible for green and transitional finance, responsible investment and financing, climate and natural risk management; the “Customer Commitment Group” is responsible for inclusive finance, customer relations, information security and digital innovation. In addition, the President of the FHC serves as the Chief Sustainability Officer, overseeing and supervising the implementation of the Group’s sustainability initiatives.</li> <li>■ In line with the implementation of ESG-related plans and tasks by the FHC, the Bank established the “Bank ESG Steering Group” in January 2021. The Group is chaired by the President and coordinated by the Planning Department. The meeting frequency of the Task Force is determined in accordance with the meeting schedule of the Executive Meetings of the parent company’s SDC. During meetings, the Bank regularly monitors the implementation status of sustainability promotion plans and reports the achievement status of ESG-related indicators (including climate change-related indicators) to the Bank’s BOD semi-annually.</li> <li>■ In order to promote the Bank’s climate-related management mechanism and handle climate risk financial disclosure, the Bank established the “TCFD Task Group” in 2022, which holds a meeting every quarter to report on work progress and exchange views on issues related to climate change risk management and opportunities, as well as explore the best feasible practice. It was disbanded after the release of the Bank’s climate-related financial disclosure report in June 2023. In 2024, in line with the Group’s commitment to the Science Based Targets Initiative (SBTi), the “SBTi Carbon Reduction Working Group” was established to hold a meeting every quarter to discuss action strategies and improvement practices based on the Group’s short-term goals.</li> </ul>
<p>B. Elaborate on how identified climate risks and opportunities impact the business, strategy, and finances of the enterprise (short-term, medium-</p>	<ul style="list-style-type: none"> <li>■ Risks (1) Transition Risk: In the process of achieving a low-carbon transition, risks may arise from changes in policies and regulations, technology, market and reputation.</li> </ul>

Item	Implementation Status
<p>term, long-term).</p> <p>C. Elaborate on the impact of extreme weather events and transition actions on finances.</p>	<ul style="list-style-type: none"> <li>❖ Short and Medium Term Risks: The imposition of carbon taxes or fees may indirectly affect the Bank's investment income, and non-compliance with climate-related external regulations or internal regulations may increase operating costs.</li> <li>❖ Long Term Risks: Failure of the Bank's investees and borrowers to complete low-carbon transition may affect their revenue, which may indirectly reduce the Bank's interest income or increase the proportion of allowance for doubtful accounts.</li> </ul> <p>(2) Physical Risk: The Bank will be affected financially by extreme weather events and progressive shifts in climate patterns.</p> <ul style="list-style-type: none"> <li>❖ Short and Medium Term: Increased occurrences of flooding and landslide hazards leading to the loss of value in owned assets or collateral.</li> <li>❖ Long Term: Sustained high temperatures leading to sea-level rises or prolonged heatwaves, impacting supply chain operations and increasing operating costs.</li> </ul> <p>■ Opportunities</p> <ul style="list-style-type: none"> <li>❖ Short Term: The Bank will leverage its core competence in business to drive the development of sustainable finance and to expand green banking products and services, such as sustainability-linked loans, green bonds, green funds, and green insurance products. In addition, the Bank will increase investment in green bonds to support corporate in pursuing sustainable development.</li> <li>❖ Medium to Long Term: The Bank will expand its engagement actions and increase the level of financial flows to enterprises for adopting concrete measures to address issues of energy conservation and emission reduction, enhancing carbon reduction technologies, developing and introducing new green products and technologies, as well as adopting low-carbon business models that promote environmental protection and provide climate solutions. Furthermore, the Bank will provide financial support for the replacement of energy-saving equipment and the development of new technologies such as hydrogen energy, biomass energy, carbon capture, and carbon storage to facilitate energy transition, industrial transition, lifestyle transition, and social transition to achieve the national goal of net-zero by 2050.</li> </ul>
	<ul style="list-style-type: none"> <li>■ The Bank has made financial disclosures related to climate risks in the previous year in accordance with the FSC's requirement outlined in the "Guidelines for Financial Disclosure of Climate Risks by Domestic Banks". The Bank adopts the "Financial Industry Climate Physical Risk Information Integration Platform Database" of the Joint Credit Information Center (JCIC) used by parent company</li> </ul>

Item	Implementation Status
<p>D. Elaborate on how the process of identifying, assessing, and managing climate risks is integrated into the overall risk management system.</p>	<p>to assess the physical risks of extreme climate in 108 domestic branches under the two climate scenarios of SSP1-2.6 and SSP5-8.5 of the Sixth Assessment Report (AR6) published by the United Nations Intergovernmental Panel on Climate Change (IPCC). It is assessed that the expected losses to the Bank's branches are not significant and will not result in a significant financial impact. In terms of transition risks, the Bank's actions to gradually increase the proportion of green energy use towards the goal of net zero carbon emissions will increase its own operating costs, but effectively reduce the carbon intensity of operations. Therefore, the carbon reduction benefits far outweigh the burden of increased costs and will not have a significant financial impact on the Bank. For relevant information on the expected losses of general corporate and personal exposure from physical and transition risks of the Bank's investment and financing business as a percentage to the net worth and pre-tax profit and loss in the baseline year under the climate scenarios of orderly transition, disorderly transition and no policy in 2030 and 2050, please refer to the Bank's website <a href="https://www.megabank.com.tw">https://www.megabank.com.tw</a> and click on "Climate Risk Financial Disclosures" under "Statutory Public Disclosures" of "Announcements" under "About Mega".</p> <ul style="list-style-type: none"> <li>■ The Bank has established a "Risk Management Policy and Guidelines" approved by BOD and various risk management guidelines. These documents clearly outline the need to develop effective mechanisms for identifying, measuring, monitoring, reporting, and responding to risks. They also establish risk management objectives and ensure regular monitoring of their implementation. Additionally, the BOD has approved "Principles of Climate Risk Management," which define the governance framework for climate risk management across the Bank, including the responsibilities of the BOD, senior management, and relevant business units of the three lines of defense. These guidelines also establish the basic principles of climate risk identification, assessment, management, and reporting to strengthen the climate risk management mechanism and mitigate the impact of climate change risks.</li> <li>■ The Bank considers climate risk a driving factor for various risks such as credit, market, and operational. It places equal importance on climate risk as other types of risks. The Bank is gradually integrating mechanisms for identifying, assessing, and managing climate risk into its overall risk management system.</li> </ul> <p>(1) Credit Risk Management: The Bank incorporates climate risk into its underwriting and management processes for investments and financing. It differentiates the management of investment and financing targets based on their credit risk and ESG risk levels. The Bank has established decarbonization policies and industry policies. It refrains from funding for industries or entities categorized as "prohibited" for high-risk industries or entities, gradually withdraws funding, limits</p>

Item	Implementation Status
	<p>engagement, or strengthens post-lending management. Risk mitigation measures are taken when it becomes aware that a credit recipient is not effectively managing its ESG risks.</p> <p>(2) Market Risk Management: The Bank has formulated the “Operating Rules for Investments in ESG-Sustainable Development and High-Risk Industry Securities,” under which ESG and climate risks are incorporated into pre-trade investment assessments and post-investment management mechanisms. The Bank also continuously monitors the impact of climate risks on its existing market risk exposures as well as on future investments.</p> <p>(3) Operational Risk Management: Considering the potential impact of climate risk events on the Bank’s daily operations, the Bank has incorporated physical risks into its disaster (crisis) response, information system management, information security management, human resources management, and other operational risk-related management processes.</p> <p>(4) Other Risks: In the long term, climate risk may affect the Bank’s operations and business trends. Therefore, the Bank also adopts necessary strategic adjustments to seize potential opportunities and ensure the Bank’s good reputation.</p>
<p>E. If applying scenario analysis to assess resilience to climate change risks, explain the scenarios, parameters, assumptions, analysis factors, and key financial impacts utilized.</p>	<ul style="list-style-type: none"> <li>■ The Bank’s climate scenario analysis is conducted in accordance with the “Climate Change Scenario Analysis Procedures for Domestic Banks” . The long-term scenario methodology refers to international best practices and adopts the scenario assumptions of the Network for Greening the Financial System (NGFS) “Net Zero 2050”, “Delayed Transition”, and “Fragmented World” as the basis for macroeconomic factors (such as GDP growth rate, unemployment rate, and long-term interest rates). In addition, the scenario assumptions of the Intergovernmental Panel on Climate Change (IPCC)’s “SSP1-1.9”, “SSP1-2.6”, and “SSP2-4.5” are used as the basis for environmental factors (temperature change values) to generate factors related to physical risks. These are finally integrated into three climate change scenario assumptions of “Net Zero 2050”, “Delayed Transition”, and “Fragmented World”.</li> <li>■ Climate risk types, impact factors, and linkage elements: <ul style="list-style-type: none"> <li>(1) Climate Risk Types: <ul style="list-style-type: none"> <li>❖ Transition risk factors incorporate carbon pricing simulation data, corporate carbon emission data, and macroeconomic factor simulation data.</li> <li>❖ Physical risk considerations include rainfall-related events such as heavy rainfall, flooding, droughts, and landslides, as well as temperature-related events such as heatwaves.</li> </ul> </li> </ul> </li> </ul>

Item	Implementation Status
	<p>(2) Impact factors:</p> <ul style="list-style-type: none"> <li>❖ “Macroeconomic Transmission Channels”: Using the baseline default rate tables generated by the Joint Credit Information Center and the macroeconomic factors produced by the NGFS through the Integrated Assessment Model (IAM) and the National Institute Global Econometric Model (NiGEM), the Bank estimated the macroeconomic impact PD multiplier and generated PD tables for each scenario, reflecting the overall default rate levels under different scenarios.</li> <li>❖ “Microeconomic Transmission Channels”: The Bank estimates revenue loss for individual companies due to changes in carbon tax prices and individual emissions.</li> </ul> <p>(3) Linkage Elements: The impacts of climate change on the Banks' individual counterparties are captured through accessing the financial flexibility and collateral value. Estimates of PD are obtained by examining the changes of “Revenue to Loan Ratio” and “Collateral Ratio” under different scenarios.</p> <ul style="list-style-type: none"> <li>■ Based on the existing regulatory stress testing framework, the Bank incorporates the factors and pathways of climate change mentioned above into the estimation process. It combines PD under stressed scenarios with LGD and exposure at default (EAD) to calculate expected losses (EL).</li> </ul>
<p>F. If there is a transformation plan to address climate-related risks, explain the plan’s content and the indicators and goals used to identify and manage physical and transition risks.</p>	<ul style="list-style-type: none"> <li>■ In response to the global trend towards net zero emissions, the Bank actively implements the decarbonization strategy of its parent company, Mega FHC, to continually enhance its financial influence in achieving this goal. <ul style="list-style-type: none"> <li>(1) No longer financing investments in coal mining and unconventional oil and gas industries.</li> <li>(2) No longer investing in power plants where coal-fired generation exceeds 50%.</li> <li>(3) Ceasing project financing for coal-fired power plants.</li> <li>(4) Phasing out coal-fired power plant financing by 2040.</li> </ul> </li> </ul>
<p>G. If applying internal carbon pricing as a planning tool, explain the basis for price determination.</p>	<ul style="list-style-type: none"> <li>■ In order to enhance internal carbon reduction efforts, the Bank adopted the estimated carbon price of approximately US\$115.42 (equivalent approximately NT\$3,783) per metric ton of the NGFS’s net zero scenario in 2030 as the internal carbon price in 2025, which will be used as the basis for adjusting the profit under evaluation in the event that the domestic business units fail to achieve the annual reduction target of 5.25% in the electricity saving competition.</li> <li>■ In the future, the Bank will continue to refer to the internal carbon pricing set by Mega FHC as an internal planning tool and review global carbon price trends to enhance the Bank’s climate resilience.</li> </ul>

Item	Implementation Status
<p>H. If setting climate-related goals, provide information on the activities covered, the scope of greenhouse gas emissions, planning timeline, annual progress achieved, etc. If using carbon offsets or Renewable Energy Certificates (RECs) to accomplish these goals, explain the source and quantity of carbon offset credits exchanged or the amount of RECs used.</p>	<ul style="list-style-type: none"> <li>■ Climate goal setting: The Bank’s climate goals align with Mega FHC’s Group greenhouse gas reduction plan and related policies. In line with the national goal of achieving net-zero emissions by 2050, Mega FHC has adopted an absolute reduction approach since 2023, setting reduction targets for Scope 1 and Scope 2 carbon emissions to achieve a 42% reduction by 2030 compared to the baseline year (2022) based on the science-based target (SBT) of limiting temperature increase to 1.5°C. This translates to an annual reduction of at least 5.25% compared to 2022 since 2023. Additionally, the Bank implements various systematic carbon reduction measures. It integrates international ISO standards and green building schemes outlined in Mega FHC’s “Sustainable Development Roadmap” to enhance its operational environmental and energy management efficiency.</li> <li>■ Scope of carbon emission calculation: The verification and assurance for Scope 1 and 2 emissions in 2025 for the Bank and its subsidiaries included in the consolidated financial statements and the overseas and domestic operations have been conducted by ARES and DNV. The carbon inventory standard is based on ISO 14064-1:2018. Total carbon emissions amounted to 12,143.2181 tCO<sub>2</sub>e. Scope 1 emissions primarily consist of fuel for official vehicles, diesel for generators, and natural gas, while Scope 2 emissions are mainly attributable to electricity consumption.</li> <li>■ Progress in carbon reduction for 2025: The carbon reduction targets for Scope 1 and Scope 2 emissions in 2025 were to achieve a total reduction by at least 23.29% compared to the baseline year (2022). The scope of the 2025 inventory increased by 59 entities compared to the baseline year (see Item I (1) Note 2 for a detailed comparison of inventory entities between 2022 and 2025), resulting in an increase in actual electricity consumption in 2025. However, after deducting 8,860,000 kWh of renewable energy certificates (equivalent to a carbon reduction of 4,199.64 tCO<sub>2</sub>e), carbon emissions totaled 12,143.2181 metric tons, representing a reduction of 3,686.5497 metric tons compared to the baseline year.</li> <li>■ Carbon reduction plan: In addition to energy conservation and waste reduction measures, the Bank plans to purchase a total of 40,374,000 kWh of renewable energy from 2026 to 2028. In addition, the Bank plans to build a total of 10 of its own branches into solar-powered branches by 2030.</li> </ul>

Item	Implementation Status																													
<p>I. Greenhouse gas inventory verification and assurance status, reduction targets, strategies, and specific action plans.</p>	<p>■ The greenhouse gas inventory verification and assurance status for the past two years:</p> <p>(1) Greenhouse gas inventory verification information</p> <table border="1" data-bbox="376 289 928 1298"> <thead> <tr> <th data-bbox="376 804 501 1298">Initiatives/Year</th> <th data-bbox="376 549 501 804">2025 (Expected to complete verification and assurance by the end of April 2026)</th> <th data-bbox="376 289 501 549">2024</th> </tr> </thead> <tbody> <tr> <td data-bbox="501 1064 608 1298">Direct greenhouse gas emissions (Scope 1)</td> <td data-bbox="501 549 608 804">1,734,9616</td> <td data-bbox="501 289 608 549">2,143,3915</td> </tr> <tr> <td data-bbox="608 1064 715 1298">Intensity (tCO<sub>2</sub>e /NTD million)</td> <td data-bbox="608 549 715 804">0.0256</td> <td data-bbox="608 289 715 549">0.0312</td> </tr> <tr> <td data-bbox="715 1064 821 1298">Energy indirect greenhouse gas emissions (Scope 2)</td> <td data-bbox="715 549 821 804">10,408,2565</td> <td data-bbox="715 289 821 549">11,658,8848</td> </tr> <tr> <td data-bbox="821 1064 928 1298">Intensity (tCO<sub>2</sub>e /NTD million)</td> <td data-bbox="821 549 928 804">0.1535</td> <td data-bbox="821 289 928 549">0.1699</td> </tr> <tr> <td data-bbox="928 1064 1035 1298">Scope 1 + Scope 2</td> <td data-bbox="928 549 1035 804">12,143,2181</td> <td data-bbox="928 289 1035 549">13,802,2763</td> </tr> <tr> <td data-bbox="1035 1064 1142 1298">Intensity (tCO<sub>2</sub>e /NTD million)</td> <td data-bbox="1035 549 1142 804">0.1791</td> <td data-bbox="1035 289 1142 549">0.2012</td> </tr> <tr> <td data-bbox="1142 1064 1249 1298">Other indirect greenhouse gas emissions (Scope 3)</td> <td data-bbox="1142 549 1249 804">9,562,027</td> <td data-bbox="1142 289 1249 549">8,080,393,2286</td> </tr> <tr> <td data-bbox="1249 1064 1356 1298">Intensity (tCO<sub>2</sub>e /NTD million)</td> <td data-bbox="1249 549 1356 804">140.9999</td> <td data-bbox="1249 289 1356 549">117.7743</td> </tr> </tbody> </table> <p data-bbox="940 514 963 1298">Note1: The greenhouse gas inventory verification standard is based on ISO 14064-1:2018.</p> <p data-bbox="978 204 1139 1298">Note2: In 2022, the scope of inventory covered 110 units, comprising 108 domestic branches, the Data Processing &amp; Information Department and the Li-Zhi Building. Starting from 2023, the scope was expanded to include 39 overseas branches and 13 non-business operation offices at the headquarters, bringing the total to 162 units. From 2025 onward, the scope was further expanded to seven subsidiaries included in the consolidated financial statements, increasing the total number of units covered to 169.</p> <p data-bbox="1155 391 1179 1298">Note3: The greenhouse gas emission-related information for 2025 is pending verification by consultants.</p>			Initiatives/Year	2025 (Expected to complete verification and assurance by the end of April 2026)	2024	Direct greenhouse gas emissions (Scope 1)	1,734,9616	2,143,3915	Intensity (tCO <sub>2</sub> e /NTD million)	0.0256	0.0312	Energy indirect greenhouse gas emissions (Scope 2)	10,408,2565	11,658,8848	Intensity (tCO <sub>2</sub> e /NTD million)	0.1535	0.1699	Scope 1 + Scope 2	12,143,2181	13,802,2763	Intensity (tCO <sub>2</sub> e /NTD million)	0.1791	0.2012	Other indirect greenhouse gas emissions (Scope 3)	9,562,027	8,080,393,2286	Intensity (tCO <sub>2</sub> e /NTD million)	140.9999	117.7743
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**Item**

**Implementation Status**

(2) Greenhouse gas assurance information

The greenhouse gas inventory, verification and assurance of the Bank and its subsidiaries in the consolidated financial statements have been consolidated with data from other subsidiaries of Mega FHC Group and jointly disclosed in the Mega FHC's Sustainability Report. The greenhouse gas verification/ assurance status of the Bank for the past two years is as follows:

Year	Greenhouse Gas Verification/Assurance Status
2024	<p>(1) Mega FHC has submitted its greenhouse gas assertion for verification in accordance with ISO 14064-1:2018 requirements. A bilateral agreement has been reached with the verification body, Taiwan Inspections Co., Ltd. (SGS), to conduct greenhouse gas quantification, monitoring, and reporting in accordance with ISO 14064-1:2018 and ISO 14064-3:2006. The verification covers both direct and indirect greenhouse gas emissions from January 1, 2024, to December 31, 2024. During this period, the Bank's greenhouse gas emissions amounted to 8,094,195.505 tCO<sub>2</sub>e equivalent. The SGS verification results categorize emission sources as reasonable assurance for categories one and two and limited assurance for categories three to six, with a verification report issued.</p> <p>(2) Deloitte Taiwan has planned and performed limited assurance work in accordance with ISAE 3000 "Assurance Engagements Other than Audits or Reviews of Historical Financial Information" to determine whether, in all material respects, the selected information in Mega FHC's 2024 Sustainability Report (total waste volume categorized, internal energy consumption, water intake) is free from material misstatement. A limited assurance report has been issued.</p> <p>(3) Assurance Opinion: Deloitte Taiwan did not find, in all material respects, that the selected information mentioned above fails to comply with the applicable measurement criteria and therefore requires correction.</p>
2025	<p>The complete verification and assurance information will be disclosed in the Mega FHC's 2025 Sustainability Report.</p>

Item	Implementation Status		
	<p>■ Greenhouse Gas Reduction Targets, Strategies, and Specific Action Plans:</p> <p>(1) The Bank's greenhouse gas reduction targets: Taking 2022 as the baseline year, the Bank plans to reduce emissions by 42% in 2030 (at least 5.25% per year from the baseline year), and achieve net zero emissions in 2050.</p> <p>(2) The Bank adheres to the greenhouse gas reduction target, plan and related policies established by its parent company, Mega FHC, and actively implements various measures.</p>		
	Initiatives	Strategies, and Specific Action Plans	2024 Achievements
		Obtaining the “Green Building Certification”	Diamond Level: Chi-Lin Building Headquarters and Harbor City Branch. Gold Level: Hengyang Building. Bronze Level: Yung Kang Branch and Ping Tung Branch.
	Total greenhouse gas emissions (Scope 1 + Scope 2)	Headquarters operating locations use over 60% green energy. Operational locations outside the headquarters use over 20% green energy. Establishment of solar-powered branches. Purchase electric cars (automobiles and scooters) or hybrid cars in quantities equivalent to 80% of the total number of corporate vehicles purchased in the current year.	Green energy of 1,118,980 kWh has been introduced, with a utilization rate of 71.61%. Green energy of 7,497,279 kWh has been introduced, with a utilization rate of 25.78%. As of the end of 2025, the Bank had completed the installation of solar modules at a total of eight locations. The total number of leased corporate vehicles is 88, with 83 being hybrid cars, accounting for 94.32%.

## Capital Overview

### Capital & Shares

#### I. Source of Capital Stock

Unit: NT\$; share

Year/Month	Par Value (NT\$)	Authorized Capital		Paid-in Capital		Remark
		Shares	Amount (NT\$)	Shares	Amount (NT\$)	Source of Capital
2002/12	10	3,726,100,000	37,261,000,000	3,726,100,000	37,261,000,000	Public offering
2006/08	10	2,684,887,838	26,848,878,380	2,684,887,838	26,848,878,380	Issuance of new shares for merger
2011/10	10	389,012,162	3,890,121,620	389,012,162	3,890,121,620	Transference of un-appropriated earnings
2012/09	10	300,000,000	3,000,000,000	300,000,000	3,000,000,000	Issuance of common stock (Private placement)
2013/12	10	600,000,000	6,000,000,000	600,000,000	6,000,000,000	Issuance of common stock (Private placement)
2015/06	10	300,000,000	3,000,000,000	300,000,000	3,000,000,000	Issuance of common stock (Private placement)
2015/12	10	536,233,631	5,362,336,310	536,233,631	5,362,336,310	Issuance of common stock (Private placement)
2024/08	10	1,075,566,369	10,755,663,690	1,075,566,369	10,755,663,690	Transference of un-appropriated earnings
2025/08	10	388,200,000	3,882,000,000	388,200,000	3,882,000,000	Issuance of common stock (Private placement)

#### II. Type of Stock

Unit: share

Type	Authorized Capital			Remark
	Outstanding Shares	Unissued Shares	Total Shares	
Common Shares	10,000,000,000	0	10,000,000,000	Public offering

Note: Shares have been stopped listed since the Bank joined Mega Financial Holding Co., Ltd. on December 31, 2002.

#### III. List of Major Shareholders

As of December 31, 2025

Shareholder's Name	Shareholding	
	Shares	Percentage
Mega Financial Holding Co., Ltd.	10,000,000,000	100.00%

### Other Fund-Raising Activities

Issuance of preferred shares, global depository receipts, and employee share subscription warrants: None.

## Overview of Business Operations

### Business Activities

#### I. Business Scope

1. Corporate Banking Business:
  - Corporate Loans
  - Project Finance
  - Policy-Based Loans
  - Syndicated Loans
  - Small and Medium-Sized Enterprises Loans
  - Sustainable Loans
  - Overdrawn/Discount
  - Issue Domestic Letter of Credit
  - Guarantees
  - Accounts Receivable Financing & Factoring
  - Financial Consultations
2. Consumer Banking Business
  - Housing Loan or Renovation Loan
  - Other Consumer Loans
  - Wealth Management & Private Banking
  - Non-Discretionary Money Trust Investments in Domestic and Foreign Securities
  - Trust Business
  - Custody Business
  - Credit Card Business
  - Life Insurance Agency Business
3. Deposits, Foreign Exchange, and Agency Business
  - Deposits
  - Import, Export and Foreign Exchange Business
  - Safe Deposit Boxes
  - Agency for Collecting & Paying, National Treasury Business, Securities Issuance, Payment of Interest & Dividend, etc.
4. Financial and Investment Business
  - Funds Transfer
  - FX Trading
  - Securities Investment
  - Direct Equity Investment
  - Financial Commodity Marketing
  - Financial Derivatives Business
  - Securities Underwriting
5. Digital Banking Business
  - Internet Banking
  - Global eBanking
  - Mobile Banking APP
  - Nationwide Bill Payment
  - OPEN API
  - Financial Fast-ID
  - Big Data
  - Financial Blockchain Confirmation
6. Other Business Approved by the Competent Authority

#### II. Distribution of Mega Bank's Net Operating Revenue

For the year ended December 31, 2025

Item	Amount (thousands in NTS)	As percentage of Net Operating Income (%)
<b>NET INTEREST REVENUE</b>	<b>37,790,059</b>	<b>56.17</b>
<b>NET REVENUE OTHER THAN INTEREST</b>	<b>29,482,239</b>	<b>43.83</b>
Net service fee revenue (charge)	8,822,604	13.11
Gain on financial assets and liabilities at fair value through profit or loss	14,800,400	22.00
Realized gains on financial assets at fair value through other comprehensive income	2,123,634	3.16
(Loss) gain arising from derecognition of financial assets measured at amortized cost	( 172,692)	-
Foreign exchange gains	2,667,710	3.97
(Impairment loss) Reversal of impairment loss on assets	26,337	0.04
Share of profit of associates and joint ventures accounted for using equity method	660,919	0.98
Net other revenue other than interest income	553,327	0.82
<b>NET REVENUE</b>	<b>67,272,298</b>	<b>100.00</b>

## **Taiwan Banking Industry & Market Overview**

### ■ **Intensifying competition in the overall banking industry**

Despite recent consolidations among domestic financial institutions, the number of physical banks remains high. Non-bank entities (such as electronic payment providers and major e-commerce firms) have also entered the financial service sector. Furthermore, due to rapid technological advancements and the growing diversity of mobile payment scenarios, competition across the industry has intensified.

### ■ **The banking industry faces pressure for digital transformation due to the acceleration of AI applications**

In response to the rapid development of Fintech, Internet-only banking, and digital payment platforms, banks must upgrade or replace their systems and cultivate cross-disciplinary talent to support the needs of digital transformation. At the same time, the applications of massive data and AI also increase the challenges of information security, personal data protection, and risk management.

### ■ **Virtual assets challenge traditional banking operations**

The growing prevalence of virtual assets such as stablecoins has brought certain impacts and changes to the business model of cross-border payment within traditional banks.

## **I. Positive Factors**

- The intensification of trade and technology conflicts between the U.S. and China, coupled with Trump's "America First" policy, will increase the willingness of global enterprise and overseas Taiwanese businesses to invest in the U.S., which will facilitate the expansion of overseas cross-border financing, foreign exchange, and hedging business.
- Domestically, the promotion of urban renewal will drive the development of related real estate industries. With the global wave of AI digitalization and green transformation, companies will increase related capital expenditure, thereby extending financing needs and improving returns from loans.
- The arrival of an aging population and a declining birth rate, the government's initiative to make Taiwan an Asia Asset Management Center, asset allocation and succession planning, cross-border capital deployment, as well as asset-backed financing are driving growth in fee income for banks and wealth management business.
- The widespread use of electronic payments and the recovery of overseas travel will be conducive to an increase in credit card fee income.

## **II. Negative Factors**

- Uncertainties surrounding Trump's policies and geopolitical risks are constraining business expansion and investment activity, thereby affecting cross-border capital flows and the development of banks' international operations.
- Rising government and private sector debt in various countries may compromise debt sustainability, exacerbate financial market volatility, and increase difficulty in financial operations.
- Most institutions anticipate a slowdown in global economic growth. Industries and SMEs heavily impacted by tariffs are seeing declining profits, while individuals face pressure on repayment capacity, leading to rising credit risks. Banks may consequently face increased pressure to set aside provisions and the risk of deteriorating asset quality.
- Central banks both domestically and abroad are exercising caution in cutting interest rates, which is detrimental to the growth momentum of banks' net interest income. At the same time, the narrowing interest rate spread between the U.S. and Taiwan is also increasing pressure on banks to manage interest rate risk.
- Expansion of banking business, increased application of technologies, institutionalization of ESG disclosure standards, and the global financial market regulatory landscape may increase operating costs, cybersecurity risks, and compliance risks.

## **III. Winning Strategies**

- The global economic landscape remains multifaceted. As banks expand their presence in overseas markets and diversify their business portfolios, it's crucial to bolster risk management practices, adhere to regulatory compliance mechanisms, and prioritize risk diversification principles.

- In response to new business models driven by digital transformation and financial technology, the Bank should strengthen talent development, accelerate system upgrades, and enhance information security resilience, so as to optimize customer experience and reinforce risk management.
- In response to changes in the geopolitical and economic situation, an aging society, climate change and other issues, while taking into account economic sustainability, industrial transformation, regional supply chain shift and other structural changes, the Bank will integrate the resources of Mega FHC, proactively explore potential business opportunities, and actively expand our business.

## **Business Plan**

The Bank's 2026 core and prioritized operations are focused on the following:

### ■ **Business**

- ❖ The Bank will leverage the corporate banking customer base to identify supply chain opportunities among upstream and downstream suppliers and affiliated businesses; in response to geopolitical developments and supply chain restructuring, the Bank will support policy initiatives by promoting Five Trusted Industry Sectors. The Bank will enhance lending momentum through domestic and international correspondent banking cooperation to drive ancillary business activities such as deposits, imports/exports, and foreign exchange.
- ❖ The Bank will drive the digital transformation of consumer banking operations to optimize the customer experience and improve operational efficiency; expand the scale of credit and wealth management loan businesses to optimize the loan portfolio structure; for high-net-worth and offshore capital repatriation customer segments, the Bank will establish a collaborative framework for high-net-worth agile service teams to provide comprehensive services, and support policy initiatives by promoting businesses in the Asia Asset Management Center zone.
- ❖ The Bank will assess the regulatory environment and business opportunities in the locations of overseas business units, and adapt operational models and resource allocation to local conditions. The Bank will strengthen overseas market intelligence reporting and domestic and international correspondent banking cooperation, as well as leverage overseas credit guarantee mechanisms to actively develop business opportunities with overseas Taiwanese enterprises.
- ❖ The Bank will deepen the development of AI and big data application scenarios, and expand the scope of smart financial services by introducing large language models, strengthen overall risk control performance, improve the Bank's overall operational and management efficiency, and continue to introduce fintech. It will implement data management to improve data quality, and ensure the steady development of digital transformation, while ensuring the compliance, security, and transparency of AI applications.
- ❖ The Bank will monitor monetary policies and economic trends in various countries, keep abreast of the fluctuations in interest and exchange rates, and stay attuned to the pulse of the international stock and bond markets. It will utilize FX SWAP to flexibly manage liquidity and opportunistically adjust investment positions in stocks, bonds, and other securities to enhance financial performance and maximize investment returns.

### ■ **Management**

- ❖ The Bank will actively participate in the government's anti-fraud alliance, establish information-sharing mechanisms with industry peers, and collaborate with state-owned banks and technology companies specializing in cybersecurity, AI, and antivirus solutions to build a technology-driven anti-fraud network. It will strengthen anti-fraud defenses through proactive care by frontline employees, multi-factor authentication, real-time alerts and notifications, supplemented by machine learning technologies to develop "early warning models" that detect abnormal transaction patterns and implement controls.
- ❖ In response to the expansion of Taiwan's carbon levy regulations and the scope of entities subject to mandatory carbon accounting, the Bank will develop management mechanisms for high-risk industries and continuously optimize the carbon inventory processes for Scope 3 investment and financing emissions. It will integrate ESG risk ratings and the Equator Principles into credit assessment and review processes, aiming to encourage enterprises to advance sustainable development and carbon reduction initiatives.
- ❖ The Bank will expand elderly friendly service branches and establish standardized procedures for managing and resolving consumer complaints and customer feedback, thereby creating a customer-friendly financial environment and upholding the principle of fair treatment of customers; the Bank will also demonstrate a people-oriented approach by fostering a safe, healthy, and gender-equal workplace.

## Human Resources Profile

Item		As of December 31,	
		2025	2024
Number of Employees	Domestic	6,248	6,221
	Overseas	758	781
	Total	7,006	7,002
Average Age		41.36	41.22
Average Years of Services		13.75	13.73
Education	Ph.D.	7	6
	Master's Degree	1,980	1,938
	Bachelor's Degree	4,899	4,921
	Senior High School	114	129
	Below Senior High School	6	8

## Social Responsibility

The Bank actively engages with various social welfare undertakings to give back to society. The community has praised the Bank for sponsoring various sports, education, arts and culture, and volunteering charity events through the Mega Bank C&E Foundation, which has helped build a positive corporate image. Looking forward, the Bank will continue to contribute resources to hold and sponsor various charity events.

The Bank has established a cross-departmental “anti-fraud team” to develop and implement bank-wide anti-fraud strategies, consolidate anti-fraud resources across departments, and coordinate the resolution of cross-departmental anti-fraud operational issues; the Bank has participated in Joined Financial Information Service Co., Ltd.’s “Financial Anti-Fraud Joint Defense” task force as a pilot bank, driving the implementation of three mechanisms of real-time notifications, joint defense broadcasts, and pre-transaction fund flow inquiries; the Bank signed the Memorandum of Understanding (MOU) with the National Police Agency for the “Financial Fraud Prevention and Cybersecurity Joint Defense Project” to share intelligence on financial fraud and cybersecurity threats and jointly develop countermeasures; Mega Financial Holding Company Ltd. signed the Memorandum of Understanding (MOU) on the “Suspicious Transaction Analysis Mechanism” with the Taiwan High Prosecutors Office on behalf of its subsidiaries. The Bankers Association established the “Financial Fraud Prevention Committee” in June 2025, and the Bank’s Chief Compliance Officer serves as Vice Chair of the Committee. Through formal participation in the Committee’s operations, the Bank is fulfilling its commitment to combating financial fraud.

## Risk Management

### Credit Risk Management System

Year 2025

Item	Content
<p>A. Credit Risk Strategies, Goals, Policies, and Procedures</p>	<ol style="list-style-type: none"> <li>When developing the Bank's credit and investment businesses, besides complying with the relevant laws and regulations such as the Banking Act of the Republic of China, the business supervisory units shall set risk management targets (capital adequacy ratio, non-performing loans ratio, NPL coverage ratio, etc.), and the Risk Management Department compiles and submits reports to the Bank's Risk Management Committee, Risk Management Committee of Mega FHC and the Bank's Board of Directors for approval. The Bank also sets its risk appetite by establishing various credit and investment regulations, maintaining a sound credit risk management framework and standard.</li> <li>In response to implementing the New Basel Capital Accord, the Bank has been progressively developing models and assessment mechanisms to estimate various credit risk components. This includes implementing an internal rating system linked to the probability of default (PD) and loss given default to predict customers' PD and loss given default using quantitative analysis tools. These efforts strengthen the Bank's internal risk management capabilities, enabling more precise measurement and control of credit risk and assets.</li> <li>Before engaging in credit and investment businesses, the Bank shall ensure thorough credit investigation and review with clear authorization limits by a hierarchical delegation framework to enhance service efficiency and shorten operating processes. Regular review is also conducted by establishing a reporting mechanism to report irregular or emergent incidents within the stipulated time.</li> <li>The Overdue Loan &amp; Control Department is in charge of non-performing/non-accrual loans management. Proper guidelines, rules and procedures have been set to ensure effective monitoring and collection of NPLs.</li> </ol>
<p>B. Organization of Credit Risk Management</p>	<ol style="list-style-type: none"> <li>The Board of Directors has the ultimate responsibility for the Bank's credit risk management, in charge of approval of entire Bank's credit risk policies, framework, strategies/goals and important credit risk management regulations of the Bank. The Risk Management Committee is delegated by the Board of Directors and is convened by the Chairman of the Board with the responsibility to review and discuss risk management policies, regulations, etc.</li> <li>The Loan Committee and Investment Committee are in charge of reviewing credit and investment cases, related regulations and implementation status in this regard. The Problem Loan Committee manages problem loans and debt collection, and reviews related policies of non-performing/non-accrual loans.</li> <li>Each Head Office department in charge of credit risk shall, according to their duties, implement credit risk management procedures such as identification, measurement, monitoring, reporting, etc., and continue to enhance risk management mechanism.</li> <li>The Risk Management Department is responsible for coordinating and overseeing relevant units in establishing and implementing credit risk management mechanisms, and for continuously promoting and enhancing the development and application of risk management tools, including the internal rating system.</li> </ol>
<p>C. Scope and Characteristics of the Credit Risk, Reporting and Measuring System</p>	<ol style="list-style-type: none"> <li>The Bank's credit risk management objectives are set annually using a bottom-up method, and are submitted to the Board of Directors for approval. The implementation progress and status are evaluated regularly according to economic conditions, the Bank's financial status and risk exposure, etc., so as to strengthen the Bank's overall risk management. Meanwhile, in accordance with the regulations of the competent authority, related credit risk information is disclosed on the Bank's website.</li> <li>To control the same concerned party (groups of related counterparties), industries, country risk, etc., and prevent over-concentration of risk, the Bank has set various credit and investment limits for the same concerned party (groups of related counterparties), industries, etc., according to economic performance, industry outlook and credit risk level, and reports to the</li> </ol>

Item	Content
	<p>senior management regularly on the implementation status and compliance status of the laws and regulations, such as the Banking Act of the Republic of China, and internal credit and investment related regulations of the Bank.</p> <ol style="list-style-type: none"> <li>3. Conducts regular credit review to better understand customers, increases the frequency of review for loan customers with high and abnormal credit risk, and reports the review status to the senior management after annual analysis and review.</li> <li>4. For investment business, attention should be paid to operations, capital flows, and execution of business plans, and assistance should be provided in resolving various issues. Analysis of operating conditions, etc. should be reported to the Board of Directors or the Executive Board of Directors.</li> <li>5. Different units are responsible for the investment and evaluation of long-term equity, and the fair value of investment positions in unlisted companies is regularly evaluated by appropriate methods according to the characteristics of investment objects.</li> <li>6. Irregularity reporting system: if customers encounter irregular operation, financial difficulty or other unexpected material incident that would affect the company's operation, the business unit shall immediately report to the senior management through the departments in charge, and to Mega FHC through the Risk Management Department, so that related information can be relayed and necessary measures carried out immediately.</li> <li>7. Asset evaluation: for the various credit assets, investments, other assets and contingent assets, business supervisory units shall base on the Bank's historical loss experience on bad debts write-off, provision, bad debt recovery, etc., current non-performing loans ratio, collection status and the competent authority's regulations, generally accepted accounting principles, etc., to evaluate the possible loss and provide for bad debts or cumulative impairment.</li> </ol>
<p>D. Credit Risk Hedging or Mitigation Policy, and Strategies and Procedures for Monitoring the Continuing Effectiveness of Hedging and Mitigation Instruments</p>	<p>Through prudent credit investigation and review mechanism with fully understanding of customers' financial and operation status, the following countermeasures are adopted:</p> <ol style="list-style-type: none"> <li>1. When the probability of loss occurrence of loans or transactions is high, and the severity of expected losses is significant, e.g. a newly incorporated company with low credit rating and with credit risk higher than profit, the Bank does not undertake such business.</li> <li>2. When the probability of loss occurrence of loans or transactions is low, but the severity of expected losses is high, such business can be undertaken by self-liquidating trade finance, account receivable finance, etc., and strengthen foreign exchange transactions, and manage cash flow to further reduce risk. Major credit exposures, housing loans, etc., may be undertaken by requesting for collateral or guarantor, or through a syndicated loan, or selling off part of positions in the secondary market after undertaking, or engaging in debt securitization, so as to reduce or transfer risk.</li> <li>3. When the probability of loss occurrence of loans or transactions is high, but the severity of expected losses is minor, the Bank shall sign agreements with the clauses such as financial or non-financial covenants and prohibition on sale of assets or mortgage so as to control the credit risk of the borrower or counterparty.</li> <li>4. When the probability of loss occurrence of loans or transactions is low, and the severity of expected losses is minor, the Bank shall undertake such business if upon assessment, the profit is higher than risk borne.</li> <li>5. For collaterals such as securities, real estates, etc., the Bank regularly monitors loan-to-value ratios for each case. For guarantors' creditworthiness, the Bank monitors through measures such as credit review to ensure the effectiveness of risk mitigation tools.</li> </ol>
<p>E. Method of Legal Capital Allocation</p>	<ol style="list-style-type: none"> <li>1. The Bank currently adopts the Standardized Approach for credit risk regulatory capital charge.</li> <li>2. The Bank has gradually developed various credit rating models to measure and enhance risk management effectively. These models, linked to the probability of default, have been introduced into the credit investigation process to enable more precise risk assessment. Additionally, the Bank is progressively developing a system that complies with the credit risk Internal Ratings-Based Approach under the New Basel Capital Accord.</li> </ol>

## Operational Risk Management System

Year 2025

Item	Content
<p>A. Operational Risk Management Strategies and Procedures</p>	<ol style="list-style-type: none"> <li>1. Strategies <ul style="list-style-type: none"> <li>■ Establish an effective framework and formulate internal control procedures for each level.</li> <li>■ Enhance employee training in laws, regulations and business.</li> <li>■ Strengthen control of operating procedures.</li> <li>■ Implement internal and external audit and supervision measures to reduce the entire bank's operational risk loss.</li> </ul> </li> <li>2. Procedures <ul style="list-style-type: none"> <li>■ Conduct risk identification and assessment, suitability analysis and planning of information system, before launching new products or businesses or establishing new overseas branches, and such matters shall be submitted for approval to the appropriate authorization level or presented to the relevant committees for review.</li> <li>■ Formulate business management regulations, operational specifications, and establish them in the Compliance Management System to allow staff to inquire timely and to comply with, when performing related duties.</li> <li>■ Conduct self-assessment of operational risk to identify and measure all kinds of operational risk, strengthen risk management awareness, and improve current control mechanism.</li> <li>■ Conduct self-reviews to understand the implementation of various business control mechanism, and rectify the deficiencies immediately.</li> <li>■ Submit and compile operational risk loss incidents, and conduct reviews on the factors of occurrence of the loss and improve them.</li> <li>■ Establish key indicators for operational risk to monitor operational risk, and apply appropriate management measures where necessary.</li> </ul> </li> </ol>
<p>B. Organization of Operational Risk Management</p>	<ol style="list-style-type: none"> <li>1. Board of Directors: approve the organizational structure and policies of operational risk management of the Bank.</li> <li>2. Auditing Department: conduct regular reviews on the effectiveness of operational risk management mechanism to each unit, and to supervise and follow up the improvements for the deficiencies.</li> <li>3. Senior Management: approve the operating standards for relevant businesses and the duties with respect to operational risk management of Head Office's business supervisory units.</li> <li>4. Risk Management Department: formulate and amend the operational risk management policies and targets; supervise the implementation of the operational risk management targets; establish operational risk management mechanism and ensure the implementation of all units; prepare and report the Bank's operational risk exposure profile.</li> <li>5. Head Office's business supervisory units: responsible for operational risk related to functional duties; formulate the risk management targets of business; formulate and amend the policies and manuals of business administration.</li> <li>6. All units of the Bank: identify the operational risk of all kinds of business; follow the policies and manuals to implement internal control and risk management; conduct self-reviews and self-assessment of operational risk, and submit reports on loss incidents.</li> </ol>
<p>C. Scope and Characteristics of the Operational Risk Reporting and Measurement System</p>	<ol style="list-style-type: none"> <li>1. When an incident involving operational risks occurs in the business unit, the unit shall submit a report complying with the regulations and thoroughly evaluate the cause of the incidence, implement follow-up measures and formulate improvement plans. Subsequently, the head office operating unit shall report the incidence according to the nature of the operational risk, review the Bank's relevant regulations, operating procedures, or systems to decide if adjustments are required, and follow up on the improvements. The Auditing Department shall report to competent authorities if the operational risk-related incident is deemed significant. The Risk Management Department analyzes all operational risk-related incidents reported by all units monthly, compiles and submits them to the Senior Executive Vice President, which is then further submitted to the Risk Management Committee and Board of Directors on a quarterly basis.</li> </ol>

Item	Content
	<p>2. To measure the Bank’s operational risk exposure and enhance risk management awareness, domestic and overseas units implementing operational risk self-assessment should conduct the assessments on various businesses annually. Each unit shall propose improvements to existing control mechanisms, and the head office operating unit will compose countermeasures and notify relevant units for compliance. The Risk Management Department will report the operational risk assessment results and the implementation status of the improvement proposals to Risk Management Committee and submit them to the Board of Directors and Risk Management Committee at Mega FHC.</p>
<p>D. Operational Risk Hedging or Mitigation Policy, and Strategies and Procedures for Monitoring the Continuing Effectiveness of Hedging and Mitigation Instruments</p>	<ol style="list-style-type: none"> <li>1. The Bank transfers the possible operational risk loss through insuring on banker’s blanket bond insurance, fire insurance, earthquake insurance, third-party liability insurance, group personal accident insurance, etc. The content of insurance also reviews and renews to maintain the effectiveness of risk transfer.</li> <li>2. The contract that the Bank signs with contractors for outsourced operations shall specify the scope of outsourced operations and the relevant regulations so as to clarify the attributions of responsibilities and transfer possible operational risk. Also, regular evaluations are conducted on the contractors for outsourced operations to ensure that the outsourced operations are in compliance with the relevant regulations of the competent authority.</li> </ol>
<p>E. Method of Legal Capital Allocation</p>	<p>The Bank adopts the Standardized Approach for the calculation of operational risk capital.</p>

## Market Risk Management System

Year 2025

Item	Content
<p>A. Market Risk Management Strategies and Procedures</p>	<ol style="list-style-type: none"> <li>1. Strategies: <ul style="list-style-type: none"> <li>■ According to the risk management objectives and risk limits approved by the Board of Directors, supervise the entire bank’s market risk position and tolerable loss.</li> <li>■ According to the Bank’s “Principles of Market Risk Management” and other relevant regulations, implement market risk management in order to maintain a healthy capital adequacy ratio.</li> <li>■ Establish market risk information system to enable effective monitoring of limit management, profit and loss assessment, sensitivity factor analysis, execution of stress test, etc., of the financial products’ position, and compile a risk report to be submitted to the head for review and use as reference for decision-making.</li> </ul> </li> <li>2. Procedures: <p>Set different types of risk management rules for financial products based on their different business natures and include the process for risk identification, measurement, monitoring and reporting into the regulations. The Risk Management Department monitors the compliance status of the transaction unit.</p> <ul style="list-style-type: none"> <li>■ Daily transactions: Prepare daily market risk position and income statement, compile and analyze domestic and overseas transaction unit data, summarize and analyze various financial products’ position, assess profit and loss, sensitivity risk factor analysis, and submit monthly stress test results to enable the top management to understand the entire bank’s market risk exposure; and regularly compile the balances, gains and losses, and market assessments of investments in securities and trades of derivative financial products and submit to the (Managing) Board of Directors for the Board of Directors to understand the market risk control of the Bank.</li> <li>■ Exception management: Each transaction has limits and stop-loss rules. If the transaction reaches the stop-loss limit, action shall be taken immediately. If stop-loss is not executed, the transaction unit shall state the reason for not executing stop-loss and the contingency plan, submit to top management for approval, and report to the Risk Management Committee and Board of Directors based on the type of financial products.</li> </ul> </li> </ol>
<p>B. Organization of Market Risk Management</p>	<ol style="list-style-type: none"> <li>1. The Board of Directors is the Bank’s highest supervisory unit for market risk, in charge of the approval of risk strategies and various risk limits, and sets up the Risk Management Committee which supervises market risk.</li> <li>2. Conduct Risk Management Committee council regularly, and the Risk Management Department shall submit a report on the management of the Bank’s various financial products position for reference by the committee. Besides submitting report on the Bank’s management status such as market risk, the business supervising unit shall submit a special report on the current period’s major extraordinary event.</li> <li>3. Risk Management Department is in charge of establishing risk control mechanism and formulating internal regulations. It compiles and analyzes data such as position, assesses the profit and loss, sensitivity risk factor analysis and stress test of various financial products regularly, and reports to the supervisory top management and Mega FHC.</li> <li>4. Stress test is conducted on market risk factor changes on a monthly basis. Also, the Risk Management Department shall, according to market conditions, set the stress scenario every half a year and submit this to the top management for approval for execution of the stress test. The results are then submitted to the top management for review, and then to the competent authority according to the regulations of the competent authority.</li> <li>5. Risk Management Department compiles and submits the balances, gains and losses, and market assessments of securities investments and derivative financial products to the (Managing) Board of Directors regularly to enable them to understand the Bank’s market risk management status.</li> </ol>

Item	Content
	<p>6. The Treasury Department, the Direct Investment Department, Offshore Banking Branch, and overseas branches (including subsidiary banks) shall comply with relevant regulations and operating rules on market risks of the Bank and execute risk control based on business characteristics and scales; overseas branches (including subsidiary banks) shall also comply with the regulations of local supervisory authorities.</p>
<p>C. Scope and Characteristics of Market Risk Reporting and Measurement</p>	<ol style="list-style-type: none"> <li>1. The content of the Bank's market risk report includes positions in financial instruments exposed to foreign exchange risk, interest rate risk, equity securities risk, and credit spread risk, as well as profit and loss evaluations and sensitivity factor analyses.</li> <li>2. The domestic transaction units shall submit the financial products' positions and gain or loss to the management on a daily basis. When positions are near to stop-loss alert indicator, close monitoring of market changes will be carried out.</li> <li>3. The risk management unit conducts monthly stress test and submits reports to the Risk Management Committee meetings regularly.</li> <li>4. According to the Bank's financial product valuation mechanism, the valuation methods of the Bank include market price valuation, model valuation and valuation based on external sources. When adopting model valuation, the valuation model should be verified to examine the accuracy and applicability of the model.</li> <li>5. When stop-loss limits for loss assessment of securities such as shares, mutual funds, bonds, etc. and derivative financial products are reached, stop-loss shall be executed immediately. The transaction unit shall state the reasons for not executing stop-loss and the response measures, and submit the status to the management or the top management for approval. When these products exceed a certain amount of loss, such incident shall be reported to the Risk Management Committee and Board of Directors based on the type of financial product.</li> </ol>
<p>D. Market Risk Hedging or Mitigation Policy, and Strategies and Procedures for Monitoring the Continuing Effectiveness of Hedging and Mitigation Instruments</p>	<ol style="list-style-type: none"> <li>1. The hedging strategy of the Bank is to use spot or derivative financial products as hedging tools to avoid market risk. Targeting the financial products to be hedged and the tools used to hedge, the Bank combines positions and profit/loss stop limits of both and evaluates whether the loss is within acceptable range and whether the currently used risk management measures are appropriate.</li> <li>2. If the assessed risk is too high, the Bank will transfer the risk by reducing the exposure or adopting other approved hedging methods to reduce the risk to a tolerable range.</li> </ol>
<p>E. Method of Legal Capital Allocation</p>	<p>The Bank adopts the Standardized Approach for market risk capital charge.</p>

## Liquidity Risk Management System

Year 2025

Item	Content
<p>A. Liquidity Risk Management Strategies and Procedures</p>	<ol style="list-style-type: none"> <li>1. Strategies: <ul style="list-style-type: none"> <li>■ Monitor the Bank’s overall liquidity risk limit according to the risk management objectives approved by the Board of Directors.</li> <li>■ According to the regulations of the Bank’s “Liquidity Risk Management Guidelines”, “Guidance for Contingency Funding Plan”, and “Guidance Governing Stress Test of Liquidity Risk”, implement liquidity risk management to ensure the Bank’s payment ability.</li> <li>■ Conduct stress tests regularly to ensure that when the Bank’s internal operation or external financial environment suffers severe impact, the Bank’s liquid funds are sufficient to meet asset increase requirements or fulfill due obligations, so that the Bank can attain sustainable operation.</li> <li>■ Conduct emergency response plan drills regularly (at least once a year) and when necessary upon evaluation to ensure that the emergency response plan procedures and response measures (such as the division of labor for handling crises and the procedures for obtaining emergency funds) are executable and can quickly resolve the Bank’s short-term liquidity problems. If the liquidity problem persists and leads to an operational crisis for the Bank, it will be handled in accordance with the Bank’s “Standard on Contingency Plan for Business Crisis”.</li> </ul> </li> <li>2. Process: <ul style="list-style-type: none"> <li>■ According to the Bank’s “Liquidity Risk Management Guidelines”, Treasury Department shall control intra-day liquidity positions and risks of NTD and foreign currencies held by domestic units on a daily basis, set aside deposit reserves and maintain liquidity reserves as per the regulations of the Central Bank of the Republic of China (Taiwan), and adjust the liquidity gap based on changes in daily cash flows and market status to ensure the proper liquidity. At the same time, the Public Relations Office monitors negative messages on social media on a daily basis and the Digital Banking Department monitors the large-amount transfer warning mechanism on the Internet on a daily basis to ensure that the Bank is able to address liquidity anomalies in a timely manner. Overseas branches (including subsidiaries) should comply with the regulations of both the home country and local competent authorities and hold appropriate current assets to maintain sufficient liquidity.</li> <li>■ Risk Management Department monitors the liquidity risk management indicators of major currencies, inspects regulatory compliance regularly, and reports to the Fund Management Committee, Asset &amp; Liability Management Committee, Risk Management Committee and the Board of Directors.</li> <li>■ Risk Management Department sets stress scenario for specific event crisis for individual organizations or overall market environmental crisis. Stress tests shall be conducted regularly, and the results submitted to the Asset &amp; Liability Management Committee and the Board of Directors.</li> <li>■ The Risk Management Department should formulate a liquidity risk emergency response plan in accordance with the provisions of the “Guidance for Liquidity Risk Contingency Plan”, and work with relevant units on a regular basis to develop drill plans, carry out drills, and report the drill results to the Asset &amp; Liability Management Committee.</li> </ul> </li> </ol>
<p>B. Organization of Liquidity Risk Management</p>	<ol style="list-style-type: none"> <li>1. The Board of Directors is the Bank’s highest supervisory unit for liquidity risk, and is in charge of the approval of risk strategies and limits.</li> <li>2. Treasury Department is the executive unit for managing liquidity risk.</li> <li>3. Risk Management Department is the supervising unit responsible for monitoring all risk limits and reviewing the appropriateness of the implementation procedures by the implementing units on a regular basis. It shall, on a regular basis, report the monitoring results of the liquidity risk to the Fund Management Committee, Asset &amp; Liability Management Committee, Risk Management Committee and the Board of Directors.</li> </ol>

Item	Content
C. Scope and Characteristics of Liquidity Risk Reporting and Measurement	<ol style="list-style-type: none"> <li>1. The main purpose of the Bank’s liquidity risk report is to estimate the impact of various businesses’ future cash flow on the Bank’s capital movement, and control the cash flow gap or ratio under a tolerable risk limit.</li> <li>2. When the liquidity indicator reaches an alert level, the Risk Management Department shall immediately report to the Chairman of the Fund Management Committee, and report at the meeting of the Fund Management Committee.</li> <li>3. When the level for activating contingency plan is reached, the Risk Management Department shall immediately request the Chairman of the Fund Management Committee to convene a special meeting to review the liquidity contingency plan and implement it upon approval by the President.</li> <li>4. Upon approval of the plan, the Treasury Department and Business Administration Department shall immediately implement liquidity contingency plan and the Overseas Business Management Department shall request overseas branches (including subsidiary banks) to cooperate according to the plan, so as to fill the funding gap.</li> <li>5. The Bank conducts stress test regularly and analyzes test results from the perspective of cash flow, liquidity position, repayment ability, etc. If the test results are not up to expectation, and if the liquidity gap is mild, adjust the fund structure as a response measure within stipulated time. In case of high liquidity gap or difficulty in raising short-term funds in the market, activate fund emergency contingency plan to reduce the impact of liquidity risk.</li> </ol>
D. Liquidity Risk Hedging or Mitigation Policy, and Strategies and Procedures for Monitoring the Continuing Effectiveness of Hedging and Mitigation Instruments	<p>In response to liquidity crises such as abnormal deposit withdrawals, huge capital outflows or other severe liquidity shortages, the Bank has, in accordance with the provisions of the “Guidance for Liquidity Risk Contingency Plan”, required relevant units to regularly monitor liquidity warning indicators and report the monitoring results to the Risk Management Department on a regular basis. When the liquidity warning indicators reach an alert level, the Treasury Department, Business Administration Department and overseas branches should raise funds to cover the funding gap, reduce liquidity risks, maintain normal operations of the Bank, and safeguard the Bank’s goal of sustainable operation.</p>

## Financial Information

### Condensed Consolidated Balance Sheets

Unit: Thousands in NT dollars

Item	As of December 31,	
	2025	2024
Cash and cash equivalents, and due from the Central Bank and call loans to banks	871,023,077	694,695,231
Financial assets at fair value through profit or loss	67,894,123	58,831,606
Financial assets at fair value through other comprehensive income	382,852,982	405,075,178
Investments in debt instruments at amortized cost	724,546,862	644,978,533
Securities purchased under resell agreements	8,278,396	6,806,137
Receivables, net	49,337,812	49,864,799
Current tax assets	85	34
Discounts and loans, net	2,434,663,850	2,294,640,812
Investments measured by equity method, net	5,122,398	5,364,968
Other financial assets, net	284,423	436,703
Property and equipment, net	16,010,653	15,613,100
Right-of-use assets, net	2,112,142	2,167,266
Investment property, net	581,867	582,256
Intangible assets, net	1,348,094	1,316,451
Deferred income tax assets	6,144,238	5,755,699
Other assets, net	8,406,856	6,424,537
<b>Total assets</b>	<b>4,578,607,858</b>	<b>4,192,553,310</b>
Deposits from the Central Bank and banks	717,732,858	531,062,476
Due to the Central Bank and banks	2,178,941	2,655,613
Financial liabilities at fair value through profit or loss	27,775,721	25,792,579
Securities sold under repurchase agreements	11,915,758	14,967,551
Payables	33,389,031	35,586,276
Current tax liabilities	4,302,707	4,361,354
Deposits and remittances	3,329,106,174	3,156,535,891
Bank notes payable	30,200,000	28,700,000
Other financial liabilities	16,957,421	17,158,140
Provisions	14,741,596	15,009,528
Lease liabilities	2,172,057	2,236,900
Deferred income tax liabilities	2,137,367	2,080,114
Other liabilities	12,140,883	14,014,562
<b>Total liabilities</b>	<b>4,204,750,514</b>	<b>3,850,160,984</b>
Equity attributable to owners of parent	373,857,344	342,392,326
Capital	100,000,000	96,118,000
Capital surplus	72,804,479	62,444,438
Retained earnings	190,418,701	184,266,780
Other equity interest	10,634,164	( 436,892 )
<b>Total equity</b>	<b>373,857,344</b>	<b>342,392,326</b>

## Condensed Consolidated Statements of Comprehensive Income

Unit: Thousands in NT dollars

Item	2025	2024
Interest income	118,085,970	124,802,775
Interest expenses	( 79,289,605 )	( 86,518,973 )
Net interest revenue (expense)	38,796,365	38,283,802
Net revenue other than interest	29,019,488	31,448,000
Net revenue	67,815,853	69,731,802
Bad debts expense, commitment and guarantee liability provision	( 5,032,918 )	( 7,601,265 )
Operating expenses	( 29,391,934 )	( 28,906,710 )
Consolidated income from continuing operations before tax	33,391,001	33,223,827
Income tax expense	( 4,525,250 )	( 4,854,308 )
Consolidated income from continuing operations, net of tax	28,865,751	28,369,519
Total other comprehensive income, net of tax	12,170,461	4,307,508
Total comprehensive income	41,036,212	32,677,027
Consolidated profit attributable to owners of the parent	28,865,751	28,369,519
Consolidated comprehensive income attributable to owners of the parent	41,036,212	32,677,027

## Major Financial Analysis

Item		Consolidated		Stand-alone	
		2025	2024	2025	2024
Financial Structure	Total Liabilities to Total Assets (%)	91.77	91.77	91.71	91.71
	Property and Equipment to Total Equity (%)	4.28	4.56	4.28	4.56
Solvency	Liquidity Reserve Ratio (%)	22.79	23.91	22.79	23.91
Operating Performance Analysis	Loans to Deposits Ratio (%)	74.57	74.12	74.37	73.97
	NPL Ratio (%)	0.24	0.28	0.19	0.24
	Total Assets Turnover (Number of Times)	0.02	0.02	0.02	0.02
	Average Profit per Employee (Thousands in NT Dollars)	3,994	3,933	4,099	4,034
Profitability Analysis	Return on Tier 1 Capital (%)	9.60	10.27	9.58	10.22
	ROA (%)	0.66	0.69	0.66	0.70
	ROE (%)	8.06	8.42	8.06	8.42
	Net Income to Net Operating Income (%)	42.56	40.68	42.91	41.35
	Earnings per Share (NT Dollars)	2.94	2.95	2.94	2.95
	Cash Dividends per Share (NT Dollars) (Note)	2.08	2.48	2.08	2.48
	Equity per Share Before Appropriation (NT Dollars)	37.39	35.62	37.39	35.62
	Capital Adequacy Ratio (%)	16.40	14.79	16.42	14.81

Note: The 2025 earnings distribution will be resolved in the 2026 Board of Directors on the stockholders' behalf.

**For the Bank's Consolidated Financial Statements, Notes to Consolidated Financial Statements and Stand-alone Financial Statements, please refer to the Bank's website :<https://www.megabank.com.tw/en-us/english/about/about-mega/annual-report>.**

## ***Service Network***

### **Head Office**

No.100, Chi-lin Rd., Chung-shan Dist., Taipei 104489, Taiwan

Tel: +886-2-25633156

Fax: +886-2-23568936

*As of May 15, 2026*

### **Management Team**

Ray-Beam Dawn, Chairman of the Board

Yung-Chen Huang, President

Chao-Jung Chen, Senior Executive Vice President

Chien-Chung Chen, Senior Executive Vice President

Yi-Ming Ko, Senior Executive Vice President

Ching-Yi Li, Senior Executive Vice President

Tai-Yu Hsieh, Senior Executive Vice President

Chun-Ying Huang, Senior Executive Vice President

Wen-Hsin Chen, Senior Executive Vice President

Hung-Hui Chen, Chief Auditor

Yung-Cheng Yeh, Chief Compliance Officer

**Domestic Branches**

Branch Name	Address	Phone Number	Fax Number
Foreign Department	No.100, Chi-lin Rd., Chung-shan Dist., Taipei 104489, Taiwan	+886-2-25633156	+886-2-25632614
Cheng Chung Branch	No.42, Hsu-chang St., Chung-cheng Dist., Taipei 100008, Taiwan	+886-2-23122222	+886-2-23111645
Central Branch	No.123, Sec.2, Jhong-siao E. Rd., Chung- cheng Dist., Taipei 100013, Taiwan	+886-2-25633156	+886-2-23569750
Ministry of Foreign Affairs Branch	Room 129, No.2, Kaitakelan Blvd., Chung- cheng Dist., Taipei 100202, Taiwan	+886-2-23482065	+886-2-23811858
South Taipei Branch	No.9-1, Sec.2, Roosevelt Rd., Chung-cheng Dist., Taipei 100420, Taiwan	+886-2-23568700	+886-2-23922533
Heng Yang Branch	No.91, Heng-yang Rd., Chung-cheng Dist., Taipei 100505, Taiwan	+886-2-23888668	+886-2-23885000
Dah Tong Branch	No.113, Nan-king W. Rd., Dah-tong Dist., Taipei 103020, Taiwan	+886-2-25567515	+886-2-25580154
Ta Tao Cheng Branch	No.62-5, Hsi-ning N. Rd., Dah-tong Dist., Taipei 103601, Taiwan	+886-2-25523216	+886-2-25525627
Chung Shan Branch	1F.&2F.&B1., NO.70, Sec. 1, Chengde Rd., Datong Dist., Taipei City 103622, Taiwan	+886-2-25119231	+886-2-25635554
Yuan Shan Branch	No.133, Sec.2, Zhong-shan N. Rd., Zhong- shan Dist., Taipei 104015, Taiwan	+886-2-25671488	+886-2-25817690
Dazhi Branch	1F, No.17, Jingye 1st Rd., Zhongshan Dist., Taipei 104051, Taiwan	+886-2-27196128	+886-2-27196261
Nanking East Road Branch	No.53, Sec.2, Nan-king E. Rd., Chung-shan Dist., Taipei 104489, Taiwan	+886-2-25712568	+886-2-25427152
Taipei Fusing Branch	No.198, Sec.3, Nan-king E. Rd., Chung- shan Dist., Taipei 104505, Taiwan	+886-2-27516041	+886-2-27511704
Taipei Airport Branch	Taipei Sungshan Airport Building, No.340- 9, Tun-hua N. Rd., Sung-shan Dist., Taipei 105008, Taiwan	+886-2-27152385	+886-2-27135420
Dun Hua Branch	No.88-1, Dun-hua N. Rd., Sung-shan Dist., Taipei 105410, Taiwan	+886-2-87716355	+886-2-87738655
Min Sheng Branch	No.128, Sec.3, Min-sheng E. Rd., Sung- shan Dist., Taipei 105602, Taiwan	+886-2-27190690	+886-2-27190688
Sung Nan Branch	No.234, Sec.5, Nan-king E. Rd., Sung-shan Dist., Taipei 105611, Taiwan	+886-2-27535856	+886-2-27467271
Ta An Branch	No.182, Sec.3, Hsin-yi Rd., Ta-an Dist., Taipei 106028, Taiwan	+886-2-27037576	+886-2-27006352
Chung Hsiao Branch	No.233, Sec.4, Chung-hsiao E. Rd., Ta-an Dist., Taipei 106077, Taiwan	+886-2-27711877	+886-2-27711486
Tun Nan Branch	No.62, Sec.2, Tun-hua S. Rd., Ta-an Dist., Taipei 106099, Taiwan	+886-2-27050136	+886-2-27050682

Branch Name	Address	Phone Number	Fax Number
An Ho Branch	No.62, Sec.2, An-ho Rd., Ta-an Dist., Taipei 106418, Taiwan	+886-2-27042141	+886-2-27042075
Hsin Yi Branch	No.65, Sec.2, Keelung Rd., Hsin-yi Dist., Taipei 110008, Taiwan	+886-2-23788188	+886-2-23772515
Taipei Branch	No.550, Sec.4, Chung-hsiao E. Rd., Hsin-yi Dist., Taipei 110054, Taiwan	+886-2-27587590	+886-2-27581265
World Trade Center Branch	1F, No.333, Sec.1, Keelung Rd., Hsin-yi Dist., Taipei 110208, Taiwan	+886-2-27203566	+886-2-27576144
Lan Ya Branch	No.126, Sec.6, Chung-shan N. Rd., Shih-lin Dist., Taipei 111032, Taiwan	+886-2-28385225	+886-2-28341483
Tien Mou Branch	No.193, Sec.7, Chung-shan N. Rd., Shih-lin Dist., Taipei 111051, Taiwan	+886-2-28714125	+886-2-28714374
Nei Hu Branch	No.68, Sec.4, Cheng-kung Rd., Nei-hu Dist., Taipei 114049, Taiwan	+886-2-27932050	+886-2-27932048
Nei Hu Science Park Branch	No.472, Jui-kuang Rd., Nei-hu Dist., Taipei 114063, Taiwan	+886-2-87983588	+886-2-87983536
East Nei Hu Branch	No.202, Kang-chien Rd., Nei-hu Dist., Taipei 114721, Taiwan	+886-2-26275699	+886-2-26272988
Nan Gang Branch	No.21-1, Sec.6, Jhong-siao E. Rd., Nan-gang Dist., Taipei 115025, Taiwan	+886-2-27827588	+886-2-27826685
Keelung Branch	No.24, Nan-jung Rd., Ren-ai Dist., Keelung 200008, Taiwan	+886-2-24228558	+886-2-24294089
South Banqiao Branch	No.148, Sec.2, Nan-ya S. Rd., Banqiao Dist., New Taipei City 220057, Taiwan	+886-2-89663303	+886-2-89661421
Ban Qiao Branch	1F & 2F & B1, No. 67, Sec. 1, Zhong Shan Rd., Ban qiao Dist., New Taipei City 220067, Taiwan	+886-2-29608989	+886-2-29608687
Xin Dian Branch	1~2F., No. 200, Sec. 3, Beixin Rd., Xindian Dist., New Taipei City 231007, Taiwan	+886-2-29182988	+886-2-29126480
Shuang He Branch	No.67, Sec.1, Yong-he Rd., Yonghe Dist., New Taipei City 234014, Taiwan	+886-2-22314567	+886-2-22315288
Yong He Branch	No.201, Fuhe Rd., Yong-he Dist., New Taipei City 234030, Taiwan	+886-2-29240086	+886-2-29240074
Zhong He Branch	No.124, Sec.2, Zhong-shan Rd., Zhonghe Dist., New Taipei City 235022, Taiwan	+886-2-22433567	+886-2-22433568
Tu Cheng Branch	No.276, Sec.2, Zhong-yang Rd., Tucheng Dist., New Taipei City 236034, Taiwan	+886-2-22666866	+886-2-22668368
South San Chong Branch	No.128, Sec.3, Chong-xin Rd., Sanchong Dist., New Taipei City 241007, Taiwan	+886-2-29748811	+886-2-29724901
San Chong Branch	No.99, Sec.3, Chong-yang Rd., Sanchong Dist., New Taipei City 241459, Taiwan	+886-2-29884455	+886-2-29837225
Xin Du Branch	1 <sup>st</sup> Floor, No.216, 218, 220, Sec.3, Zhonghua Rd., Xinzhuang Dist., New Taipei City 242018, Taiwan	+886-2-29986661	+886-2-29985973

Branch Name	Address	Phone Number	Fax Number
Xin Zhuang Branch	No.421, Si-yuan Rd., Xinzhuang Dist., New Taipei City 242034, Taiwan	+886-2-22772888	+886-2-22772881
Yi Lan Branch	No.338, Min-zu Rd., Yilan City, Yilan County 260008, Taiwan	+886-3-9310666	+886-3-9311167
Lo Tung Branch	No.195, Sec.2, Chun-ching Rd., Lo-tung Town, Ilan County 265603, Taiwan	+886-3-9611262	+886-3-9611260
Qing Pu Branch	1F, No.358 & No.360, Sec.2, Linghang S. Rd., Chung-li Dist., Tao-yuan City 320016, Taiwan	+886-3-4262366	+886-3-4262135
Chung Li Branch	No.46, Fu-hsing Rd., Chung-li Dist., Tao-yuan City 320061, Taiwan	+886-3-4228469	+886-3-4228455
Tao Yuan Branch	No.2, Sec.2, Cheng-kung Rd., Tao-yuan Dist., Tao-yuan City 330014, Taiwan	+886-3-3376611	+886-3-3351257
Tao Hsin Branch	No.180, Fu-hsin Rd., Tao-yuan Dist., Tao-yuan City 330046, Taiwan	+886-3-3327126	+886-3-3339434
Lin Kou Branch	No.199, Fuxing 1st Rd., Guishan Dist., Taoyuan City 333005, Taiwan	+886-3-3272191	+886-3-3273965
Pa Teh Branch	No.19, Da-jhih Rd., Pa-teh Dist., Tao-yuan City 334010, Taiwan	+886-3-3665211	+886-3-3764012
Tao Yuan International Airport Branch	No.15, Hang-jan S. Rd., Da-yuan Dist., Tao-yuan City 337041, Taiwan	+886-3-3982200	+886-3-3834315
Nan Kan Branch	No.33, Zhong-zheng Rd., Luzhu Dist., Tao-yuan City 338023, Taiwan	+886-3-3525288	+886-3-3525290
North Hsinchu Branch	No.129, Chung-cheng Rd., Hsinchu City 300025, Taiwan	+886-3-5217171	+886-3-5262642
Hsinchu Branch	1F、2F, No.417-419, Sec.2, Gongdao 5th Rd., Hsinchu City 300042, Taiwan	+886-3-5733399	+886-3-5733311
Hsinchu Science Park Chu-tsuen Branch	No.21, Chu-tsuen 7th Rd., Hsinchu Science Park, Hsinchu City 300091, Taiwan	+886-3-5773155	+886-3-5778794
Hsinchu Science Park Hsin-an Branch	No.1, Hsin-an Rd., Hsinchu Science Park, Hsinchu City 300091, Taiwan	+886-3-5775151	+886-3-5774044
Jhu Bei Branch	No.155, Guang-ming 1st Rd., Jhu-bei City, Hsinchu County 302002, Taiwan	+886-3-5589968	+886-3-5589998
Zhunan Science Park Branch	Rm.105, 1F No.36, Ke-yan Rd., Zhunan Township, Miaoli County 350401 Taiwan	+886-37-682288	+886-37-682416
Tou Fen Branch	No.916, Chung-hwa Rd., Tou-fen City, Miao-li County 351029, Taiwan	+886-37-688168	+886-37-688118
Taichung Branch	No.216, Ming-chuan Rd., Central Dist., Taichung 400612, Taiwan	+886-4-22281171	+886-4-22241855
Central Taichung Branch	No.194, Sec.1, San-min Rd., West Dist., Taichung 403027, Taiwan	+886-4-22234021	+886-4-22246812

Branch Name	Address	Phone Number	Fax Number
South Taichung Branch	No.257, Sec.1, Wu-chuan W. Rd., West Dist., Taichung 403536, Taiwan	+886-4-23752529	+886-4-23761670
East Taichung Branch	No.330, Chin-hwa N. Rd., North Dist., Taichung 404431, Taiwan	+886-4-22321111	+886-4-22368621
Pouchen Branch	No.600, Sec.4, Taiwan Blvd., Xitun Dist., Taichung 407149, Taiwan	+886-4-24619000	+886-4-24613300
North Taichung Branch	No.96, Sec.3, Taiwan Blvd., Xitun Dist., Taichung 407602, Taiwan	+886-4-23115119	+886-4-23118743
Xiang Shang Branch	No. 111, Sec. 3, Xiangshang Rd., Nantun Dist., Taichung City 408022, Taiwan (R.O.C.)	+886-4-23828998	+886-4-23827997
Tai Ping Branch	No.152, Zhong-xing E. Rd., Taiping Dist., Taichung 411027, Taiwan	+886-4-22789111	+886-4-22777546
Da Li Branch	No.600, Shuang-wen Rd., Dali Dist., Taichung 412017, Taiwan	+886-4-24180929	+886-4-24180629
Feng Yuan Branch	No.519, Zhong-zheng Rd., Fengyuan Dist., Taichung 420019, Taiwan	+886-4-25285566	+886-4-25274580
Hou Li Branch	No.665, Sec.1, Jia-hou Rd., Houli Dist., Taichung 421202, Taiwan	+886-4-25588855	+886-4-25580166
Tan Zi Branch	No.3, Nan 2nd Rd., Tanzi Dist., Taichung 427058, Taiwan	+886-4-25335111	+886-4-25335110
Central Taiwan Science Park Branch	2F., No.28, Ke-ya Rd., Daya Dist., Taichung 428015, Taiwan	+886-4-25658108	+886-4-25609230
Sha Lu Branch	No.533, Zhong-shan Rd., Shalu Dist., Taichung 433107, Taiwan	+886-4-26656778	+886-4-26656399
Da Jia Branch	No.1033, Sec.1, Zhong-shan Rd., Dajia Dist., Taichung 437003, Taiwan	+886-4-26867777	+886-4-26868333
South Changhua Branch	No.401, Sec.1, Chung-shan Rd., Changhua City, Changhua County 500032, Taiwan	+886-4-7613111	+886-4-7622656
North Changhua Branch	No.39, Kuang-fuh Rd., Changhua City, Changhua County 500058, Taiwan	+886-4-7232111	+886-4-7243958
Lu Gang Branch	No.254, Zhong-shan Rd., Lu-gang Town, Changhua County 505024, Taiwan	+886-4-7788111	+886-4-7788600
Yuan Lin Branch	No.338, Sec.1, Da-tong Rd., Yuan-lin City, Changhua County 510019, Taiwan	+886-4-8332561	+886-4-8359359
Nan Tou Branch	No.45, Wen-chang St., Nan-tou City, Nantou County 540009, Taiwan	+886-49-2232223	+886-49-2232758
Dou Liu Branch	No.1, Shang-hai Rd., Dou-liu City, Yun-lin County 640008, Taiwan	+886-5-5361779	+886-5-5337830
Chia Yi Branch	No.259, Wen-hua Rd., Chia-yi City 600012, Taiwan	+886-5-2241166	+886-5-2255025
Chia Hsin Branch	No.379, Wu-fong N. Rd., Chia-yi City 600016, Taiwan	+886-5-2780148	+886-5-2769252

Branch Name	Address	Phone Number	Fax Number
Tainan Fucheng Branch	No.90, Chung-shan Rd., Tainan 700007, Taiwan	+886-6-2231231	+886-6-2203771
Tainan Branch	No.14, Sec.2, Chung-yi Rd., Tainan 700024, Taiwan	+886-6-2292131	+886-6-2224826
East Tainan Branch	No. 351, No. 353, 2F-1, and 2F-2, Sec. 2, Linsen Rd., East Dist., Tainan 701025, Taiwan	+886-6-2381611	+886-6-2378008
Yung Kang Branch	No.180, Zhong-shan Rd., Yongkang Dist., Tainan 710056, Taiwan	+886-6-2019389	+886-6-2016251
Tainan Science Park Branch	No.13, Nan-ke 3rd Rd., Xinshi Dist., Tainan 744094, Taiwan	+886-6-5052828	+886-6-5051791
Wu Fu Branch	No.82, Wu-fu 2nd Rd., Hsin-hsing Dist., Kaohsiung 800003, Taiwan	+886-7-2265181	+886-7-2260919
Hsin Hsing Branch	No.308, Chung-shan 1st Rd., Hsin-hsing Dist., Kaohsiung 800052, Taiwan	+886-7-2353001	+886-7-2350962
Kaohsiung Metropolitan Branch	No.253, Chung-cheng 4th Rd., Qian-jin Dist., Kaohsiung 801614, Taiwan	+886-7-2510141	+886-7-2811426
Kaohsiung Branch	No.235, Chung-cheng 4th Rd., Qian-jin Dist., Kaohsiung 801648, Taiwan	+886-7-2515111	+886-7-2212554
Ling Ya Branch	No.8, Sze-wei 4th Rd., Ling-ya Dist., Kaohsiung 802754, Taiwan	+886-7-3355595	+886-7-3355695
San Min Branch	No.225, Chung-hua 1st Rd., Gu-shan Dist., Kaohsiung 804063, Taiwan	+886-7-5536511	+886-7-5224202
Ya Wan Branch	1F, No.15, Guanghua 2nd Rd., Qianzhen Dist., Kaohsiung City 806005, Taiwan	+886-7-3310380	+886-7-3310390
Kaohsiung Technology Park Branch	NO. 3-1 and 3F, No.3-1, Chung 1st Road, Cianjhen Dist., Kaohsiung 806011, Taiwan	+886-7-8316131	+886-7-8314393
Kaohsiung Fishing Port Branch	Room 107, No.3, Yu-kang E. 2nd Rd., Kaohsiung 806617, Taiwan	+886-7-8219630	+886-7-8117912
Cheng Gong Branch	No.88, Chenggong 2nd Rd., Qianzhen Dist., Kaohsiung 806618, Taiwan.	+886-7-5352000	+886-7-3312866
North Kaohsiung Branch	No.532, Chiu-ju 2nd Rd., Kaohsiung 807012, Taiwan	+886-7-3157777	+886-7-3155506
East Kaohsiung Branch	No.419, Ta-shun 2nd Rd., Kaohsiung 807449, Taiwan	+886-7-3806456	+886-7-3806608
Nan Tze Branch	NO.600-1, Chia-Chang Road, Nanzi Dist., Kaohsiung City 811651, Taiwan	+886-7-3615131	+886-7-3633043
Kaohsiung International Airport Branch	Kaohsiung International Airport, No.2, Chung-shan 4th Rd., Kaohsiung 812201, Taiwan	+886-7-8067866	+886-7-8068841
Chung Kang Branch	No.1, Chung-kang Rd., Kaohsiung 812401, Taiwan	+886-7-8021111	+886-7-8034911
Ren Wu Branch	No.2, Zhong-zheng Rd., Renwu Dist., Kaohsiung 814013, Taiwan	+886-7-3726289	+886-7-3740764

Branch Name	Address	Phone Number	Fax Number
Gang Shan Branch	No.138, Zhong-shan N. Rd., Gangshan Dist., Kaohsiung 820116, Taiwan	+886-7-6230300	+886-7-6230608
Feng Shan Branch	No.248, Zhong-shan W. Rd., Fengshan Dist., Kaohsiung 830031, Taiwan	+886-7-7473566	+886-7-7477566
Ping Tung Branch	No.213, Ming-tsu Rd., Ping-tung City, Ping-tung County 900012, Taiwan	+886-8-7323586	+886-8-7321651
Hua Lien Branch	No.26, Kung-yuan Rd., Hua-lien City, Hua-lien County 970008, Taiwan	+886-3-8350191	+886-3-8360443
Kin Men Branch	No.37-5, Min-sheng Rd., Jin-cheng Town, Kin-men County 893013, Taiwan	+886-82-375800	+886-82-375900

**Offshore Banking Branch, Overseas Branches & Representative Offices**

Branch Name	Address	Phone Number	Fax Number
Offshore Banking Branch	No.100, Chi-lin Rd., Chung-shan Dist., Taipei 104489, Taiwan	+886-2-25633156	+886-2-25637138
New York Branch	65 Liberty Street, New York, NY 10005, U.S.A.	+1-212-6084222	+1-212-6084943
Los Angeles Branch	445 South Figueroa Street, Suite 1900, Los Angeles, CA 90071, U.S.A.	+1-213-4893000	+1-213-4891183
Chicago Branch	222 West Adams Street, Suite 1985, Chicago IL60606	+1-312-7829900	+1-312-7822402
Silicon Valley Branch	333 West San Carlos Street, Suite 100, San Jose, CA 95110, U.S.A.	+1-408-2831888	+1-408-2831678
Panama Branch	Avenida Balboa, Torre Davivienda, Piso 9, Oficina No. 9A-B, Panama City, Republic of Panama	+507-2638108	+507-2638392
Paris Branch	102 Terrasse Boieldieu, Tour W, 92800 Puteaux, France	+33-1-44230868	+33-1-45821844
Amsterdam Branch	World Trade Center, Strawinskylaan 387, 1077 XX Amsterdam, The Netherlands	+31-20-6621566	+31-20-6649599
London Branch	4th Floor, Michael House, 35 Chiswell Street, London, EC1Y 4SE, United Kingdom	+44-20-75627350	+44-20-75627369
Sydney Branch	Level 8, 10 Spring Street, Sydney NSW 2000, Australia	+61-2-92301300	+61-2-92335859
Brisbane Branch	Suite 1-3, 3 Zamia Street, Sunnybank, QLD 4109, Australia	+61-7-32195300	+61-7-32195200
Melbourne Branch	Level 20, 459 Collins Street, Melbourne VIC 3000, Australia	+61-3-86108500	+61-3-96200600
Tokyo Branch	7F, Kishimoto Bldg. No.2-1, Marunouchi 2-Chome, Chiyoda-Ku, Tokyo 100-0005, Japan	+81-3-32116688	+81-3-32165686
Osaka Branch	3F Osaka U2 Bldg.2-4-7 Uchihommachi, Chuo-ku, Osaka, 540-0026, Japan	+81-6-69438805	+81-6-69438663
Manila Branch	3rd Floor, Pacific Star Bldg., Makati Avenue, Makati City, Philippines	+63-2-88115807	+63-2-88115815
Ho Chi Minh City Branch	18th Floor, Friendship Tower, 31 Le Duan Street, Sai Gon Ward, Ho Chi Minh City, Vietnam	+84-28-38225697	+84-28-38229191
Representative Office in Hai Phong	6F., Thanh Dat Building Lot 01/10B, Le Hong Phong St., Nga Nam Intersection, Hai An District, Hai Phong City, Vietnam	+84-225-3556188	+84-225-3556168
Singapore Branch	80 Raffles Place, #23-20 UOB Plaza 2, Singapore 048624	+65-62277667	+65-62271858
Labuan Branch	Level 7 (E2), Main Office Tower, Financial Park Labuan Complex, Jalan Merdeka, 87000 F. T. Labuan, Malaysia	+60-87-581688	+60-87-581668
Kuala Lumpur Marketing Office	Suite 12-04, Level 12, Wisma Goldhill 67, Jalan Raja Chulan, 50200 Kuala Lumpur, Malaysia	+60-3-20266966	+60-3-20266799

Branch Name	Address	Phone Number	Fax Number
Suzhou Branch	RM 104,1F, Jianwu Building, No.188, Wangdun Rd., Suzhou Industrial Park, Jiangsu, China	+86-512-62966568	+86-512-62966698
Wujiang Sub-Branch	No.768, Yundong Road, Wujiang Economic and Technological Development Zone, Suzhou, Jiangsu, China	+86-512-66086088	+86-512-66086006
Kunshan Sub-Branch	Room 202,207,No.858 Qianjin East Road,Kunshan,Jiangsu,China	+86-512-50376166	+86-512-50376169
Ningbo Branch	21st Floor (21-3)(21-4), Hongtai Plaza Office Building B,No.55 Haiyan North Road. Yinzhou District Ningbo City. Zhejiang Province. 315040,China	+86-574-87283939	+86-574-87283737
Hong Kong Branch	Suite 2201-05& 08-10, 22/F, Prudential Tower, The Gateway, Harbour City, 21 Canton Road, Tsimshatsui, Kowloon, Hong Kong	+852-25259687	+852-25259014
Phnom Penh Branch	No. 139,St. No.274 corner street No.41,Phum Phum 5, Sangkat Boeng Keng Kang Ti Muoy, Khan Boeng Keng Kang, Phnom Penh, Cambodia	+855-23-988101	+855-23-217982
Phnom Penh Airport Sub-Branch	NO.601, Russian Federation Blvd., Phum Paprak Khang Cheung, Sangkat Kakab 1, Khan Pur SenChey, Phnom Penh, Cambodia	+855-23-890588	+855-23-890582
Olympic Sub-Branch	No. 38B, Preah Monireth Blvd. ( Street 217 ) , Phum 10, Sangkat Toul Svay Prey 2, Khan Boeng Keng Kang, Phnom Penh, Cambodia	+855-23-988130	+855-23-988134
Tuol Kouk Sub-Branch	No.2A-2B, Street 315, Phum 8, Sangkat Boeng Kak 1, Khan Tuol Kouk, Phnom Penh, Cambodia	+855-23-884558	+855-23-884589
Chamkar Mon Sub-Branch	No. 462 AB, Preah Monivong Boulevard 93, Phum 12, Sangkat Toul Basak, Khan Chamkar Mon, Phnom Penh, Cambodia	+855-23-902035	
Ta Khmau Sub-Branch	No.368 & 369, Street No.21, Phum Thmei 1, Sangkat Ta Khmao, Krong Ta Khmau, Kandal Province, Cambodia	+855-23-425261	
Mumbai Representative Office	203, Fl. 2, Accord, Opp. Bus Depot, Station Road, Goregoan (E), Mumbai 400 063, India	+91-8657973009	
Yangon Branch	Unit No.12-08/09/10, Level 12, Junction City Tower, Corner of Bogyoke Aung San Road and 27th Street, Pabedan Township, Yangon, Myanmar	+95-1-9253688	+95-1-9253699
Canada Branch-Toronto Principal Office	4950 Yonge Street, Suite 1002, Toronto, Ontario, M2N 6K1, Canada	+1-416-9472800	+1-416-9479964
Canada Branch-Vancouver Office	1095 West Pender Street, Suite 1250, Vancouver, British Columbia, V6E 2M6, Canada	+1-604-6895650	+1-604-6895625

## Subsidiaries

Branch Name	Address	Phone Number	Fax Number
Head Office	36/12 P.S. Tower, Asoke, Sukhumvit 21 Road, Klongtoey-nua, Wattana, Bangkok 10110, Thailand	+66-2-2592000	+66-2-2591330
Chonburi Branch	88/89 Moo 1, Sukhumvit Road, Huaykapi Sub-District, Muang District, Chonburi Province 20000, Thailand	+66-38-192158	+66-38-192117
Bangna Branch	MD Tower, 2nd Floor, Unit B, No.1, Soi Bangna-Trad 25, Bangna Sub-District, Bangna District Bangkok Province 10260, Thailand	+66-2-3986161	+66-2-3986157
Rayong Branch	500/125 Moo 3 Tambol Tasith, Amphur Pluak Daeng, Rayong Province 21140, Thailand	+66-33-211188	+66-33-211181
Ban Pong Branch	99/47-48 Sonpong Road, Ban Pong, Ratchaburi 70110, Thailand	+66-32-222882	+66-32-221666





兆豐銀行 Mega Bank

兆豐金融大樓

MEGA HOLDINGS BUILDING

兆豐銀行 ATM

兆豐銀行 Mega Bank

兆豐金融

ATM

# Annual Report 2025



**Mega International Commercial Bank**

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