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1.1.1 Overview of Operations

In response to international market fluctuations and the changing opportunities brought about by climate change, the Bank accelerated business development in three major areas: new retail, new fintech, and new markets. This will be driven by digitalization and intelligence. The Bank will pursue this growth under the customer-centric vision of "One Bank." At the same time, we will continue to lay the groundwork in talent development, information technology, risk management, and sustainable operations, advancing towards the goal of "expanding across the Asia-Pacific region and tackling new challenges."

The Bank will allocate and plan overall funds optimally, taking into account factors such as market conditions, economic fluctuations, interest rate trends, and historical experience, to devise business priorities and growth targets. We provide regular updates to the Board of Directors on business performance, enabling them to oversee operational outcomes.

Operating Performance in the Last Three Years (Thousand)

Item	2025	2024	2023	2025 Growth Rate
Total Assets	5,167,941,601	4,606,285,032	4,233,700,808	12.19%
Total Liabilities	4,843,282,553	4,306,237,002	3,957,835,133	12.47%
Total Equity	324,659,048	300,048,030	275,865,675	8.20%
Net Profit before Tax	52,684,253	46,770,404	36,069,193	12.64%
Income Tax Expense	9,174,467	8,429,626	7,102,387	8.84%
Net Profit after Tax	43,509,786	38,340,778	28,966,806	13.48%
Direct Economic Value	116,767,312	107,822,105	86,897,830	8.30%
Economic Value Distributed	65,964,722	60,269,887	52,854,062	9.45%
Economic Value Retained	50,802,590	47,552,218	34,043,768	6.84%

Profitability over the Past Three Years

Item	2025	2024	2023	2025 Growth Rate
Return on Assets	0.89%	0.87%	0.71%	2.30%
Return on Equity	13.93%	13.31%	11.19%	4.66%
Earnings per Share(Dollar)	3.35	2.95	2.40	13.56%

Note: Financial information is extracted from Cathay United Bank's 2025 and 2024 consolidated financial statements.

The Bank is fully compliant with all tax regulations in all operational jurisdictions, adheres to the highest international tax standards, and ensures accurate and timely tax reporting to fulfill all tax obligations. In accordance with the "Tax Governance Policy" of Cathay FHC, it ensures the effective operation of tax management mechanisms, refrains from tax avoidance through low-tax jurisdictions or tax havens, and honestly pays taxes in value-creation areas. Tax information is disclosed to stakeholders on a regular basis through public channels.

As the second-largest privately-owned bank in Taiwan and the Taiwanese bank with the most extensive operational presence in the ASEAN region, we are dedicated to providing comprehensive financial services to meet the diverse needs of individuals and businesses. Our services encompass a comprehensive range, including wealth management, consumer finance, corporate finance, international finance, electronic finance, trust services, investment, and financial product sales. In addition to our traditional banking services, we are at the forefront of financial innovation, demonstrating our competitiveness and growth potential in various financial fields.