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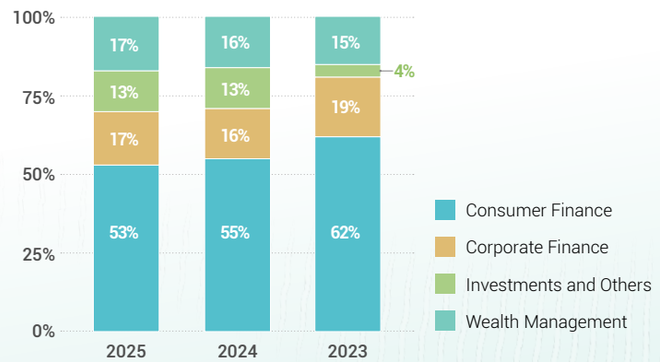
Overview of CUB's Services

Business Category	Service Overview
Wealth Management Services	Provide customers with wealth management, insurance, and asset-allocation planning services.
Consumer Finance Services	Provide deposit, remittance, and lending services.
Corporate Finance Services	Include corporate financing, project loans, syndicated loans, trade finance, and related services.
International Finance Services	Provide a full range of financial services for offshore customers.
Electronic Finance Services	Optimize ATM functions and facilitate branch automation.
Trust Services	Include mutual funds, real estate, individual and corporate trusts, and custody businesses.
Investment and Financial Product Sales	Sell derivative financial products and bonds and provide related advisory services.
Credit Card Services	Issue credit cards and process revolving credit and cash-advance services.
Payment Services	Include merchant acquiring and emerging payment services.
Digital Banking Services	Lead digital financial services, including smart investment services.
Overseas Services	Provide cross-border financing, cash management, and high-end private banking services.

Proportion of CUB's Revenue by Business



1.1.2 Sustainable Development Committee

The Sustainable Development Committee serves as the core organization through which the Bank puts its corporate sustainability vision into practice. The Bank has established the Charter of the Sustainable Development Committee to demonstrate its firm determination to promote sustainable finance and enhance its competitiveness in the field of sustainable development. The Sustainable Development Committee is a functional committee under the Board of Directors. It consists of three members, with the Chairman serving as the convener and two independent directors serving as committee members. Its principal responsibilities include formulating and reviewing annual sustainable development plans, strategic directions, and various sustainable development projects and activities.

The Sustainable Development Committee convenes at least once every quarter. In 2025, it held five meetings to regularly monitor and review the implementation effectiveness of sustainable development plans and projects and reported the implementation results to the Board of Directors. As the Bank's highest guiding and supervisory body for sustainable development, the Board of Directors leads the Bank in implementing corporate sustainability principles and policies from top to bottom and actively promotes comprehensive sustainable development. For details on the operation of the Sustainable Development Committee, please refer to the 2025 annual report of the Bank under "Corporate Governance Report / Corporate Governance Operations / Information on the members and operation of the Sustainable Development Committee."

The Sustainable Development Committee has established the Corporate Sustainability Team (CS Team), chaired by the President, to oversee and supervise related matters. The CS Team serves as the primary organizational unit responsible for promoting corporate sustainability within the Bank. Through the three ESG dimensions of Environmental, Social and Governance, the CS Team implements sustainable development initiatives. The CS Team convenes quarterly meetings and regularly reports on sustainability work plans and implementation results to the Sustainable Development Committee.

The CS Team is further subdivided into six sustainability task groups: sustainability governance, responsible investment, responsible products and services, employee happiness, green operations, and social prosperity. Each department participates in different task groups according to its functions. These task groups are responsible for implementing the annual plans and strategies adopted by the Committee and developing corresponding action plans. In addition to regularly reviewing the progress of these action plans, it also establishes and plans business objectives and budgets to ensure that implementing units receive corresponding resources.

Moreover, selected key objectives are included in the annual KPIs of executives at the level of Vice President and above to ensure alignment between implementation efforts and strategic objectives. This approach advances sustainability development work related to the Bank's corporate sustainability vision of "Leading Green Finance, Creating a Sustainable Future Together," thereby fulfilling and strengthening the Bank's corporate social responsibility efforts.

Organization Chart of the Sustainable Development Committee

