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1.5 Management Guidelines of Sustainability Issues

Based on the key material issues identified through the double materiality assessment, the Bank has, with reference to the GRI Standards, established management approaches and adopted response measures such as setting short-, medium-, and long-term targets. Going forward, the Bank will regularly review progress toward these targets and disclose the results in its sustainability report, while continuously refining its management policies to advance sustainable corporate development.

Key Material Issues

Digital Transformation and Innovation

Enhancing business models and service quality through technological innovation and digital strategies.

Items	Content
Opportunities and Risks	• By leveraging digitalization and technological innovation, business process efficiency and customer experience can be improved, thereby enhancing market competitiveness. • Digital transformation also helps protect the environment by reducing resource consumption and improving energy efficiency, thereby reducing the Bank's environmental impact. • Lacking digital skills and innovative thinking can lead to customer churn and limited ability to innovate. • Employees whose skills lag behind digital trends can affect operational efficiency and service quality, ultimately impacting market competitiveness.
Action Plans	• Assist clients in conducting a financial health assessment and provide them with a personalized and diverse range of high-quality financial products and financial planning tools. This promotes healthy financial behavior among clients. Leverage technology to continuously develop inclusive digital financial products, promote and optimize intelligent assistant capabilities, and enable customers to access financial services without the limitations of physical branches and hours of operation, thereby expanding financial accessibility and affordability.
Specific Performance	• Launched diversified innovative products such as CUBE App, CUBE Online Banking, and Financial Service Stations, enabling customers across segments to achieve personal financial goals through personalized digital financial experiences. • More than 40 million user sessions per month were recorded for financial services via CUBE App and CUBE Online Banking.
Management Policies and Commitments	• CUB's digital banking services prioritize "Customer Experience" as the core focus. It actively participates in financial innovation policies and Fintech development, continuously playing an active role. In addition to consistently introducing diverse innovative digital services and products, it also collaborates with internal and external partners to develop various scenario-based services. This aims to create the best online and offline experiences while committing to enhancing digital security, making digital channels an indispensable part of customers' lives.
Management Assessment Mechanisms	• The board of directors of CUB encourages all relevant units to carry out business digital transformation. In addition to providing necessary assistance, they also regularly supervise the development progress and implementation status of the aforementioned projects. • Continue digital transformation to maintain uninterrupted financial services; make full use of the abundant resources of the Bank and Cathay FHC to launch new financial products and services. Through cross-device/cross-platform virtual and real integration, it provides digital cash flow services, strengthens account collection and payment functions, and becomes the main bank account of customers.
Material Topic Impact on Value Chain	Self / Customers

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Customer Relationship and Service

Maintaining and enhancing relationships with customers by providing high-quality service is crucial, alongside ensuring the legality and integrity of marketing activities.

Items	Content
Opportunities and Risks	• Providing excellent customer service and effective relationship management builds trust and satisfaction, ensuring long-term business stability and success. Conducting legal and ethical marketing campaigns avoids misleading advertising and strengthens the Bank's public image and brand reputation. • Failure to maintain high standards of customer service and relationship management can lead to a decline in customer trust and satisfaction. Misleading advertising and unlawful marketing strategies can result in legal action and fines, which can severely damage the Bank's public image and brand reputation.
Action Plans	• Continue to provide fair and equitable service to customers, while continually adjusting product or service offerings to meet consumer protection standards. • Customer satisfaction with the digital service experience.
Specific Performance	• Conduct training on Treating Customers Fairly Principle. • Reduce customer complaints this year through the customer complaint reduction plan. • Customer service center scored 67.1 points in Transactional Net Promoter Score (tNPS) (reference standard is 60 points). • CUBE APP scored 35.4 points in NPS (reference standard is 30 points).
Management Policies and Commitments	• "Treating Customers Fairly" is a core corporate culture and important principle of the Bank and serves as a core value and code of conduct shared by all employees. With Board approval, the Bank has established the "Treating Customers Fairly Policy Guidelines" so as to implement a customer-centric operating model. Through continuous refinement of service processes, the Bank seeks to maintain a good customer experience, provide secure and high-quality financial services, and promote sustainable innovation and financial inclusion through policies and guidelines that go beyond current regulatory requirements. The Board of Directors is the highest decision-making and supervisory body for the Treating Customers Fairly Policy Guidelines. Together with senior management, it leads the implementation of the Treating Customers Fairly Principle. The Bank has also established a Treating Customers Fairly Committee chaired by the President, which reports regularly to the Board on related measures and financial-friendly services.
Management Assessment Mechanisms	• Reporting to the Board of Directors every six months on the implementation of the Treating Customers Fairly Policy Guidelines, and quarterly reporting review and improvement of complaint cases to the Board. • Directors and senior management lead the "Service Quality Team," introducing FinTech to enhance customer service quality. • Implement a digital platform NPS customer feedback collection mechanism to better align with customer needs. • Continuously update the implementation of the Fair Customer Treatment Policy, digital financial service processes, and privacy protection policies to comply with legal changes and adapt to the latest technological advancements. This ensures the organization's commitment to safeguarding customer rights and interests. • Utilize technology to develop inclusive digital financial products and services, catering to a diverse customer base. Enhance digital platforms and optimize smart assistant functionalities to deliver high-quality financial services, thereby expanding accessibility and affordability of financial services for all.
Material Topic Impact on Value Chain	Self / Customers / Government and Competent Authorities

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Business Performance

Appropriate business strategy, strong business performance, and sound financial results—including revenue growth, cost control, and asset-utilization efficiency—create greater economic value for shareholders.

Items	Content
Opportunities and Risks	• Revenue growth and cost control can improve operating efficiency, strengthen profitability and market competitiveness, and, together with effective asset utilization, enhance financial health and investor confidence. • Economic downturns, intensified market competition, or technological innovation may affect operating income and profitability. Inappropriate cost management and low asset-utilization efficiency may increase operating costs, weaken financial health, and adversely affect market position and future development strategy.
Action Plans	• Take a customer-centric approach and, through digital and intelligent capabilities together with One Bank and one-stop CUBE services, drive the development of New Retail, New Corporate Banking, and New Markets. • Expand the customer base and business volume of retail wealth management, trust, and corporate finance businesses. • Strengthen corporate online banking service functions to increase transaction activity and service efficiency. • Promote stable growth in loan scale, fee income, and overall business performance.
Specific Performance	• Consolidated net profit after tax reached NT$43.5 billion in 2025, a record high, while earnings per share reached NT$3.35. • In 2025, ROE reached 13.93% and ROA reached 0.89%, indicating stable profitability and asset utilization.
Management Policies and Commitments	• Building on Cathay FHC's Sustainability Strategy Blueprint (Climate/Health/Empowerment) and the Principles for Responsible Banking (PRB), the Board and the Sustainable Development Committee provide oversight. Together with One Bank and one-stop CUBE digital services, the Bank integrates information security, fair customer treatment, ESG, and risk control into its operating governance so as to support New Retail, New Corporate Banking, New Markets, and stable ROE/ROA performance.
Management Assessment Mechanisms	• The Board's Sustainable Development Committee and Audit Committee oversee sustainability governance, sustainability-information internal controls, and external assurance, thereby ensuring rigorous and accurate disclosure and promoting the linkage between performance and remuneration systems so as to support continuous organizational growth toward the Bank's vision.
Material Topic Impact on Value Chain	Self/Shareholders and Investors

Sustainable Finance and Responsible Finance

Integrate ESG factors into our core business activities and work with our clients to implement sustainable value to achieve the goal of corporate and ecological coexistence and co-prosperity.

Items	Content
Opportunities and Risks	• Environmentally friendly and socially responsible investment projects can promote environmental and social well-being. • Achieving sustainable value not only enhances the Bank's market position, but also contributes to long-term profitability, providing ongoing economic benefits to the Bank. • In case investing in projects with high environmental risks or low social responsibility may result in failure to value sustainable and responsible finance, as well as on the Bank's long-term profitability and market position.
Action Plans	• Integrate ESG and climate risk management into the investment and lending process, monitor the climate performance of counterparties, assist customers in transition, and strengthen customer engagement. • Set quantitative decarbonization targets and follow commitments such as zero-coal financing (reduce relevant credit exposure to zero by 2027 Q1), doubling the scale of Sustainable Loans by 2030, and exceeding NT$200 billion by 2035, thereby steadily advancing Net Zero Emissions in Financial Assets by 2050. • Provide personalized sustainable finance services.
Specific Performance	• Enhance the Equator Principles (EP) policy and the review mechanism for EP cases. • Plan, promote, and analyze ESG standards. • Align and manage international ESG and corporate sustainability frameworks. • Adhere to and promote the United Nations Principles for Responsible Banking.
Management Policies and Commitments	• Cathay FHC and its subsidiaries must adhere to the "Cathay FHC and Subsidiaries Responsible Investment and Lending Policy" when making investments and loans. This is to fulfill the responsibility of financial institutions to stakeholders, prudently manage environmental, social, and governance (ESG) risks, pursue long-term investment performance, leverage financial influence, promote continuous improvement in ESG performance of investment and lending targets, contribute to global sustainable development goals, and achieve sustainable society and business operations.
Management Assessment Mechanisms	• Cathay FHC and its subsidiaries have established the "Cathay FHC and Subsidiaries Policy on Prohibited Investments and Loans, " which clearly defines areas of concern, including controversial industries and countries. The Responsible Investment working group reviews companies and countries in these areas annually based on specific screening criteria, updating the "Exclusion List for Investments and Loans." Subsidiaries are required to exclude these targets from their investment and lending activities.
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Privacy and Information Security

Protecting customer data to prevent unauthorized access and leaks.

Items	Content
Opportunities and Risks	• Effectively protecting customer privacy and data security enhances customer trust and corporate reputation. Proper management of privacy and information security also reduces legal risks while fostering customer loyalty and creating business opportunities. • Failure to properly manage customer privacy and data security can lead to customer dissatisfaction and a crisis of confidence. Data breaches or information security incidents can result in legal action and fines, which can damage a company's reputation and subsequently affect customer loyalty and business opportunities.
Action Plans	• Mitigating the risk of malicious cyberattacks on the enterprise involves more than just strengthening information security measures in software and hardware infrastructure. It also involves mitigating and transferring uncertain risks to ensure stable business operations.
Specific Performance	• Introduced international information security management standards such as ISO 27001 and PCI-DSS and has continued to adjust and expand the certification scope in response to digital development. • Passed ISO 27017:2015 international cloud security certification, becoming the first financial institution in Taiwan to achieve the "ISO/IEC 27017 International Certification for Cloud-Service Information Security Management" in a public-cloud environment. • Strengthened information-security operational resilience through cyber insurance, thereby supporting corporate-governance evaluation, strengthening customer and shareholder confidence, and contributing to corporate sustainability development. • 7×24 Cybersecurity Monitoring Center Service Mechanism involves multidimensional correlation analysis of cybersecurity equipment, network devices, operating systems, and other logs to provide real-time alerts and identify cybersecurity events, abnormal connections, and other behaviors. • Cathay FHC has established a cross-company "Cybersecurity Emergency Response Team" to promptly assess and control the cybersecurity situation of the Bank and other subsidiaries through event reporting and emergency response procedures.
Management Policies and Commitments	• The Bank has established the "Information Security Policy," approved at the Board level and follows Cathay FHC's information-security blueprint as the core guiding principle for the implementation of information-security protection. • The Bank has established a cross-unit "Information Security Committee" that convenes regularly to ensure compliance with information-security policies and to promote, supervise, and coordinate information-security management work.
Management Assessment Mechanisms	• Introduced cybersecurity assessment tools to assess information-security maturity and regularly reviews and improves related measures based on the results. • Each year, an independent professional consulting firm is engaged to conduct information-security assessments and onsite inspections of overseas branches to continuously strengthen the Bank's information-security protection capabilities. • In accordance with the "Reference Guidelines on the Adoption of Zero Trust Architecture" in the Financial Sector, the Bank has formulated a zero-trust blueprint plan and continues to expand its application across different risk scenarios. • Through red-team exercises, DDoS attack drills, and various information-security incident and disaster-recovery drills, the Bank continues to assess its information-security response capability.
Material Topic Impact on Value Chain	Self/Customers/Suppliers/Government and Competent Authorities

Risk Management and Business Continuity

Identify, assess, and manage various risks that may affect operations, including financial, legal, environmental, social, and ethical risks.

Items	Content
Opportunities and Risks	• Effective risk management strategies and procedures, including regular risk assessments and emergency response measures, ensure stable operations and long-term development of the enterprise. Good risk management helps reduce financial losses, avoid legal issues, and enhance the company's reputation and market position. • Lack of effective risk management strategies and procedures may lead to unstable operations and affect long-term development. Poor risk management can result in financial losses, legal issues, and environmental and social problems, thereby impacting the company's reputation, customer trust, and market position.
Action Plans	• Maintain sound capital adequacy and robust risk management mechanisms to achieve sustainable development goals.
Specific Performance	• The operational status meets the capital adequacy ratio target for D-SIBs. • The Risk Management Unit regularly prepares risk management reports and presents them to senior management and the Board of Directors according to internal processes.
Management Policies and Commitments	• "Risk Management Policy" is established in accordance with the Enterprise Risk Management (ERM) framework. Through the integration of the frontline, middle, and rear of defense, business units, risk management units, and audit units collaborate jointly, each fulfilling its respective responsibilities to monitor risks.
Management Assessment Mechanisms	• A Business Continuity Management (BCM) mechanism has been established, along with corresponding strategies and various backup and recovery plans, to ensure operational continuity and resilience. This enables CUB to swiftly resume critical operations in the event of a major emergency, minimizing losses and safeguarding customer interests. • Regularly conduct bank-wide stress tests and take necessary responsive measures based on the results, continuously enhancing the resilience verification mechanism for climate/natural issues (e.g., climate- and nature-related scenario analysis) to strengthen the Bank's operational resilience.
Material Topic Impact on Value Chain	Self/Government and Competent Authorities/Shareholders and Investors

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Legal Compliance

Comply with relevant laws and regulations, including those in labor, environment, and finance to maintain the long-term stability and development of the Bank.

Items	Content
Opportunities and Risks	• Effective risk management strategies and procedures, including regular risk assessments and emergency response measures, help ensure stable operations and long-term development. Sound risk management reduces financial losses, avoids legal issues, and enhances the company's reputation and market position. • Lack of effective risk management strategies and procedures may lead to operational instability and hinder long-term development. Poor risk management can result in financial losses, legal issues, environmental and social issues, ultimately damaging the company's reputation, customer trust, and market position.
Action Plans	• Establish an effective compliance system that fully embraces the importance of adhering to laws and regulations.
Specific Performance	• Conducted legal compliance awareness courses, 17 units in total. • Conducted online induction courses on compliance regulations for new employees. • Monthly conducted 15-hour annual in-service training for compliance personnel. • Organized mandatory courses on the Whistle-blowing system for the entire bank in 2025. • Held domestic and international regulatory compliance supervisor contact meetings in 2025, 8 sessions in total.
Management Policies and Commitments	• Legal compliance is an integral part of our corporate culture and a cornerstone of our business activities. The development of our business should inevitably adhere to legal requirements and should not conflict with them. Sacrificing legal requirements for short-term gains is not an option. • Legal compliance is the shared responsibility of senior management, managers at all levels, and all employees. Senior management must lead by example, and each unit and employee must incorporate applicable laws, regulations, and operating rules into daily responsibilities and recognize compliance as a basic obligation to be carried out faithfully. • In accordance with the "Guidelines Governing Compliance System Implementation", the Bank implements compliance operations, strengthens employees' compliance awareness, optimizes compliance control mechanisms, responds promptly to changes in the domestic and overseas economic environment and revisions to financial laws and regulations, supervises each unit in establishing and implementing internal rules and operating procedures, and strengthens organization-wide compliance awareness and education and training so as to ensure compliant operations and jointly realize the vision of "everyone is responsible for legal compliance, and compliance and accountability leads to shared benefits."
Management Assessment Mechanisms	• Each unit conducts self-assessment of relevant legal compliance matters in the first and second half of the year based on the latest revised "Self-Assessment Checklist for Legal Compliance", and the effectiveness of each unit's compliance execution is also evaluated. After approval by the President, the annual compliance assessment results serve as reference for the performance evaluation of management and departmental heads. • Quarterly liaison meetings of compliance officers are held to ensure that the entire Bank carries out daily operations in accordance with internal and external requirements. • Overseas subsidiaries collect and report local legal changes and regulatory focal points monthly, assessing their impact on business operations to enable headquarters to identify legal compliance requirements and local regulatory demands for overseas subsidiaries. • Continuously track the progress of operations and management regulation updates across various units on the "Group Compliance System" to ensure that the Bank's operational activities comply with legal requirements. • Plan to adopt the "Cathay Group Regulations Database Platform" in phases and leverage AI tools to map relationships between internal and external regulations. The Platform features functions to help improve the operational efficiency of various units. Functions include daily regulatory update notifications, internal/external regulation analysis tools, and maintenance features for information relevant to internal regulations. • Implement checks on the suitability of compliance managers and personnel at overseas subsidiaries and confirm whether local compliance resources are adequate to ensure that the subsidiaries comply with local laws.
Material Topic Impact on Value Chain	Self/Government and Competent Authorities

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Focus Issues

Focus Issues	Impacts	Impacted Value Chain	Management Guidelines
Fraud Prevention and Awareness	• Prevent fraud through effective policies and procedures, as well as awareness campaigns.	Self/ Government	3.2.1 Anti-Fraud Guard Network
Green Operations	• Environmental policies and practices related to workplace operations, including the use of green energy, promotion of digital workflows, and green building renovations.	Self/ Suppliers	2.2.3.2 Green Operations
Talent and Skill Development	• Investing in the professional growth and skill development of employees to effectively adapt to rapid market changes and technological innovations.	Self / Employees	4.1 Workplace Empowerment
Climate Change	• Policies and actions related to climate change, including the assessment and management of physical risks (such as loss of assets or business interruption due to natural disasters) and transition risks (such as the impact of policy changes on the business).	Self / Communities / Shareholders and Investors	2.1. Vision and Strategic Goals
Corporate Governance and Ethical Corporate Management	• Ensure transparency, accountability, and integrity in business operations through an effective governance structure, a diverse governance team, and strict management of conflicts of interest.	Self / Shareholders and Investors	6.1 Corporate Governance 6.2 Ethical Corporate Management
Attracting and Retaining Talents	• Attracting and retaining key talent through effective human resource management strategies to support business objectives and long-term development.	Self /Employees	4.1.1.2 Attracting and Retaining Talents
Social Impact	• Engage in social impact and charitable programs to support the disadvantaged and promote social welfare.	Self /NGO/NPO/ Communities	4.2 Social Impact
Financial Inclusion	• Provide broad and affordable financial services, especially to low-income and vulnerable groups, to promote economic inclusion in society.	Self / Customer/ NGO/ NPO/ Communities	3.2.3 Financial Inclusion
Natural Resources and Biodiversity	• When investment and financing targets excessively rely on or damage the ecosystem (including causing pollution), it may lead to a decline in ecosystem services, thereby triggering physical risks and transition risks.	Self / Communities	2.2 Implementation and Engagement Strategies
Inclusive Workplace	• Promote diversity and equal opportunity in the workplace.	Self / Employees	4.1.1.1 Creating a Diverse and Inclusive Workplace

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1.6 Targets for Material Sustainability Issues

Key Material Issues **Digital Transformation and Innovation**

Items	2025 Targets	2025 Progress to Targets	Short-term Targets 2026	Mid-term Targets 2030	Long-term Targets 2035
Wealth management assets entrusted to the Bank by senior customers with peace of mind	Total scale NT$590 billion	Achieved	AUM per capita NT$784,500	AUM per capita NT$917,700	AUM per capita NT$1,116,500
Number of senior customers	1.8927 million	Achieved	2.0157 million	2.5931 million	3.5528 million
Digital self-service usage rate among senior and persons with disabilities	Newly added in 2026	Not applicable	Age 55 and above: 36% Persons with disabilities: 50%	Age 55 and above: 37% Persons with disabilities: 51%	Age 55 and above: 42% Persons with disabilities: 56%
Number of official-website financial health assessments	300,000	Achieved	350,000	1,000,000	2,000,000
Annual number of real-time intelligent-assistant Q&A services	12 million	Achieved	13 million	15 million	17 million
Customers who are satisfied and willing to recommend the Bank	Newly added in 2026	Not applicable	More than 40% of customers selecting 8–10 on a 10-point satisfaction scale		
Launch inclusive-finance innovative digital products or services	At least 2 annually	Achieved	This indicator has been removed from future years.		

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Key Material Issues Customer Relationship and Service

Items	2025 Targets	2025 Progress to Targets	Short-term Targets 2026	Mid-term Targets 2030	Long-term Targets 2035
Protect customer rights and interests	1. By Q3 2025, remain outside the top five institutions in complaint volume announced by the Banking Bureau. 2. Continue to optimize the Bank's existing systems and measures with reference to overseas supervisory trends.	Not achieved. Implementation will continue in accordance with the improvement plan, with the goal of remaining outside the top five institutions in complaint volume announced by the Banking Bureau.	1. Continue to optimize consumer protection mechanisms, strengthen the review content and execution effectiveness of the Consumer Review Committee, and clearly require product units to conduct root-cause analysis and end-to-end process reviews of complaint cases and propose improvement measures; business-management and business units will provide process and operational support so as to remain outside the top five institutions in complaint volume announced by the Banking Bureau. 2. Continue to optimize the Treating Customers Fairly system and related measures, with the goal of becoming a benchmark bank for fair customer treatment, including but not limited to achieving excellent results in the Treating Customers Fairly Principle evaluation.		

Key Material Issues Business Performance

Items	2025 Targets	2025 Progress to Targets	Short-term Targets 2026	Mid-term Targets 2030	Long-term Targets 2035
Consolidated net profit after tax (NT$100 million)	Stable growth in consolidated net profit after tax	Achieved	Continue growth in consolidated net profit after tax so as to support the long-term development of Cathay FHC and meet the expectations of internal and external stakeholders.		

Key Material Issues Sustainable Finance and Responsible Finance

Items	2025 Targets	2025 Progress to Targets	Short-term Targets 2026	Mid-term Targets 2030	Long-term Targets 2035
Scale of Sustainable Loans	Outstanding balance: NT$76.1 billion	Achieved	Outstanding balance: NT$82.3 billion	Outstanding balance: NT$122.2 billion	Outstanding balance to exceed NT$200 billion

Note: Sustainable Loans = Outstanding Green Loans + Outstanding SSLs + Outstanding Social Loans. In 2025, SSLs accounted for 0.16% of the total credit balance.

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Key Material Issues Privacy and Information Security

Items	2025 Targets	2025 Progress to Targets	Short-term Targets 2026	Mid-term Targets 2030	Long-term Targets 2035
Strengthen information security risk control	1. Complete the procurement of cyber insurance coverage for the 2025-2026 policy period by August 2025. 2. Continue monitoring trends in cyber threats and periodically assess and adjust the scope of cyber insurance coverage. 3. Maintain the ISO 27001 international information security management certification and complete the intro-duction of ISO 27017 cloud se-curity certification.	Achieved	Continuously monitor cyber threat trends and periodically review and adjust the scope of cyber insurance coverage.	Continue to maintain certification to the international information security management standards, ISO 27001 and ISO 27017.	

Key Material Issues Risk Management and Business Continuity

Items	2025 Targets	2025 Progress to Targets	Short-term Targets 2026	Mid-term Targets 2030	Long-term Targets 2035
Strengthen risk Management mechanisms for the Bank	1. Ensure the capital adequacy ratio meets the target requirements for D-SIBs. 2. Ensure that stress test results meet regulatory requirements for "capital adequacy under stress scenarios".	Achieved	1. Maintain compliance with capital adequacy targets for domestic systemically important banks (D-SIBs). 2. Ensure that stress test results meet regulatory requirements for "capital adequacy under stress scenarios" for D-SIBs. 3. Maintain the validity of ISO 22301 certification (three-year cycle; second-year recertification).		
Ensure business continuity for critical operations	Maintain validity of ISO 22301 certi-fication, and complete the latest re-certification audit.	Achieved			

Key Material Issues Legal Compliance

Items	2025 Targets	2025 Progress to Targets	Short-term Targets 2026	Mid-term Targets 2030	Long-term Targets 2035
Strengthen the establishment of the legal compliance system	Continue optimizing the "Group Com-pliance System" to track the update progress of each unit's operating and management regulations and ensure that all of the Bank's operating activities comply with legal requirements.	Achieved	To ensure that the Bank's operating procedures and management regulations are updated in a timely manner in line with relevant laws and regulations, the Bank has continued to enhance the "Group Compliance System" by establishing three major management functions: external regulatory change notification management, internal rule change management, and management of internal-external rule correlation results. The Bank has also introduced an AI system to identify the regulatory correlations between internal and external rules, thereby accelerating updates to operating procedures and management regulations and ensuring that all operating activities comply with applicable laws and regulations.		