

2025 SUSTAINABILITY REPORT

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About the Report

This report is structured around five main aspects: sustainable governance, outstanding service, environmental sustainability, talent management, and social contribution. It discloses the perspectives and responses of The Export-Import Bank of the Republic of China (hereinafter referred to as "Eximbank") concerning sustainability issues related to the economy, environment, society, and governance.

Reporting Period

The information covered in this report primarily spans from January 1, 2025, to December 31, 2025. Some information includes events before and after 2025, and future management policies, goals, and plans are also partially included.

Scope of the Report

The data collection process and measurement calculation methods in this report were conducted by inviting relevant departments. Through the collection of daily operational management data and internal discussions with various units, performance information in the areas of Economic, Environmental, Social, and Governance (ESG) was compiled for the headquarters and branches of Eximbank, as well as the representative offices in Bangkok, Thailand; Jakarta, Indonesia; and Prague, Czech Republic. The environmental performance information does not include overseas offices (as these offices do not engage in business operations). The collection, measurement, and calculation methods of various indicator data are primarily based on local regulatory requirements. If local regulations are not specified, international standards (such as relevant ISO international standards) are referenced. If no international standards are applicable, industry standards or industry practices are followed. Economic performance indicators are disclosed consistently with the financial statements, and any discrepancies are explained in the report. In 2025, there were no significant changes in the organizational scale, structure, ownership, or supply chain of Eximbank compared to 2024.

Reporting Principles

This report is prepared in accordance with the 2021 version of the Global Reporting Initiative (GRI) Sustainability Reporting Standards (hereinafter referred to as GRI Standards) and the 2023-12 version of the standards issued by the Sustainability Accounting Standards Board (SASB) (hereinafter referred to as SASB Standards). It also references the International Integrated Reporting Framework established by the International Integrated Reporting Council (IIRC), while aligning with the United Nations Sustainable Development Goals (SDGs).

External Assurance

This report has been reviewed by the heads of relevant departments and external professional consultants based on their expertise and management experience. Additionally, SGS Taiwan Ltd. was commissioned to conduct a materiality review and assurance procedures on the content and data to ensure that this report meets the content requirements of the moderate assurance level under Type 2 under the AA1000 Assurance Standard (AA1000 AS V3).

Publication

A sustainability report is issued annually and published on the official website. The previous issue date was August 2025, and the 2025 report (Chinese Version) was published in August 2026.

Feedback

Comprehensive Planning Section, Risk Management Department,
Export-Import Bank of the Republic of China

TEL: +886 2 2321 0511

WEB: <https://www.eximbank.com.tw>

EMAIL: eximbank@eximbank.com.tw

ADDRESS: 8th Floor, No. 3, Nanhai Road, Taipei



The Export-Import Bank of
the Republic of China
Official Website

Message from the Chairman

In 2025, the global economy faces multiple uncertainties, including trade policy turbulence, geopolitical tensions, and energy market fluctuations. Major economies, in addition to mitigating economic and trade shocks through trade negotiations, will continue to increase investment in artificial intelligence (AI), driving industrial supply chain restructuring and diversification. The economy is showing resilience. While facing the impact of US tariffs, Taiwanese companies have benefited from strong global demand for technology, particularly in semiconductors and artificial intelligence applications, resulting in overall economic performance better than expected. However, given the impact of trade policy changes and geopolitical risks, a cautious approach to the global situation is still necessary. Therefore, for the first time, Eximbank has incorporated the material sustainability topics into geopolitics and established corresponding management mechanisms to strengthen its management effectiveness in identifying business opportunities, risk adaptation, and enhancing overall operational resilience, while also improving the ability of Taiwan enterprises to cope with the risks of overseas expansion.



In response to changes in the domestic and international economic and trade environment, Eximbank continues to leverage its functions as a policy-oriented financial institution, cooperating with the government to promote various policy initiatives. In addition to providing various financing, guarantee facilities and export credit insurance services to help enterprises enhance their international competitiveness, it has also taken action in response to the US announcement of tariffs on Taiwanese goods exported to the US. When imposing temporary tariff rates, in response to the impact of US tariffs on domestic industries, Eximbank cooperated with government policies to promote "financial support measures." Eximbank implemented a dual-track mechanism of "trade finance interest rate reduction" and "export credit insurance fee reduction," effectively helping businesses lower their financing costs. This also helps diversify trade risks, effectively reduce corporate interest burdens, and help banks enhance customer loyalty and maintain the quality of credit assets; manufacturers can also actively develop new customers and new markets, reducing their dependence on a single region.

In addition to assisting Taiwan SMEs in navigating changes in the international trade and economic landscape, Eximbank actively responds to government's "2050 Net-Zero Emissions" policy, continuously promoting energy conservation, carbon reduction, and green finance-related measures. By 2025, it had completed greenhouse gas inventory and verification at its domestic and international sites and established specific plans. The carbon reduction policy encompasses action plans such as equipment upgrades, the introduction of renewable energy, and the replacement of old energy sources with electric vehicles, gradually achieving carbon reduction performance and moving towards the net-zero target. Furthermore, Eximbank established the position of Chief Sustainability Officer (CSO) in response to the government's CSO initiative, with the Vice President serving in this role. Eximbank has also joined the CSO Alliance, comprising deputy heads of central government ministries, local governments across Taiwan, and state-owned enterprises, to promote cross-sector collaboration. Through this alliance, members jointly formulate and advance sustainable development strategies, strengthen responses to climate change and environmental (E), social (S), and governance (G) issues, while also enhancing public-private partnerships in governance between the government and businesses, thereby promoting sustainable corporate development and long-term business sustainability.

In response to the issue of climate change, Eximbank continues to follow the TCFD (Task Force on Climate-related Financial Disclosures) framework and is gradually aligning with TNFD (Task Force on Nature-related Financial Disclosures), compiling a "Climate and Nature Report" and regularly publishing relevant disclosures on Eximbank's official website to provide a more comprehensive view of its management of climate and environmental risks and opportunities; further promoting the inventory and disclosure of financed emissions from its investment and financing portfolios (Scope 3, Category 15), strengthening the understanding of clients' carbon emission information, integrating sustainability concepts into core business philosophy, ensuring the comprehensive implementation of climate governance goals, and striving to fulfill its commitment to environmental protection and social responsibility. Furthermore, we continuously strengthen our sustainability information disclosure and internal control mechanisms, and ensure sound operations and transparent information disclosure through oversight by our highest decision-making body, the Board of Directors, thereby enhancing governance transparency and decision-making quality.

As a policy bank in Taiwan, Eximbank shoulders the important mission of "strengthening trade finance and assisting foreign trade." Adhering to the operating principles of integrity, excellence, and sharing, it has established a culture of financial consumer protection, with the principle for treating customers fairly at its core, while simultaneously strengthening corporate governance and risk management and providing professional financial services; it also spares no effort in various public welfare activities, including disaster relief, supporting local agriculture, promoting environmental protection, assisting vulnerable groups, and promoting public welfare cooperation, demonstrating its care for society through practical actions. Furthermore, to leverage its financial influence and advance sustainable finance, Eximbank actively recruits and develops talent, strengthens organizational resilience, and deepens its digital transformation and sustainable finance initiatives. Amid the waves of digitalization and the green transition, the Bank is committed to serving as the strongest financial partner for Taiwanese enterprises and working together with its stakeholders to create a new paradigm of sustainable growth.

Highlights

Environmental



1. In 2026, Eximbank established a carbon inventory task force and commissioned an external professional organization to provide guidance and prepare the 2025 inventory, disclosure, and consultation results of Eximbank's investment and financing carbon emissions (Scope 3, Category 15). This initiative implements the review of climate-related risks across the supply chain and investigates the carbon emissions of clients.
2. Online environmental education courses were conducted, with 265 participants per session. Eleven courses related to sustainability and climate change were held, with a total of 792 participants.
3. Green procurement achievement rate: 99.76%.
4. The Tainan branch has installed a rooftop solar power generation system and signed an electricity purchase agreement with the Taiwan Power Company. In 2025, the cumulative power generation reached 26,636 kWh.
5. The fuel-saving target was achieved, with fuel consumption in 2025 reduced by 22.81% compared to 2024.
6. In April 2025, the Board of Directors adopted Eximbank's "(Scope 1, Scope 2) Carbon Reduction Targets, Strategies and Specific Action Plans."

Social



1. In 2025, a total of 2 people were selected as model civil servants of the Ministry of Finance; 3 people were selected as outstanding financial personnel; and 1 person was selected as a model of integrity.
2. In 2025, a total of NT\$3,986,157 in various subsidies was provided to employees.
3. In 2025, 46 in-house professional and regulatory seminars were conducted, representing an 15% increase compared to 2024. The total hour of course delivery amounted to 115.5 hours, with 4,563 attendees, marking a 20.81% growth from 2024.
4. In 2025, there were zero major occupational safety incidents.

Governance



1. In accordance with Eximbank's "Sustainable Development Best Practice Principles" and the "Establishment Guidelines for the Sustainable Development Committee," the committee reports annually to the Board of Directors on the implementation results of ESG and sustainability initiatives.
2. Eximbank has established the position of Chief Sustainability Officer (CSO) in response to the government's CSO initiative, with the Executive Vice President serving in this role. Eximbank has also joined the CSO Alliance, comprising deputy heads of central government ministries, local governments across Taiwan, and state-owned enterprises, to promote cross-sector collaboration and jointly develop and advance sustainable development strategies.
3. In 2025, Eximbank exceeded all annual targets, achieving a 118.30% fulfillment rate for financing targets, 119.89% for guarantee budget targets, and 101.83% for export credit insurance targets.
4. In 2025, the approved loan amount under the "New Southbound Policy" reached NT\$32.061 billion, with a target achievement rate of 104.09%. The approved guarantee amount reached NT\$3.533 billion, achieving 97.23% of the target. The amount underwritten for export credit insurance reached NT\$35.073 billion, with a target achievement rate of 116.33%.
5. In 2025, overall satisfaction for financing and guarantee services at "satisfied or above" reached 100%, and overall satisfaction for export credit insurance services also reached 100%.

Stakeholder and Material Topic Identification

AA1000 Stakeholder Engagement Principles	Influence, level of concern, responsibility, dependency, and diverse perspectives 7 stakeholder categories identified		
GRI Materiality Analysis	Identification: Topic consolidation	Prioritization: Topic assessment	Validation: Material topic confirmation
Implementation Approach	18 sustainability issues	87 survey respondents	8 material topics

In 2025, Eximbank identified material topics based on the material issues disclosed by domestic financial institutions while incorporating global sustainability trends in the financial sector. Through discussions between the Sustainability Report Working Group and external consultants, the Bank also reviewed its operational performance and changes in the industry environment during the year. In addition to conducting the identification process through peer benchmarking against domestic and international financial institutions, Eximbank reviewed the requirements of domestic and international sustainability standards to better respond to stakeholder expectations both in Taiwan and abroad.

Stakeholder Identification Process

To identify its stakeholders and gain a better understanding of the issues and priorities that concern them, Eximbank adopted the AA1000 Stakeholder Engagement Standard (AA1000 SES) as the basis for stakeholder identification. Stakeholders were defined as internal and external groups or individuals that influence Eximbank or are affected by its operations. Based on this definition and with reference to the GRI Standards' definition of stakeholders, the Bank identified its key stakeholder groups.

An analysis was conducted across five dimensions: influence, level of concern, responsibility, dependency, and diverse perspectives. Stakeholder identification questionnaires were distributed, and the results were compiled and reviewed. Following approval, stakeholders were categorized into seven key groups based on their level of significance: government agencies, the Board of Directors and Board of Supervisors, employees, customers, suppliers, media, and communities/non-profit organizations/non-governmental organizations (NGOs).



Stakeholder Communication

To ensure that the information disclosed in this report aligns more closely with stakeholder expectations, Eximbank engages with its seven key stakeholder groups through a variety of communication channels to better understand the issues that concern them. The Bank responds to these concerns through the communication channels listed below and through this report. In addition, stakeholder engagement outcomes are reported to the Board of Directors on a regular annual basis.

Stakeholder	Importance to Eximbank	Material Sustainability Topics	Communication Channels	Communication Frequency	Contact Information	2025 Key Communication Activities and Performance
 Employees	Talent development and cultivation are core competencies that enterprises must build to remain competitive.	- Customer Privacy and Information Security - Anti-Money Laundering and Countering the Financing of Terrorism - Talent Development and Cultivation - Operational Performance - Geopolitics	Two-way communication meetings	Monthly	Eximbank Tel: +886-2-2321-0511	- Conducted employee satisfaction surveys semi-annually, with 269 valid responses collected. - Held business exchange meetings between the Head Office and branches. - Conducted a total of 12 two-way communication meetings. - Convened annual workshops to review and revise compliance self-assessment items. - Organized 46 training sessions. - To comply with regulatory requirements for derivatives-related training hours and enhance employees' understanding of derivative financial products, external instructors were invited twice a year to provide three-hour training courses.
			Employee suggestion mailbox	Irregularly		
			Employee training programs	Irregularly		
			Labor union grievance mechanism	Irregularly		
			Satisfaction surveys	Semi-annually		

Stakeholder	Importance to Eximbank	Material Sustainability Topics	Communication Channels	Communication Frequency	Contact Information	2025 Key Communication Activities and Performance
 Customers	Provide customer-centric services with a personal touch and maintain open and transparent communication channels.	• Risk Management • Anti-Money Laundering and Countering the Financing of Terrorism • Customer Privacy and Information Security • Operational Performance • Talent Attraction and Retention	Meetings, in-person visits, written correspondence, telephone, email, and messaging applications	Irregularly	Credit Services Hotline: +886-2-2392-5235	• Conducted customer satisfaction surveys and collected 205 responses. • Distributed approximately 1,102 e-newsletters per month. • Conducted 1,003 on-site visits to companies. • Contacted 1,961 potential business clients through telephone interviews to introduce Eximbank's products and services.
			E-newsletters	Monthly	Export Credit Insurance Services Hotline: +886-2-2394-8145	
 Suppliers	Enhance suppliers' ESG awareness and performance through collaboration while achieving fair procurement practices.	• Corporate Governance and Integrity Management • Sustainable Finance • Operational Performance • Anti-Money Laundering and Countering the Financing of Terrorism	In-person visits, telephone, meetings, written correspondence, email, and messaging applications	Irregularly	Department of Administrative Management Tel: +886-2-2321-0511	• All relevant projects were carried out smoothly. • A total of 24 procurement projects incorporated suppliers' Corporate Social Responsibility (CSR) indicators into the evaluation process. (The total number of procurement projects exceeding one-tenth of the public announcement threshold in 2025 was 93.)

Stakeholder	Importance to Eximbank	Material Sustainability Topics	Communication Channels	Communication Frequency	Contact Information	2025 Key Communication Activities and Performance
 Media	Help stakeholders access information through effective communication and information dissemination.	- Customer Service and Rights - Customer Privacy and Information Security - Operational Performance - Anti-Money Laundering and Countering the Financing of Terrorism - Climate Change	Meetings and in-person visits	Irregularly	Executive Vice President / Spokesperson Tel: +886-2-2321-8071	- Held the annual gathering for key media contacts. - Monitored and compiled significant news and online information related to Eximbank for management review. - The Senior Vice President served as the official spokesperson, ensuring that inaccurate media reports or public opinion issues were promptly addressed. - Published 27 institution-wide integrated business advertisements. - Issued four public welfare press releases.
			Print advertising, telephone, and email	Irregularly		
			Media outlets and website	Irregularly		
 Government Agencies	Strictly comply with laws and regulations and actively support government policies.	- Customer Service and Rights - Sustainable Finance - Customer Privacy and Information Security - Corporate Governance and Integrity Management - Risk Management - Geopolitics	Seminars	Quarterly	Eximbank Tel: +886-2-2321-0511	- Handled cases referred by higher authorities, reported changes in asset declaration records, and submitted annual conflict-of-interest avoidance reports. - Participated in the Ministry of Finance seminar for government-owned financial institutions. - Participated in the Financial Supervisory Commission's liaison meetings for presidents of domestic banks. - Recorded zero regulatory penalty cases. - Submitted the Independent Accountant's Assurance Report on the AML/CFT Special Examination to the Financial Supervisory Commission for recordation.
			Telephone, email, or formal written responses	Irregularly		
			Meetings	Irregularly		

Stakeholder	Importance to Eximbank	Material Sustainability Topics	Communication Channels	Communication Frequency	Contact Information	2025 Key Communication Activities and Performance
 Communities /Nonprofit Organizations / Non-Governmental Organizations	Work with charitable and public welfare organizations to jointly promote social well-being.	- Corporate Governance and Business Integrity - Sustainable Finance - Green Procurement - Energy Management	Telephone, email, formal correspondence, seminars, forums, and industry associations	Irregularly	Eximbank Tel: +886-2-2321-0511	- Provided credit facilities supported by credit guarantees from the Small and Medium Enterprise Credit Guarantee Fund of Taiwan. - Co-hosted 18 seminars and forums with the Taiwan External Trade Development Council.
 Board of Directors and Supervisors	Formulate key decisions and setting Eximbank's strategic direction and management philosophy.	- Climate Change - Customer Privacy and Information Security - Corporate Governance and Integrity Management - Geopolitics - Risk Management	Board of Directors meetings (Supervisors in attendance) Board of Supervisors meetings Extraordinary meetings	Monthly Semi-annually Irregularly	Eximbank Tel: +886-2-2321-0511	- Convened 12 Board of Directors meetings during the year. - Convened 2 Board of Supervisors meetings during the year. - Held 1 meeting to review deficiencies in the internal control system.

Material Topic Identification Process

Eximbank identifies and reviews its material topics and related impacts on a biennial cycle. In the first year of each cycle, questionnaires are distributed to internal and external stakeholders to assess the likelihood and magnitude of the positive and negative impacts of various sustainability topics on the economy, environment, and society (including human rights). In the second year, previously identified material topics are reviewed through meetings, taking into account changes in the internal and external environment as well as stakeholder perspectives to evaluate any changes in impact significance and determine whether adjustments to the material topics are necessary. As 2025 marks the first year of the above cycle, Eximbank completed its 2025 material topic identification process in accordance with the procedure outlined below.



Rank Impact Significance and Review Sustainability Topics

Survey results were consolidated, and the scores for positive and negative impacts were combined. Sustainability topics were then ranked according to their overall impact significance. Eximbank established a materiality threshold based on the six highest-scoring sustainability topics and conducted further review, discussion, and adjustments by management. In addition to external consultant recommendations, the following factors were considered during the adjustment process:

1. Regulatory trends in the financial industry
2. Eximbank's sustainability priorities and business strategy
3. Financial impacts of sustainability topics on Eximbank
4. Stakeholder concerns and expectations
5. Consistency in the management and disclosure of sustainability topics across reporting periods

Following discussion, 8 of the 18 sustainability topics identified for 2025 were determined to be material topics, namely Geopolitics, Corporate Governance and Business Integrity, Anti-Money Laundering and Countering the Financing of Terrorism, Climate Change, Sustainable Finance, Customer Privacy and Information Security, Talent Attraction and Retention, and Customer Service and Rights. The remaining 10 topics were classified as secondary topics. Compared with the statistical results, the adjustments were made for the following reasons:

1. In view of ongoing sustainability trends and stakeholder concerns in recent years, the 2024 material topics of Sustainable Finance and Climate Change continue to be recognized as material topics.
2. Consider the financial impact of Customer Service and Rights on Eximbank, this topic continues to be designated as a material topic in 2025.
3. Take into account current disclosure practices for material topics in the financial sector and prevailing regulatory trends, Anti-Money Laundering and Countering the Financing of Terrorism remains a material topic in 2025.
4. As the GRI Standards emphasize the management of negative impacts, Eximbank placed particular importance on the significance of negative impacts when discussing material topics. The negative impact significance scores of Operational Performance and Risk Management were relatively lower; therefore, both topics continue to be classified as secondary topics in 2025, consistent with their status in 2024.

Confirm and Disclose Material Topics

The results of the sustainability topic review and adjustments were submitted to the President for approval to confirm their appropriateness and ensure that no material topics were omitted or inadequately addressed. This process helps ensure the completeness, inclusiveness, and broad relevance of the identified material topics, as well as their alignment with Eximbank's sustainable development strategy.

Based on the reporting requirements for material topics, management has disclosed relevant response strategies, management actions, performance indicators, and targets in this report to ensure a fair and faithful representation of Eximbank's ESG performance. Furthermore, through identifying key issues, understanding their implications, establishing relevant policies, implementing concrete actions, and conducting internal audits, Eximbank integrates stakeholder concerns into its future sustainability initiatives.

Changes in Material Topics

Compared with the previous year, the topics that changed for Eximbank in 2025 were Geopolitics and Financial Inclusion:

	2024		2025	
	Material Topics	Secondary Topics	Material Topics	Secondary Topics
Environmental	Sustainable Finance	Green Procurement	Sustainable Finance	Green Procurement
	Climate Change	Energy Management	Climate Change	Energy Management
Social	Customer Privacy and Information Security	Labor Relations	Customer Privacy and Information Security	Labor Relations
	Financial Inclusion	Occupational Health and Safety	-	Occupational Health and Safety
	Customer Service and Rights	Talent Development and Cultivation	Customer Service and Rights	Talent Development and Cultivation
	Talent Attraction and Retention	Human Rights and Equality	Talent Attraction and Retention	Human Rights and Equality
		Social Engagement		Social Engagement
				Financial Inclusion
Governance	Corporate Governance and Integrity Management	Risk Management	Corporate Governance and Integrity Management	Risk Management
	Anti-Money Laundering and Countering the Financing of Terrorism	Operational Performance	Anti-Money Laundering and Countering the Financing of Terrorism	Operational Performance
			Geopolitics	

The major changes in topics and the reasons for these adjustments are as follows:

Item	Nature and Name of Issue		Reason for Adjustment
Newly Added as a Material Topic	Material Topic	Geopolitics	Geopolitics was newly included in the 2025 sustainability topic list. In the stakeholder survey, it ranked first in both significance of impacts and financial impact on Eximbank. Therefore, it was identified as a material topic.
Reclassified from a Material Topic to a Secondary Topic	Secondary Topic	Financial Inclusion	Financial Inclusion received relatively low scores in the impact significance assessment. Therefore, it was reclassified as a secondary topic.



Results of the Material Topic Identification and Materiality Matrix



Environmental

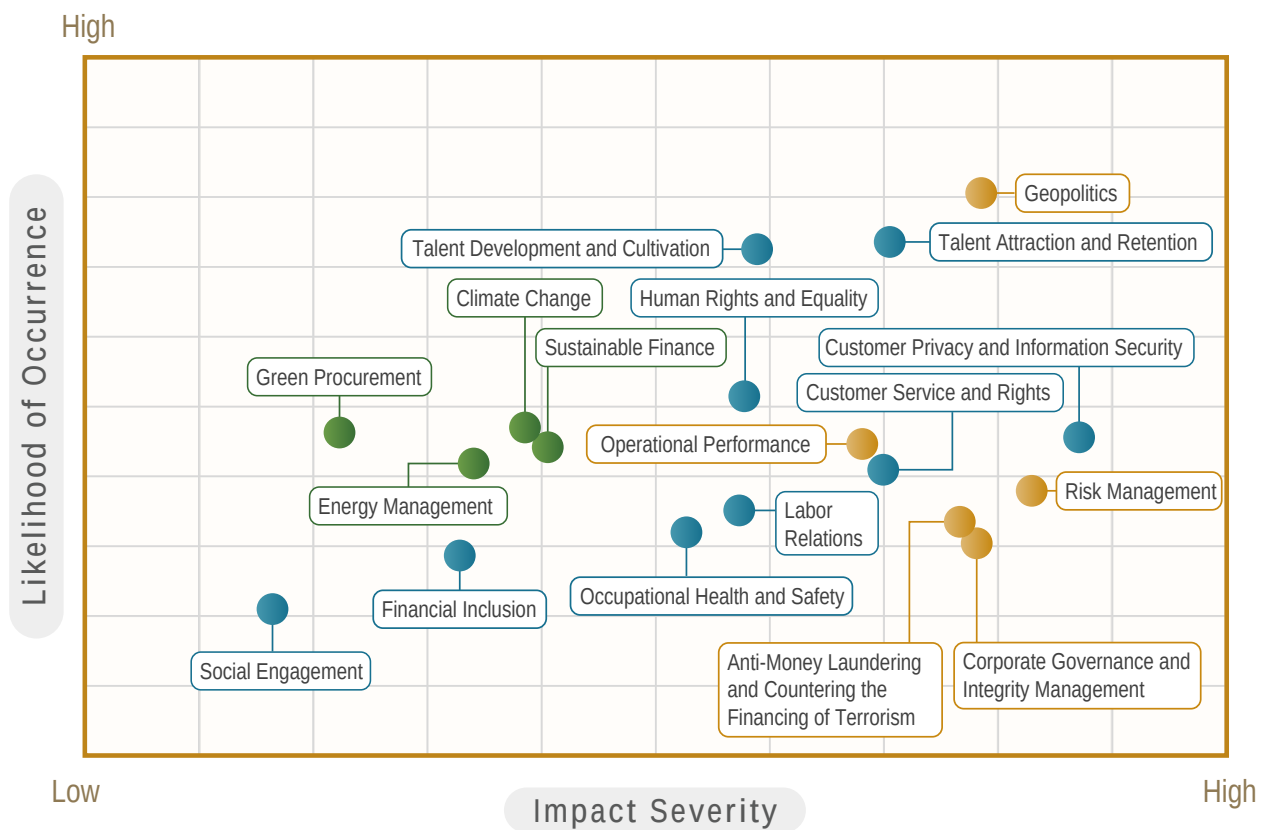


Social

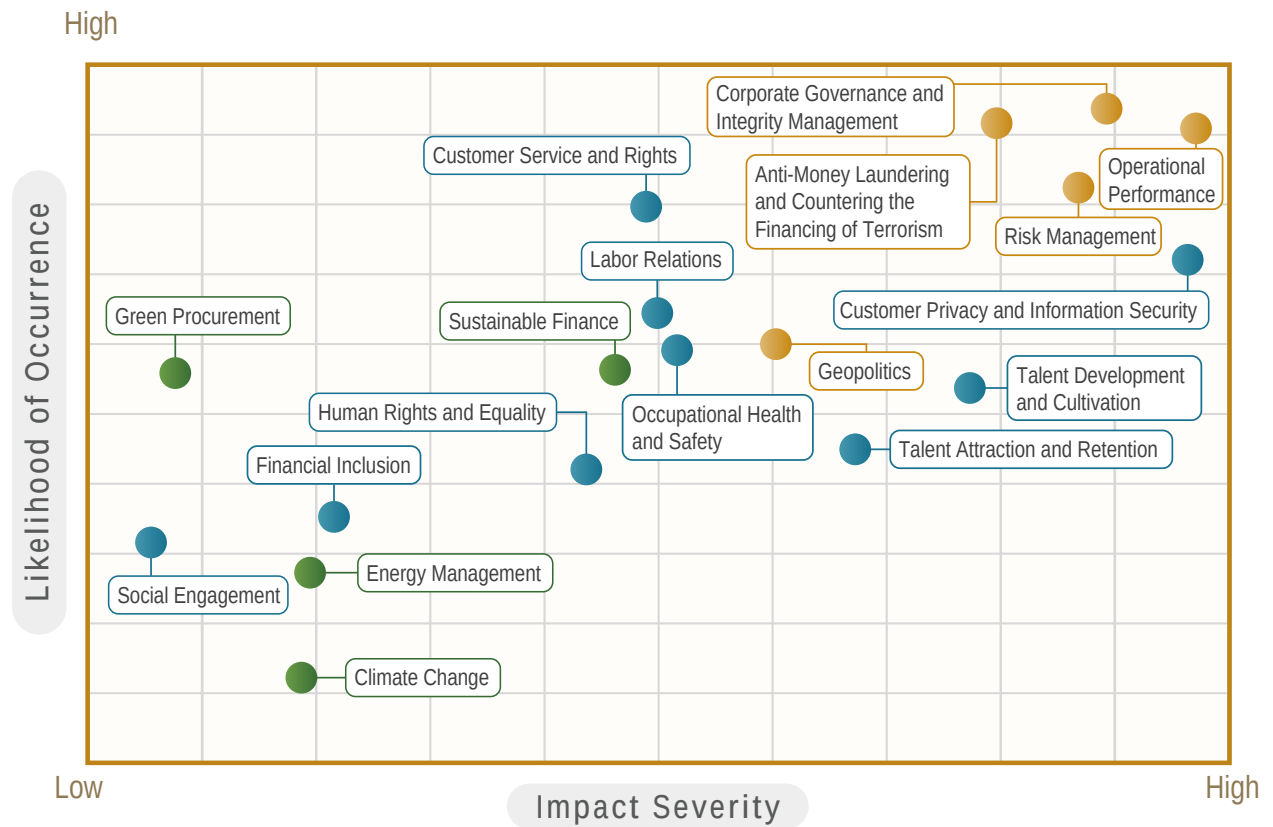


Governance/Economic

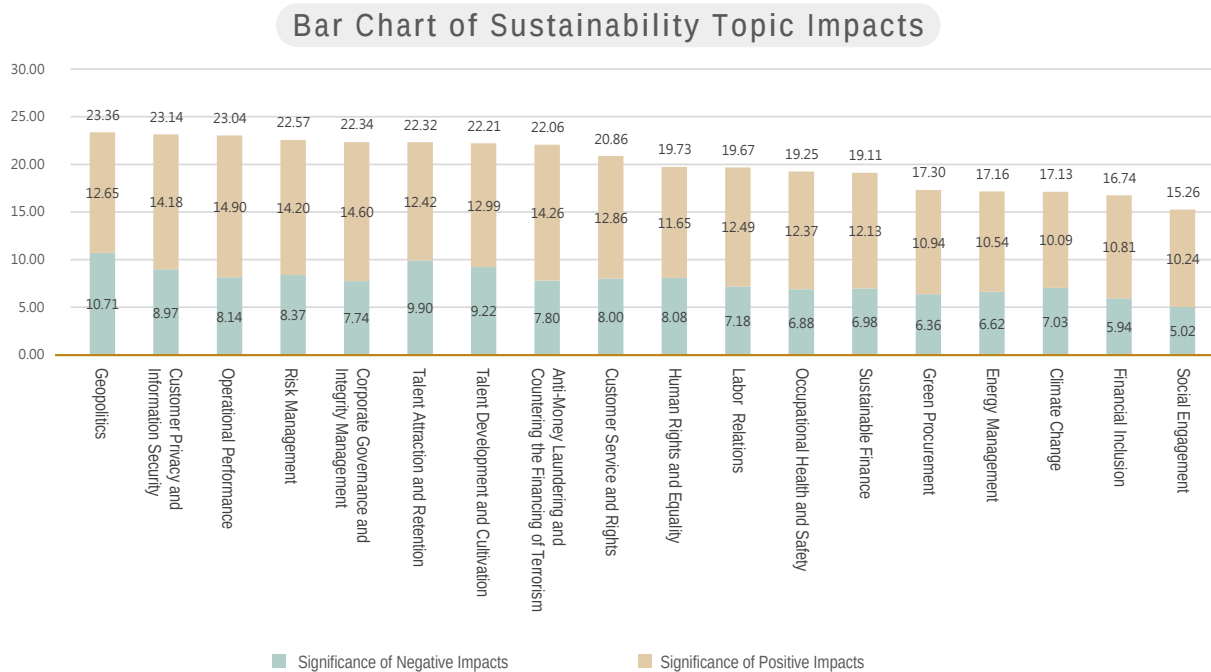
Negative Impact Matrix of Sustainability Topics



Positive Impact Matrix of Sustainability Topics



Bar Chart of Sustainability Topic Impacts



Financial Impacts of Sustainability Topics

Relatively High Impact

- 1 Geopolitics
- 2 Operational Performance
- 3 Customer Privacy and Information Security

Moderate Impact

- 4 Risk Management
- 5 Talent Attraction and Retention
- 6 Talent Development and Cultivation
- 7 Customer Service and Rights
- 8 Corporate Governance and Integrity Management
- 9 Anti-Money Laundering and Countering the Financing of Terrorism
- 10 Labor Relations
- 11 Occupational Health and Safety
- 12 Green Procurement
- 13 Financial Inclusion

Relatively Low Impact

- 14 Human Rights and Equality
- 15 Sustainable Finance
- 16 Social Engagement
- 17 Climate Change
- 18 Energy Management

Eximbank Material Topics and Value Chain

Rank	Material Topic	Corresponding GRI Standards	Value Chain Impact Boundaries							Corresponding Section
			Employees	Customers	Suppliers	Media	Communities / NPOs / NGOs	Government Agencies	Board of Directors and Supervisors	
1	Corporate Governance and Integrity Management	GRI 3	✓	✓	✓		✓	✓	✓	1.2 Corporate Governance and Integrity Management
2	Anti-Money Laundering and Countering the Financing of Terrorism	GRI 3 GRI 205	✓	✓				✓	✓	1.2 Corporate Governance and Integrity Management
3	Geopolitics	GRI 3	✓	✓				✓	✓	2.1 Professional Services
4	Customer Privacy and Information Security	GRI 3 GRI 418	✓	✓		✓		✓	✓	2.3 Customer Privacy and Information Security
5	Customer Service and Rights	GRI 3	✓	✓		✓		✓	✓	2.4 Customer Service and Rights
6	Talent Attraction and Retention	GRI 3 GRI 202 GRI 401 GRI 404	✓	✓				✓	✓	4.1 Human Resources 4.2 Compensation and Benefits 4.5 Occupational Health and Safety
7	Sustainable Finance	GRI 3	✓	✓	✓			✓	✓	2.2 Sustainable Finance
8	Climate Change	GRI 3 GRI201 GRI302 GRI305	✓	✓				✓	✓	3.1 Energy Resource Target 3.5 Climate Change Response

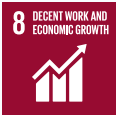
Note: Please refer to the Appendix of this report for the GRI Content Index.

Sustainability Strategy and Material Topic Management

To effectively address identified material topics and align with the United Nations Sustainable Development Goals (SDGs), Eximbank identifies the risks and opportunities associated with each material topic, formulates corresponding response policies and short-, medium-, and long-term objectives, and continues to focus on eight material topics. Through concrete actions, Eximbank demonstrates its corporate competitiveness and commitment to sustainable development.

Eximbank has established its sustainability strategy based on the four core principles of sustainability practices outlined in the Sustainable Development Best Practice Principles. Guided by these principles, the Bank advances its ESG initiatives and discloses sustainability-related information covering its past, present, and future performance.



Material Topic	Importance to Eximbank	Actual Positive Impact (Opportunity) on the Economy, Environment, and People	Potential Negative Impact (Risk) on the Economy, Environment, and People	Policies and Commitments	2025 Targets
Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT) 	Due to the high degree of involvement in fund and value transfers and cross-border transactions associated with its products and services, Eximbank faces inherently higher risks of money laundering and terrorist financing.	Opportunity: Establishing an effective AML/CFT framework helps prevent illegal activities from undermining the stability of the financial system and ensures transparency and compliance in the flow of funds.	Risk: Any money laundering or terrorist financing activities occurring during service processes could adversely affect operational stability and business development.	1. In compliance with applicable regulations, establish institution-wide AML/CFT systems and conduct customer due diligence based on a risk-based approach (RBA). 2. Implement appropriate risk control measures and provide internal training to strengthen employees' compliance awareness regarding AML/CFT and enhance their ability to identify financial fraud and crime. 3. Major AML/CFT-related decisions and internal regulations are reviewed and approved by the Board of Directors.	1. Zero money laundering or terrorist financing cases. 2. Provide AML/CFT training for senior management and relevant employees to ensure they understand their AML/CFT responsibilities and possess the professional knowledge required to fulfill those responsibilities.
Corporate Governance and Integrity Management  	A Board of Directors with diverse expertise and independence, together with a sound corporate governance framework, helps strengthen the Bank's reputation and enhance Eximbank's operational performance and resilience.	Opportunity: Ethical business conduct is one of Eximbank's core values. Eximbank continues to uphold sound corporate governance practices to meet the expectations and requirements of the government and other stakeholders. A robust compliance framework also ensures that internal controls and operating procedures comply with applicable regulations, safeguarding the Bank's reputation and reinforcing stakeholders' confidence, including that of corporate clients, in Eximbank's sustainable operations.	Risk: Inadequate corporate governance or failure to comply with applicable laws, regulations, and internal compliance management requirements may result in unethical conduct, potentially harming the interests of stakeholders, including customers and government agencies, while causing financial losses and reputational damage.	1. Compliance risk assessments are conducted for all new service developments, with appropriate control measures implemented. 2. Legal risks are closely monitored by the Compliance Department and relevant units and reported to management. 3. Contracts and litigation matters are handled or supported by the Compliance and Legal Affairs Office and, where appropriate, entrusted to external legal counsel with progress closely monitored. 4. Sound corporate governance is the cornerstone of sustainable development. Eximbank has established a clear corporate governance framework in accordance with its Articles of Incorporation and the Corporate Governance Best Practice Principles for the Banking Industry. The Board of Directors serves as the highest governing body and continues to strengthen its diverse professional competencies while conducting operations in line with principles of integrity and accountability.	1. Zero material violations of laws and/or regulations, with no corrective actions or penalties imposed by the competent authority. 2. At least 15 hours of annual training for compliance officers. 3. Convene Board and Supervisors meetings in accordance with the Rules of Procedure for Board Meetings and Supervisors Meetings of Eximbank. 4. Regularly review and update information disclosed in the Corporate Governance section of Eximbank's website. 5. Zero cases of unethical conduct. 6. Zero incidents involving employees' violations of the Ethics Guidelines for Civil Servants.

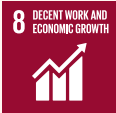
Resources Invested and Actions Taken in 2025	2025 Performance Results	Short-term Targets (Within 1-2 Years)	Medium- to Long-term Targets (Within 3-5 Years)
- To identify sources of money laundering and terrorist financing risks and implement improvement measures for high-risk areas, Eximbank conducted risk assessments using 29 risk indicators across four inherent risk dimensions: customers, products and services, transactions or delivery channels, and geographic regions. - Conducted AML training programs to enhance employee awareness.	- The 2025 Institutional Risk Assessment (IRA) Report was submitted to the Board for review and, upon approval, filed with the Financial Supervisory Commission for recordation. - Conducted three AML training sessions across the Bank, with a total of 496 participants. - Conducted a Bank-wide online AML assessment, with 263 employees participating. - Recorded zero money laundering or terrorist financing cases.	- Maintain zero money laundering or terrorist financing cases. - Provide compliance personnel, internal auditors, and business personnel with AML/CFT training tailored to their job functions, consisting of appropriate course content and at least three training hours annually.	- Maintain zero money laundering or terrorist financing cases. - Continue providing Bank-wide AML/CFT training to fulfill the responsibilities of a financial institution in preventing financial crime.
- Conducted compliance self-assessments, provided monthly updates on significant regulatory changes, and notified relevant units to carry out training programs. - Organized bank-wide compliance training to enhance communication and the exchange of views. - Corporate governance officers, Board members, and managers of all units participated in corporate governance-related training programs. - Implemented the Code of Ethical Conduct and promoted integrity policies while fostering a business environment founded on ethical principles. - Implemented the Eximbank Responsibility Map Management Guidelines and the Eximbank Accountability Committee Establishment Guidelines effective January 1, 2025.	- Compliance self-assessments and training programs were completed as planned. - No material violations of laws and/or regulations occurred. - A total of 46 corporate governance training sessions were conducted, attracting 4,563 participants and totaling 115.5 training hours. - The Board of Directors convened 12 meetings, while the Supervisors held 2 meetings. - Integrity policies were fully implemented, with integrity clauses incorporated into contracts related to lending, export credit insurance, procurement, and other business activities. - Zero cases of unethical conduct. - Zero incidents involving employees' violations of the Ethics Guidelines for Civil Servants.	- Zero material violations of laws and/or regulations. - At least 15 hours of annual training for compliance officers. - Convene Board and Supervisors meetings in accordance with the Rules of Procedure for Board Meetings and Supervisors Meetings of Eximbank. - Regularly review and update information disclosed in the Corporate Governance section of Eximbank's website. - Zero cases of unethical conduct. - Zero incidents involving employees' violations of the Ethics Guidelines for Civil Servants.	- Maintain zero material violations of laws and/or regulations. - Continue providing compliance training for compliance officers and all employees to uphold Eximbank's strong reputation and social responsibility. - Strengthen corporate governance measures and continuously enhance Board effectiveness in line with the Corporate Governance 3.0 - Sustainable Development Roadmap. - Maintain zero cases of unethical conduct.

Material Topic	Importance to Eximbank	Actual Positive Impact (Opportunity) on the Economy, Environment, and People	Potential Negative Impact (Risk) on the Economy, Environment, and People	Policies and Commitments	2025 Targets
Geopolitics 	Taking geopolitical developments, trade frictions, and regional conflicts into account helps customers navigate uncertainties in their overseas expansion strategies, while enabling Eximbank to capture better business opportunities and strengthen its resilience against risks.	Opportunity: By incorporating geopolitical developments, trade frictions, and regional conflicts into the design of products and services, customers can make effective use of export credit insurance and guarantee instruments to diversify markets and supply chains and mitigate related risks.	Risk: If geopolitical tensions escalate, trade frictions intensify, or regional conflicts arise, and Eximbank fails to adjust its product and service strategies in a timely manner to meet customers' evolving needs under heightened risk conditions, customers' operational risks may increase significantly.	In alignment with medium- and long-term financing funds provided by the National Development Fund of the Executive Yuan, Eximbank assists enterprises in diversifying export markets and production bases from a single country to other regions. Eximbank also promotes export credit insurance, investment insurance, construction credit insurance, and other services to support businesses in expanding overseas trade and strengthening their global presence, serving as a reliable financial partner for Taiwanese enterprises pursuing international expansion.	1. Set a target for the ratio of approved export financing to emerging markets to total approved export financing at 55%. 2. Achieve NT\$198.566 billion in export credit insurance underwriting, with a budget achievement rate of 101.83%.
Customer Privacy and Information Security 	Continuously enhance the information security management framework and strengthen cybersecurity protection mechanisms to improve employees' information security awareness.	Opportunities: Strengthen cybersecurity protection mechanisms to safeguard customer rights and interests and enhance customer satisfaction. Maintain a robust information security management framework to ensure normal business operations, while reinforcing employees' knowledge of information security and cybersecurity awareness through education and training.	Risks: If cybersecurity protection mechanisms fail to operate effectively, cybersecurity incidents resulting from external attacks may disrupt business operations, adversely affecting Eximbank's operations, damaging its reputation, causing business and customer losses, and undermining customer trust in Eximbank.	Eximbank has established the Information Security Policy, Information Security Incident Response and Reporting Management Guidelines, and Guidelines for the Maintenance and Management of Personal Data Security. Through these policies and objectives, the Bank implements information security and personal data risk assessment mechanisms to strengthen its information security management framework, protect customer privacy, and ensure sustainable business operations.	1. Maintain the validity of certification under international information security management standards. 2. Maintain the validity of certification under international personal data management standards. 3. Maintain the validity of certification under international business continuity management standards. 4. Continuously strengthen cybersecurity protection mechanisms and employees' cybersecurity awareness. 5. Zero complaints concerning customer privacy violations or customer data loss. 6. Zero information security incidents.

Resources Invested and Actions Taken in 2025	2025 Performance Results	Short-term Targets (Within 1-2 Years)	Medium- to Long-term Targets (Within 3-5 Years)
1. Strengthened financing support for exports and overseas investments in key export promotion markets and emerging markets designated by the Ministry of Economic Affairs. 2. Continued promoting export credit insurance services to expand the customer base of exporting enterprises. 3. Enhanced one-stop service capabilities, enabling every account manager to provide both financing and export credit insurance services. 4. Strengthened professional competencies by providing account managers with training related to geopolitics and financing and export credit insurance services.	1. The ratio of approved export financing to emerging markets reached 57.47%. 2. Export credit insurance underwriting amounted to NT\$198.566 billion, representing a 0.02% increase compared with the same period in 2024. 3. The account manager training participation rate reached 100%, with a total of 1,951.3 training hours completed. 4. 23% of account managers received geopolitics-related financing and export credit insurance training, completing 2 training hours.	1. Support exports and overseas investment financing in emerging markets in line with national trade and economic policies, and establish target ratios accordingly. 2. Develop a more timely geopolitical risk monitoring and feedback mechanism. 3. Enhance the efficiency of export credit insurance operations and debt recovery processes to reduce customers' financial losses arising from trade frictions or regional conflicts.	1. Continue implementing government policy-driven financial programs to help enterprises maintain supply chain stability and operational resilience. 2. Establish a more comprehensive country/region political risk classification and underwriting model. 3. Launch new products and services to address heightened geopolitical tensions and increasing regional risks.
1. Maintain and enhance information system protection mechanisms. 2. Continue implementing information security policies and management control measures. 3. Strengthen data backup and system redundancy mechanisms.	1. No complaints concerning customer privacy violations or customer data loss. 2. No information security incidents occurred. Eximbank engages an independent third-party organization annually to conduct information security assessments of its computer systems. Based on the assessment findings, corresponding control measures and implementation timelines are developed for recommended improvements, and the Board of Directors' Audit Office tracks and reviews the remediation progress. 3. Successfully completed the transition certification to ISO 27001:2022 Information Security Management System. 4. Passed the surveillance audit for the international personal data management standard. 5. Continued to maintain certification under the international business continuity management standard. 6. Further strengthened cybersecurity protection mechanisms and employees' cybersecurity awareness.	1. Maintain the validity of certification under international information security management standards. 2. Maintain the validity of certification under international personal data management standards. 3. Maintain the validity of certification under international business continuity management standards. 4. Continuously strengthen cybersecurity protection mechanisms and employees' cybersecurity awareness. 5. Zero complaints concerning customer privacy violations or customer data loss. 6. Zero information security incidents.	1. Maintain the validity of certifications for international information security management, personal data management, and business continuity management standards. 2. Continuously strengthen cybersecurity protection mechanisms and employees' cybersecurity awareness.

Material Topic	Importance to Eximbank	Actual Positive Impact (Opportunity) on the Economy, Environment, and People	Potential Negative Impact (Risk) on the Economy, Environment, and People	Policies and Commitments	2025 Targets
Customer Service and Rights 	Customer service is a key factor in ensuring customer satisfaction. Eximbank provides high-quality and efficient services to meet customers' needs and expectations. By strictly adhering to the principles of customer rights protection, the Bank strengthens its market competitiveness, builds a positive corporate image, and attracts more customers and investors.	Opportunity: Focusing on customer service and customer rights helps Eximbank build a strong corporate image and enhance brand value. By delivering outstanding customer service, the Bank can earn customers' trust and loyalty while attracting more customers to choose and work with Eximbank.	Risk: Inadequate handling of customer service and customer rights issues may lead to customer dissatisfaction and loss of trust, adversely affecting Eximbank's business operations and reputation. Protecting customer rights also exposes Eximbank to related legal and regulatory risks. Failure to comply with applicable laws and regulations may result in regulatory investigations, penalties, legal liabilities, and compensation claims.	Eximbank conducts annual customer satisfaction surveys to ensure that its services meet customers' needs and expectations. The Bank also provides effective communication channels through which customers can express their opinions and safeguard their rights and interests.	1. Conduct annual training programs on financial inclusion and fair customer treatment to ensure that all employees provide customer-friendly services. 2. Maintain an overall customer satisfaction rate of at least 97% ("Satisfied" or above).

Resources Invested and Actions Taken in 2025	2025 Performance Results	Short-term Targets (Within 1-2 Years)	Medium- to Long-term Targets (Within 3-5 Years)
- Organized training programs related to the Principles of Fair Customer Treatment to enhance employees' service quality. - Conducted customer satisfaction surveys.	- Held the mandatory Principles of Fair Customer Treatment training course, with a total of 223 participants. - Achieved an overall satisfaction rate of 100% ("Satisfied" or above) for export credit insurance, lending, and guarantee services. - Conducted customer satisfaction surveys of existing customers through questionnaires. Survey results were reported to the President semiannually and disclosed on Eximbank's employee portal.	- Conduct annual training programs on financial inclusion and fair customer treatment to ensure that all employees provide customer-friendly services. - Maintain an overall customer satisfaction rate of at least 97% ("Satisfied" or above).	- Maintain zero customer complaints to ensure Eximbank's service quality. - Keep customer communication and complaint channels accessible and effective to meet customers' expectations and complaint-handling needs.

Material Topic	Importance to Eximbank	Actual Positive Impact (Opportunity) on the Economy, Environment, and People	Potential Negative Impact (Risk) on the Economy, Environment, and People	Policies and Commitments	2025 Targets
Talent Attraction and Retention 	Human resources are Eximbank's most valuable asset and a critical factor in fulfilling its mission as a specialized bank. Eximbank implements diversity and gender equality policies to attract outstanding talent. The Bank also places great emphasis on employee training and development, helping employees acquire new knowledge, skills, and regulatory expertise to strengthen workforce capabilities, enhance service performance, and improve employee retention.	Opportunity: Providing employees with training and development resources is essential. As employees continue to improve their knowledge and capabilities, the entire team advances accordingly, supporting business development across all areas and creating positive value for Eximbank.	Risk: Insufficient employee training may lead to a decline in service quality and increased operational risk. By supporting employees' career development and improving retention, Eximbank enables both its workforce and the Bank to grow together.	- Eximbank has established comprehensive compensation, bonus, and promotion systems, places strong emphasis on talent development, and provides a wide range of employee benefits and subsidies. - Human resources are Eximbank's most valuable asset and a critical factor in fulfilling its mission as a specialized bank. To fully leverage its role as a specialized bank, Eximbank places great importance on employee development. The Bank allocates an annual training budget, provides subsidies for professional certifications and continuing education, and actively encourages employees to participate in training programs. Considerable resources are invested to ensure continuous employee growth and development. Eximbank firmly believes that employee growth and development are key to the Bank's success. Through relevant training programs, employees are encouraged to realize their potential, continue advancing in their careers, and effectively respond to future challenges and opportunities.	- Continue retaining talent through competitive compensation, employee benefits, talent development and promotion opportunities, and career growth prospects. - Strengthen talent development and key training programs, with a participation rate of at least 75% of all employees and a post-training satisfaction rate of at least 75%.

Resources Invested and Actions Taken in 2025	2025 Performance Results	Short-term Targets (Within 1-2 Years)	Medium- to Long-term Targets (Within 3-5 Years)
- Recruitment examinations are conducted annually. Information on Eximbank's recruitment campaigns is promoted through job banks, the Bank's website, school bulletin boards, and newspapers to attract outstanding talent. Competitive compensation, benefits, and career development opportunities are also provided to enhance employee retention. - Newly appointed supervisors are offered the online First-Line Supervisor Development Program and management-related books to help them gradually adapt to managerial responsibilities. - Care and support are extended to new employees through email communications. During the second probationary performance review, employees are invited to complete a feedback questionnaire to assess their adaptation and onboarding experience.	- Seven employees participated in the First-Line Supervisor Development Program, totaling 42 training hours. - A total of 46 in-house professional and regulatory seminars were conducted in 2025. - Total training hours delivered reached 115.5 hours, with 4,563 participants. Four key training programs were conducted, totaling 12 hours and 1,046 participants. The participation rate reached 100%, and the post-training satisfaction rate was 97.3%. - A total of 21 new hire integration survey were distributed.	- Continue retaining talent through competitive compensation, employee benefits, talent development and promotion opportunities, and career growth prospects. - Strengthen talent development and key training programs, with a participation rate of at least 75% of all employees and a post-training satisfaction rate of at least 75%.	Continue retaining talent through competitive compensation, employee benefits, talent development and promotion opportunities, and career growth prospects.

Material Topic	Importance to Eximbank	Actual Positive Impact (Opportunity) on the Economy, Environment, and People	Potential Negative Impact (Risk) on the Economy, Environment, and People	Policies and Commitments	2025 Targets
Sustainable Finance  	In addition to providing financial services and pursuing profitability, financial institutions should fulfill their corporate social responsibilities by encouraging clients to prioritize ESG and other environmental initiatives, thereby supporting the sustainable development of both the environment and industry.	Opportunity: The financial sector plays a pivotal role in global climate change mitigation and adaptation. Financial institutions should make effective use of resources, leverage their core financial functions to create positive impact, and continuously promote a Three Lines of Defense culture within the internal control framework. This strengthens awareness of and compliance with risk management, regulatory compliance, and internal control practices, safeguarding customer interests and reducing potential reputational damage.	Risk: Failure to focus on sustainable finance and the continued provision of financing and investment to highly polluting industries may expose the Bank to significant operational risks in the future.	1. To promote sustainable finance, Eximbank has integrated ESG principles into its financing guidelines and includes ESG factors in investment decisions in 2023. 2. ESG principles have been integrated into the Bank's credit policies. When reviewing corporate credit applications, the Bank assesses whether borrowers adhere to ESG principles, guiding them toward sustainable development while ensuring alignment with government policies and financial regulatory initiatives.	1. Support the government's green lending policies by helping enterprises achieve sustainability goals such as energy conservation and carbon reduction, and promote green financial products and services. 2. Continuously review and revise credit policies to incorporate ESG factors and encourage enterprises to place greater emphasis on ESG practices. 3. Prudently evaluate financing cases involving highly polluting and energy-intensive industries and regularly monitor related credit exposure ratios, with a management target of 10% for the period from 2024 to 2026. 4. Participate in one joint industry supplier conference annually to promote ESG awareness. 5. Maintain close communication with international syndicated loan arrangers, stay abreast of market trends, and actively participate in sustainability-linked international syndicated loan projects.

Resources Invested and Actions Taken in 2025	2025 Performance Results	Short-term Targets (Within 1-2 Years)	Medium- to Long-term Targets (Within 3-5 Years)
1. Actively expanded sustainability-linked loans and sustainability-linked international syndicated loans. 2. Revised the Bank's "Guidelines for Corporate Loan Pricing" to stipulate interest rate and fee reductions for borrowers that achieve ESG indicators and targets under sustainability performance-linked financing facilities. 3. Assisted enterprises in achieving sustainability goals, including energy conservation, carbon reduction, renewable energy development, and pollution prevention, in accordance with the "Guidelines for Green and Sustainable Loans and Guarantees." 4. Processed green loans, sustainability performance-linked loans, and social responsibility loans in accordance with the "Standard Operating Procedures for the Identification of Green Loans, Sustainability Performance-linked Loans, and Social Responsibility Loans." 5. Managed credit exposure to highly polluting and energy-intensive industries in accordance with the Guidelines for "Credit Risk Control Guidelines for High-Pollution and High-Energy-Consumption Industries."	1. A total of 72 sustainability-linked loans were extended. 2. In 2025, Eximbank participated in three sustainability-related international syndicated loan transactions, including a green and social loan in Vietnam, an ESG loan program, and a Sustainability Development Goal financing project in Korea. 3. A total of 28 green and sustainable loans and guarantees were provided. 4. The credit exposure ratio to highly polluting and energy-intensive industries was 6.26%. 5. Performance results relating to sustainable finance under the Ministry of Finance's ESG Initiative Platform were regularly reported to the President and subsequently submitted to the Ministry of Finance. 6. Participated in one joint industry supplier conference to promote ESG awareness.	1. Serve as a strong financial partner for exporters and fulfill the role of a policy bank as Taiwan's official export credit agency by assisting enterprises in expanding export markets, mitigating trade risks, promoting industrial upgrading and economic development, and contributing to sustainable industrial development. 2. Participate in green energy sector financing projects in line with government policies. 3. Participate in one joint industry supplier conference annually to promote ESG awareness. 4. Maintain close communication with international syndicated loan arrangers, stay informed of market trends, and actively participate in sustainability-linked international syndicated loan projects.	1. Develop diversified green financial products in support of the sustainable development objectives promoted by the Financial Supervisory Commission. 2. Continue promoting incentive programs that encourage borrowers to meet ESG standards in line with policy directions, thereby further advancing sustainable finance.

Material Topic	Importance to Eximbank	Actual Positive Impact (Opportunity) on the Economy, Environment, and People	Potential Negative Impact (Risk) on the Economy, Environment, and People	Policies and Commitments	2025 Targets
Climate Change  	Climate change has far-reaching impacts worldwide. Identifying, assessing, and managing climate-related risks is one of Eximbank's key priorities for the future.	Opportunity: Systematic climate change management helps strengthen resilience and enhance the ability to withstand financial impacts.	Risk: Scope 3 greenhouse gas emissions require close attention to address potential transition risks.	To address the risks and opportunities arising from climate change, Eximbank continues to develop and refine climate-related policies.	1. Implement climate risk management in line with the Equator Principles and the TCFD framework. Project finance cases subject to the Equator Principles must undergo environmental and social risk assessments. Borrowers are required to submit improvement plans, which Eximbank reviews and monitors in subsequent years. 2. Establish and disclose greenhouse gas (GHG) emissions reduction targets and strategies for Scope 1 and Scope 2 emissions, with a long-term target of a 27% reduction by 2030 compared with the 2022 baseline year. 3. Support the government's Green Procurement Promotion Program by achieving a 95% procurement rate for designated green procurement items in 2025. 4. Achieve a Scope 3 (Category 15) inventory coverage rate of 59% in 2025.

Resources Invested and Actions Taken in 2025	2025 Performance Results	Short-term Targets (Within 1-2 Years)	Medium- to Long-term Targets (Within 3-5 Years)
- Continued GHG inventory and verification for all domestic and overseas offices of Eximbank in accordance with ISO 14064-1:2018, with the previous year's GHG inventory report and verification statement submitted to the Board of Directors by the end of June each year. - Following the adoption of the TCFD framework in 2022, climate-related risks were identified and assessed across the four TCFD pillars (Governance, Strategy, Risk Management, Metrics and Targets). A TCFD report was prepared, submitted to the Board of Directors, and subsequently disclosed on the corporate website. - The rooftop solar power generation system at the Tainan Branch building entered into a power purchase agreement with Taiwan Power Company (Taipower). - Eximbank formulated its "Scope 1 and Scope 2 Carbon Reduction Targets, Strategies, and Action Plan" in January 2025.	- Completed GHG inventory and verification for 2024 and 2025 in May 2025 and April 2026, respectively, and submitted the results to the Board of Directors. - The TCFD report was disclosed on the corporate website after submission to the Board of Directors. - Implemented climate risk management in accordance with the Equator Principles and the TCFD framework. Project finance cases subject to the Equator Principles underwent environmental and social risk assessments, with borrowers required to submit improvement plans for ongoing review and monitoring by Eximbank. - Achieved a 99.76% completion rate for designated green procurement items under the government's Green Procurement Promotion Program in 2025. - The Board of Directors approved Eximbank's "Scope 1 and Scope 2 Carbon Reduction Targets, Strategies, and Action Plan" in April 2025. - Actual reductions in Scope 1 and Scope 2 GHG emissions compared with the baseline year (2022) reached 4.96% and 5.62% for 2024 and 2025, respectively, exceeding the original reduction targets in both years. - The rooftop solar power generation system at the Tainan Branch generated a cumulative total of 26,636 kWh of electricity in 2025. - The Scope 3 (Category 15) inventory coverage rate reached 67.05% in 2025.	- Achieve the GHG emissions reduction targets for Scope 1 and Scope 2 emissions. - Continue implementing climate risk management in line with the Equator Principles and the TCFD framework. Future project finance cases subject to the Equator Principles will be required to undergo environmental and social risk assessments, with borrowers required to submit improvement plans that will be reviewed and monitored by Eximbank in subsequent years. - Support the government's Green Procurement Promotion Program by achieving a 95% procurement rate for designated green procurement items in 2026.	Continue monitoring climate change, implementing emissions reduction initiatives to achieve carbon reduction targets, and adopting relevant frameworks to strengthen climate change response and management.



Sustainable Governance

Eximbank is committed to improving corporate governance, adhering to regulatory compliance, effectively managing risks, and maintaining stable profitability to establish a foundation for sustainable development. Through high standards of business ethics and effective accountability mechanisms, the bank maintains an excellent corporate governance system and fosters a culture of integrity to achieve the interests of customers and all stakeholders.

Chapter Highlights

1

In accordance with Eximbank's "Sustainable Development Best Practice Principles" and the "Establishment Guidelines for the Sustainable Development Committee," the committee reports annually to the Board of Directors on the implementation results of ESG and sustainability initiatives.

2

Eximbank has established the position of Chief Sustainability Officer (CSO) in response to the government's CSO initiative, with the Executive Vice President serving in this role. Eximbank has also joined the CSO Alliance, comprising deputy heads of central government ministries, local governments across Taiwan, and state-owned enterprises, to promote cross-sector collaboration and jointly develop and advance sustainable development strategies.

3

In 2025, Eximbank had no violations of ethics standards, no integrity-related misconduct or breaches of law, and no cases of violating the Act on Property-Declaration by Public Servants or the Act on Recusal of Public Servants Due to Conflicts of Interest. During 2025, there were no material matters of legal and/or regulatory violations, nor were there any corrective actions or penalties imposed by supervisory authorities.

1.1 Eximbank and Operational Performance

1.1.1 About Eximbank

Eximbank was established on January 11, 1979, in accordance with the "The Export-Import Bank of the Republic of China Act." With a paid-in capital of NT\$37.833 billion, it is fully funded by the national treasury, making it a 100% state-owned bank. As a state-owned specialized bank supervised by the Ministry of Finance and regulated by the Financial Supervisory Commission, Eximbank's mission is to promote export trade and economic development, with the goal of strengthening trade finance and assisting foreign trade. Its main tasks include providing financing, guarantees, and export credit insurance services in line with government economic and trade policies, supporting manufacturers in expanding foreign trade and overseas investments, and promoting international cooperation. Currently, Eximbank has branches in Kaohsiung, Taichung, Hsinchu, and Tainan, and Offshore Banking Units in Bangkok, Jakarta, and Prague. Eximbank will continue to assist domestic manufacturers in participating in international financial activities, promote major economic construction and industrial development in Taiwan, and increase employment opportunities. In 2025, there were no significant changes to Eximbank's organizational scale, structure, ownership, or supply chain compared with 2024.



Paid-in Capital (as of December 31, 2025)	NT\$37,833,425,000
Total Assets (as of December 31, 2025)	NT\$231,392,323,605
Chairman	Teng-Shan Tai
President	Fu-Hua Hsieh
Head Office Address	8th Floor, No. 3, Nanhai Road, Taipei
Total Number of Employees (as of December 31, 2025)	271 employees
Number of Business Locations	Head Office, Head Office - Secondary Site, 4 branches, 3 overseas representative offices (no business activities)
2025 Credit Rating	In order to expand sources of funding and save funding costs, Eximbank commissioned Fitch Ratings for credit rating and received their confirmed rating results as the highest IDR Rating among all banks in Taiwan. As the only state-owned specialized bank of export and import credit, Eximbank was given the IDR rating aligned with Taiwan's sovereign rating, which shows that Eximbank has strong creditworthiness and high capability of honoring its debts. Fitch Ratings assigned the following credit ratings on November 5, 2025: • Long-term Issuer Default Rating: AA; Outlook Stable • Short-term Issuer Default Rating: F1+ • National Long-term Rating: AAA(twn); Outlook Stable • National Short-term Rating: F1+(twn) • Government Support Rating: aa • National Long-term Rating on Senior Unsecured Bonds: AAA(twn)

Value Chain and Business Relationships

Upstream Suppliers and Stakeholders	Eximbank	Downstream Customers
Regulatory Bodies Government and Supervisory Authorities General Administrative Procurement Information Equipment and Service Providers Office Supplies Providers Other Service Providers Restaurant and Food Suppliers Others Industry Unions Civil Organizations Law Firms / Accounting Firms External Consultants Non-Governmental Organizations (NGOs) / Public Welfare Organizations Media	Business Activities Financing Services Medium- and Long-Term Export Loans, General Export Loans, Short-Term Export Loans, Service Trade Loans, Medium- and Long-Term Import Financing, Overseas Investment Financing, Overseas Construction Project Financing, Shipbuilding Financing, International Syndicated Loans, Relending Facility, Loans for Major Domestic Public Infrastructure Projects Guarantee Services Guarantee services include Overseas Construction Project Guarantees, Import Guarantees, Export Guarantees, Overseas Investment Guarantees, Guarantees for Major Domestic Public Infrastructure and Construction Projects, and Shipbuilding Guarantees Export Credit Insurance Services Export Credit Insurance services include Comprehensive (D/P, D/A) Export Credit Insurance, Comprehensive (O/A) Export Credit Insurance, SME Secure Export Credit Insurance, GlobalSure Credit Insurance, Letter of Credit Insurance, Medium and Long-term Export Credit Insurance, Overseas Investment Insurance, Overseas Construction Credit Insurance	Corporate Clients Financial Peers

1.1.2 Operational Performance

Eximbank's net operating income for 2025 was NT\$3,210 million, an increase of NT\$168 million or approximately 5.52% compared to NT\$3,042 million in 2024. The pre-tax net profit for 2025 was NT\$1,799 million, an increase of NT\$135 million or approximately 8.11% compared to NT\$1,664 million in 2024. In 2025, Eximbank did not receive any financial subsidies from the government.

(I) Operational Performance Over the Past Three Years

(Unit: NTD thousand)

Category	Year		
	2023	2024	2025
Net Operating Income	2,792,226	3,042,410	3,210,494
Total Assets	188,793,783	213,307,713	231,392,324
Shareholders' Equity (Note 1)	39,686,275	44,050,656	47,060,480
Net Profit After Tax (Note 2)	1,138,810	1,511,750	1,625,636
Employee Welfare Expenses	416,980	446,082	462,797
Pre-tax Return on Equity	3.31%	3.97%	3.95%
Pre-tax Return on Assets	0.69%	0.83%	0.81%
Capital Adequacy Ratio	27.63%	28.07%	26.51%
Pre-tax Earnings Per Share (NT\$)	0.38	0.47	0.49

Note 1: Due to cash capital increases of NT\$2 billion on June 3, 2024, the paid-in capital changed to NT\$36 billion. An additional increase of NT\$1.833 billion on June 16, 2025, the paid-in capital was adjusted to NT\$37.833 billion following these capital increases.

Note 2: As Eximbank is a state-owned enterprise, the final figures should be based on the audited numbers by the National Audit Office. Any discrepancies with previously disclosed figures have been retrospectively adjusted in this report.

(II) Operational Performance in 2025

(Unit: NTD thousand)

Category	Basic Elements	2025
Direct Economic Value Generated	Revenue (including net sales, financial investment income, and asset sales income)	8,027,440
Economic Value Distributed	Operating Costs	5,609,642
	Employee Salaries and Benefits	462,797
	Dividends (annual stock and dividend distribution)	-
	Payments to Government (taxes)	329,365
	Community Investments	-
Economic Value Retained	Generated Direct Economic Value minus Distributed Economic Value	1,625,636

(III) Distinction of Revenue Sources Over the Past Three Years

(Unit: NTD thousand)

Category	Year		
	2023	2024	2025
Net Interest Income	2,951,775	3,419,902	3,554,091
Net Fee Income	66,879	118,327	121,083
Net Export Credit Insurance Income	261,708	158,665	180,786

(IV) Investment

Reinvestment	Investment Allocation	
	Number of Shares	Shareholding Ratio
Taipei Forex Inc.	700,000	3.53%
Financial Information Service Co., Ltd.	9,239,025	1.24%
Taiwan Asset Management Corporation	3,000,000	0.28%

Eximbank operates in Taiwan, adhering to national tax regulations, accurately calculating taxes, and filing and paying taxes within the legal deadlines, fulfilling its tax obligations. Additionally, Eximbank publishes financial statements on its website to disclose tax information, ensuring transparency and fulfilling its corporate social responsibility.

(V) Tax Information

(Unit: NTD thousand, %)

Category	Year		
	2023	2024	2025
Pre-tax Income	1,262,193	1,664,099	1,799,093
Income Tax Payable (Note 1)	Current Income Tax	152,349	123,383
	Deferred Income Tax	76,354	91,110
Effective Tax Rate (%) (Income Tax Payable / Pre-tax Income)	16.99%	13.74%	12.85%
Income Tax Paid	97,365	301,955	236,114
Cash Tax Rate (%) (Income Tax Paid / Pre-tax Income)	7.71%	18.15%	13.12%

Note 1: As Eximbank is a state-owned enterprise, the final figures should be based on the audited numbers by the National Audit Office. Any discrepancies with previously disclosed figures have been retrospectively adjusted in this report.

Eximbank actively strengthens cooperation with the Small and Medium Enterprise Credit Guarantee Fund, helping SMEs obtain credit when lacking collateral through annual donations, thereby promoting business exports. Additionally, Eximbank makes various domestic and international donations. The table below shows the donation amounts and items for the past three years:

(VI) Donation Expenses

(Unit: NTD)

Category	Year		
	2023	2024	2025
Small and Medium Enterprise Credit Guarantee Fund	1,563,687	1,614,529	1,769,264
Public Donation - Turkey Earthquake Relief Project Donation	400,000	-	-
Public Donation - April 3 Hualien Earthquake Relief	-	100,000	-
Public Donation - Typhoon Danas Disaster Relief	-	-	100,000

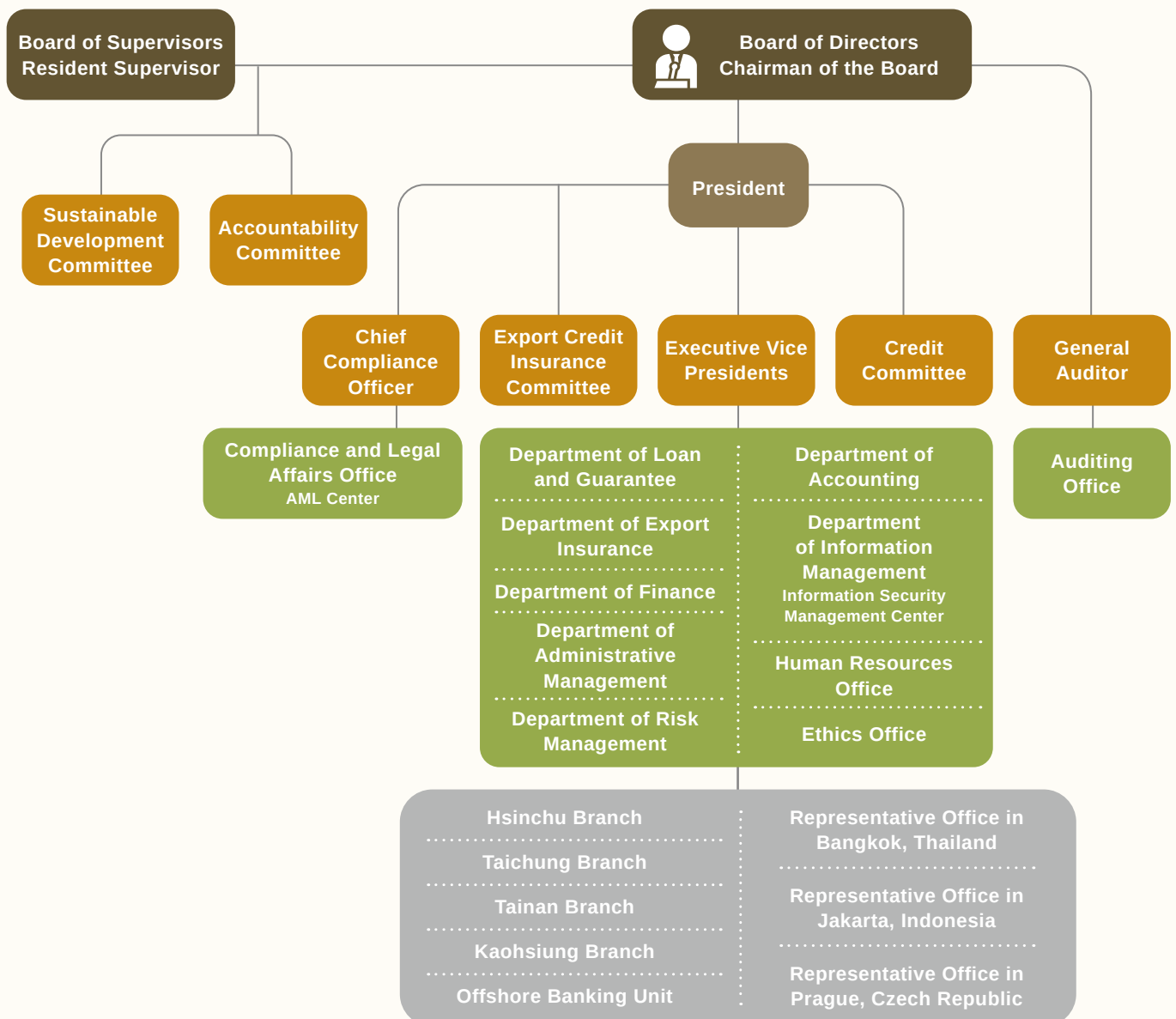
1.2 Integrity Management

Eximbank has established the following units: Auditing Office under the Board of Directors, the Department of Loan and Guarantee, the Department of Export Insurance, the Department of Finance, the Department of Administrative Management, the Department of Risk Management, the Department of Accounting, the Department of Information Management, the Human Resources Office, the Ethics Office, and the Compliance and Legal Affairs Office. For detailed descriptions of the responsibilities of each department, please refer to the [official website](#).



Official Website QR
Code

1.2.1 Organizational Structure



1.2.2 Operations

Corporate Governance Officer

Eximbank established the position of Corporate Governance Officer in April 2019. The role is held by the head of the unit responsible for matters related to Board meetings and is charged with overseeing and implementing corporate governance practices. The Corporate Governance Officer completes the required continuing education hours in accordance with applicable regulations each year and regularly arranges internal and external training programs for Directors. Training topics cover corporate governance, corporate social responsibility, fair customer treatment, anti-money laundering (AML), and counter-terrorism financing (CTF). Corporate governance responsibilities are carried out by the respective units according to their functions and duties, and no dedicated corporate governance personnel are assigned.

Corporate Governance Training Programs

To enhance corporate governance awareness across the Bank, Eximbank periodically conducts corporate governance training programs and invites Directors and managers from various units to participate.

Corporate Governance Training Courses	Participants	Training Hours	Delivery Method
2024 Sustainability Report Preparation Meeting and Training	14	2	In-person
Connected by Carbon: Carbon Fees, Carbon Taxes, Carbon Credits, and Carbon Trading	161	3	In-person
Financed Emissions Inventory and Disclosure for the Financed Portfolio - Training (Inventory Team)	83	1.5	In-person
Financed Emissions Inventory and Disclosure for the Financed Portfolio - Training (Verification Team)	46	1.5	In-person
Presentation and Disclosure of Financial Statements under IFRS 18	61	3	In-person
Key Tax Updates Every Multinational Enterprise and Major Shareholder Should Know	62	3	In-person
Internal Control Framework for Sustainability Information Management and Data Inventory Training Session	17	2	In-person
Combating Fraud and Preventing Money Laundering	193	3	In-person
Offshore Wind Farm Incident Response from the Developer's Perspective	7	2	In-person
IFRS 17 Dual-Track Implementation Training	10	1	In-person
2025 Fair Treatment Principles Mandatory Course	223	3	Online
Real Estate Appraisal, Collateral Establishment Concepts, and Practical Techniques	94	3	In-person
Offshore Wind Farm Crisis Management from the Lender Syndicate's Perspective	16	2	In-person
Overview of IFRS 17 Opening Balance Preparation and Processing	7	4	In-person
Disability-Friendly Services under the Principles of Financial Inclusion	253	2	In-person
Understanding Sexual Harassment and Workplace Violence: Responsibilities and Prevention	271	2	In-person
Financed Emissions Inventory and Disclosure for the Financed Portfolio - Training (Inventory Results)	48	1	In-person
AI Assistants in the Workplace	188	3	In-person

Corporate Governance Training Courses	Participants	Training Hours	Delivery Method
MeetingHub+ Paperless Meeting Web System Administrator Training	3	2	In-person
MeetingHub+ Paperless Meeting Web System Training	51	0.5	In-person
2025 New Employee Training	21	15	In-person
Online Session on the 2024 Enterprise-Wide Money Laundering, Terrorist Financing, and Proliferation Financing Risk Assessment Results Report	165	1	Online
Seminar on Sexual Harassment Prevention, Case Studies, and Gender Mainstreaming	90	2	In-person
International Financial Sanctions Analysis and Bank Fraud Prevention	138	3	In-person
2025 Treasury Trading Room Practices for Financial Derivatives (I)	40	3	In-person
2025 Treasury Trading Room Practices for Financial Derivatives (II)	33	3	In-person
Training on Customer Financing Platform Enhancement: Electronic Signature and Individual Digital Certificate Functions	10	0.5	In-person
Second Half 2025 Disaster Prevention, Fire Safety, and Occupational Safety Drills and Training	20	2	In-person
From Personal Data Misuse to Claims Fraud: The Financial Industry under the Transformation of AI	81	3	In-person
Effective Business Email Writing Workshop	78	3	In-person
2026 Economic and Industry Outlook	89	2	In-person
2025 Environmental Education	265	4	Online
Green Carbon Strategies and ESG Practices in Banking (Session 1)	62	2.5	In-person
360-Degree Communication and Interpersonal Skills (Session 1)	61	2.5	In-person
Taiwan's Emerging Health Challenge: Lung Cancer Screening and Treatment	89	1.5	In-person
Green Carbon Strategies and ESG Practices in Banking (Session 2)	64	2.5	In-person
360-Degree Communication and Interpersonal Skills (Session 2)	64	2.5	In-person
Briefing on the Evaluation of the Workplace Violence Prevention Program	15	1	In-person
2025 Information Security Training	270	4	Online
IoT Applications and Cybersecurity Risks in the Financial Industry	54	1	Online
2025 Online Compliance Training	250	2	Online
Offshore Wind Farm Incident Response and Crisis Management	9	3	In-person
Practical Noise Hazard Prevention and Management	236	1	Online
Online Learning Program on National Defense Education	237	2	Online
2025 Integrity, Compliance, and Cybersecurity Training	56	2	In-person
2025 Online Self-Assessment Training	258	2	Online

Board of Directors and Supervisors

As Eximbank is wholly funded by the national treasury, all Directors and Supervisors are appointed by the Ministry of Finance and are governed in accordance with the Guidelines for the Management of Chairpersons, General Managers, Directors, and Supervisors Appointed by the Ministry of Finance to Public and Private Enterprises and Institutions. As of the end of 2025, the Board consisted of seven Directors (two women and five men) and three Supervisors (two women and one man). Women and men accounted for 29% and 71% of Directors, respectively, while the corresponding proportions among Supervisors were 67% and 33%. Members of the Board of Directors and Supervisors possess professional expertise and skills in areas including law, accounting, industry, finance and taxation, and international trade and commerce. Collectively, they demonstrate leadership and decision-making capabilities in operational judgment, accounting and financial analysis, business management, risk management, crisis management, industry expertise, and international market perspectives. Eximbank provides Directors and Supervisors with the latest information on corporate governance-related topics, including finance, risk management, banking operations, business management, accounting, legal affairs, anti-money laundering and counter-terrorism financing, and corporate social responsibility. In addition, Directors and Supervisors are arranged to attend continuing education programs in accordance with applicable regulations.

Pursuant to Eximbank's Sustainable Development Best Practice Principles, the Board of Directors and Supervisors assists in integrating sustainable development into Eximbank's operations and development strategies, approves relevant action plans, and ensures the appropriateness of related disclosures. Furthermore, under Eximbank's Rules of Procedure for Board Meetings, meetings may be convened on an urgent basis when necessary. For detailed responsibilities of Directors and Supervisors, please refer to the Articles of Incorporation of The Export-Import Bank of the Republic of China on Eximbank's official website.

The Board of Directors convened 12 meetings in 2025. Attendance by directors and supervisors was as follows:

Title	Name	Appointment Date	Gender	Actual Attendance	Proxy Attendance	Attendance Rate (%)
Chairperson	Teng-Shan Tai	Aug. 31, 2023	Male	12	0	100
Executive Director	Fu-Hua Hsieh	Dec. 13, 2023	Male	12	0	100
Executive Director	Lung-Hui Tai	Assumed office on Aug. 1, 2025	Male	5	0	100
Executive Director	Ching-Hua Li	Jul. 1, 2022 (Term ended Aug. 1, 2025)	Female	7	0	100
Director	Tsang-An Kuo	Apr. 18, 2023	Male	12	0	100
Director	Ching-Hsuan Huang	Assumed office on Aug. 1, 2025	Female	4	1	80
Director	Tsu-Wang Chen	Jul. 1, 2022 (Term ended Aug. 1, 2025)	Male	7	0	100
Director	I-Peng Lo	Assumed office on Aug. 1, 2025	Female	5	0	100
Director	Wei-Kai Wang	Jul. 1, 2022 (Term ended Aug. 1, 2025)	Male	6	1	85.71
Director	Wan-Jung Tai	Jul. 1, 2022 (Term ended Aug. 1, 2025)	Female	4	3	57.14

Title	Name	Appointment Date	Gender	Actual Attendance	Proxy Attendance	Attendance Rate (%)
Director	Kuan-Hung Chen	Assumed office on Aug. 1, 2025	Male	4	1	80
Resident Supervisor	Hsiu-Ling Sung	Dec. 16, 2024	Female	12	0	100
Supervisor	Yao-Yuan Lin	Dec. 16, 2024	Male	9	0	75
Supervisor	Hui-Chi Chen	Assumed office on Sept. 26, 2025	Female	3	0	100
Supervisor	I-Hui Li	Dec. 16, 2024 (Term ended Sept. 21, 2025)	Female	9	0	100

Note : The Chairperson of the Board of Directors is appointed by the Ministry of Finance and serves as the head of Eximbank's highest decision-making body, with authority to determine its business policies. Regarding conflicts of interest, under Eximbank's Rules of Procedure for Board Meetings, a director whose personal interests, or the interests of the legal entity he or she represents, are involved in a matter under consideration may present opinions and respond to inquiries, but shall not participate in the discussion or voting and must recuse himself or herself from both the discussion and the vote.

Information on Directors and Supervisors Training Programs in 2025

Course Title	Number of Participants	Training Hours
2025 Fair Treatment Principles Mandatory Course - Online Course	2	3
2025 FinTech Anti-Fraud Summit	1	2
2025 Online Self-Assessment Training	4	2
2025 Online Compliance Training	4	2
2025 Labor Education Promotion Workshop: Labor Union and Labor Director Activities	1	9
2025 Information Security Training	4	4
2025 Environmental Education	4	4
2024 Enterprise-Wide Money Laundering, Terrorist Financing, and Proliferation Financing Risk Assessment Results Report (Online)	2	1
Sharing Session on the 2025 Berne Union Annual Meeting	1	1
Sharing Session on the 2025 Claims and Recoveries Experts Meeting	1	1.5
Sharing Session on the 77th Annual General Meeting of the Aman Union and Berne Union Spring Meeting 2025	1	1.5
2025 Green Finance Leaders Roundtable Forum: A New Era for Advancing Transition Finance	1	3
Real Estate Appraisal, Mortgage Establishment Concepts, and Practical Techniques	1	3
Corporate Governance Lecture: Trends and Current Developments in Employee Benefit Trusts	1	3

Course Title	Number of Participants	Training Hours
Corporate Governance Lecture - FinTech Series: Applications of Generative AI in the Financial Industry	3	3
Corporate Governance Lecture - FinTech Series: Applications, Evaluation, and Management of Generative AI in the Financial Industry	1	3
Continuing Education Program for Directors and Supervisors by the Taiwan Listed Companies Association	1	3
Combating Fraud and Preventing Money Laundering	9	3
20th Anniversary Achievement Summit of the Domestic Banks SME Lending Enhancement Program	2	1.8
Corporate Misconduct Liability and Corporate Governance: Establishment and Analysis of Compliance and Accountability Frameworks	3	3
Online Learning Program on National Defense Education (Online)	2	2
360-Degree Communication and Interpersonal Skills (Session 1)	2	2.5
Recommendations and Challenges of TNFD for the Financial Industry	2	3
Sharing Session on the 13th Berne Union ROG CEO Meeting	1	1
Seminar on Sexual Harassment Prevention, Case Studies, and Gender Mainstreaming	1	2
Understanding Sexual Harassment and Workplace Violence: Responsibilities and Prevention	9	2
Advanced Training Program for Compliance Personnel	1	15
Disability-Friendly Services under the Principles of Financial Inclusion	8	2
International Trends in Sustainable Development and Corporate Governance for the Financial and Insurance Industries	2	3
Regulations on Derivatives Business Operations	1	6
2026 Economic and Industry Outlook	1	2
International Financial Sanctions Analysis and Bank Fraud Prevention	1	3
Workshop on the ICC's Latest Opinions on Letter of Credit Fraud Cases	1	14
From Personal Data Misuse to Claims Fraud: The Financial Industry under the Transformation of AI	1	3
Presentation on Insights from the 11th Cross-Strait Seminar	1	1
Analysis of Fraud Schemes and Case Studies on Anti-Money Laundering Regulations	1	3
Information Security Governance Lecture: Cybersecurity Threat Trends and Case Analysis	2	3
Connected by Carbon: Carbon Fees, Carbon Taxes, Carbon Credits, and Carbon Trading	9	3
Green Carbon Strategies and ESG Practices in Banking (Session 1)	2	2.5
Green Carbon Strategies and ESG Practices in Banking (Session 2)	1	2.5
Taiwan's Emerging Health Challenge: Lung Cancer Screening and Treatment	2	1.5
Practical Noise Hazard Prevention and Management (Online)	2	1

Course Title	Number of Participants	Training Hours
Latest Practical Analysis of Trade Secrets and Management Risks for Directors and Supervisors	1	3
AI Assistants in the Workplace	1	3
Total	102	140.8

Compensation Policy

As a wholly state-owned bank, Eximbank administers employee compensation in accordance with the Guidelines for Personnel Expense and Compensation Management of Enterprises Affiliated with the Ministry of Finance and has not established a Remuneration Committee. In addition, as directors and supervisors serve on a part-time basis, their remuneration is paid in accordance with the Table of Concurrent Duty Compensation for Military Personnel, Civil Servants, and Public School Teachers and Staff.

Conflict of Interest Management Procedures for the Board of Directors and Supervisors

According to Eximbank's Rules of Procedure for Board Meetings, when a matter under discussion involves the interests of a director or the legal entity the director represents, the director may present opinions and respond to inquiries but must refrain from participating in discussions and voting and shall recuse himself or herself during the discussion and voting process.

Board Performance Evaluation

Eximbank's Board convenes at least once a month and may hold special meetings whenever urgent circumstances arise. In 2025, the Board held 12 regular meetings, with an overall attendance rate of 91.17% among all directors. To enhance Board effectiveness and strengthen corporate governance, Eximbank conducts director performance evaluations in accordance with the Guidelines for the Management of Chairpersons, Managers, Directors, and Supervisors Appointed by the Ministry of Finance to Public and Private Enterprises. Within two months after the end of each year, directors complete a self-assessment covering attendance at Board meetings, participation in significant matters discussed by the Board and related committees, as well as their level of engagement and contribution to the institution. Evaluation criteria include providing specific recommendations on medium- and long-term business strategies, operational objectives, annual plans, annual budgets, operational performance, risk management and control, regulatory compliance, internal controls, and internal audit systems, as well as any other notable achievements and major disciplinary actions. The results are then submitted to the Ministry of Finance for review and serve as an important reference for future appointments.

Communication of Material Events

When a material event or issue arises, the responsible unit first submits it for approval by senior management before presenting it to the Board for discussion. Any recommendations made by directors are recorded in the meeting minutes. No material events occurred in 2025.

1.2.3 Sustainable Development Committee

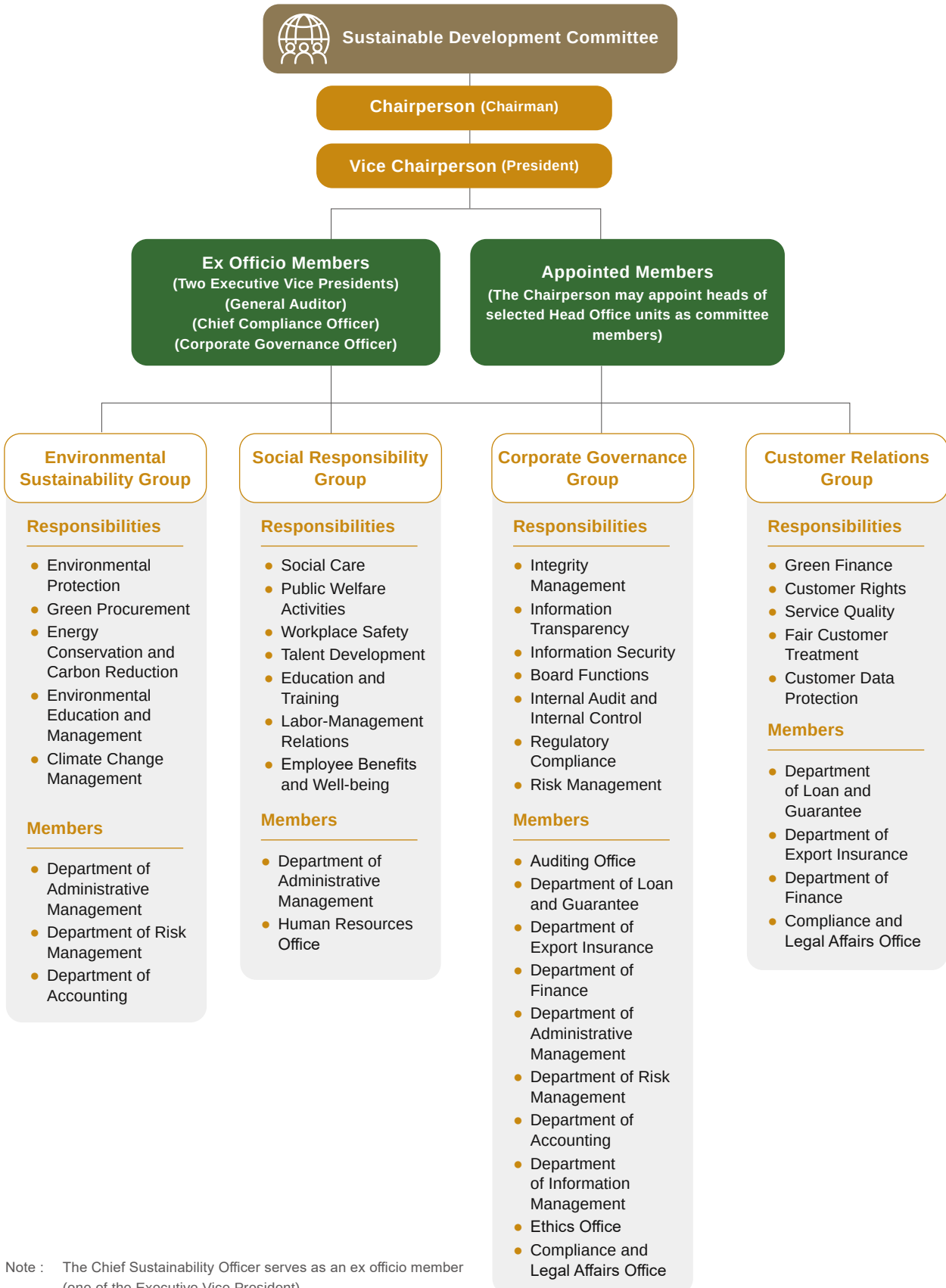
To promote sustainable economic, social, and environmental development while actively advancing its vision of “strengthening trade finance and supporting foreign trade,” Eximbank began preparations for establishing the Sustainable Development Committee in 2021. In 2022, Eximbank formulated its Sustainable Development Best Practice Principles, which were subsequently approved and amended by the Board of Directors. These principles serve as the policy framework and highest guiding principles of the Sustainable Development Committee, which was established in accordance with the Principles.

The Sustainable Development Committee is chaired by the Chairman of the Board, with the President serving as Vice Chairperson, and includes several committee members. The Executive Vice President, General Auditor, Chief Compliance Officer, and Corporate Governance Officer serve as ex officio members. As a general rule, the Committee convenes once a year and may hold special meetings when necessary. Resolutions require the attendance of more than half of all members and the approval of a majority of those present.

The Committee is primarily responsible for reviewing sustainability and corporate social responsibility objectives, implementation plans, progress tracking, performance evaluations, sustainability reports, and other related matters. It promotes sustainable development across the Bank and, in accordance with the Directions for the Establishment of the Sustainable Development Committee, reports the results of sustainability implementation to the Board of Directors annually. In 2025, the report was presented at the Board meeting held in August.

To support Taiwan's net-zero transition and sustainability goals, the government issued the Regulations Governing the Appointment of Chief Sustainability Officers in Government Agencies and the Establishment and Operation of the Chief Sustainability Officer Alliance in December 2024, establishing a government-wide Chief Sustainability Officer (CSO) system to help accelerate the achievement of net-zero emissions and sustainable development. In 2025, Eximbank appointed a CSO in accordance with the regulations, with the position held by the Executive Vice President. The CSO's responsibilities include: (1) enhancing sustainability governance capabilities; (2) integrating sustainability-related initiatives across the Bank; (3) fostering cultural transformation and innovative thinking; (4) strengthening public-private partnerships; and (5) fulfilling statutory responsibilities under the Climate Change Response Act. The CSO also participates in the Chief Sustainability Officer Alliance, composed of deputy heads of central government ministries, local governments, and state-owned enterprises nationwide, to promote cross-sector collaboration and jointly formulate and advance sustainable development strategies.

Sustainability Development Committee Organizational Chart



Internal Control Mechanism for Sustainability Information

To ensure that Eximbank's sustainability information management complies with relevant regulations and standards, and to maintain the completeness, accuracy, and reliability of information processing, the Guidelines for Sustainability Information Management were established following amendments approved by the Board of Directors in December 2024. The Guidelines set out a sustainability information governance framework and reporting structure. In parallel with the adoption of applicable regulations and standards for information disclosure, related internal control measures have also been implemented.

The roles and responsibilities at each level are as follows:

1. **Board of Directors:** As the highest governing and oversight body for sustainable development, the Board of Directors and Supervisors oversee and evaluate the design and effectiveness of internal control systems related to sustainability information.
2. **Sustainable Development Committee:** The Committee reviews sustainability policies and plans, monitors implementation progress and performance, and supervises sustainability information disclosure matters.
3. **Responsible Units:**
 - **Sustainability Information Providers:** All departments of Eximbank serve as sustainability information providers. They are responsible for identifying and compiling sustainability-related data and ensuring its completeness, accuracy, and reliability. The information is submitted to the sustainability information consolidation and reporting unit after review and approval by the respective department heads.
 - **Sustainability Information Consolidation and Reporting Unit:** The Risk Management Department serves as the sustainability information consolidation and reporting unit of Eximbank. It is responsible for consolidating sustainability information and, upon approval by the authorized management level, releasing and disclosing such information. Where other relevant regulations apply, those regulations shall prevail.

Report Review and Reporting Mechanism

Eximbank prepares a sustainability report annually to disclose its policies and initiatives across the environmental, social, and governance (ESG) dimensions to stakeholders. Upon completion, the report is submitted to the Sustainable Development Committee for review. After approval by the Committee, the full report is presented to the Board of Directors for acknowledgement and confirmation. The Board assists in overseeing the implementation of annual ESG initiatives and provides feedback and recommendations.



1.2.4 Integrity Management and Anti-Corruption

As a state-owned bank, Eximbank has, in addition to the "Code of Ethics for Directors, Supervisors, and Managers of Eximbank" approved by the Board of Directors, strengthened its responsibility-based corporate governance framework. In 2024, with reference to the "Ethical Corporate Management Best Practice Principles for TWSE/TPEX Listed Companies" issued by the Taiwan Stock Exchange Corporation, Eximbank established its own "Code of Integrity Management" and the "Procedures and Guidelines for Integrity Management," which were approved by the Board of Directors. These clearly set out that Eximbank's operations should adhere to principles of integrity, legal compliance, and sound management, establishing policies grounded in integrity and implementing robust corporate governance and risk management mechanisms, thereby creating a sustainable operational environment.

Eximbank's "Code of Integrity Management" explicitly prohibits nine categories of unethical conduct, including bribery and accepting bribes, making illegal political contributions, improper charitable donations or sponsorships, offering or accepting unreasonable gifts, hospitality, or other improper benefits, infringement of trade secrets, trademark rights, patents, copyrights, and other intellectual property rights, engaging in unfair competition, causing direct or indirect harm to the equity of financial consumers in the course of developing, procuring, providing, or selling financial products and services, insider trading, and failure to avoid conflicts of interest. In addition, in accordance with the aforementioned guidelines for procedures and conduct, Eximbank incorporates integrity management policies into due diligence, evaluation, and contracting procedures when establishing business relationships, and proactively stipulates integrity clauses in contracts relating to credit extension, export credit insurance, or procurement. Furthermore, Eximbank includes compliance with integrity management regulations in its internal audit operations and discloses the fulfillment of integrity management in its annual report in accordance with the relevant provisions of the guidelines for matters to be recorded in the bank's annual report.

Eximbank has established an Ethics Office responsible for the prevention, detection, and handling of corruption, misconduct, and petitions related to integrity matters. To strengthen integrity risk management and accountability, the head and staff of the Ethics Office are regularly seconded to Eximbank by the Ministry of Justice as part of a rotation system for ethics officers. Each year, Eximbank conducts a comprehensive integrity risk assessment in advance and adopts corresponding preventive measures. In addition, through the Integrity Committee mechanism, chaired by the President and attended by division heads, Eximbank reviews the implementation of its integrity plans and discusses major integrity-related issues, thereby ensuring effective follow-up and oversight.

The major issues in Eximbank's integrity management include the level of commitment and support from top management, the coverage of integrity promotion and training, the existence of any violations of ethics standards, and cases of integrity-related misconduct or breaches of law. In 2025, Eximbank had no violations of ethics standards, no integrity-related misconduct or breaches of law, and no cases of violating the Act on Property-Declaration by Public Servants or the Act on Recusal of Public Servants Due to Conflicts of Interest. Depending on the issue and nature of operations, supervisory mechanisms come from the integrity system (Agency Against Corruption of the Ministry of Justice, Department of Civil Service Ethics of the Ministry of Finance), the Ministry of Finance, the FSC, the Control Yuan, and other external oversight bodies, supplemented with accountability and evaluation measures.

Perspective	Long-term Goal	2025 Achievements
Integrity	Strengthen the promotion and implementation of civil servant integrity ethics and the Sunshine Act, collect public opinion survey data on integrity, and actively conduct the selection of integrity models and anti-corruption advocacy work. Enhance the promotion of reporting illegal activities, encourage public participation, strengthen whistleblower protection measures, collect and report cases, and grasp anti-corruption clues to enhance a culture of integrity.	In 2025, in accordance with the annual integrity work plan, Eximbank successfully implemented various anti-corruption and integrity measures, including the promotion of integrity policies, monitoring of ethical conditions, and advancement of the Sunshine Act. Eximbank continued to strengthen employees' integrity awareness and enhance its reputation for ethical conduct.
Safety	To comply with relevant safety regulations of financial institutions and physical and environmental information security management regulations, multiple surveillance recording devices are installed at key entrances and exits and important equipment, with regular maintenance.	In 2025, the head office implemented an access control system requiring card swipes for entry and exit at all times. Security personnel were stationed at the main entrances to register visitors, while 24-hour security staff monitored CCTV footage to promptly detect and appropriately handle any irregularities. Furthermore, in accordance with the regulatory requirements of the FSC, security measures for the head office, second head office, and all branches were properly planned and implemented. Throughout 2025, no security incidents occurred at the head office or branches, and the overall implementation was effective.
Confidential	Strengthen colleagues' awareness of confidentiality to prevent the leakage of sensitive information and documents.	- Promotion of official secrets is carried out through business meetings and other occasions. - Irregular inspections of official secrets are conducted. In 2025, there were no incidents of confidential information leakage, indicating good performance.

Anti-Corruption and Integrity Promotion

Eximbank places great importance on integrity education. The bank promotes integrity concepts to all employees through the employee portal and emails. Colleagues with questions can consult the Ethics Office, and new employees receive training on integrity and regulatory compliance. During monthly business briefings, the importance of integrity is also explained to senior managers.

Channel	Frequency of Integrity Promotion	Target Audience for Promotion	Promotion Content
Employee Portal	Irregular	Internal Employees	Relevant integrity concepts and regulations
Email	Irregular	Internal Employees	Relevant integrity concepts and regulations
Business Briefing	Irregular	Internal Employees	Relevant integrity concepts and regulations
Public Officials Conflict of Interest Disclosure Section	Public External Website	Public External	Implement the Sunshine Acts and fully disclose relevant information

Anti-Corruption Reporting

Reporting System

Eximbank has established "Internal Reporting System" publishing its whistleblowing hotline, postal mailbox, and email address on its website, and assigning dedicated personnel to handle whistleblowing cases. According to the operational guidelines, the Ethics Office is responsible for accepting reports and serving as the secretariat of the Review Committee. Following an investigation, the responsible unit shall, depending on the severity of the case, make the necessary reports or file a complaint with the competent authorities.

In addition, in accordance with "the "Public Interest Whistleblower Protection Act" to be implemented in 2025, Eximbank will handle internal whistleblower cases accepted in accordance with the Act by designated units under the leadership, based on the nature of the cases, and each unit that handles such cases will announce the information on its internal network.

Whistleblower Protection Mechanism

According to Article 13 of Eximbank's "Internal Reporting System", Eximbank shall not dismiss, remove, demote, reduce the salary of, or otherwise adversely affect a whistleblower's rights and interests under applicable laws, contracts, or established practices as a result of a whistleblower report. Article 14 of the Guidelines further stipulates measures to ensure the confidentiality of whistleblowers' identities and personal information. In addition, with respect to whistleblower cases subject to "the "Public Interest Whistleblower Protection Act", Eximbank implements the identity confidentiality measures required under the act and shall not take any adverse action against the whistleblower due to the report. The Act also provides clearly defined remedies and penalties for violations of its confidentiality requirements or prohibitions against retaliatory actions.

Implementation of the Reporting System

Eximbank has established "Internal Reporting System" and "Standard Operating Procedures for Handling Cases Subject to the Public Interest Whistleblower Protection Act," clearly defining the channels for accepting whistleblowing cases and the investigation procedures, and publishing these procedures on its website. In 2025, the bank will accept cases handled in accordance with "Internal Reporting System" The number of whistleblower reports submitted under the "Internal Reporting System" or subject to the "Public Interest Whistleblower Protection Act" was 0. Therefore, there were no violations of the "Internal Reporting System" and the "Public Interest Whistleblower Protection Act" in 2025.

Consultation and Reporting Channels

External Channels

Whistleblower Mailbox / Reporting Mailbox and Hotline

et@eximbank.com.tw
(02)3322-0210 , (02)3322-0247
P.O. Box 00427, Nanhai Post Office, Taipei

Internal Channels

Employee Complaint Mailbox / Ethics Office Mailbox

et@eximbank.com.tw

1.2.5 Regulatory Compliance

To prevent bribery, acceptance of bribes, and the provision of illegal political donations, relevant preventive measures are implemented in the formulation of credit policy regulations, specifically addressing the bank's ethical risks. Additionally, regular awareness campaigns are conducted for management to prevent the occurrence of illegal activities such as accepting gifts or bribery. Furthermore, work rules are established, including employee service regulations, internal reporting system operation guidelines, and other laws and internal procedures to prevent dishonest behavior. During 2025, there were no material matters of legal and/or regulatory violations, nor were there any corrective actions or penalties imposed by supervisory authorities. The determination of material matters is based on the "Regulations Governing Scope, Reporting Procedures and other Compliance Matters of Material Contingencies to be Reported by Financial Institutions."



Regulations Governing Scope,
Reporting Procedures and other
Compliance Matters of Material
Contingencies to be Reported by
Financial Institutions

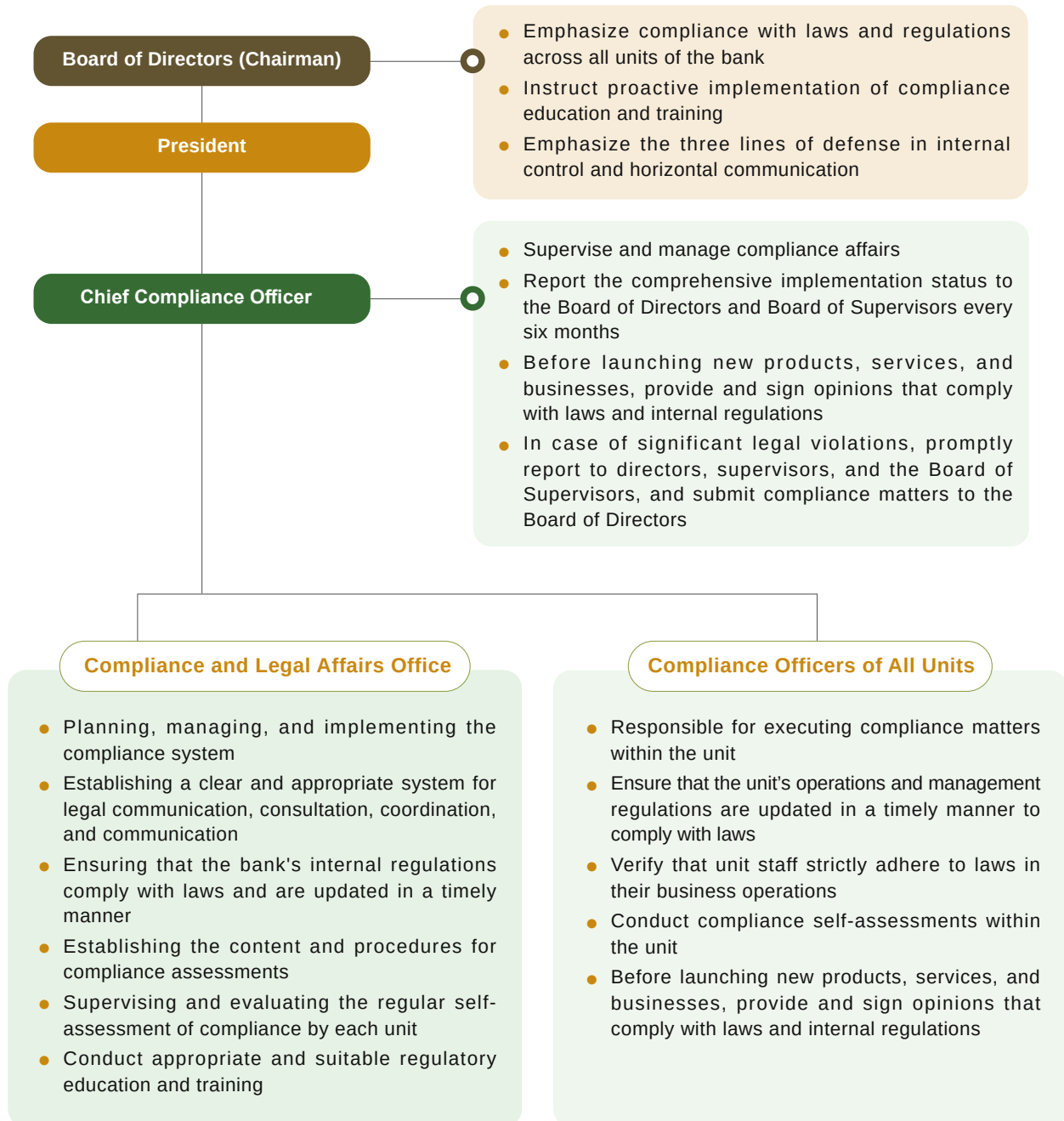
Management Structure

The Compliance and Legal Affairs Office has a Director who is supervised by the Chief Compliance Officer. The management structure and related responsibilities are as follows:

- Every six months, the Chief Compliance Officer reports on compliance and anti-money laundering implementation to the Board of Directors and the Board of Supervisors.
- There is a dedicated Anti-Money Laundering Center.
- When developing new products and services, a compliance risk assessment must be conducted, and control measures must be taken. Each unit first conducts its own assessment and provides explanations on regulatory compliance, which are then reviewed by the Compliance and Legal Affairs Office. After approval by the Chief Compliance Officer, the procedures are carried out according to regulations and reported to the competent authority.
- Legal risks are closely monitored by the Compliance and Legal Affairs Office and related units and reported to the head of the organization. Contracts and litigation related to Eximbank are handled or coordinated by the Compliance and Legal Affairs Office, and managed by a legal advisor firm to control progress depending on cases.



Compliance Responsibilities and Authority Structure Diagram



Legal Advocacy

To enrich employees' legal knowledge, the Compliance and Legal Affairs Office regularly collects legal materials from the FSC, the Central Bank, industry associations, and legal-related websites monthly. These materials are promoted to colleagues and compliance officers in various departments through the compliance section on the employee portal. Employees can also proactively consult the Compliance and Legal Affairs Office on compliance-related issues.

Collected Materials	Promotion Methods	Promotion Targets	Promotion Frequency
Latest regulations announced by the FSC (related to business)	Compliance Section, Monthly Compilation	Employees, Compliance Officers	At least once a month
Penalty cases announced by the FSC (related to business)	Compliance Section, Monthly Compilation	Employees, Compliance Officers	At least once a month
Latest regulations announced on the Central Bank's website (related to business)	Compliance Section, Monthly Compilation	Employees, Compliance Officers	At least once a month
Communications from the Bankers Association (related to business)	Compliance Section, Monthly Compilation	Employees, Compliance Officers	At least once a month
Legal database	Compliance Section, Monthly Compilation	Employees, Compliance Officers	At least once a month
Laws and information related to corporate governance	Electronic Meeting Board Agenda Platform	Directors and Supervisors	Continuous

1.2.6 Anti-Money Laundering and Countering the Financing of Terrorism

In line with international standards and regulatory guidance, Eximbank has adopted a money laundering and terrorism financing risk assessment methodology. Based on the IRA results, it monitors quantitative risk appetite values on a monthly basis, continuously evaluates the effectiveness of control measures, and develops risk improvement and prevention plans to strengthen various AML/CFT mechanisms. The 2024 IRA assessment report was submitted to the Board of Directors for discussion, and upon approval, was filed with the FSC for record.

To identify the sources of money laundering and terrorist financing risks, improvement measures have been implemented targeting high-risk sources. In accordance with Recommendation 1 of the Financial Action Task Force (FATF) 40 Recommendations, "Assessing Risks and Applying a Risk-Based Approach," and the "Guidelines for Banks in Assessing ML/TF Risks and Establishing Related Prevention Plans." Eximbank has taken into account its business characteristics and materiality. For risk assessment, Eximbank measures inherent risks across four dimensions—Customers, Products and Services, Transactions or Payment Channels, and Geography—covering a total of 29 risk indicators.



Comprehensive Money Laundering and Terrorist Financing Risk Assessment Report (IRA)

In line with international standards and regulatory guidance, Eximbank has adopted a money laundering and terrorism financing risk assessment methodology. Based on the IRA results, it monitors quantitative risk appetite values on a monthly basis, continuously evaluates the effectiveness of control measures, and develops risk improvement and prevention plans to strengthen various AML/CFT mechanisms. The 2024 IRA assessment report was submitted to the Board of Directors for discussion, and upon approval, was filed with the FSC for record.

To identify the sources of money laundering and terrorist financing risks, improvement measures have been implemented targeting high-risk sources. This process follows the Financial Action Task Force (FATF) 40 Recommendations, specifically Recommendation 1, "Assessing Risks and Applying a Risk-Based Approach," and the "Guidelines for Banks in Assessing ML/TF Risks and Establishing Related Prevention Plans." Taking into account Eximbank's business characteristics and materiality, risk assessments are conducted across four inherent risk dimensions—customers, products and services, transactions or payment channels, and geography—covering a total of 29 risk indicators.

Dimension	Description of Assessment Item	Risk Indicators
Customer	Risks related to customers, including organizational type, industry type, and place of registration	- Customer organizational type - Customer legal entity type - Customer group type - Customer industry type - Customer sanctions type - Customer registration type - Customer business location type - Customer adverse news type - Customer related-party type - Purpose of relationship type
Transaction or Payment Channels	Risks are assessed based on the method of transaction, mainly distinguishing between face-to-face and non-face-to-face channels	- Transaction amounts by type of transaction or payment channel - Transaction volumes by type of transaction or payment channel
Products and Services	Risks associated with products are considered, including their degree of cash involvement and whether cross-border transactions are permitted	- Degree of cash involvement - Method of establishing business relationships - Likelihood of business relationships established through professional intermediaries - High-value money or value transfer services - Credit investigation conducted in accordance with the Credit Investigation Guidelines for Members of the Bankers Association - Receipt of funds from an unknown or unrelated third party - Degree of immediacy and speed of transactions - Extent of involvement in cross-border transactions - Trade finance services - Possibility of beneficiary/payee being substituted by another part - Products or services designated as high-risk by the Bankers Association
Geography	Risks related to geographic regions, including whether the inflow and outflow of funds involve high-risk countries and the distribution of country-specific risks	- Location of branches - Location of correspondent financial institutions - Outstanding country risk exposure - Originating country of inbound remittances - Destination country of outbound remittances - Countries involved in trade finance transactions

Customer Money Laundering and Terrorism Financing Risk Assessment Review Process of Eximbank

Procedure	Items	Explanation
1	Customer Identification and Due Diligence Procedures	Identify and verify customer identity according to regulatory requirements, conduct thorough customer due diligence, apply simplified measures for low-risk customers based on a risk-based approach, and take additional enhanced measures for high-risk customers, balancing administrative efficiency and risk control.
2	Customer Money Laundering and Terrorism Financing Risk Level Assessment	Establish detailed assessment indicators and risk scores based on factors such as region, customer, product and service, transaction, or payment channels, and classify customer money laundering and terrorism financing risk levels as high/medium/low risk. Implement tiered differential control and review procedures accordingly.
3	High-Risk Customer Reporting Procedures	Adopt enhanced review measures, attach relevant verification documents and checklists, and report to the Anti-Money Laundering Center. Business relationships or specific transactions can only be established or conducted after approval by the dedicated anti-money laundering compliance officer.
4	Transaction Review Procedures	For general/low-risk customers who meet the self-defined higher-risk transaction conditions, attach relevant verification documents and checklists for approval by the unit supervisor. Other cases should be handled according to the unit's standard operating procedures.
5	High-Risk Transaction Reporting Procedures for High-Risk Customers	For high-risk customers whose import/export transactions involve high-risk transaction conditions, attach relevant verification documents and checklists, and report to the Anti-Money Laundering Center. Specific transactions can only be conducted after approval by the dedicated anti-money laundering compliance officer (Chief Compliance Officer).
6	Regular Customer Risk Review Procedures	According to Article 8 of the "Money Laundering Control Act" and Article 12 of the "Regulations Governing Anti-Money Laundering of Financial Institutions," records of transactions should be kept for at least 5 years or a longer period as otherwise required by law after the customer relationship is ended, or after the date of the occasional transactions.

Anti-Money Laundering and Anti-Corruption Promotion

Eximbank regularly conducts pre-employment training for new employees and annual online compliance exams. Additionally, it periodically promotes anti-money laundering and anti-corruption measures through channels such as email and the employee portal. These efforts are aimed at communicating with all employees to reinforce and enhance their understanding of anti-money laundering and anti-corruption concepts, ensuring integrity in operations. In 2025, no corruption incidents were reported. Additionally, to promote the concept of "corporate integrity and social responsibility" among business partners (such as clients and suppliers), Eximbank has established a Corporate Integrity Service Platform on its official website. This platform guides business partners to pay attention to ESG, integrity, transparency, compliance, and other anti-corruption issues, while also promoting interaction between the public and private sectors and showcasing Eximbank's streamlined, integrity-driven administrative practices, thereby enhancing administrative efficiency and supporting industrial development. Through the "Integrity-Related Regulations Notification for Government Contracted Vendors," Eximbank clearly communicates to all suppliers awarded contracts through government procurement procedures that they must not provide any improper benefits to Eximbank or violate integrity and other legal regulations. All suppliers awarded contracts through government procurement procedures are required to sign contracts

containing this notification to ensure full understanding and compliance with relevant integrity regulations. In 2025, there were 93 procurement cases through government procurement procedures, and 100% of awarded contractors signed the notification.

Promotion Channels	Content	Target Audience	Number of Participants	Percentage of Employees/Managers in This Category	Frequency
Email	Anti-Money Laundering, Integrity	Compliance officers of head office and branches	16	100%	Irregular
Employee Portal	Anti-Money Laundering, Integrity	All employees	263	100%	Anytime
Annual Online Compliance, Anti-Money Laundering, and Integrity Exams	Anti-Money Laundering, Integrity	Heads and all staff	Heads: 2 Staff: 250	Heads: 100% Staff: 100%	Once a Year
Pre-employment Training for New Employees	Anti-Money Laundering, Integrity	New Employees	21	100%	During New Employee Orientation
Digital Meetings	Anti-Money Laundering, Integrity	Directors and Supervisors	10	100%	Anytime

Anti-Money Laundering Certification

To enhance employees' workplace skills and prepare them for future job functions, as well as to improve their expertise in anti-money laundering, we actively encourage employees to obtain certifications as Anti-Money Laundering and Counter-Terrorism Financing Professionals and the internationally recognized Certified Anti-Money Laundering Specialist (CAMS) qualification.

**Anti-Money Laundering and
Counter-Terrorism Financing
Professional Certification**

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**Internationally Recognized
Certified Anti-Money
Laundering Specialist (CAMS)
Qualification**

7

Training Programs

Eximbank conducts regular ongoing anti-money laundering training and assessments each year, including preemployment and on-the-job training. Additionally, scholars and experts are occasionally invited to give lectures, and employees are sent to participate in educational training organized by institutions recognized by the FSC. Considering the ongoing domestic and international pandemic situation, both in-person and online courses were conducted in parallel in 2024. In 2025, all directors and supervisors participated in corporate governance and integrity management training, totaling 102 attendances and achieving a 100% participation rate. Employee participation in anti-corruption policy training reached 1,087 attendances, involving 264 employees and representing 97.42% of the workforce.

Item	Courses	Course Description	Number of Participants	Hours of Participation
Anti-Money Laundering Training	New Employee Training	Analysis of Anti-Money Laundering and Counter Terrorism Financing Regulations and Case Studies.	21	1 hr
	International Financial Sanctions Analysis and Bank Fraud Prevention	A special lecture delivered by Mr. Chien-Ling Cheng, Head of the Anti-Money Laundering and Counter-Terrorism Financing Center at The Shanghai Commercial & Savings Bank, Ltd., on "International Financial Sanctions Analysis and Banks' Fraud Prevention."	138	3 hrs
	2024 Comprehensive Money Laundering, Terrorism Financing, and Proliferation Financing Risk Assessment Report - Online Course	Explanation of the bank's money laundering and terrorism financing risk distribution and control measures. All employees are required to continuously implement current risk control measures to ensure the bank establishes a risk-based assessment (RBA) mechanism, capable of preventing and responding to financial crimes.	165	1 hr
	Combating Fraud and Preventing Money Laundering	A special lecture delivered by Director Shu-Li Lin of the Crime Prevention Affairs Division of the Criminal Investigation Bureau of the National Police Agency, Ministry of the Interior, covering "Combating Fraud and Preventing Money Laundering."	193	3 hrs

Item	Courses	Course Description	Number of Participants	Hours of Participation
Compliance Training	2025 Compliance System Self Assessment and Review Meeting	Promoted the FSC's 2025 inspection focus areas, highlighted major deficiencies found in domestic banks during the first half of 2024.	18	1 hr
	2025 Fair Treatment Principles Mandatory Course - Online Course	Conducted online courses on "Principle for Treating Customers Fairly in the Financial Services Industry – Friendly Service and Ethical Management," "Analysis of Financial Consumer Dispute Cases –Fraud Cases (Banking Industry)," and "Analysis of Financial Consumer Dispute Cases –Breach of Notification Obligation."	223	3 hrs
	From Personal Data Misuse to Claims Fraud: The Financial Industry under the Transformation of AI	A special lecture delivered by Attorney Simon Yeh, Managing Partner of DaVinci Personal Data and High-Tech Law Firm, covering "From Personal Data Misuse to Claims Fraud: The Financial Industry under the Transformation of AI."	81	3 hrs
	2025 Integrity, Compliance, and Cybersecurity Training	Strengthened awareness among Eximbank employees regarding common compliance and AML/CTF deficiencies identified by the FSC and within Eximbank units, reminding staff to exercise due diligence during business operations.	56	2 hrs
Exchange Meetings	First Quarter Head Office and Branch Exchange Meeting	Training on the FSC's 2025 financial examination priorities and common examination deficiencies.	27	1 hr
	Second Quarter Head Office and Branch Exchange Meeting	Used sanction cases involving peer banks and judicial prosecution cases to remind Head Office and branch employees to maintain integrity and comply with the law.	25	1 hr
	Third Quarter Head Office and Branch Exchange Meeting	Used cases involving employees of CTBC Bank and Union Bank of Taiwan who were convicted by the courts for assisting fraud syndicates as examples to remind employees to uphold integrity and comply with the law. Relevant FSC correspondence, Eximbank's Code of Ethical Conduct, Integrity Management Policy, and Integrity Management Procedures and Guidelines for Conduct were also provided for reference.	27	1 hr

1.3 Risk Management and Internal Control

1.3.1 Risk Management

With the prevalence of financial innovation activities, banking operations have become increasingly complex, and the risks within the financial system have also increased. The importance of risk management is gaining more attention. The highest decision-making level for operational risk management at Eximbank is the Board of Directors, which approves operational risk management guidelines and major decisions. The Department of Risk Management is responsible for formulating the bank-wide operational risk management strategies and procedures and establishing the operational risk management mechanism. When each unit formulates various operational management regulations, they must incorporate relevant operational risk management provisions to achieve risk control. They must also follow the relevant operational risk management regulations and actively manage the operational risks within their responsibilities.

Three Lines of Defense in Risk Management

Eximbank has established the "Implementation Guidelines for the Three Lines of Defense in Bank Internal Control," which have been reviewed and approved by the Board of Directors. These guidelines serve as the basis for the implementation of the internal control system across the bank. Each business unit is responsible for the first line of defense in risk management, which involves continuously managing the related risks arising from operational activities, including but not limited to:



1. Identify, assess, and control the risks associated with low-risk operations, and implement customer due diligence (KYC, know your customers) procedures to ensure that the operational risks align with the bank's risk appetite and keep risk control within an acceptable range for the unit.
2. Establish internal control procedures and maintain effective internal controls. When there are deficiencies in processes or controls, a corrective plan should be proposed in a timely manner.
3. Regularly or periodically conduct self-assessments on the above items (at least twice a year) and specialized reviews (business units must conduct specific related audits at least once per year), to ensure that risks are appropriately managed and controlled.

The Department of Risk Management and the Compliance and Legal Affairs Office are responsible for the second line of defense in risk management. The Department of Risk Management is tasked with formulating overall policies and establishing management systems, assisting, and supervising the first line of defense in managing risks. The Compliance and Legal Affairs Office is also responsible for the second line of defense in risk management, which includes planning, managing, and implementing the compliance system, setting the evaluation content and procedures for compliance, and supervising each unit to regularly conduct self-assessments of compliance and manage compliance affairs, including but not limited to:

Second Line of Defense

Department of
Risk Management,
Compliance and
Legal Affairs Office

1. Assist in identifying and measuring risks, defining risk management roles and responsibilities, providing a risk management framework, and regularly reporting risk management results to senior management.
2. Establish an independent and effective risk management mechanism to assess and monitor overall risk tolerance, current risk exposures, determine risk response strategies, and ensure compliance with risk management procedures.

The Auditing Office is responsible for the third line of defense, which involves auditing and evaluating the effectiveness of the internal controls and risk monitoring designed and implemented by the first and second lines of defense. It also provides timely improvement recommendations.

Third Line of Defense

Auditing Office

1. With an independent and objective spirit, the Auditing Office executes audit tasks, assisting the Board of Directors and senior management in reviewing and evaluating the effectiveness of the risk management and internal control systems, including assessing the effectiveness of risk monitoring by the first and second lines of defense.
2. Timely improvement recommendations are provided to reasonably ensure the continued effective implementation of the internal control system and to serve as a basis for reviewing and revising the internal control system.

Risk Management Effectiveness and Goals

According to Eximbank's standard operating procedures, the corporate risk limit guidelines must be reviewed annually to assess the appropriateness of their content and risk limits. If revisions are needed, they should be submitted to the Board of Directors for review. Additionally, the Department of Risk Management participates in monthly risk management briefing meetings chaired by the Chairman, reporting on changes in the total credit balance and unsecured credit balance of the top ten groups to enable Board of Directors to better understand related risk developments.

Eximbank's risk management objectives continue to focus on completing credit investigation report requested by business units, while enhancing the management mechanisms for country risk, corporate risk, and financial risk to achieve timeliness and comprehensiveness in corporate risk control. To continuously strengthen its overall risk management framework and respond to changes in the financial environment, Eximbank reviewed and revised several related regulations throughout 2025. In September 2025, it revised the "Key Indicators Monitoring Guidelines for Operational Risk" to strengthen the monitoring mechanism for key operational risk indicators and improve the effectiveness of risk identification, early warning, and control. In October 2025, it revised the "Key Points for Liquidity and Interest Rate Risk Management" to ensure the soundness of the bank's asset and liability management, improve the efficiency of capital utilization, and enhance interest rate risk control capabilities. Finally, in December 2025, it revised the "Key Points for Implementing the Expected Risk Loss Cost Rate" to improve the expected credit loss measurement mechanism, strengthen credit risk assessment and loss control, and enhance the completeness and effectiveness of the overall risk management system.

Systemic Risk Assessment

I. Stress Testing

1. Frequency

Regular: Supervisory stress tests conducted annually by the competent authority.

2. Risk Factors

A. Financial risk factors

Including credit risk, market risk, and liquidity risk.

B. Non-financial risk factors

Including operational risks arising from events such as fraud or cybersecurity incidents.

3. Stress Test Scenarios and Capital Assessment

Eximbank selects stress test scenarios with the greatest potential impact on its capital and calculates the corresponding deductions from eligible capital. The results are used as a basis for assessing and planning internal capital adequacy. Each year, the Bank reviews the appropriateness of key stress-testing assumptions and scenario parameters with reference to macroeconomic conditions and industry outlooks, in order to evaluate its risk-bearing capacity and the impact on capital adequacy under stressed conditions.

4. Reporting

The annual stress test results are regularly submitted to the Board of Directors for review and subsequently reported to the competent authority.

5. 2025 Stress Test Results

The results of the 2025 stress test showed that all regulatory ratios remained above the minimum capital requirements prescribed by the Financial Supervisory Commission (FSC), with minimum thresholds of 7.0% for the Common Equity Tier 1 (CET1) ratio, 8.5% for the Tier 1 capital ratio, 10.5% for the capital adequacy ratio, and 3.0% for the leverage ratio.

II. Implementation

The results of the annual stress tests are submitted to the Board of Directors for discussion and approval before being reported to the competent authority. Historical results have consistently demonstrated that Eximbank maintains adequate capital levels and that adverse scenarios have only a limited impact on its capital adequacy ratio.

While stress test results are not directly used to adjust or set the Bank's environmental, social, and governance (ESG) strategic objectives, they enable Eximbank to assess its capital resilience under adverse economic or systemic risk scenarios. The findings serve as an indirect reference in balancing ESG-related lending policies, business development initiatives, and risk appetite, helping to ensure that the Bank maintains overall financial soundness and capital adequacy while advancing sustainable operations and ESG principles.

1.3.2 Internal Control and Audit System

Eximbank has established the "Implementation Guidelines for the Three Lines of Defense in Bank Internal Control", which have been reviewed and approved by the Board of Directors. These guidelines serve as the basis for the implementation of the internal control system across the bank. In accordance with the "Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries," Eximbank has established a Chief Auditor system and set up an Auditing Office under the Board of Directors. The internal audit system is managed by the Auditing Office, which operates independently to conduct audit activities, verify, and evaluate the effectiveness of the internal control system, and provide timely improvement recommendations. This ensures the continuous and

effective implementation of the internal control system, assisting the Board of Directors and management in fulfilling their responsibilities.

The Auditing Office formulates an audit plan based on the "Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries." It conducts general and special audits annually for domestic business, finance, asset custody, and information management units, and special audits annually for other management units. Additionally, it conducts general audits annually for overseas offices.

Internal Audit Situation

Eximbank Auditing Office 2025 Audit Results and 2026 Audit Objectives

Items	Frequency	Results	Follow-up and Improvement	2026 Audit Goals
General Business Inspections	14	Execution Rate: 100%	Improvements completed	In accordance with the annual audit plan and the FSC's "Directions for Assessing the Effectiveness of the Internal Audit Function in Banks," Eximbank will carry out various audit tasks. In addition, audit mechanisms for information security will be reinforced, and employees' information security awareness will be strengthened.
Special Business Inspections	15	Execution Rate: 100%	Improvements completed	
Internal Control System, Personal Data Protection, Anti-Money Laundering and Counter-Terrorism Financing Control Measures	2	Execution Rate: 100%	Improvements completed	

Internal Audit also inspects the implementation of ESG-related policies and key points, with the main inspection items as follows:

ESG Audit Items	Financial and business aspects, environmental protection, corporate integrity, corporate governance, and social responsibility of borrowers
Item Descriptions	- Eximbank's "Credit Rating Guidelines for Corporate Loans" include a "Credit Rating Table for Corporate Borrowers," which specifies deduction items for borrowers who violate relevant environmental protection regulations, as well as bonus items for those who adhere to ESG principles. - Eximbank's "Credit Policy" and "Credit Risk Assessment Guidelines" specify that corporate credit reviews should consider whether the borrower adheres to ESG principles such as environmental protection, corporate integrity, social responsibility, and corporate governance. - Eximbank's "Corporate Loan Pricing Considerations" includes principles for incorporating ESG considerations: interest rate reductions based on annual evaluation results from third-party certification bodies regarding environmental, social, and corporate governance aspects. - Eximbank's "Standards for Charging Fees for Guarantee Business" includes fee reductions for borrowers adhering to ESG principles and receiving awards, with reductions ranging from 0 to 50 basis points. - Eximbank's "Credit Risk Control Guidelines for High-Pollution and High-Energy-Consumption Industries" lists the management of credit risk for high pollution and high energy consumption industries, including whether to add relevant industry limit columns to the credit case reporting form for case-by-case control.
Audit Method	Checking whether credit cases comply with Eximbank's ESG-related regulations.

Implementation of Internal Control Meetings and Activities

In 2025, Eximbank held one internal control deficiency review meeting, one horizontal communication seminar, and a total of 34 internal and external audits and external auditor inspections. These activities aimed to ensure the implementation and continuous improvement of the internal control system.

Internal Control Deficiency Review Meeting

Activity Goal	Assist the Board of Directors and management in auditing and evaluating the effectiveness of the internal control system, providing timely improvement suggestions.
Description	The "Internal Control Deficiency Review Seminar" is held annually by the Chairman of the Board, with all directors and supervisors attending. The meeting addresses internal control and anti-money laundering and counter-terrorism issues at Eximbank. The Chief Auditor, Chief Compliance Officer, and relevant staff from the Auditing Office and Compliance and Legal Affairs Office attend and report. The audit and compliance units fully communicate and exchange opinions, and meeting minutes are submitted to the Board of Directors for reference.
Effectiveness	To ensure the continuous implementation and review of the internal control system.
Execution Frequency	1
Number of Participants	23

Horizontal Communication Seminar

Activity Goal	Ensure thorough discussion and communication between the second and third lines of defense supervisors and staff.
Description	The Auditing Office, Compliance and Legal Affairs Office, and the Department of Risk Management jointly hold horizontal communication seminars. The seminars promote common compliance and anti-money laundering deficiencies and case studies at Eximbank, present the bank's risk management practices, major deficiencies in business inspections, and compliance practices, helping participants understand Eximbank's anti-money laundering and counterterrorism compliance system and key points, and discuss common deficiencies and areas for improvement.
Effectiveness	The Auditing Office will consider incorporating the Compliance Office's suggestions into future audit adjustments and strengthen the review of each unit's improvement implementation. Participants can also provide high-risk issues to the Auditing Office for enhanced audits. The second and third lines of defense should continue to monitor the Financial Supervisory Commission's 2025 financial inspection focus to assist business units in complying with relevant regulations.
Execution Frequency	1
Number of Participants	10



Internal and External Audits and External Auditor Inspections

Activity Goal	According to the "Practical Guidelines for the Three Lines of Defense in Bank Internal Control" and relevant anti-money laundering and counter-terrorism laws and guidelines, internal audits are conducted by the Auditing Office and anti-money laundering and counter-terrorism audits are conducted by external auditors. These audits aim to verify and evaluate the effectiveness of the internal control system, providing timely improvement suggestions to ensure continuous and effective implementation, assisting the Board of Directors and management in fulfilling their responsibilities.
Description	Eximbank commissioned external auditors to conduct the 2025 AML/CFT special audit, which resulted in an assurance report approved by the Board of Directors and submitted to the FSC for reference. Internal audits for business units are conducted at least semi-annually, and AML/CFT special audits are conducted at least annually, in compliance with Eximbank's internal regulations.
Effectiveness	No significant deficiencies were found in the business inspections of the audited units. The Auditing Office continuously follows up on the improvement of business inspections at each unit.
Execution Frequency	32
Number of Participants	5

Audit Personnel Certification

To enhance the professional capabilities of the Auditing Office staff, in 2025, Eximbank's Auditing Office staff participated in audit training courses and lead auditor training courses organized by Taiwan Academy of Banking and Finance. The certification rate for the audit training course was 100%. In addition to training courses, irregular educational training courses are also held, including courses organized by Taiwan Academy of Banking and Finance, online self-audit training, and new employee audit training.

Certification Items	Number of Certified Personnel	Number of Auditing Office Staff
Audit Training Course	6	6
Lead Auditor Training Course	3	6

Audit Education and Training

Audit Education and Training Items	Number of Participants	Hours of Participation
Courses Organized by the Taiwan Academy of Banking and Finance	6	Totaling 242 hours
Online Self-Audit Training Organized by the Auditing Office	258	2 hours per person, totaling 516 hours
New Employee Audit Training	21	1 hour per person, totaling 21 hours

1.3.3 Business Continuity Management Risks and Implementation Guidelines

With the increasing global risks, Eximbank recognizes that pursuing sustainable business operations is equivalent to providing services constantly to customers and stakeholders. The highest goal of business continuity management is to provide customers with comprehensive, professional, and diversified financial services.

Eximbank establishes, implements, supervises, and maintains a business continuity management system, continuously improving its effectiveness to ensure that operations can continue during emergencies or disasters, achieving the goal of uninterrupted operations.

Eximbank understands the impact of disasters and human accidents on operations and adopts proactive preventive management to address disaster risks. Through the implementation of rigorous risk engineering controls, safety standards, and benchmarks, management goals are set for natural and human-made disasters, with the primary objective of minimizing losses while safeguarding personnel, systems, and resources. Tailored emergency response plans are developed for different disaster scenarios, such as power outages, water shortages, and typhoons. Eximbank is equipped with UPS and generators to provide sufficient power during emergencies to ensure continuous operations, while contingency measures for water shortages and typhoons are detailed in its "Disaster Emergency Response Guidelines." All plans are designed with the restoration of normal operations as a guiding principle, forming the basis for Eximbank's business continuity and recovery planning.

Disaster Risk Items



Management Goal

Ensure the protection of personnel and property during a fire, allowing employees to evacuate safely.

Implementation Guidelines

- Eximbank conducts regular fire safety drills, provides appropriate fire training and awareness to educate personnel about fire hazards and response measures. Effective evacuation plans and emergency evacuation procedures are established to ensure personnel can quickly and orderly leave from dangerous areas.
- Eximbank installs and regularly inspects and maintains fire safety equipment to ensure the safety and compliance of facilities, reducing fire damage to buildings and equipment. Installed equipment includes fire alarm systems, fire extinguishers, and automatic sprinkler systems.
- For detailed information, see section 4.5.1 Occupational Safety Training.



Management Goal

Ensure the safety of personnel during an earthquake, minimizing casualties and property damage.

Implementation Guidelines

- Eximbank conducts regular earthquake drills according to government disaster prevention regulations, instructing employees to seek cover and evacuate calmly, and establishes emergency evacuation plans to ensure proper evacuation routes and assembly points, allowing personnel to quickly and safely leave dangerous areas.
- One of the goals of earthquake protection is to ensure that the organization's facilities can withstand seismic forces and minimize damage. Eximbank conducts regular inspections and maintenance to ensure the safety and stability of buildings and equipment.
- For detailed information, see section 4.5.1 Occupational Safety Training.

Emergency Response Plan Steps



Phase 1

Emergency Response: Control and Rescue

Take action according to the emergency response plan to quickly control the disaster.



Phase 2

Incident Management: Stabilize and Mitigation

Restore and maintain minimum operational goals within the recovery target time according to the business continuity plan.



Phase 3

Business Recovery: Restore Professional Services

Restore normal services within a reasonable recovery time according to the business recovery plan.

For information security protection, Eximbank introduced a business continuity management system in 2023 and passed the latest ISO 22301:2019 international standard certification in March 2024.

Management Goal

Provide uninterrupted services to customers, reduce the likelihood and impact of operational disruptions, prevent customer rights from being compromised due to information system anomalies, and enhance operational levels.

Implementation Guidelines

- Eximbank implements security policies, procedures, and control measures in information security, including identity authentication and access control, firewalls and intrusion detection systems, encryption technology, and phishing prevention.
- Eximbank established the "Information Security Incident Reporting and Response Team." In the event of an information security incident, the team promptly executes reporting and response, quickly completes damage control, and reduces the impact of information security incidents on business operations. The Chief Information Security Officer serves as the commander of major information security incidents, overseeing the reporting and response of information security incidents and supervising the execution of various operations.
- In the event of an information security incident, the information security reporting mechanism is activated according to the "Information Security Incident Response and Reporting Management Guidelines."
- For detailed information, see section 2.3 Customer Privacy and Information Security.
- Establish a business continuity management mechanism, regularly conduct risk assessments and business impact analyses, formulate related plans for business continuity management, and regularly conduct drills.



Information
Security
Protection

For detailed information on information security management, please refer to section 2.3 Customer Privacy and Information Security.



Outstanding Services

Taiwan's economy is highly dependent on international trade. In order to assist domestic enterprises in expanding their export markets and promoting international economic cooperation, Eximbank provides a wide range of services under the supervision of the Ministry of Finance including specialized medium- and long-term export/import credits, guarantees, and export credit insurance. The vision of Eximbank is to strengthen trade finance and support foreign trade. Its primary goal is to align with the government's economic and trade policies to promote industrial upgrading and economic development. This includes enabling domestic business owners to access specialized financial services, helping manufacturers expand their export markets, and sharing trade risks for Taiwanese enterprises. At the same time, Eximbank actively participates in international financial activities to enhance international economic cooperation and increase global recognition.

With the global economy stabilizing in recent years, the volume of import and export trade is also recovering. In 2025, Eximbank continues to strengthen financial support for small and medium-sized enterprises (SMEs) and actively aligns with the government's New Southbound Policy. By providing ample financial supports to Taiwanese businesses, Eximbank aims to enhance the competitiveness of Taiwan's import and export goods.



Chapter Highlights

1

Performances

In 2025, Eximbank exceeded all annual targets, achieving a 118.30% fulfillment rate for financing targets, 119.89% for guarantee budget targets, and 101.83% for export credit insurance targets.

2

Government Policies

In 2025, the approved loan amount under the "New Southbound Policy" reached NT\$32.061 billion, with a target achievement rate of 104.09%. The approved guarantee amount reached NT\$3.533 billion, achieving 97.23% of the target. The amount underwritten for export credit insurance reached NT\$35.073 billion, with a target achievement rate of 116.33%.

3

Client Privacy

There were no data breaches reported, and the bank didn't receive any complaints regarding customer privacy violations or loss of customer data in 2025.

4

Client Satisfaction

In 2025, overall satisfaction for financing and guarantee services at "satisfied or above" reached 100%, and overall satisfaction for export credit insurance services also reached 100%.

2.1 Professional Services

Eximbank is dedicated to enhancing the international competitiveness of Taiwanese enterprises and contribute to the expansion of global trade. Through its core businesses of financing (including on-lending), guarantees, and export credit insurance, Eximbank works closely with the government and businesses to help Taiwan shine on the global stage as a rising force in international trade. In alignment with government policies, Eximbank administers various special-purpose programs and leverages government funds to support Taiwanese enterprises, enabling them to overcome challenges in international markets and successfully promote Taiwan's high-quality products and services worldwide. This chapter provides an overview of Eximbank's efforts from four perspectives: specialized financial solutions that amplify social impact, operating performance that stimulates economic activity, partnership with the government in policy implementation, and collaboration with external organizations to expand business opportunities.

2.1.1 Specialized financial solutions that Amplify Social Impact

The diverse range of specialized financial products offered by Eximbank serves as both a strategic tool and a safeguard for Taiwanese enterprises seeking to expand their presence in international markets. Through services such as loans, guarantees, and export credit insurance, businesses can extend their operations overseas and improve operational efficiency. Eximbank is committed to enhancing the competitiveness of Taiwanese enterprises in global trade through its professional products and services, thereby contributing to export growth and overall economic development. In alignment with government policies, Eximbank leverages its products to create social value, working together with the government, businesses, and employees to build a vibrant and prosperous economy in Taiwan. By maximizing product effectiveness, Eximbank helps connect business success with broader social benefits.



Financing, Guarantee Services, and Relending Facilities

In support of the government's policy-based financial initiatives and in response to policy priorities and market trends, Eximbank continuously optimizes its product offerings and services. It provides export financing, overseas investment financing, and financing for domestic and international construction projects, helping Taiwanese companies invest overseas to expand export markets, secure critical resources, and establish overseas operational hubs. Eximbank also actively promotes export guarantees and guarantees for domestic and international construction projects. Through these financial instruments, it empowers Taiwanese businesses secure export orders and overseas engineering contracts, strengthening their competitiveness in international markets. At the same time, these services support major infrastructure

projects at home and abroad, contributing to balanced regional development and sustainable growth.

To support government policies and assist Taiwanese businesses in expanding into overseas markets, Eximbank offers relending facilities that provide overseas financial institutions with competitive financing terms. These institutions then extend loans to local buyers for the purchase of Taiwanese products, enabling them to benefit from deferred payment arrangements, reduce financing costs, and increase purchasing capacity. Eximbank has proactively established a global network of relending partner banks. As of the end of 2025, it had formed relending partnerships with 55 financial institutions across 24 countries in Europe, the Americas, Asia, and Africa. Through its relending business, Eximbank seeks to enhance overseas buyers' willingness to purchase Taiwanese products and strengthen the international competitiveness of Taiwan-made goods. Looking ahead, Eximbank will continue to support government policies aimed at helping Taiwanese enterprises expand their presence in overseas markets. It will also maintain close engagement with international financial institutions and actively pursue partnerships with high-quality overseas banks. The financing services described above deliver the following products and social benefits:

Product	Social Benefits
Export Loan – Direct Financing	Provides loan programs with varying tenors to help Taiwanese companies export capital goods, such as complete plants and production lines, machinery and equipment, as well as other products encouraged by the government for export, through installment payment arrangements. This reduces financing pressure on exporters, enhances their competitiveness in international markets, and supports the development of related industries.
Export Loan – Relending Facility	Offers overseas financial institutions competitive financing terms for on-lending to foreign buyers purchasing Taiwanese products with installment payment financing. This enhances the attractiveness of Taiwanese products and strengthens their competitiveness in international markets.
Medium- and Long-Term Import Financing	Assists companies in financing payments for imported machinery and equipment, raw materials, or the acquisition of foreign technology, with repayment made through installments over time.
Overseas Investment Loans	Supports companies in establishing overseas production and marketing bases, as well as developing and securing strategic resources, thereby enhancing economic cooperation between Taiwan and the international community.
Loans for Major Domestic Public Infrastructure Projects	Provides financing to support the development of major domestic infrastructure projects and environmental protection initiatives, helping improve the investment environment, advance sustainable development, promote regional prosperity, expand international trade, and strengthen Taiwan's competitiveness.
International Syndicated Loans	Enhances Eximbank's international profile and strengthens relationships with financial institutions through participation in international syndicated loan transactions, creating opportunities for broader business cooperation. In line with Eximbank's policy mandate, these transactions also involve assessing borrowers' business relationships with Eximbank and their contribution to import-export trade and economic development.
Export Guarantees and Overseas Construction Project Guarantees	Provides guarantee services that enhance the competitiveness of Taiwanese companies in overseas markets, helping them secure export orders and overseas construction contracts while driving the development of related industries.
Guarantees for Major Domestic Public Infrastructure and Development Projects	Supports the advancement of major domestic infrastructure and development projects through guarantee services. In addition to facilitating project implementation, these services help improve the quality of public infrastructure and enable companies to participate successfully in domestic public works and construction projects.
Shipbuilding Guarantees	Provides shipbuilders and naval vessel manufacturers with assurance throughout their business operations and commercial transactions, supporting industry growth and contributing to Taiwan's development as a leading maritime nation.

Geopolitical Risk Management and Financial Service Adaptation

In recent years, the global geopolitical landscape has evolved rapidly. Developments such as changes in trade policies among major economies, tariffs, international sanctions, and regional conflicts have all affected international trade activities and the cross-border investment and financing environment. In response to supply chain restructuring, trade restrictions, and heightened market uncertainty arising from geopolitical developments, Eximbank continues to monitor relevant risks, assess their potential impact on its operations, customer needs, and financial services, and incorporate these considerations into its business planning.

Eximbank regularly reviews and adjusts its export credit insurance, overseas investment insurance, and related financing products and services as needed to help businesses mitigate political risks, reduce uncertainties in cross-border transactions, expand into diversified markets, and optimize their overseas operational footprint. In response to demand arising from geopolitical developments in 2025, Eximbank launched the following program, generating corresponding social benefits:

Product/Program	Social Benefits
Responding to U.S. Tariffs: Strengthening Taiwan's Export Supply Chain – Fiscal Support Measures : Eximbank Briefing Session on Trade Finance Interest Rate and Export Insurance Program	In line with the government's Regulations Governing Financial Support Measures for Exporters in Response to International Developments, Eximbank serves as the implementing institution for the financial support program. Together with participating public and private lending banks, Eximbank helps businesses affected by U.S. tariff policies reduce financing costs and maintain stable operations.

Looking ahead, Eximbank will continue to monitor global geopolitical developments and adjust its financial products and services as appropriate. By fulfilling its role as a policy-oriented financial institution, Eximbank will support businesses in addressing challenges arising from changes in the international environment.

2025 Relending Service Results

Supporting Taiwanese Enterprises in Expanding Overseas Markets

Eximbank regularly updates the list of relending partner banks on its website to facilitate timely access for Taiwanese exporters. Exporters can use the list to identify whether their customers maintain relationships with these banks and inform them of available relending facilities, thereby encouraging overseas buyers to purchase Taiwanese products.

Expanded its network of domestic and overseas relending partner banks while strengthening business engagement and follow-up efforts.

As of the end of December 2025, Eximbank had established partnerships with 55 relending banks, with total approved relending facilities amounting to USD 857 million. During 2025, eight new relending partner banks were added: Sekerbank T.A.S. (Türkiye), Commercial International Bank (Egypt) SAE (Egypt), Nigerian Export-Import Bank (Nigeria), JSC Bank for Investment and Development of Vietnam (Vietnam), Burgan Bank A.S. (Türkiye), CEC Bank SA (Romania), Prime Bank Limited (Kenya), and Vietnam Prosperity Joint Stock Commercial Bank (Vietnam).

Export Credit Insurance Services

Eximbank provides export credit insurance services, including assistance with credit investigation procedures, explanations of insurance application processes for various insurance products, and responses to customer inquiries. As a financial partner supporting Taiwanese businesses in their global expansion, Eximbank helps exporters mitigate political and credit risks through its export credit insurance services, thereby facilitating overseas trade development and international market growth. To accommodate exporters' diverse payment terms, Eximbank offers a range of accounts receivable insurance products, including Comprehensive Export Credit Insurance for D/P and D/A Transactions, Comprehensive Export Credit Insurance for Open Account Transactions, Export Credit Insurance for Small and Medium Enterprise, GlobalSure Credit Insurance, and Trade Credit Insurance for L/C Transactions. When Taiwanese exporters incur losses due to credit risks arising from buyers or issuing banks, or political risks occurring in buyers' countries or regions, indemnity is provided in accordance with the terms and conditions of the insurance contract, thereby protecting insured accounts receivable. Eximbank continues to enhance its one-stop service model, under which each account manager is able to provide both financing and export credit insurance services. This enables exporters to effectively manage trade risks while maintaining greater flexibility in funding arrangements. The integrated service approach also strengthens cross-selling synergies between financing and export credit insurance businesses. In addition, Eximbank actively pursues debt recovery services, assisting exporters and local negotiating banks in seeking repayment from overseas issuing banks or buyers.

In 2025, the total insured amount under Eximbank's export credit insurance business reached NT\$198.566 billion. Among all product lines, Global Receivables Insurance remained the principal product. Through its customized features, the product encourages exporters to adopt comprehensive insurance coverage and benefit from competitive premium rates, while reducing adverse selection. As a result, it has effectively expanded the scale of export credit insurance business. In 2025, the total insured amount under this product reached NT\$128.006 billion, representing an increase of 8.6% compared with 2024.

Product Categories

1

Comprehensive Export Credit Insurance for D/P and D/A Transactions

2

Comprehensive Export Credit Insurance for Open Account Transactions

3

Export Credit Insurance for Small and Medium Enterprise

4

GlobalSure Credit Insurance

Product Description

Provides coverage for losses incurred by Taiwanese exporters when accounts receivable cannot be recovered due to political risks in the buyer's country or region, or credit risks associated with the buyer. Compensation is payable in accordance with the terms of the insurance contract.

Social Benefits

Export credit insurance serves as a strong safeguard for Taiwanese enterprises, helping them manage uncertainties such as political and credit risks when operating in overseas markets and enabling them to conduct business successfully even in high-risk markets.

Product Categories

5 Medium- and Long-Term Deferred Payment Insurance

Product Description

Exporters that supply complete plants, machinery, or other capital goods on deferred payment terms exceeding one year, or provide technical services and labor, may suffer losses if they are unable to recover payments due to credit risks involving the contracting party or political risks arising in the destination country. Subject to the terms and conditions of the insurance policy, such losses are indemnifiable.

Social Benefits

This service helps Taiwanese exporters adapt to changes in the global trading environment by mitigating credit and political risks associated with international trade and the export of equipment, machinery, other capital goods, technologies, and services. It reduces the company's financial exposure to such risks while enhancing financial management and cash flow flexibility. By entrusting accounts receivable management to professional financial institutions, enterprises can operate with greater confidence and protection.

Product Categories

6 Overseas Investment Insurance

Product Description

- Overseas Investment Insurance provides coverage for losses that Taiwanese companies may incur as a result of political risks in the host country where the investment is made. Subject to the terms and conditions of the insurance policy, eligible losses are indemnifiable.
- Overseas Construction Works Insurance covers losses incurred by Taiwanese contractors undertaking overseas projects when political risks in the host country, the bankruptcy of the contractual counterparty, or other specified events result in unrecoverable payments or related expenses, or damage to equipment and property.

7 Overseas Construction Credit Insurance

Social Benefits

This service helps Taiwanese companies mitigate political risks when investing abroad or undertaking overseas construction projects, including expropriation, war, and transfer restriction risks. It enables businesses to operate overseas with greater confidence while strengthening their technical capabilities and financial resilience.

Product Categories

8 Trade Credit Insurance for L/C Transactions

Product Description

Under this insurance, an exporter that presents compliant documents in accordance with the terms of a letter of credit, ships the goods and negotiates the documents within the prescribed period, and requests payment from the issuing bank during the insured period, may be indemnified if payment is not received due to credit risks or political risks, subject to the terms and conditions of the insurance policy.

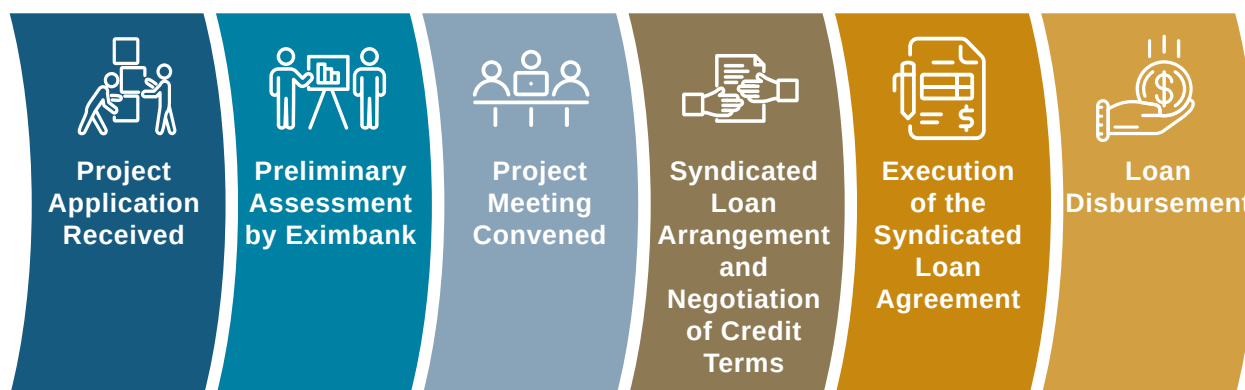
Social Benefits

This service helps Taiwanese exporters adapt to changes in the global trading environment by mitigating credit and political risks associated with international trade and the export of equipment, machinery, other capital goods, technologies, and services, thereby reducing the company's financial exposure to such risks.

Syndicated Loan Platform Services

As Taiwan's export credit agency, Eximbank established the Syndicated Loan Platform for System, Turnkey Plant, and Engineering Exports to support the implementation of the Executive Yuan's Measures to Strengthen Economic Fundamentals. Acting as the platform coordinator, Eximbank identifies and sources potential projects through a referral mechanism and takes the lead in arranging syndicated loans with commercial banks for large-scale export financing projects in the system, turnkey plant, and engineering sectors. Eximbank works with both state-owned and private banks through this export financing platform to leverage the combined strengths of participating institutions and meet the financing needs of domestic exporters. Through Eximbank as a single point of contact, exporters can obtain project-based syndicated loans provided by participating banks, helping them expand into overseas markets.

Flowchart of the Syndicated Loan Platform for System, Turnkey Plant, and Engineering Industry Exports



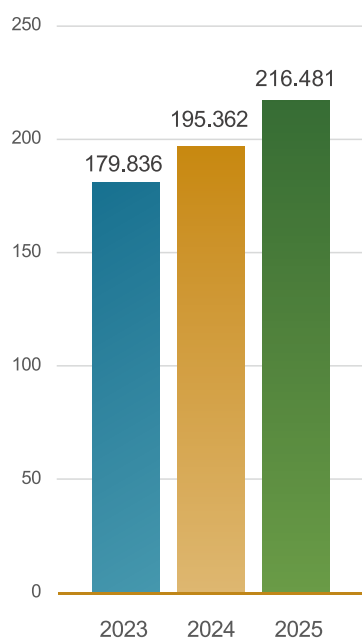
2.1.2 Operating Performance that Stimulates Economic Activity

Eximbank delivered strong growth across all major business lines, reflecting the widespread use of its financial products by Taiwanese enterprises to support international trade, overseas investment, and business expansion. This performance also demonstrates customers' recognition of and confidence in Eximbank's services. In particular, throughout 2025, Eximbank continued to strengthen financial support for small and medium-sized enterprises (SMEs), enhancing their business resilience and promoting the diversified development of Taiwan's industrial structure.

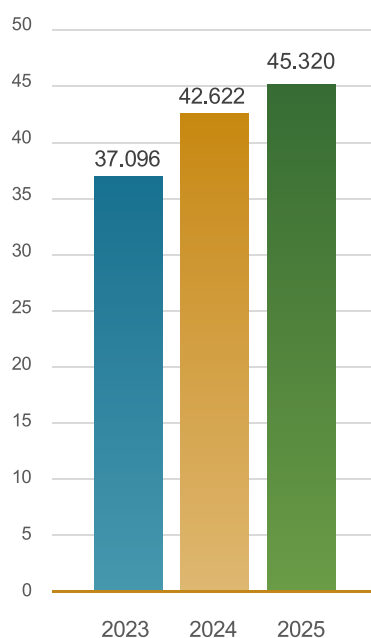
In addition, Eximbank continued to align its operations with the government's trade and economic policies and supported the implementation of the New Southbound Policy by assisting businesses in expanding into target markets in the region and enhancing their competitiveness. These efforts contributed to significant growth across all business segments. By continuously promoting its financial products and services, Eximbank has remained committed to supporting business growth and expansion, achieving business growth while stimulating Taiwan's economy and generating ongoing social value. The table below presents Eximbank's operating performance and budget achievement results for 2025.

2025 Budget Achievement Results

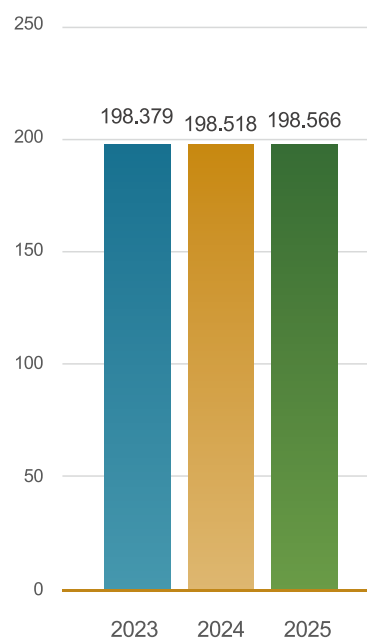
Overall Business Performance in 2025		
Financing Services	Guarantee Services	Export Credit Insurance Services
Loan Budget Target (Average Outstanding Balance)	Guarantee Budget Target (Amount Undertaken)	Export Credit Insurance Budget Target (Insured Amount)
Achievement: NTD 216.481 billion	Achievement: NTD 45.320 billion	Achievement: NTD 198.566 billion
Achievement Rate: 118.30%	Achievement Rate: 119.89%	Achievement Rate: 101.83%



Average Outstanding Loan Balance
(NT\$ Billion)



Guarantee Business Volume
(NT\$ Billion)



Export Credit Insurance
Coverage Amount
(NT\$ Billion)

2.1.3 Partnership with the Government in Policy Implementation

Eximbank actively supports government policies by leveraging its strengths in policy-based export credit, refinancing, and export credit insurance services to help Taiwanese enterprises capture opportunities in emerging markets. The Bank implements a range of government initiatives, including the New Southbound Policy, the Six Core Strategic Industries Promotion Program, and the Domestic Banks' Enhanced Lending Program for SMEs. It also utilizes government funds such as the National Development Fund under the Executive Yuan, the SME Development Fund administered by the Small and Medium Enterprise and Startup Administration, Ministry of Economic Affairs, and the Trade Promotion Fund managed by the International Trade Administration. Through these resources, Eximbank provides Taiwanese enterprises with competitive financing terms and supports their expansion into international markets.

Supporting the Central and Eastern Europe Credit Fund to Promote Industrial and Economic Cooperation between Taiwan and Central and Eastern European Countries

To strengthen economic and trade cooperation between Taiwan and Central and Eastern European countries amid evolving global trade dynamics and shifting industrial supply chains, the National Development Council announced the establishment of the US\$1 billion Central and Eastern Europe Credit Fund in January 2022 and appointed Eximbank as the implementing agency. Going forward, Eximbank will continue to promote the Fund, enhance bilateral economic, trade, and industrial cooperation, support enterprises in diversifying their markets, fulfill the Fund's core mandates, and achieve the intended policy goals.

Supporting the Government's Forward-looking Infrastructure Development Program by Providing Financing Services for Major Domestic Public Infrastructure Projects

In support of the Forward-looking Infrastructure Development Program, Eximbank provides financial support, including financing and guarantee services, to domestic companies participating in related public infrastructure projects. During 2025, the Bank undertook new loans and guarantee projects for major domestic public works covering areas such as metro signaling systems, water resource infrastructure, urban and rural development, railway engineering, and metro civil construction. Eximbank also increased loan and guarantee limits for contractors engaged in these projects, with the aim of strengthening their capacity to undertake major domestic public infrastructure works.

Eximbank remains fully committed to supporting government policies by offering tailored financial products that facilitate policy implementation while assisting Taiwanese businesses in their operations and trade activities. Partnering with the government and industry, the Bank helps foster a dynamic and resilient economic environment in Taiwan. This section presents Eximbank's 2025 performance and achievements from the perspective of Government Policies and Business Performance.

Government Policies and Business Performance

In 2025, U.S. tariff policies reshaped the global trade landscape and triggered structural adjustments across international supply chains. To mitigate the impact of U.S. tariffs on Taiwanese exporters, the Ministry of Finance introduced a series of financial support measures. Through Eximbank and participating financial institutions, the government implemented an interest rate subsidy program for exporters' trade financing, enabling businesses reduce funding costs, diversify into new markets, and enhance their international competitiveness.

With a highly globalized business model, Eximbank continued to expand its operations and maintained solid growth momentum. While supporting government objectives to strengthen regional partnerships, promote key industries, advance the net-zero transition, and implement sustainable business practices, the Bank delivered tangible results. The following sections present the performance of Eximbank's financing, guarantee, and export credit insurance services in support of the government's key policy initiatives.



National Credit Guarantee Administration Promotes Green Energy & Infrastructure Development



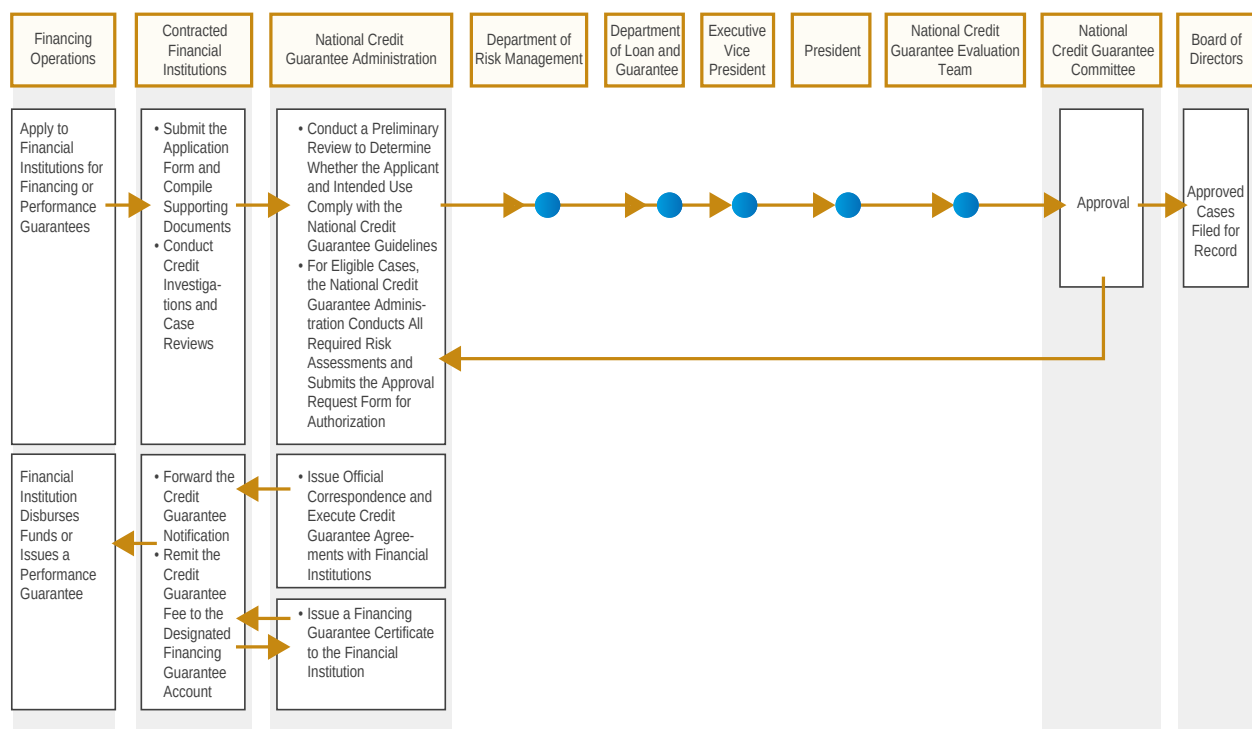
To facilitate the implementation of Taiwan's green energy infrastructure and major public infrastructure projects, expand lending capacity, and strengthen protection for domestic financial institutions engaged in project financing, the Executive Yuan approved the National Credit Guarantee Mechanism Promotion Plan. Funded jointly by the National Development Fund and participating banks, the program is expected to increase the financing guarantee capacity from ten times the total capital contribution to twelve times by 2026. The National Development Council has appointed Eximbank as the implementing agency for the National Credit Guarantee Mechanism, which is available to financial institutions that have signed participation agreements.

The National Credit Guarantee Administration (NCGA) was established to enhance financial institutions' willingness to support financing for major domestic economic development projects, such as offshore wind power and agrivoltaics. The NCGA aims to facilitate the timely implementation of Taiwan's energy transition policies and major public infrastructure projects, cultivate professionals specializing in project finance and guarantees for large-scale infrastructure developments, and strengthen the service capabilities and competitiveness of Taiwan's financial industry. Over the medium to long term, the NCGA also seeks to establish a national export financing guarantee institution that partners with industry participants to expand into international markets, supporting Taiwan's development as a leading exporter of green energy and engineering services.



The National Credit Guarantee Administration Evaluation Process Flowchart

General Workflow for Standard National Credit Guarantee Cases



2025 Highlights and Achievements

Project Name	Project Description
Green Energy Infrastructure Developer	Financing Guarantee
Green Energy Infrastructure Developer	Financing Guarantee
Domestic Green Energy Service Provider	Financing Guarantee

Strengthening Financial Support Measures for Exporters in Response to Global Trade Developments

In response to the impact of U.S. tariff policies on Taiwan's industries and export structure, the Ministry of Finance introduced the Financial Support Measures to assist affected enterprises with a track record of exports to the United States, as well as businesses in related industries. The program aims to lower financing costs, help companies expand into new markets and acquire new customers, reduce reliance on a single market, and enhance export competitiveness. Eximbank serves as the implementing agency, offering two key support measures: Trade Finance Interest Subsidies and Export Insurance Premium Discounts. In addition to being administered directly by Eximbank, the Trade Finance Interest Subsidy program is implemented in partnership with 28 participating public and private sector banks. Through approximately 3,100 service locations nationwide, these banks provide convenient access to eligible borrowers. Companies with export sales to the United States or operating in related industries may apply, provided they maintain sound bill payment, credit, and business records and meet the specified criteria for declines in exports to the United States or overall revenue. Eligible general enterprises may receive a 1% interest rate subsidy, with support capped at NT\$1 million per company, while SMEs may receive a 1.5% subsidy, with support capped at NT\$1.2 million per company. From the program's launch on August 7, 2025, through December 31, 2025, participating financial institutions processed 5,414 applications. The cumulative amount of interest subsidies approved reached NT\$2.225 billion, providing tangible support to 3,342 enterprises.

Enhanced SME Lending Program by Domestic Banks

To strengthen financial support for small and medium-sized enterprises (SMEs), Eximbank actively provides financing to SMEs by leveraging funding from the SME Development Fund administered by the Small and Medium Enterprise and Startup Administration, Ministry of Economic Affairs, and credit guarantee services offered by the Taiwan SME Credit Guarantee Fund. These efforts help SMEs secure orders, expand into export markets, and enhance their competitiveness.

Policy Program	Amount	Average Number of Borrowers / Cases
Average Outstanding SME Loan Balance	The average outstanding SME loan balance was NT\$12.38 billion and NT\$13.719 billion for the first half (January-June) and second half (July-December) of 2025, respectively.	The average number of SME borrowers was 154 and 150 for the first half and second half of 2025, respectively.
SME Credit Guarantee Coverage Amount	NT\$57.111 billion	475 enterprises

The Ministry of Finance sets performance targets for Eximbank every six months. To provide a timely reflection of program performance, strengthen business promotion efforts, and achieve the target "Excellent" rating, data are presented separately for the first and second halves of the year in line with established practice.

National Development Fund, Executive Yuan

Eximbank actively provides export financing for turnkey plants, machinery, and equipment projects. In conjunction with medium- and long-term funding from the National Development Fund of the Executive Yuan, the Bank offers the Machinery and Equipment Export Loan Program and the Overseas Investment Financing Loan Program to support enterprises in expanding overseas operations. Through these financing programs, Eximbank helps exporters obtain the funding needed to develop international markets.

Policy Program	Approved Amount	Number of Approved Cases
Machinery and Equipment Export Loan (Phase V)	NT\$30.84 billion	129
Machinery and Equipment Export Loan (Phase VI)	NT\$39.683 billion	125
Overseas Investment Financing Loan (Phase XI)	NT\$21.486 billion	65
Overseas Investment Financing Loan (Phase XII)	NT\$28.592 billion	85

Enhanced Export Credit Insurance Reserve Program

Eximbank helps exporters mitigate export trade risks, promote international trade, expand exports, manage the risk of uncollectible accounts receivable, and pursue debt recovery when necessary.

Policy Program	Insured Amount	Number of Insured Cases
Enhanced Export Credit Insurance Reserve Program 2025	NT\$85.715 billion	14,206

Export Credit Insurance Services

Featured Cases

Export Credit Insurance Services: Reducing Export Trade Risks

Case 1

Client: Functional Textile Manufacturer

Export Credit Insurance Service: Global Accounts Receivable Insurance

Company A has extensive experience in international trade, with products widely used in outdoor, sports, and industrial applications, and certified under various international environmental standards. As a client of Eximbank's Global Accounts Receivable Insurance, the company has recently expanded into emerging markets in response to recovering demand in Europe and North America. Through Eximbank's introduction to the Enhanced Export Credit Insurance Reserve Program, Company A submitted several new buyers for credit investigations, reducing transaction risks and insurance costs. As a result, the company successfully secured orders and expanded its presence in overseas markets.

Case 2

Client: Motor Drive Manufacturer

Export Credit Insurance Service: Global Accounts Receivable Insurance

Company B specializes in the research, development, manufacturing, processing, and sale of motor drives and control systems, with a commitment to delivering high-quality, innovative, and mechatronic integrated products. The company has continued to pursue innovation and has successfully developed a range of power transmission solutions. It also places strong emphasis on sustainability by investing in low standby power consumption technologies and environmentally friendly materials, while obtaining various international certifications, including the ISO 13485 Medical Devices Quality Management System certification. As a client of Eximbank's Global Accounts Receivable Insurance, Company B uses the Bank's insurance products to transfer potential bad debt risks associated with accounts receivable. The company also benefits from the Enhanced Export Credit Insurance Reserve Program, jointly promoted by Eximbank and the International Trade Administration, which helps reduce export credit insurance costs. These measures enabled the company to secure new orders and expand into overseas markets successfully.

Export Insurance Services: Reducing Export Trade Risks

Case 3

Client: Developer and Distributor of Professional Motherboards and Graphics Cards

Export Credit Insurance Service: Global Accounts Receivable Insurance

Company C is engaged in the sale, research, and design of computer peripheral products, primarily for personal computers and gaming applications. The company is committed to green product design and has established internal environmental policies aimed at continuously reducing greenhouse gas emissions and improving energy efficiency.

As a client of Eximbank's Global Accounts Receivable Insurance, Company C has actively expanded into emerging markets in response to recent U.S. tariff policies. Through Eximbank's introduction to the Enhanced Export Credit Insurance Reserve Program, the company submitted multiple new buyers for credit investigations, thereby reducing transaction risks and insurance costs. These efforts helped the company secure orders successfully and further expand its overseas market presence.

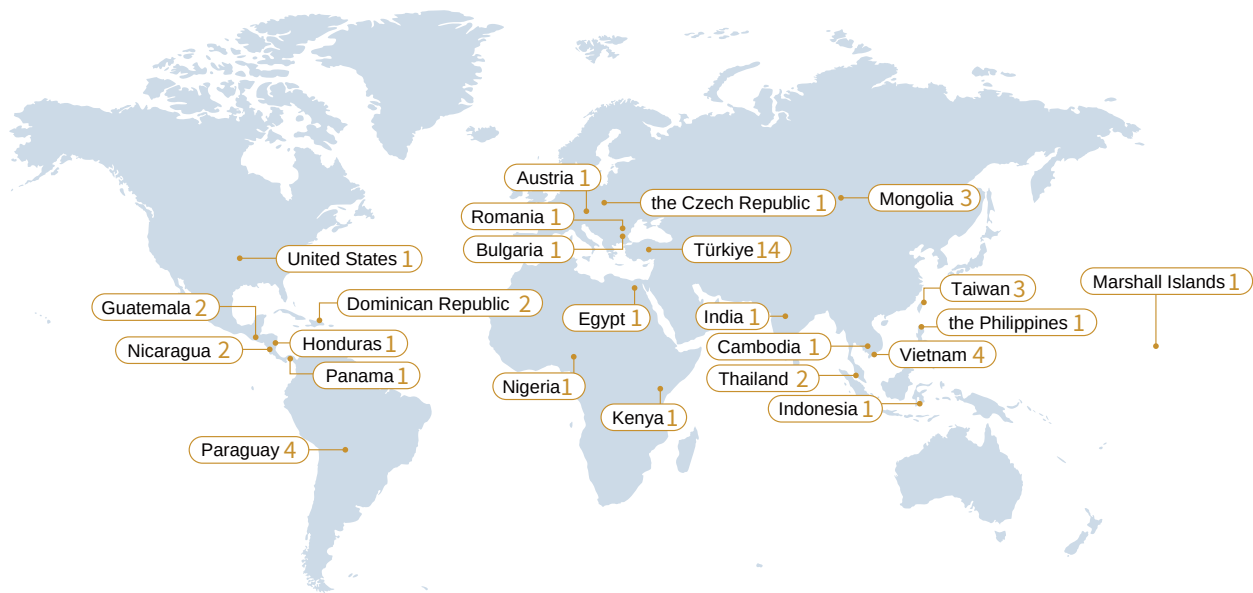
Expanding International Markets

Eximbank fulfills its vision of "strengthening trade finance and supporting foreign trade" by helping enterprises expand their overseas trade and enhancing international economic cooperation. In addition to developing business independently, Eximbank works with overseas offices of the International Trade Administration, Ministry of Economic Affairs, and the Taiwan External Trade Development Council (TAITRA), as well as local trade and industry associations, to identify and recommend high-quality banking partners. To support the government's New Southbound Policy and Africa initiatives, Eximbank has also established refinancing partnerships with banks across Africa and Southeast Asia. Moving forward, Eximbank will continue to align with government policies and actively seek cooperation with reputable banks in economically stable and promising markets to support Taiwan's exports. By extending credit lines to domestic and overseas financial institutions for on-lending to foreign importers purchasing Taiwanese products, Eximbank helps enhance the international competitiveness of Taiwan's exports. Eximbank's refinancing business focuses on emerging markets, aiming to support exporters operating in regions where commercial banks are often reluctant to provide financing due to profitability or risk considerations. Although these markets generally involve higher risks, Eximbank maintains prudent risk management practices while assisting Taiwanese enterprises in expanding into emerging markets. As of the end of 2025, Eximbank had established refinancing partnerships with 55 banks across 24 countries worldwide, with total refinancing credit facilities amounting to USD 857 million. These included 11 financial institutions in New Southbound Policy countries, namely Cambodia, India, Indonesia, the Philippines, Thailand, and Vietnam, as well as three financial institutions across Africa, located in Egypt, Kenya, and Nigeria.

Number of Eximbank's Refinancing Partner Banks by Country

In 2025, Eximbank established partnerships with eight new refinancing banks located in Türkiye, Egypt, Nigeria, Vietnam, Romania, and Kenya.

As of the end of 2025, Eximbank's 55 refinancing partner banks were distributed across 24 countries as follows: 1 in the United States, 2 in the Dominican Republic, 2 in Guatemala, 1 in Honduras, 2 in Nicaragua, 1 in Panama, 4 in Paraguay, 1 in Austria, 1 in Bulgaria, 1 in the Czech Republic, 1 in Romania, 14 in Türkiye, 1 in Egypt, 1 in Kenya, 1 in Nigeria, 1 in the Marshall Islands, 1 in Cambodia, 2 in India, 1 in Indonesia, 3 in Mongolia, 1 in the Philippines, 6 in Taiwan, 2 in Thailand, and 4 in Vietnam.



New Southbound Policy Action Plan

In support of the government's New Southbound Policy, Eximbank leverages government resources, including the National Development Fund of the Executive Yuan, the Small and Medium Enterprise Development Fund of the Ministry of Economic Affairs, and the Trade Promotion Fund administered by the International Trade Administration. By providing comprehensive financial and risk-hedging services, including various loan programs, guarantee schemes, and export credit insurance solutions, Eximbank has expanded its financial support and actively assisted enterprises in developing markets across ASEAN, South Asia, Australia, and New Zealand. In 2025, the combined value of these three business segments reached NT\$70.667 billion.

Policy Program	Approved Amount	Achievement Rate
Loans (excluding refinancing)	NT\$32.061 billion	104.09%
Guarantees	NT\$3.533 billion	97.23%
Export Credit Insurance	NT\$35.073 billion	116.33%

2.1.4 Collaboration with External Organizations to Expand Business Opportunities

To help Taiwanese enterprises gain a deeper understanding of Eximbank's professional products and services, we actively collaborate with government agencies and private-sector organizations to host seminars, forums, and other outreach events. Through these efforts, we seek to expand and develop new customer relationships while enhancing the international trade competitiveness of Taiwanese businesses.

External Organizations and Industry Associations

In addition to co-hosting seminars and forums with organizations such as TAITRA, the International Trade Administration of the Ministry of Economic Affairs, and the Taiwan Association of Machinery Industry, Eximbank also visits industry associations, industrial parks, and science park service centers or administrative authorities. Potential clients are further identified through newspapers, magazines, and other media channels, followed by proactive outreach through phone calls or in-person visits. Looking ahead, Eximbank will continue partnering with government ministries, industry associations, trade organizations, and other private-sector entities to co-host forums, seminars, and business promotion events to support and promote Taiwan's export trade. The external organizations in which Eximbank participated in 2025 are listed below:

Organization Name	Role
International Organizations	
Chinese-American Economic Cooperation Association	Member
Berne Union (International Union of Credit and Investment Insurers)	Member
East Asian Economic Association, R.O.C.	Member
SWIFT (Society for Worldwide Interbank Financial Telecommunication)	Member
Equator Principles	Member
Academic Organizations	
Accounting Research and Development Foundation, R.O.C.	Member
Professional Organizations	
Indonesia-China Cultural and Economic Association	Member
Chinese National Association of Industry and Commerce	Member
Chinese International Economic and Trade Association for the Middle East	Member
Chinese International Economic and Trade Association for Latin America	Member
The Institute of Internal Auditors Taiwan	Member
Taiwan-Turkey Economic and Trade Association	Member
Taiwan-India Economic and Trade Association	Member
Chinese International Economic Cooperation Association	Member
Association for Commerce of Central and Eastern Europe and the CIS, R.O.C.	Member
Banking Research and Development Association of the Republic of China	Member
Taiwan Turnkey Project Association	Member

Organization Name	Role
Bankers Association of the Republic of China	Member
Taiwan Listed Companies Association	Member
Taiwan Machine Tool & Accessory Builders' Association	Member
Taiwan Africa Industry Development Association	Member
Taiwan Africa International Trade Association	Member
Financial Information Sharing and Analysis Center (F-ISAC)	Member
Financial Information Service Co., Ltd. Settlement Platform	Member
Taiwan Association of Machinery Industry	Member
Taipei Bankers Association	Member
Taiwan Financial Services Roundtable	Member

Seminars and External Engagement

To support Taiwanese enterprises in expanding exports and strengthening cooperation with trade and economic organizations, thereby enhancing their competitiveness in overseas markets, Eximbank actively engages with international counterparts through professional exchanges. These engagements focus on topics such as insurance technologies, market intelligence, and business development, enabling the Bank to continuously enhance its professional products and services. Eximbank also collaborates with industry and trade associations to organize business-related seminars, further strengthening business development efforts. In 2025, Eximbank hosted or co-hosted a total of 41 business forums and seminars with trade and economic organizations. It also co-organized or participated in 79 forums hosted by various trade and economic organizations, where it promoted its products and services and exchanged views extensively with participating enterprises.

Advancing into Central and Eastern European Markets

To promote economic and trade cooperation between Taiwan and Central and Eastern European (CEE) countries, the National Development Council (NDC) announced the establishment of the US\$1 billion CEE Credit Fund in January 2022 and designated Eximbank as the implementing agency. By the end of 2025, the Fund had facilitated 22 approved financing cases, with total approved financing amounting to approximately US\$244.82 million. The projects span Lithuania, the Czech Republic, Slovakia, Poland, Slovenia, Hungary, Austria, and Bulgaria, among others, and cover a wide range of industries. Eximbank will continue to promote the Fund and fulfill its founding objectives in support of national policy goals.

In recent years, relations between Taiwan and CEE countries have continued to strengthen. Taiwan and CEE countries each possess unique strengths in industrial development and technological capabilities, creating opportunities for complementary cooperation. Economic and trade exchanges have also become increasingly diverse and frequent. On December 16, 2025, Eximbank, together with the NDC and the Ministry of Foreign Affairs, co-hosted the CEE Credit Fund Information Session to encourage Taiwanese enterprises to make full use of the Fund. Through Eximbank's comprehensive and professional financial services, the initiative is expected to promote economic, industrial, and trade cooperation between Taiwan and CEE countries, deepen Taiwan-Europe economic ties, and foster enduring and mutually beneficial bilateral partnerships.



Partnering with Enterprises to Deepen Engagement in Central and Eastern Europe:
Central and Eastern Europe Credit Fund Information Session

Topic	Participants
Partnering with Enterprises to Deepen Engagement in Central and Eastern Europe: Central and Eastern Europe Credit Fund Information Session	40
Shifting Trade and Economic Dynamics in Europe: The New Landscape After the Russia-Ukraine War	56
"Decoding Central and Eastern Europe" Seminar	50
Trump 2.0: New Global Trends and Keys to Export Expansion Success (including an introduction to Central and Eastern Europe)	42
AI Marketing Seminar: Enhancing Productivity and Accelerating Business Growth (including an introduction to Central and Eastern Europe)	77

A four-member delegation led by Montenegrin cross-party Member of Parliament Anđela Vojinović visited Taiwan from September 6 to 11, 2025. On September 11, the delegation visited Eximbank to learn about Taiwanese investment in Montenegro and potential opportunities for business cooperation. Eximbank President Fu-Hua Hsieh, together with senior business executives, warmly received the delegation. During the meeting, Eximbank introduced the Central and Eastern Europe Credit Fund, export credit insurance, and relending services. By leveraging these complementary financial solutions, Eximbank supports enterprises in expanding trade and identifying overseas business opportunities. At the conclusion of the visit, both sides expressed their expectation for further deepening economic, trade, and industrial exchanges between Taiwan and Montenegro.



Visit by a Delegation Led by Montenegrin Cross-Party Member of Parliament Anđela Vojinović

Financial Support Measures Briefing Sessions

In response to U.S. tariff policies, the Ministry of Finance introduced two support measures under the Regulations Governing Enhanced Financial Support Measures for Export Enterprises in Response to International Developments: trade finance interest rate and export insurance program. In 2025, Eximbank organized a series of in-person briefing sessions across northern, central, and southern Taiwan to listen directly to the concerns of affected businesses, demonstrating the government's commitment to standing alongside industry. To help participating financial institutions gain a better understanding of the program's operational guidelines and key considerations, Eximbank also held periodic forums for financial institutions, enhancing the professionalism and service effectiveness of policy financing implementation channels. The following is a list of trade marketing practice seminars and workshops held in 2025 (including both online and in-person sessions):

Topic	Participants
Responding to U.S. Tariffs: Strengthening Taiwan's Export Supply Chain – Fiscal Support Measures : Eximbank Briefing Session on Trade Finance Interest Rate and Export Insurance Program (for Financial Institutions)	80
Responding to U.S. Tariffs: Strengthening Taiwan's Export Supply Chain – Fiscal Support Measures : Eximbank Briefing Session on Trade Finance Interest Rate and Export Insurance Program - Taichung (First Half)	68
Responding to U.S. Tariffs: Strengthening Taiwan's Export Supply Chain – Fiscal Support Measures : Eximbank Briefing Session on Trade Finance Interest Rate and Export Insurance Program - Hsinchu (First Half)	42
Responding to U.S. Tariffs: Strengthening Taiwan's Export Supply Chain – Fiscal Support Measures : Eximbank Briefing Session on Trade Finance Interest Rate and Export Insurance Program - Tainan (First Half)	65
Responding to U.S. Tariffs: Strengthening Taiwan's Export Supply Chain – Fiscal Support Measures : Eximbank Briefing Session on Trade Finance Interest Rate and Export Insurance Program - Kaohsiung (First Half)	73
Financial Institution Forum on Trade Finance Interest Rate Subsidies under Financial Support Measures	50

Topic	Participants
Online Policy Promotion and Operational Platform Workshop on Trade Finance Interest Rate Subsidies under Financial Support Measures (Four Sessions)	Approximately 600 per session (online)
Responding to U.S. Tariffs: Strengthening Taiwan's Export Supply Chain – Fiscal Support Measures : Eximbank Briefing Session on Trade Finance Interest Rate and Export Insurance Program - Tainan (Second Half)	110
Responding to U.S. Tariffs: Strengthening Taiwan's Export Supply Chain – Fiscal Support Measures : Eximbank Briefing Session on Trade Finance Interest Rate and Export Insurance Program - Kaohsiung (Second Half)	129
Responding to U.S. Tariffs: Strengthening Taiwan's Export Supply Chain – Fiscal Support Measures : Eximbank Briefing Session on Trade Finance Interest Rate and Export Insurance Program - Taichung (Second Half)	123
Responding to U.S. Tariffs: Strengthening Taiwan's Export Supply Chain – Fiscal Support Measures : Eximbank Briefing Session on Trade Finance Interest Rate and Export Insurance Program - Hsinchu (Second Half)	68

New Southbound Policy

Eximbank is committed to supporting the government's New Southbound Policy by assisting Taiwanese enterprises in expanding into New Southbound countries. Since 2016, Eximbank has organized numerous large, medium, and small-scale forums and exchange events, facilitating experience sharing by businesses with firsthand investment experience in New Southbound markets and promoting greater cooperation and market intelligence exchange. In 2025, the focus was placed on future development trends in Southeast Asian and South Asian markets. Industry experts shared practical insights on regulatory compliance and business expansion, while professional risk management strategies were also introduced to help enterprises strike a balance between profitability and risk control. The following international exchange seminars and workshops held in 2025 received highly positive feedback and supported businesses in capturing opportunities in New Southbound markets.

Topic	Participants
2025 International Economic and Trade Trends Seminar	69
Capturing Industry Opportunities and Market Potential: Japan, Thailand, Vietnam, and Malaysia	81

Industry Trends and Trade Marketing Practices

Guided by its mission to strengthen trade finance and support foreign trade, Eximbank actively expands its business, develops high-potential clients, and deepens relationships with existing customers. To assist Taiwanese enterprises in expanding exports and strengthening cooperation with trade and economic organizations, Eximbank continued to collaborate with the Taiwan External Trade Development Council (TAITRA) and various industry associations in organizing business promotion activities. In 2025, Eximbank held a total of 11 seminars and workshops, attracting 659 participants to in-person events. Representatives were also assigned to major TAITRA exhibitions to promote relevant services. In addition to strengthening business exchange and cooperation, dedicated communication channels were established for sharing market intelligence, enabling timely provision of information on export expansion opportunities and trade finance developments. These efforts help enterprises enhance export competitiveness, expand into overseas markets, capture new business opportunities, and contribute to Taiwan's economic growth. The following is a list of trade marketing practice seminars and workshops held in 2025 (including online and in-person sessions):

Topic	Participants
Taiwan's ESG Roadmap and EU CBAM Reporting Requirements	49
U.S. Market Opportunities Seminar	70
AI-Driven Marketing Strategies: Boosting Productivity and Accelerating Business Growth	86
2025 International Economic and Trade Trends Seminar - Nantou	48
Trump 2.0: New Global Trends and Key Strategies for Export Market Expansion - Kaohsiung	50
Unlimited Creativity, Effective Marketing Seminar	69
Critical Turning Point: Digital Transformation × Global Expansion - Session 1	80
Critical Turning Point: Digital Transformation × Global Expansion - Session 2	80
Trump 2.0: New Global Trends and Key Strategies for Export Market Expansion - Tainan	33
Trump 2.0: New Global Trends and Key Strategies for Export Market Expansion - Taichung	29
2026 International Economic Outlook Analysis and Financial Support Measures Promotion Seminar: Fraud Case Analysis	65

Successful Completion of the “2026 International Economic Outlook Analysis and Financial Support Measures Promotion Seminar: Fraud Case Analysis”

Eximbank successfully hosted the “2026 International Economic Outlook Analysis and Financial Support Measures Promotion Seminar: Fraud Case Analysis” at the Regent Taipei at 2:00 p.m. on November 14, 2025. The event was moderated by President Fu-Hua Hsieh and featured distinguished speakers including Vice President Chien-Chuan Wang of the Chung-Hua Institution for Economic Research (CIER), Executive Vice President Ting-Chieh Wang, and Cheng-Wei Lin, Head of the Economic Crime Unit of the Criminal Investigation Division, Taipei City Police Department.

Through engaging presentations delivered in an accessible and humorous style, the speakers provided in-depth analyses of the 2026 global economic outlook and the latest fraud schemes. The event was met with enthusiastic participation and positive feedback from attending businesses and concluded successfully.

As a trusted financial partner for exporters, Eximbank will continue to organize similar seminars and workshops to support business growth and create new opportunities for sustainable development.



President Fu-Hua Hsieh of Eximbank (center), Executive Vice President Ting-Chieh Wang (far left), Vice President Jiann-Chyuan Wang of Chung-Hua Institution for Economic Research (second from left), Cheng-Wei Lin, Section Chief of the Economic Crime Section of the Criminal Investigation Division, Taipei City Police Department (second from right), and Deputy Manager Chiu-Chu Chan of the Department of Export Insurance (far right), pose for a group photo at the event.

2.2 Sustainable Finance

2.2.1 Fintech

Eximbank is actively developing financial technology (FinTech) and digital channels to provide a superior experience and service for corporate clients. This also simplifies internal manual processes and reduces operational risks. Below are the initiatives related to FinTech and customer experience improvements for Financing and Guarantee Services and Export Credit Insurance Services.

Credit and Guarantee Services: Digitization of Internal Business and Fintech Development

In response to the trends of financial technology (FinTech) and digital transformation, Eximbank participates in the Ministry of Finance's "State-Owned Enterprises FinTech R&D Integration Platform" and regularly attends related meetings to learn about the application of FinTech in the industry. In addition to joining the Financial Information Service Co., Ltd.'s "Financial Blockchain Inquiry System," Eximbank has integrated with the company's financial blockchain financing system via API to complete the digitalization of the "system of electronic letter of guarantee for post-release duty payment." The following outlines the implementation timeline and benefits of digitalization and FinTech systems.

Digitization and FinTech Systems	Results
Credit Management System	The entire process of preparing, reviewing, and approving credit case reports is conducted online, reducing the time spent on repetitive data entry by credit officers. This, in turn, minimizes data entry errors and improves review efficiency. Additionally, this approach reduces paper consumption. During the severe COVID-19 pandemic, it significantly lowered the risk of virus transmission through paper documents.
Post-release Duty Payment Service by Financial Information Service Co., LTD. (FISC)	Speeds up the import clearance process for customers, enhancing service quality.
Customer Financing Platform: Electronic Signature Mechanism Implementation	The system implements the use of corporate or individual certificates for document signing, login authentication, document uploading, and authorization for credit information inquiries. The setup meets the needs of customers handling related business online, reduces manual paper-based processes, and provides secure and convenient financial services.

Export Credit Insurance Services: Export Credit Insurance Services Platform

As a policy-oriented specialized bank primarily serving small and medium-sized enterprises (SMEs), Eximbank has launched an online export credit insurance service platform to adapt to recent technological and industrial changes. By leveraging information technology, Eximbank aims to expand its online services, providing customers with more convenient and efficient online services through this platform. The bank regularly reviews and adjusts the underwriting conditions and operational procedures for export credit insurance, establishing standard operating procedures to simplify processes, enhance service quality, and improve operational efficiency. The goal is to better serve businesses and increase customer satisfaction. Eximbank also continuously enriches the content of its external website to provide more comprehensive online service quality.



Membership

To join the Export Credit Insurance Online Service Platform, register as a member and submit your company's basic information, revenue, number of employees, and contact details, which will then be reviewed by Eximbank.

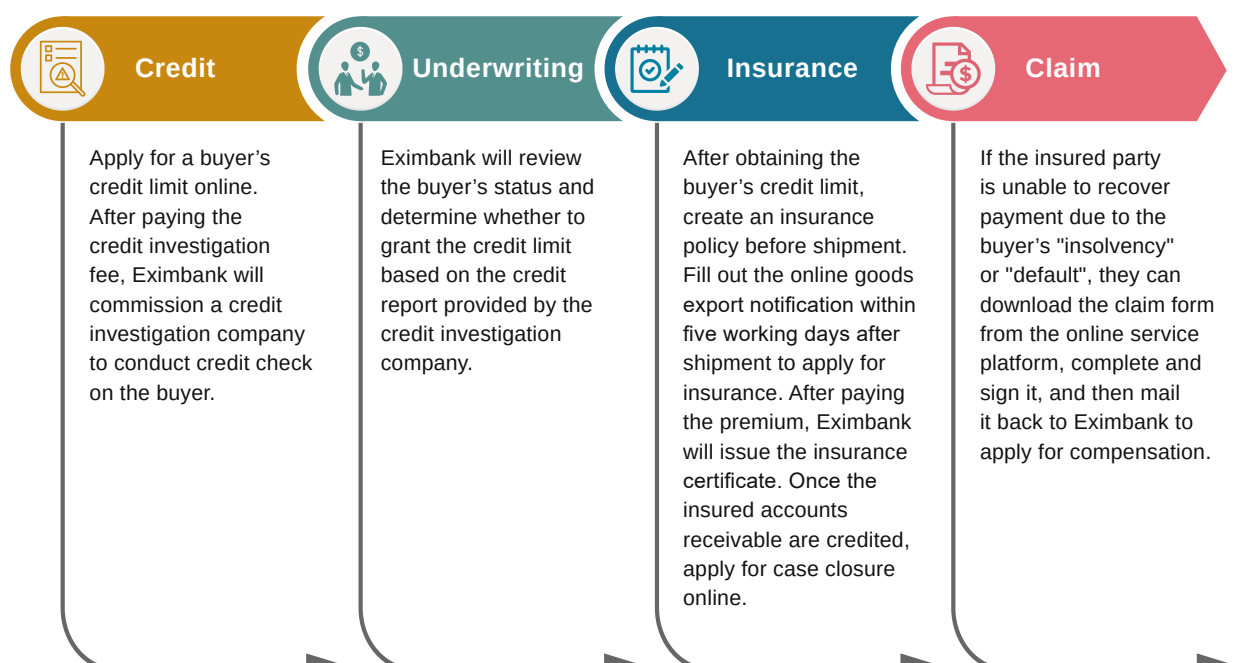


Quota System

Evaluate suitable insurance products based on the company's size, revenue, number and distribution of buyers, and transaction model.

The Export Credit Insurance Online Service Platform provides fast online application services for various insurance types, allowing businesses to apply and inquire online, saving time and offering convenience. This also reduces the risk of infectious diseases through contact, meeting the need for safer and simpler processes. The online service platform includes online claims processing, which supports the goal of paperless operations. Storing claims online prevents document loss and avoids redundant work, ensuring smooth case transitions even when staff are rotated.

Workflow of the Export Credit Insurance Service Platform



Eximbank upholds the spirit of flexibility, simplicity, and speed by refining the Export Credit Insurance Online Service Platform based on customer feedback and staff suggestions. This approach aims to increase user engagement, optimize staff allocation, and continuously update the platform's features through iterative improvements. The goal is to provide a user-friendly experience and uninterrupted export credit insurance services, thereby reducing the manual workload for staff.

2.2.2 Financial Friendliness

To ensure that individuals with disabilities fully enjoy basic, equal, and reasonably convenient financial services, Eximbank has established the "Financial Friendly Service Implementation" and provides accessible environments and financial services. This initiative aims to protect the rights of people with disabilities, promote their social inclusion, and ensure equal opportunities. Below are the financial friendly services provided:

1. Accessible Environment: Build facilities such as dedicated restrooms for people with disabilities; lowering desk heights to accommodate employees with disabilities.
2. On-Site Assistance: Eximbank offers document collection and on-site verification services for applicants who are unable to visit in person.
3. Visual Assistance: Magnifying glasses are available for visually impaired customers, and contracts and application forms can be provided in enlarged print as needed.
4. Hearing Assistance: Consultation services are provided through written communication or other assistive devices for hearing-impaired clients.
5. Service Notifications: Clients can choose to receive notifications (e.g., loan approvals or interest payment reminders) via written letters, phone calls, faxes, or emails.
6. Client Feedback: All branches have suggestion boxes and satisfaction survey form allowing our clients to express their opinions and protect their rights. In addition, our website offers an Inquiry Mailbox for online communication.
7. Complaint Hotlines: Dedicated complaint hotlines (02-2396-1570 and toll-free 0800-090511) provide customers with a telephone communication channel.
8. Website Accessibility: The "Customer Portal Visual Optimization Design" complies with Responsive Web Design (RWD) standards and has passed the "Government Website Instant Check System", earning the "Website Accessibility Guidelines" AA level certification.

Friendly Accessible Toilet



2.2.3 Sustainable Finance

To accelerate alignment with international trends, strengthen environmental and social risk management, and achieve sustainable operations with corporate partners, Eximbank has long integrated environmental protection and social responsibility into its business operations. Eximbank also fulfills its policy mission of strengthening trade finance and supporting foreign trade, while adhering to the Financial Supervisory Commission's Green Finance Action Plan 3.0. Through financial mechanisms, Eximbank guides enterprises and investors towards a virtuous cycle of green and sustainable development. Eximbank strictly reviews business interactions with controversial industries, such as gambling, arms, or those highly susceptible to money laundering and terrorism financing. Currently, Eximbank does not undertake related credit or export credit insurance business with these industries.

To respond to the global development of green finance and the need for corporate sustainability transformation, Eximbank, in line with the government's green credit policy, launched the "Green Sustainable Loans and Guarantee Services" in January 2024 to assist enterprises in achieving sustainable development goals such as energy conservation and carbon reduction, renewable energy, and pollution prevention. Furthermore, to strengthen ESG credit evaluation procedures, Eximbank continued in 2025 to implement the "Standard Operating Procedures for Green Credit, Sustainability Performance-Linked Credit, and Social Responsibility Credit Certification" in accordance with the Joint Credit Information Center's "Operational Guidelines for Financial Institutions' Credit Data Reporting," in order to comply with regulatory requirements and align with international trends. Eximbank aims to leverage green financial resources to enhance corporate ESG awareness, accelerate energy and industrial transformation, and create a win-win-win situation for finance, industry, and environmental sustainability, jointly advancing toward the national vision of net-zero emissions by 2050.

In response to the international net-zero trend and Taiwan's 2050 net-zero emission target, efforts are being strengthened to manage credit risks associated with high-pollution and high-energy-consumption industries. By leveraging financial influence, assistance is provided to enterprises for net-zero transformation. In 2024, Eximbank referred to the industry carbon emission rankings published on the Climate Change Administration's "Enterprise Greenhouse Gas Emission Information Platform" of the Ministry of the Environment to identify a list of high-pollution/high-energy-consumption industries (including six sectors: power supply, chemical raw material manufacturing, steel manufacturing, semiconductors, cement and its products manufacturing, petroleum and coal products manufacturing) for credit limit control. Eximbank also established the "Credit Risk Control Guidelines for High-Pollution and High-Energy-Consumption Industries" to ensure that its credit clients comply with environmental protection and sustainable development requirements, gradually reducing the negative environmental impact of these industries.

Relevant departments at Eximbank regularly compile performance reports on sustainable finance initiatives from the Ministry of Finance's ESG Advocacy Platform and submit the results to the President.

ESG Credit Process

Eximbank has incorporated environmental, social, and corporate governance factors into its credit analysis process in accordance with relevant regulations such as the "Sustainable Development Best Practice Principles," "Equator Principles Implementation Guidelines," "Credit Risk Assessment Guidelines," and "Credit Rating Guidelines for Corporate Credit," in order to achieve its sustainable development goals.

The "Credit Risk Assessment Guidelines" stipulate that when conducting corporate credit risk assessments, in addition to considering the enterprise's financial situation, industry, and main operating regions, ESG principles such as the enterprise's environmental, social, and corporate governance risks should also be considered. Therefore, this covers project financing and commercial lending. Under the "Credit Rating Guidelines for Corporate Credit," the "Credit Rating Table for Corporate Credit" specifies deduction items for enterprises which violate relevant environmental protection and labor regulations, as well as bonus items for those which adhere to ESG principles. The Enterprise Risk Assessment Report also discloses whether an enterprise has violated any of the aforementioned laws and regulations, and whether there are any litigation cases affecting its reputation, work stoppages, litigation involving substantial compensation claims, or other significant negative information. The same applies to post-lending monitoring and analysis.

For non-project financing cases, Eximbank's Department of Risk Management discloses in the Enterprise Risk

Assessment Report whether enterprises have violated any of the aforementioned laws and regulations, and whether there are any litigation cases affecting its reputation, work stoppages, litigation involving substantial compensation claims, or other significant negative information. For project financing cases, in addition to the foregoing assessments, all such cases are required to undergo an Equator Principles applicability assessment in accordance with the "Equator Principles Applicability Checklist." Where a project is determined to be subject to the "Equator Principles," the business unit must classify the project according to its environmental and social risks. Based on the risk classification results, the relevant supporting documentation is obtained and submitted to the Department of Risk Management for review and environmental and social risk assessment.

The above process is carried out in accordance with the relevant operational guidelines of the Eximbank and is subject to the existing internal control and supervision mechanisms.

Eximbank's ESG Credit Guidelines

1. Eximbank handles credit cases in accordance with the "Sustainable Development Best Practice Principles," "Equator Principles Implementation Guidelines," and other relevant regulations.
2. Under the "Credit Rating Guidelines for Corporate Credit," the "Credit Rating Table for Corporate Credit" specifies deduction items for enterprises which violate relevant environmental protection regulations, as well as bonus items for those which adhere to ESG principles.
3. The scope of Eximbank's credit business adopts the definition of international financial institutions and clearly lists highly sensitive industries that it will not undertake.
4. Identify a list of high pollution and high energy consumption industries and set upper limits for their operation. Based on the annual credit risk management targets, conduct verification in the credit reporting form and continuously implement the process. Ensure that Eximbank's credit clients comply with environmental protection and sustainable development, and gradually reduce the environmental impact of these industries.
5. In response to the global development of green finance and the needs of corporate sustainable transformation, we will provide "Green Sustainable Loan and Guarantee Services" to enhance corporate ESG awareness and accelerate energy and industrial transformation.
6. When reviewing corporate credit applications, ESG factors such as environmental protection, social responsibility, and corporate governance of the enterprise will be incorporated into the credit decision.

In accordance with the provisions of the Equator Principles, Eximbank will upload the implementation mechanism and case data of the Equator Principles to the Corporate Social Responsibility section of its official website every year, and submit a report on the official website of the Equator Principles.

Eximbank's ESG Credit Guidelines

Do not Undertake Highly Sensitive Industries	Maximum Operating Limits are Set for High Pollution and High Energy Consumption Industries (Note)	Loan and Guarantee Projects that Align with Green and Sustainable Development Goals
(a) Illegal Drug Manufacturing (b) Illegal Weapons Trade (c) Gambling (d) Drift Gillnet Fishing (e) Tropical Rainforest Logging (f) Non-sustainable forest products (g) Activities involving the use of child labor	(a) Non-Renewable Power Supply (b) Chemical Raw Material Manufacturing (c) Cement and its Products Manufacturing (d) Steel Manufacturing (e) Semiconductors (f) Petroleum and Coal Products Manufacturing (g) Note: The management target for 2025 is to keep the ratio below 10% of the previous year's total outstanding credit balance.	(a) Renewable Energy (b) Energy Conservation and Carbon Reduction (c) Pollution Prevention (d) Construction, Operation, or Maintenance of Power Plants, Substations, Energy Storage Facilities, and Power Grid Infrastructure (e) Sustainable Management of Natural Resources and Land Use, including Agriculture, Forestry, Fisheries, and Animal Husbandry (f) Biodiversity Conservation in Regions and Waters (g) Clean Transportation (h) Sustainable Water Resources and Waste Water Treatment (i) Climate Change Adaptation (j) Circular Economy or Eco-efficient Products, Production Technologies, or Processes (k) Construction Projects, System Implementation Projects, or Operation and Maintenance Plans for Green Projects Undertaken or Financed by Public and Private Enterprises, Legal Entities, and Government Agencies to Support Environmental Protection and Sustainable Development Policies (l) Green Investment Projects Approved or Recognized by the Competent Authority or the Taipei Exchange



ESG Factor



Environmental Protection (E)

- Identifying high pollution and high energy consumption industries
- Status of pollution source data management
- Environmental compliance status



Social Responsibility (S)

- Compliance with labor rights and laws
- Salary payments and retirement reserve fund allocation
- Occupational safety and health, occupational injury records
- Product safety and quality
- Community participation



Corporate Governance (G)

- Company reputation and image
- Operator's reputation
- Auditor's opinion on financial statements
- Negative news events

When applying for financing from list of high pollution and high energy consumption industries (including six industries: power supply, chemical raw material manufacturing, steel manufacturing, semiconductors, cement and its products manufacturing, and petroleum and coal products manufacturing), due diligence and careful evaluation are required, and the financing should be conducted in accordance with the credit exposure management targets for the current year. The target is verified in the columns displayed on the credit reporting form, and the process is continuously implemented. Meanwhile, Eximbank presents a monthly report at risk management meetings on corporate credit exposure across various industries, together with the latest overview for key industries. In 2025, the proportion of the bank's total financing portfolio allocated to high pollution and high energy consumption industries (Note) was approximately 6.26%.

High Pollution and High Energy Consumption Industries	Proportion of Financing Amount
Non-Renewable Power Supply	1.60%
Chemical Raw Material Manufacturing	0.83%
Cement and its Products Manufacturing	0.06%
Steel Manufacturing	2.85%
Semiconductors	0.52%
Petroleum and Coal Products Manufacturing	0.39%
Total	6.26%

Note : The percentage is calculated as the outstanding credit balance of high pollution and high energy consumption industries divided by the bank's total outstanding credit balance in 2024 (NT\$242,274 million).

Highlight of ESG Credit

Eximbank Participates in Copenhagen Infrastructure Partners' (CIP) Fengmiao I Offshore Wind Farm Project Financing Syndication

Eximbank participated in the NT\$103 billion, 20-year syndicated project financing facility for CIP's Fengmiao I Offshore Wind Farm. The transaction was arranged by CTBC Bank, which served as the mandated lead arranger, facility agent, account bank, and hedging bank. The financing attracted strong interest from the banking sector, with participation from 16 domestic banks, including all eight major state-owned banks, as well as 11 foreign banks. The facility was oversubscribed by 1.5 times, with domestic banks accounting for 67% of the total commitments, representing the highest domestic participation ratio among comparable project financing transactions. The Fengmiao I project marks several important milestones. It is the first offshore wind farm under Taiwan's Round 3 Zonal Development program to achieve financial close and the first offshore wind project in Taiwan that is not reliant on a single power purchaser. As such, it establishes a benchmark for future Round 3 offshore wind developments. This project marks the first time that Eximbank has provided an 80% credit guarantee since being commissioned by the National Development Council (NDC) to establish the National Credit Guarantee Administration (NCGA). In addition, Eximbank joined forces with the eight major state-owned banks to play a pivotal role in advancing the goals of Taiwan's 2050 Net Zero Emissions Pathway. Furthermore, following its adoption of the Equator Principles, this project is Eximbank's first Category A project financing transaction conducted in collaboration with peer financial institutions under the Equator Principles assessment framework. Moving forward, Eximbank will continue to uphold its commitment to inclusive and sustainable financial services while actively fulfilling its role as a policy bank and supporting environmentally responsible and sustainable development initiatives.

Equator Principles

1. Introduction of Equator Principles: In April 2022, Eximbank signed the Equator Principles and, in March 2023, established the Eximbank Equator Principles Project Implementation Guidelines and the Eximbank Equator Principles Project Operating Procedures. All project financing cases that apply the Equator Principles adhere to the project financing review process, conduct environmental and social risk assessments, and propose relevant improvement plans.



Disclose the execution status of Equator Principles credit cases annually.

According to Eximbank's Detailed Workflow for Equator Principles Project, (1.1) Applicability Assessment is conducted by the business unit and subsequently reviewed by the Corporate Risk Assessment Unit; (1.2) Risk Categorization is conducted by the business unit and subsequently reviewed by the Corporate Risk Assessment Unit; (1.3) Document Submission is the responsibility of the business unit; (1.4) Environmental and Social Risk Review is conducted by the Corporate Risk Assessment Unit; (1.5) Case Approval and Contract Signing is handled by the business unit; (1.6) Disbursement is handled by the business unit; and (1.7) Post-Loan Management is handled by the business unit. However, the Annual Review Checklist Report for Equator Principles Project must also be examined and reviewed by the Corporate Risk Assessment Unit.

2. According to the Equator Principles and the "Eximbank Equator Principles Project Implementation Guidelines" and "Eximbank Equator Principles Project Operating Procedures," all loan cases must be determined with the "Equator Principles Applicability Checklist." For cases subject to the Equator Principles, the business unit is required to classify the case according to its environmental and social risk, collect relevant information based on the risk classification, and submit it to the Risk Management Department for review and environmental and social risk assessment, to ensure the proper review and management of environmental and social risks in project finance.
3. Incorporating ESG Indicators into the Audit Checklist
Eximbank follows the Equator Principles guidelines to implement the project financing review process. In addition, Eximbank will integrate ESG evaluation indicators into its audit checklist. Through its financial influence, it aims to work hand in hand with enterprises to jointly assume environmental protection and social responsibility, moving toward sustainable development goals.

ESG Indicator	Definition	Audit Criteria
Financial aspects, environmental protection, corporate integrity management, corporate governance, and social responsibility of credit customers.	Whether there is disclosure of significant negative information regarding the credit customer's environmental, social, or corporate governance practices, or whether the credit customer has violated relevant laws or is involved in lawsuits concerning the above issues that may affect the company's goodwill, cause suspension of operations, or result in substantial compensation.	Whether ESG assessments are included during loan approval, post-loan condition changes, or post-loan monitoring and management.

The Six Core Strategic Industries Promotion Plan

In order to promote economic structural transformation and industrial development, the government encourages the financial sector to provide loans to key innovative industries. Scope of the 5+2 Key Innovative Industries Loan includes Asia Silicon Valley, Smart Machinery, Green Energy Technology, Biotechnology and Medical Care, National Defense Industry, New Agriculture, and Circular Economy Industries. On this basis, in order to respond to international trends and accelerate industrial transformation, the Executive Yuan approved the "Six Core Strategic Industries Promotion Program" on May 21, 2021. The FSC also formulated the "Incentive Program for Domestic Banks to Provide Loans to the Six Core Strategic Industries," encouraging domestic banks, under the principle of risk management, to actively provide credit to the six core strategic industries: Information and Digital, Cybersecurity Excellence, Taiwan Precision Health, National Defense and Strategic, Green Electricity and Renewable Energy, and People's Livelihood and Wartime Preparedness.

The implementation period for the Six Core Strategic Industries is from April 1, 2022, to the end of 2025, divided into three phases. Eximbank fully supports this plan by promoting related industry loans. At the end of 2025, the outstanding loan balance for the Six Core Strategic Industries was NT\$61.664 billion, with 68 credit clients.

Sustainability-Linked Loan

Eximbank participates in joint supplier conferences within the industry to promote ESG. In response to the government's green finance policy, Eximbank revised the evaluation process for ESG Credit. In 2025, Eximbank undertook 72 domestic and international sustainability-linked loans, with a total balance of NT\$26.362 billion. The conditions include considering the corporate governance evaluation rankings of the Taiwan Stock Exchange or referencing the greenhouse gas emission indicators provided by third-party certification bodies for credit clients, with appropriate interest rate reductions.

Successful Cases of Sustainability-Linked Loan Clients

► Eximbank Supports Enterprises in Strengthening Energy-Saving and Recycling Actions to Effectively Manage and Reduce Carbon Footprints

Eximbank provided Company A with a NT\$250 million short-term export loan, linking it to sustainability mechanisms to assist the company in moving toward energy conservation and carbon reduction. In terms of environmental sustainability performance, Company A has been making active efforts, successively carrying out ISO 14064-1 greenhouse gas inventories and building product carbon footprints, with the aim of continuously enhancing energy conservation, implementing resource recycling, and striving to reduce greenhouse gas emissions.

► Eximbank Assists Enterprises in Promoting Low-Carbon Transformation and Sustainable Development to Realize Environmental Protection and Social Responsibility

Eximbank provided Company B with a NT\$800 million short-term export loan, integrating sustainability mechanisms to guide the company in promoting low-carbon transformation. Company B has long been actively engaged in corporate governance, developing a sustainable environment, and maintaining social welfare, while implementing various energy-saving and carbon-reduction measures. It has improved energy use in accordance with ISO 50001, and its environmental management practices align with the company's environmental policy. All of its plants implement ISO 14061, with continuous annual tracking and audits to maintain system effectiveness. It also conducts greenhouse gas inventories in accordance with ISO 14064-1 and promotes third-party verification of ISO 14064-1 greenhouse gas inventories. In 2024, the company completed group-wide greenhouse gas inventories and third-party verification. In terms of supplier management, Company B assists subcontractors in obtaining AS9100 certification and gradually builds a sustainable supply chain through green participation in supplier conferences. In information security and customer privacy, Company B completed the transition to ISO/IEC 27001:2022 and passed verification by third-party certification bodies (IAF/TAF). Furthermore, the company promotes a carbon neutrality pathway to reduce environmental impacts and burdens, becoming a practitioner of environmental protection, green products, and social care in Taiwan, while moving forward in line with the "Sustainable Development Goals" (SDGs) disclosed by the United Nations General Assembly.

Climate Change Scenario Analysis and Expected Credit Losses

In accordance with the "Planning Framework for Climate Change Scenario Analysis by Domestic Banks" (2024 Edition), developed by the Bankers Association of the Republic of China under the guidance of the Financial Supervisory Commission (FSC), Eximbank conducted its climate change scenario analysis based on scenario information published by the Network of Central Banks and Supervisors for Greening the Financial System (NGFS) in 2023, as well as the Shared Socioeconomic Pathways (SSPs) and Representative Concentration Pathways (RCPs) adopted in the Intergovernmental Panel on Climate Change (IPCC) Sixth Assessment Report (AR6).

Taking into account Taiwan's transition progress and the level of climate-related risks, Eximbank established stress scenarios over two different time horizons: long-term and short-term scenarios. The long-term scenarios include the Orderly Net-Zero Scenario, Disorderly Transition Scenario, and Delayed Transition Scenario. The analysis further adopted two assessment periods, 2030 and 2050, to estimate the expected loss (EL) of Eximbank's credit risk under these long-term climate scenarios. For the short-term scenario, the assessment focuses on climate-related events that may occur within the coming year and estimates the expected loss (EL) of Eximbank's credit risk under such short-term climate scenarios. By applying scenarios across different time horizons, Eximbank conducted a comprehensive climate change scenario analysis. The scenarios are described as follows:

Long-Term Scenario

Scenario Category	Scenario Name (NGFS/IPCC)	Scenario Description
Orderly Net-Zero	Net Zero2050/SSP1-1.9	This scenario is used to assess the bank's potential risks under a global transition pathway that progressively advances toward achieving net-zero emissions by 2050.
Disorderly Transition	Delay Transition/SSP1-2.6	This scenario is used to assess the bank's potential risks under a delayed transition pathway, where climate action is postponed but the global goal of limiting temperature rise to below 2°C by the end of the century is still achieved.
Passive Transition	Fragmented World/SSP2-4.5	This scenario is used to assess the bank's potential risks under a delayed transition pathway in which decarbonization targets are not achieved, resulting in a more severe warming outcome with global temperatures rising above 2°C.

Short-Term Scenario

Scenario Category	Scenario Name (NGFS/IPCC)	Scenario Description
Physical Risks	Intensity-Adjusted Scenario	This scenario primarily assesses potential losses under a 2°C warming scenario, assuming an intensified Typhoon Morakot event occurs at present (within the next year). Under the Intensity-adjusted Scenario, the historical rainfall data from Typhoon Morakot are directly adjusted to reflect projected climate change conditions, and the resulting potential risks to the bank are evaluated.
Transition Risks	Transition Risks Scenario	Based on the current emissions intensity of each industry and the potential carbon fee levels expected to be implemented in Taiwan, a scenario was assumed in which a uniform carbon fee is applied to all domestic enterprises across all industries. Under this scenario, the impact on the bank's domestic corporate lending portfolio and the resulting one-year financial impact on the bank were assessed.

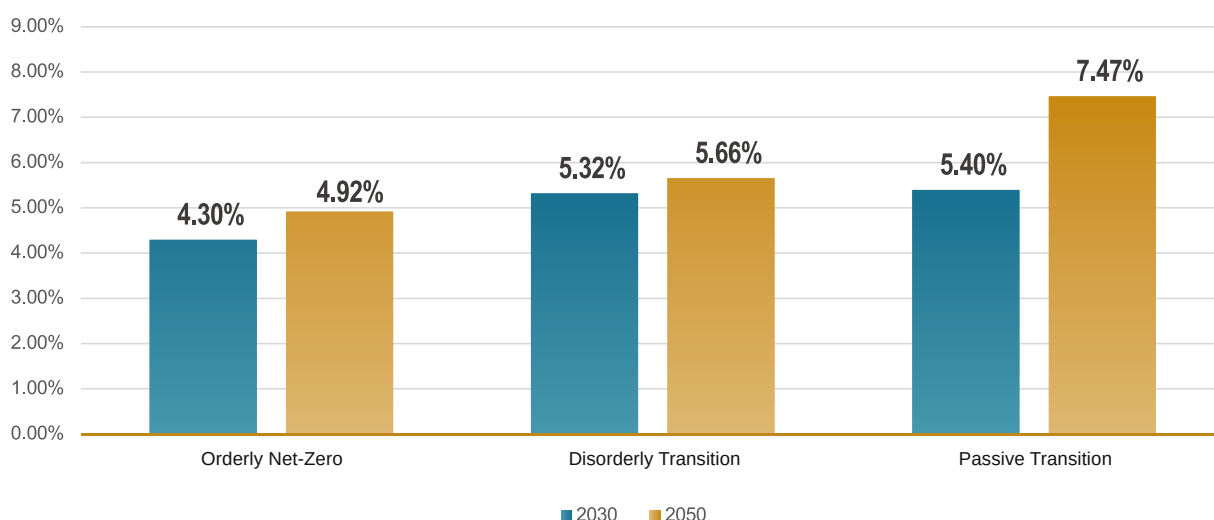
Results of the Baseline Climate Change Scenario Analysis

In 2025, the climate scenario analysis was conducted in accordance with the methodology and framework set out in the "Plan for Climate Change Scenario Analysis of Domestic Banks" (2024 Edition). For long-term scenarios, including the Orderly Net-Zero Scenario, Disorderly Transition Scenario, and Delayed Transition Scenario, the analysis covered domestic and overseas lending exposures as well as domestic equity investment portfolios. For short-term scenarios, including the Transition Risk Scenario, Physical Risk Severity Adjustment Scenario, and Combined Loss Scenario, assessments were performed only on domestic lending exposures and domestic equity investment portfolios, as required under the Guidelines.

In addition, when calculating credit risk for banking book lending and investment portfolios, domestic government entities were excluded, while all other counterparties, including financial institutions, were included within the scope of the analysis.

Expected Loss under Long-Term Scenarios in 2025 as Percentage of Net Worth and Baseline Pre-Tax Income

Percentage	Orderly Net-Zero		Disorderly Transition		Passive Transition	
	2030	2050	2030	2050	2030	2050
Expected loss as percentage of baseline pre-tax income	112.41%	128.70%	139.20%	148.01%	141.23%	195.33%
Expected loss as percentage of net worth	4.30%	4.92%	5.32%	5.66%	5.40%	7.47%



Note 1: Scenario analysis is subject to methodological assumptions, and the relevant parameters are estimated under different risk scenarios. Given the extended assessment horizon of long-term scenarios, the projected expected losses under each scenario are inherently uncertain and should not be interpreted as actual future impacts. Users should therefore exercise caution and recognize the limitations when interpreting and applying the results.

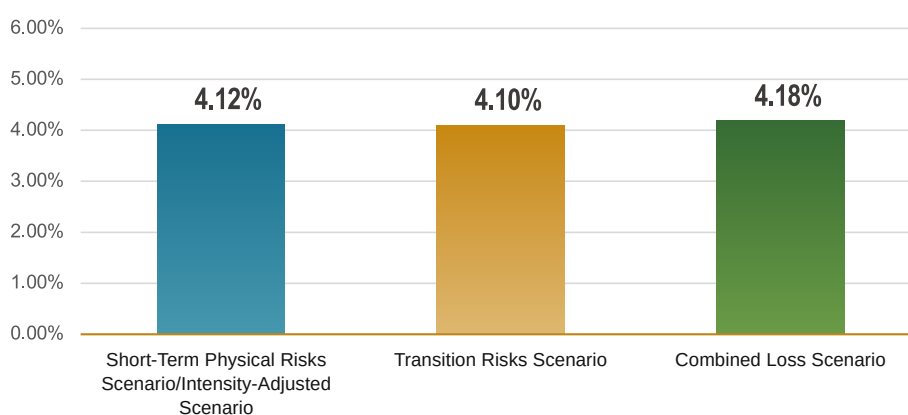
Note 2: As different methodologies are applied to long-term and short-term scenarios, the results should not be directly compared.

Note 3: Loss Given Default (LGD) refers to the bank-wide LGD figure applied to the calculation of total credit exposure in accordance with the standardized stress testing framework.



Expected Loss under Short-Term Scenarios in 2025 as Percentage of Net Worth and Baseline Pre-Tax Income

Percentage	Short-Term Physical Risks Scenario	Transition Risks Scenario	Combined Loss Scenario
	Intensity-Adjusted Scenario		
Expected loss as percentage of baseline pre-tax income	107.74%	107.36%	109.46%
Expected loss as percentage of net worth	4.12%	4.10%	4.18%



Note 1: Scenario analysis is subject to methodological assumptions, and the relevant parameters are estimated under different risk scenarios. Given the extended assessment horizon of long-term scenarios, the projected expected losses under each scenario are inherently uncertain and should not be interpreted as actual future impacts. Users should therefore exercise caution and recognize the limitations when interpreting and applying the results.

Note 2: As different methodologies are applied to long-term and short-term scenarios, the results should not be directly compared.

Note 3: Loss Given Default (LGD) refers to the bank-wide LGD figure applied to the calculation of total credit exposure in accordance with the standardized stress testing framework.

Analysis Results

Under the framework of the FSC's "Plan for Climate Change Scenario Analysis of Domestic Banks" (2024 Edition), the climate scenario settings and parameter calculations were revised to reflect the latest international developments. Relevant parameters will also be updated periodically in line with future developments. For expected credit loss (ECL) estimates under both short-term and long-term climate scenarios, the results increased slightly from the previous year. This was primarily attributable to the growth of Eximbank's lending portfolio in 2025, with outstanding domestic and overseas loans increasing by approximately 7.1% year over year, as well as updates made to certain risk scenario parameters during the reporting year.

As a policy bank, Eximbank's primary mandate is to support trade and economic development while advancing national policy objectives. Its profitability remains stable and moderate, making earnings-related indicators more sensitive to changes in risk metrics. In addition, given the bank's operating scale and policy-driven nature, there are inherent limitations on the degree of risk control. Consequently, certain ratios exhibited slight fluctuations. Overall, however, the results reasonably reflect Eximbank's business characteristics and remain within a conservative and manageable range.

Overall, under long-term climate change scenarios, both domestic and overseas lending portfolios recorded the highest losses under the 2050 Delayed Transition Scenario and the lowest losses under the 2030 Orderly Net-Zero Scenario. The results indicate that climate-related risk levels are largely determined by the timing, clarity, and effectiveness of government policy implementation. Whether policies are introduced early, clearly communicated, and predictable will

directly affect future credit quality and loss severity. From the perspective of the ratio of expected credit losses to net worth, the ratio remained below 10% across both short-term and long-term scenarios, indicating that climate-related risks remain within a controllable range. This demonstrates Eximbank's continued resilience to climate change risks while maintaining business growth.

In addition, the climate scenario analysis results, combined with Eximbank's top ten priority industries, indicate that industries with higher credit exposure concentrations tend to incur greater expected losses under climate scenarios. Accordingly, Eximbank will continue to closely monitor the Electric Power Supply Industry and the Petroleum and Coal Products Manufacturing Industry, which are the sectors most exposed to climate-related risks. Through enhanced credit risk management for high-emission and energy-intensive industries, as well as ongoing client engagement, Eximbank will continue to support and encourage corporate low-carbon transition efforts, thereby managing and mitigating the bank's climate-related risks.

Future Directions for Response Measures

Building on the climate scenario analysis results described above, all financial impact estimates were derived in accordance with the "Plan for Climate Change Scenario Analysis of Domestic Banks" (2024 Edition), using Eximbank's 2025 net worth and earnings as the baseline for projecting expected losses under short-term and long-term climate scenarios for 2030 and 2050. These estimates do not take into account the bank's future growth in net worth or profitability. Given Eximbank's consistent year-on-year growth in net worth, together with the Ministry of Finance's NT\$10 billion capital injection program for 2023-2027, the bank will continue to monitor the ratio of climate-related expected losses to net worth in line with its capital enhancement plan to ensure sound operations and maintain a strong capital structure.

In addition, as Taiwan advances toward its 2050 net-zero target, Eximbank will proactively develop and implement appropriate adaptation measures to maintain financial resilience and risk-bearing capacity throughout the transition. Through its lending and investment activities, the bank will also encourage greater corporate focus on net-zero emissions, supporting clients in accelerating and achieving their transition toward a low-carbon economy while strengthening the management of climate-related risks.

2.2.4 Inclusive Finance

To strengthen financial support for small and medium-sized enterprises (SMEs), Eximbank utilizes funds from the Ministry of Economic Affairs' Small and Medium Enterprise Development Fund and guarantee services from the Small and Medium Enterprise Credit Guarantee Fund. Eximbank actively provides financing to SMEs to help them secure orders, expand export markets, and enhance their competitiveness. In addition, Eximbank aligns with government initiatives to promote the development of key innovative industries, continuously offering necessary financing or guarantee support to these industries. This assistance helps key innovative industries obtain the required financial services, improve international competitiveness, and expand into overseas markets.



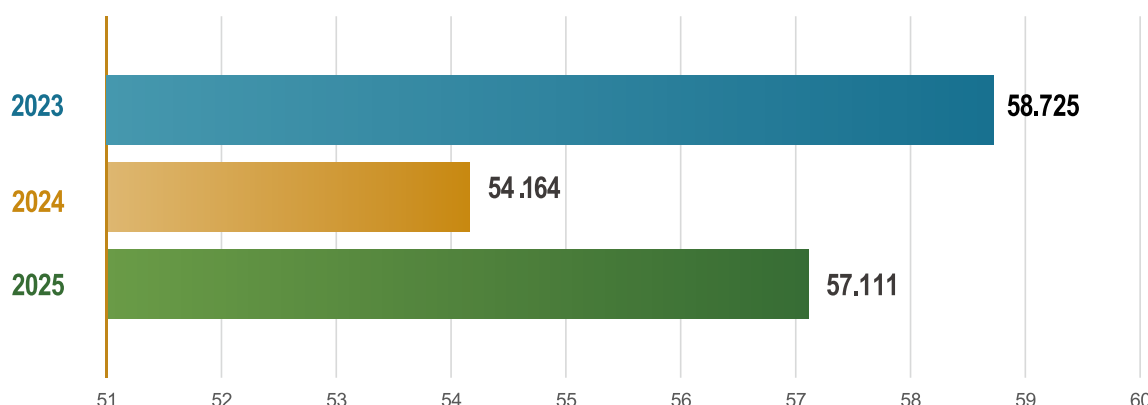
Small and Medium-Sized Enterprises (SMEs)

Eximbank offers a variety of financial services such as export loans, import financing, and construction project financing. In addition, government agencies provide related programs. For instance, the Ministry of Economic Affairs supports SMEs in exporting machinery and equipment, investing overseas, or undertaking overseas construction projects through the SME Development Fund Project Loans. These loans assist Eximbank in providing export loans, overseas investment loans, and overseas construction project loans, with applicable periods depending on fund usage. From January to the end of June 2025, the average outstanding balance of SME loans was NT\$12.38 billion, with an average of 154 clients. From July to the end of December 2025, the average outstanding balance of SME loans was NT\$13.719 billion, with an average of 150 clients.

Approximately 85% of the current export credit insurance clients are SMEs. To enhance services for SMEs, Eximbank has established an SME Export Credit Insurance Service Desk and has long-term collaborations with over 20 international credit checking agencies. These agencies conduct credit investigations on buyers for manufacturers, and Eximbank's professional underwriters analyze the credit reports to help exporters mitigate the risk of bad debts in international trade. In 2025, the total insured amount provided to SMEs through export Credit Insurance was NT\$57.111 billion.

The Export Credit Insurance Amount for SMEs by Eximbank in the Past Three Years

Currency Unit: NTD billion



2.3 Customer Privacy and Information Security

2.3.1 Information Security Governance Structure and Strategy

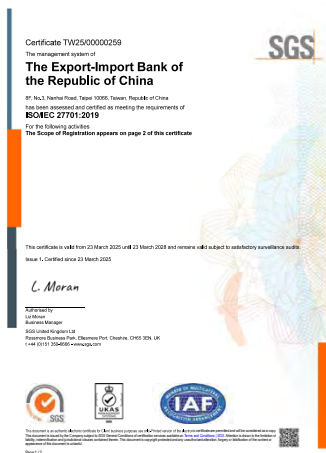
Eximbank's information security governance strategy aims to protect the organization's information assets and ensure their proper use. This includes conducting regular comprehensive risk assessments and management, such as security vulnerability scans and tests, to identify information security threats and vulnerabilities faced by the organization. By evaluating the severity and likelihood of risks, the most critical items are prioritized, and corresponding risk management strategies are developed.

Additionally, strict information security policies and procedures are established and implemented, covering issues related to information security, including user access control, data classification and protection, network and system security, etc. All personnel within the organization are ensured to understand and comply with these policies and procedures, and appropriate education and training are provided.

Implementation of Information Security Standards

To effectively protect information assets and establish a secure and reliable information environment, the bank expanded its verification scope in 2022 and obtained ISO 27001 certification in March 2022. The bank also established mechanisms to protect personal data and obtained ISO 27701 certification in March 2022. In March 2024, Eximbank was certified to ISO 22301:2019, the international standard for Business Continuity Management Systems.

Promotion Item	Specific Objective	Action Plan
Information Security Management System International Standard	Continue to maintain the effectiveness of ISO 27001 certification	In January 2022, completed the expanded scope re-certification, incorporating the Department of Export Insurance and four branches (Taichung, Kaohsiung, Tainan, and Hsinchu) into the ISMS certification scope, and obtained the ISMS (ISO 27001:2013) certificate in March 2022. Passed the regular surveillance audit in 2024; and subsequently completed the transition certification to ISMS (ISO 27001:2022) in March 2025.
Personal Information Management System International Standard	Continue to maintain the effectiveness of ISO 27701:2019 certification	Incorporated the Export Credit Insurance Online Service Platform, the Department of Export Insurance and branch export insurance operations, as well as the Information Office's information system operation and maintenance processes into the certification scope, and obtained the PIMS (ISO 27701:2019) certificate in March 2022. Passed the regular surveillance audit in 2024; and subsequently completed the recertification renewal in March 2025.
Business Continuity Management System International Standard	Continue to maintain the effectiveness of ISO 22301:2019 certification	Incorporated the Export Credit Insurance customer online services into the certification scope, and passed the certification in March 2024, subsequently completed the surveillance audit in January 2025.



ISO 27701 Personal Data Privacy
Management System



ISO 27001 Information Security
Management System



ISO 22301 Business Continuity
Management

2.3.2 Information Security Management Measures

To strengthen information security management and ensure the confidentiality, integrity, and availability of information, while maintaining the stability and reliability of information equipment and network systems, Eximbank performs in-house operation and maintenance of the middleware, packaged software, hardware, and other components required for system operations, including time-sensitive tasks, while also engaging external vendors for maintenance services. Security measures include a data center security monitoring system and a range of information security facilities, such as intrusion detection and prevention systems, firewalls, web application firewalls (WAFs), web security gateways, antivirus systems, automatic security update services, personal data and spam filtering systems, information asset management and vulnerability management systems, privileged account management systems, data encryption software, personal data inventory tools, host security audit systems, and log retention and analysis systems. In addition, system redundancy and data backup mechanisms have been established.

To ensure the effective operation of its information security systems and maintain the confidentiality and proper functioning of information assets, Eximbank not only strengthens system functionalities to meet information security requirements but also conducts regular security assessments, including outsourced cybersecurity assessments and security health checks. Based on identified vulnerabilities, corresponding control measures are implemented. Eximbank also regularly participates in cybersecurity incident reporting and response drills organized by the Financial Supervisory Commission (FSC) to enhance employees' incident response capabilities and minimize the impact of cybersecurity incidents on business operations.

Information System Assessment

Eximbank engages an independent third-party institution each year to conduct information security assessments of its computer systems. Based on the assessment findings and recommendations, corresponding control measures and remediation deadlines are established. The Audit Office under the Board of Directors follows up and reviews the progress of corrective actions. Eximbank also conducts regular vulnerability scans and penetration tests to identify potential cybersecurity threats and weaknesses, and promptly implements security updates and patch management to strengthen system security and protection capabilities. In addition, Eximbank has established an outsourced Security Operations Center (SOC) to continuously monitor cybersecurity risks.

Management Mechanism	Description of Operating Mechanism	Frequency
Information Security Assessment	In accordance with the Regulations Governing Information Security Assessments for Computer Systems of Financial Institutions, Eximbank engages an independent third party to conduct information security assessments of its computer systems. Based on the assessment results, corresponding control measures are developed and implemented, with regular follow-up reviews conducted.	Conducted annually
Information Security Health Check	Eximbank engages an independent third party to perform reviews of network architecture, network malicious activities, endpoint and server malicious activities, directory server configurations, and firewall connection settings. Improvements and enhancements are implemented based on the review results.	Conducted once every two years
Information Security Incident Reporting Drill	In December 2025, Eximbank participated in the information security incident reporting drill organized by the Financial Supervisory Commission. Through simulated cybersecurity incidents, the Bank strengthened its familiarity with incident reporting and response procedures and ensured the appropriate implementation of response measures.	Conducted annually

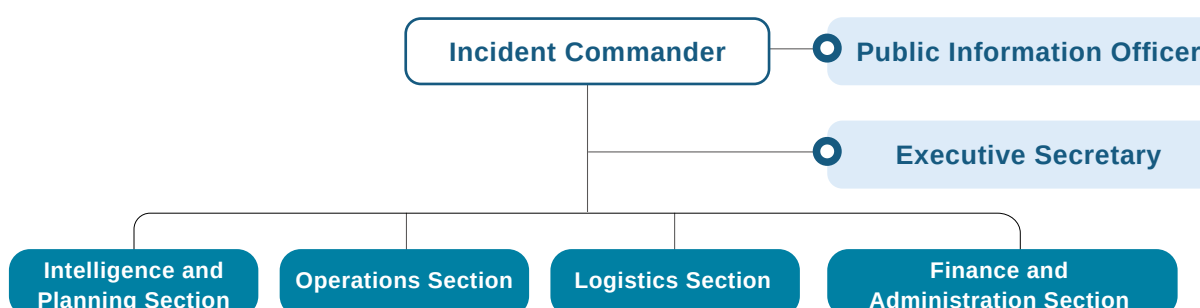
System Category	Assessment Items	Follow-up Actions
Category I Systems: Systems that directly provide automated services to customers or have a significant impact on operations.	1. Information architecture review	Based on the recommendations in the assessment reports, control measures corresponding to identified risks are developed and implemented. Improvements are carried out according to the established schedule to strengthen system security and enhance protection capabilities.
Category II Systems: Systems that provide services to customers directly or indirectly through manual intervention.	2. Network activity review	
Category III Systems: Systems or equipment that do not involve customer information or services and have no impact on operations.	3. Inspection of network devices, servers, endpoint devices, and Internet of Things (IoT) devices	
	4. Security configuration review	
	5. Compliance review	

Information Security Incident Reporting Mechanism

To ensure timely reporting and response to information security incidents, such as system compromise or unauthorized use, Eximbank has established procedures in accordance with Article 18 of the Cyber Security Management Act and the relevant requirements of the Regulations on Reporting and Response for Cyber Security Incidents. These procedures enable prompt damage containment and recovery, minimize the impact of information security incidents on business operations, and ensure the preservation of evidence when incidents occur.

Eximbank has established a Cyber Security Incident Reporting and Response Team, which conducts regular drills during normal operations and carries out incident reporting and response procedures based on the severity level of each cyber security incident.

Incident Reporting and Response Team Structure



*Organized as needed based on the nature of the incident



Incident Response Team Representatives and Responsibilities

Team	Representative Position / Members	Responsibilities
Incident Commander	Level 1 and Level 2 cybersecurity incidents: Director General of the Information Technology Department Level 3 and Level 4 cybersecurity incidents: Chief Information Security Officer (CISO)	Serves as the Chief Convener of the Incident Response Team, overseeing all operations and directly supervising the liaison personnel of each unit and the Public Information Officer.
Public Information Officer	Deputy Director General of the Risk Management Department	Serves as the sole point of contact for external communications and media announcements regarding cybersecurity incidents, responsible for consolidating and regularly updating information and developing communication plans.
Executive Secretary	Director General of the Information Technology Department	Serves as the staff officer to the Incident Commander and is responsible for coordinating and overseeing all Incident Response Team operations.
Intelligence and Planning Team	Composed of dedicated cybersecurity personnel, IT personnel, outsourced service providers, and external experts. Personnel from the supervisory authority, central competent authority, or other relevant authorities shall also participate as appropriate to provide necessary support.	1. Cybersecurity incident reporting and threat intelligence sharing 2. Development of response strategies and plans
Response Operations Team	Composed of dedicated cybersecurity personnel, IT personnel, business units, and outsourced service providers. Personnel from the supervisory authority, central competent authority, or other relevant authorities shall participate upon request for support.	1. Execute damage control measures 2. Conduct recovery operations 3. Preserve and retain evidence

Team	Members	Responsibilities
Logistics and Coordination Team	Composed of dedicated cybersecurity personnel, IT personnel, outsourced service providers, and external experts. Personnel from the supervisory authority, central competent authority, or other relevant authorities shall participate upon request for support.	1. Identify the root cause of incidents 2. Provide improvement recommendations 3. Compile improvement reports 4. Prepare investigation, response, and remediation reports 5. Track and monitor corrective actions
Finance and Administration Team	Formed by Eximbank's Administration Department or Accounting Department, depending on the nature and needs of the incident.	Responsible for budget allocation and administrative support.

Cybersecurity Incident Reporting Classification

To ensure the prompt and effective handling of cybersecurity incidents, Eximbank has established formal reporting procedures and channels, together with the actions and response measures required following notification. Employees, outsourced service providers, and their personnel are required to remain vigilant at all times and report any actual or suspected security incidents, vulnerabilities, or violations of security policies and standards in accordance with applicable requirements. Cybersecurity incidents are classified into four levels based on their scope and severity of impact. Pursuant to the Regulations on Cyber Security Incident Reporting and Response, once a cybersecurity incident is identified, damage containment or system recovery must be completed within the prescribed timeframe according to the incident classification, and notifications must be made to the designated authorities and recipients through the specified reporting

channels. For Level 1 and Level 2 cybersecurity incidents, the required actions must be completed within 72 hours of becoming aware of the incident. For Level 3 and Level 4 cybersecurity incidents, the required actions must be completed within 36 hours. After damage containment or recovery has been completed, the investigation and handling of the incident must continue, and an investigation, response, and improvement report must be submitted to the competent authority within one month in the prescribed format.

Level	Description of Cybersecurity Incident Impact
Level 1 Incident	• Minor leakage of non-core business information. • Minor unauthorized alteration of non-core business information or non-core information systems. • Disruption or suspension of non-core business operations that is restored within the acceptable downtime, causing an impact on routine operations.
Level 2 Incident	• Significant leakage of non-core business information, or minor leakage of core business information not related to the operation of critical infrastructure. • Significant unauthorized alteration of non-core business information or non-core information systems, or minor unauthorized alteration of core business information or core information systems not related to the operation of critical infrastructure. • Disruption or suspension of non-core business operations that cannot be restored within the acceptable downtime, or disruption or suspension of core business operations or core information systems not related to the operation of critical infrastructure that is restored within the acceptable downtime.
Level 3 Incident	• Significant leakage of core business information not related to the operation of critical infrastructure, or minor leakage of general official confidential information, sensitive information, or core business information related to the operation of critical infrastructure. • Significant unauthorized alteration of core business information or core information systems not related to the operation of critical infrastructure, or minor unauthorized alteration of general official confidential information, sensitive information, core business information related to the operation of critical infrastructure, or core information systems. • Disruption or suspension of core business operations or core information systems not related to the operation of critical infrastructure that cannot be restored within the acceptable downtime, or disruption or suspension of core business operations or core information systems related to the operation of critical infrastructure that is restored within the acceptable downtime.
Level 4 Incident	• Significant leakage of general official confidential information, sensitive information, or core business information related to the operation of critical infrastructure, or leakage of classified national security information. • Significant unauthorized alteration of general official confidential information, sensitive information, core business information related to the operation of critical infrastructure, or core information systems, or alteration of classified national security information. • Disruption or suspension of core business operations or core information systems related to the operation of critical infrastructure that cannot be restored within the acceptable downtime.

Information System Backup and Recovery Mechanisms

To mitigate potential emergencies, Eximbank has established a comprehensive set of preventive measures. In addition to performing daily batch backups of information systems to both on-site and off-site storage media, the Bank regularly generates real-time server snapshots at its primary site to support rapid system recovery and emergency backup services. For critical core banking systems, Eximbank has also implemented a real-time off-site replication mechanism by leasing disaster recovery facilities from Chunghwa Telecom. In addition, backup arrangements have been established for external business systems, including SWIFT, the Central Bank's fund transfer and clearing system, open market operations system, foreign exchange reporting system, and data submission services to the Joint Credit Information Center (JCIC). These measures are designed to ensure uninterrupted operation and business continuity of information systems.

2.3.3 Cybersecurity Maintenance Drills

Cybersecurity Maintenance Drills

To enhance employees' awareness of email social engineering attacks, in 2024, in addition to conducting four internal exercises, Eximbank also participated in two malicious email social engineering drills organized by the Ministry of Finance. In all drills conducted by the Ministry of Finance, no one opened or clicked on the emails.

The bank continues to strengthen employees' cybersecurity awareness through drills, training, and awareness promotion, and includes drill results as a reference in performance evaluations.

In addition, to strengthen the response capability to sudden information security incidents in information operations, annual information security incident simulation drills are conducted. By simulating disaster events, the Information Security Incident Response Team accumulates crisis management response capabilities, thereby reducing the information security risks that may arise from the destruction or improper use of information assets in the future. Furthermore, drills for information security incident reporting are also conducted to familiarize personnel with reporting management and response procedures. This ensures that in the event of an information security incident, the experience gained from regular drills can be effectively applied to quickly complete damage control or recovery operations, minimizing the impact of information and communication security incidents on business operations.

Drill	Description	Frequency	2025 Achievements
Information System Continuity Drill	After a simulated disaster event, personnel involved in information operations are able to rapidly restore the information system to normal operation through accumulated experience gained from the exercise.	Annually	In September 2025, conducted backup drills for the core information systems and 7 other information systems, as well as failover switch tests for core equipment (such as firewalls and routers).
Distributed Denial-of-Service (DDoS) Attack-Defense Drill	Simulate network service interruption caused by large-scale DDoS attacks, immediately activate DDoS protection, and perform traffic scrubbing to mitigate the impact of DDoS attacks.	Annually	In November 2025, carried out a DDoS attack protection drill to verify the effectiveness of the traffic scrubbing service.
Cybersecurity Incident Reporting Drill	Simulate the occurrence of a cybersecurity incident to become familiar with reporting and response procedures.	Annually	Participated in the Financial Supervisory Commission cybersecurity incident reporting drill in October 2025.

Information Security Training and Awareness

To strengthen employees' understanding of information security, enhance their awareness of the cybersecurity landscape, and foster a stronger security mindset to mitigate cybersecurity risks, Eximbank conducts regular information security training programs each year. In addition to raising employees' awareness of information security, Eximbank also sponsors staff participation in professional cybersecurity courses offered by public and private training institutions to enhance the expertise of information security and IT personnel, thereby reducing the likelihood of cybersecurity incidents. In 2025, a total of 280 employee participations were recorded in the Bank's four-hour cybersecurity awareness training program, which was delivered online. In addition, a three-hour professional cybersecurity training course was provided for internal IT and information security personnel. The Bank also actively arranged for IT and information security staff to attend information technology and cybersecurity training programs organized by the Taiwan Academy of Banking and Finance and other training institutions, with a total of 57 participations. Cumulative training hours reached 968 hours.

Emerging Cyber Threats and Attack Vectors

As digital transformation accelerates, cyberattack vectors, including social engineering, supply chain attacks, exploitation of disclosed system vulnerabilities, and ransomware variants, have become increasingly sophisticated. Eximbank places great emphasis on information security and has established comprehensive cybersecurity protection mechanisms and management measures to safeguard customer data privacy while continuously enhancing the resilience of its business operations.

1. Eximbank has established management systems covering information security, privacy information protection, and business continuity, and has obtained relevant ISO international certifications. The validity of these certifications is maintained on an ongoing basis to ensure the confidentiality, integrity, and availability of information assets and personal data.
2. A Cybersecurity Incident Reporting and Response Team has been established, and regular drills are conducted. In the event of a cybersecurity incident, internal and external reporting and response procedures are carried out in accordance with the Bank's internal regulations.
3. Security assessments, including vulnerability scanning and penetration testing, are conducted regularly to identify potential cybersecurity threats and vulnerabilities. System security upgrades and patch management are also performed in a timely manner to enhance system security and protection capabilities.
4. A cybersecurity monitoring and management mechanism has been implemented to detect abnormal activities in real time, automatically issue alerts, and enable prompt response actions.
5. Eximbank continues to strengthen its offsite backup and disaster recovery mechanisms. Data are backed up regularly and stored offsite. Real-time server snapshots are generated periodically for information systems to support emergency recovery services. Critical core business systems are equipped with disaster recovery mechanisms to ensure uninterrupted operations.
6. Protection drills are conducted annually, including exercises for information systems and critical equipment failover, business continuity plan testing, Distributed Denial-of-Service (DDoS) attack response, and cybersecurity incident reporting. These drills help ensure timely incident response and reporting.
7. Through ongoing awareness campaigns, training programs, and email phishing simulation exercises, Eximbank strengthens employees' ability to identify emerging fraud schemes, enhances cybersecurity awareness, and reinforces a culture in which information security is everyone's responsibility.
8. Eximbank continues to provide training and cybersecurity awareness programs for outsourced IT service providers and conducts annual on-site audits of vendors to strengthen supply chain risk management.
9. Eximbank participates in the Financial Information Sharing and Analysis Center (F-ISAC) and the Financial Security Operations Center (F-SOC) to stay informed of emerging cyber threat intelligence. Protection mechanisms are continuously adjusted in response to evolving threat landscapes to further strengthen cyber defense capabilities.

Cybersecurity Threat Type	Frequency	Potential Impact
Cyberattacks	Daily	Attackers continuously probe and scan networks to identify vulnerabilities and launch attacks. Such incidents may consume system resources and degrade performance. In severe cases, they may disrupt services or result in the leakage of sensitive information, damaging the organization's reputation.
Malicious Code	Monthly	Malware, including viruses, worms, and Trojans, is often delivered through phishing emails that trick users into downloading malicious files. In addition to consuming system resources and reducing operational performance and productivity, severe incidents may lead to the theft of sensitive information, negatively affecting the organization's reputation and customer trust.

2.3.4 Customer Privacy Management and Protection

Under Article 13 of Eximbank's "Guidelines for the Maintenance and Management of Personal Data Security," in the event of a personal data breach, including theft, alteration, damage, loss, disclosure, or any other infringement of personal data, the responsible unit shall, upon confirming the facts of the incident, promptly notify the affected individuals through appropriate channels and take necessary measures to prevent further harm.

In addition, pursuant to Eximbank's "Standard Operating Procedures for Responding to Personal Data Security Incidents Involving Non-Automated Processing," any unit that identifies a personal data security incident involving theft, alteration, damage, loss, or disclosure of personal data (hereinafter referred to as an "incident") shall first determine whether the incident constitutes a cybersecurity incident or a non-cybersecurity incident, based on the following criteria:

- Incidents involving data retrieved, processed, or organized through automated systems are classified as cybersecurity incidents and shall be handled in accordance with the Bank's relevant regulations governing cybersecurity incident response and reporting.
- Incidents involving data retrieved, processed, or organized through non-automated means are classified as non-cybersecurity incidents and shall be handled in accordance with these Standard Operating Procedures.

In the event of a cybersecurity incident, Eximbank shall follow its "Information Security Incident Response and Reporting Management Guidelines" to ensure timely reporting and response actions, enabling rapid containment, recovery, and restoration efforts to minimize operational disruption. Where a cybersecurity incident involves a personal data breach, the Bank shall proactively notify affected individuals through appropriate means.

Although the relevant regulations do not prescribe a fixed notification timeframe or specific notification methods, in practice Eximbank provides notification as promptly as possible based on the results of the incident investigation and the nature of the event, while adopting communication channels appropriate to the circumstances.

For non-automated personal data retrieval, the bank has established the "Guidelines for the Maintenance and Management of Personal Data Security" and the "Precautions for the Maintenance and Management of Personal Data Security" for all units to follow. For personal data files that are not part of the information system, their security maintenance and management are handled according to these guidelines and precautions.

Based on the privacy rights and interests of customers, the bank has established the "Guidelines for the Maintenance and Management of Personal Data Security" and its precautions for the collection, processing, and use of personal data. The bank reviews the personal data file inventory at least once a year and submits a "Self-Assessment Report on the Maintenance and Management of Personal Data Security" by the end of September each year. This report is compiled by the Personal Data Security Maintenance Implementation Team and submitted to the President for approval to ensure the protection of customer rights and the confidentiality of customer data. To protect the security of website user data transmission and enhance account security, the bank's export credit insurance online service platform uses HTTPS encrypted connections. In addition to complex passwords, graphical verification is used to strengthen login security.

Personal Information Management System Promotion Committee

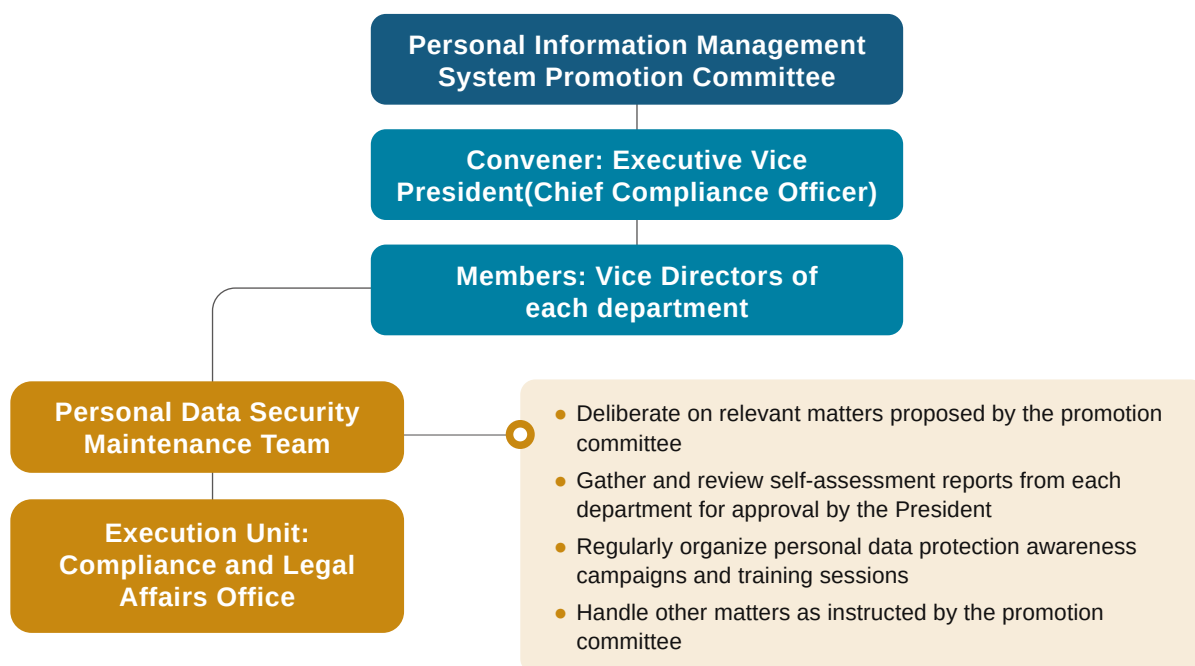
To implement the protection and management of personal data, the bank has established the "Personal Information Management System Promotion Committee." This committee is responsible for establishing personal data protection regulations, including the collection, processing, and use of personal data, and reviewing related matters. The committee is chaired by a Deputy General Manager appointed by the President, with several members from various departments. The committee also includes the "Personal Data Security Maintenance Implementation Team," which has an Executive Secretary and several staff members from the Compliance and Legal Affairs Office.

The committee is convened by the chairperson as needed and holds at least one meeting annually. In December 2025, the Chief Compliance Officer convened the "Personal Data Protection Management System Promotion Committee" meeting to review the annual promotion of the personal data security maintenance management system, strengthen control, and ensure the implementation of personal data security throughout the bank.

The committee's organizational structure is as follows:



Organizational Structure of the Personal Information Management System Promotion Committee



To protect user personal data and enhance information security, the bank has also introduced relevant management and inspection mechanisms to prevent data leakage or malicious virus intrusion. In 2025, there were no incidents of data leakage, infringement of customer privacy rights, or loss of customer data. The following are the personal data security management mechanisms established:

Management Mechanism	Operational Mechanism
Privileged Account Management System	Strengthens the management of privileged accounts to meet information security requirements, protects and automatically rotates privileged account passwords, and audits the use and traces of privileged accounts.
Personal Information Management System (PIMS)	Establishes a personal data protection management system to strengthen personal data security management in compliance with information security requirements.
Web Page Anti-Tampering Mechanism	Establish an anti-tampering mechanism for external service website pages, continuously monitor website operations, and automatically restore pages immediately upon replacement to enhance service resilience.
Endpoint Detection and Response Mechanism	Introduces an endpoint detection and response mechanism for critical hosts to strengthen endpoint monitoring and protection.
Purchase of Additional Hosts for System Upgrade Verification Environment	Strengthens system upgrade assessments to meet information security requirements.
Enhanced Data Loss Prevention (DLP)	Strengthens personal data inspection mechanisms and prevents the leakage of sensitive data to meet information security requirements.
Social Engineering Attack Prevention Mechanism	Strengthens email management mechanisms to prevent malicious virus intrusion, conducts email social engineering drills to raise employee awareness of malicious emails.

Management Mechanism	Operational Mechanism
Distributed Denial of Service (DDoS) Attack Defense	Strengthens external traffic monitoring mechanisms, automatically alerts, and activates traffic cleaning mechanisms in case of DDoS attacks to ensure normal service.
Information Security Threat Detection and Management Mechanism	Continuously strengthens the information security threat detection and management mechanism, detects abnormal behavior, automatically alerts, and responds promptly.
Replacement and Upgrade of Protective Equipment	Replaces protective equipment to improve service resource efficiency, resist new threats, and enhance website protection.
Introduction of Content Delivery Network (CDN) Services	Introduces CDN services to distribute traffic, improve website service delivery speed, and effectively resist DDoS attacks.
Cybersecurity Incident Reporting Drill	Simulate the occurrence of a cybersecurity incident to become familiar with reporting and response procedures.

Precautions for Non-Automated Personal Data Retrieval

Item	Key Points of Precautions Explanation
1	Personal data files outside the information system should be stored in locked cabinets, file rooms, safes, or other secure locations with appropriate protective equipment or technology based on their characteristics and environment. If encryption is needed, appropriate encryption measures should be taken. Non-handling personnel should only view the files based on business needs and with the approval of the unit supervisor. When media containing personal data files are discarded or repurposed, the personal data files should be cleared first.
2	When transmitting personal data files between units, a receipt mechanism should be established to ensure the flow of data and confirm the recipient. For external transmission, the files should be sealed and delivered by a designated person or sent by registered mail.
3	Personal data files taken out of the office should be based on business needs and approved by the unit supervisor, and should be properly managed to prevent data leakage.
4	The "Personal Data File Inventory" established by each unit should be reviewed by the unit supervisor and handed over to the designated personnel for consolidation and safekeeping.
5	For the addition, modification, or deletion of personal data files due to business needs, the unit supervisor's approval should be obtained, and the changes should be recorded in the "Personal Data File Inventory Review and Update Record."
6	Each unit should review the personal data file inventory at least once a year. If there are business changes involving personal data, the personal data file inventory should be adjusted and recorded in the record.
7	To continuously improve the personal data security maintenance management system, each unit should submit a "Self-Assessment Report on the Maintenance and Management of Personal Data Security" by the end of September each year. This report is compiled by the Personal Data Security Maintenance Implementation Team and submitted to the President for approval.

2.4 Customer Service and Rights

2.4.1 Principles of Fair Treatment and Complaint Handling System

Eximbank has established internal regulations, including the "Policy and Strategy for Fair Treatment of Customers" and the "Customer Complaint Handling Guidelines." Various departments have also established standard operating procedures for different business categories, such as the "Friendly Financial Service Process and Standards for Credit Business" by the Department of Loan and Guarantee and the "Friendly Financial Service Process and Standards for Export Credit Insurance Business" by the Department of Export Insurance, to ensure compliance when providing services.

Policy and Strategy for Fair Treatment of Customers

To enhance the awareness and internalization of the principles of fair treatment among all employees and to establish a culture that values financial consumer protection, making it a shared value system and code of conduct, the bank held online training courses in 2025. These courses provided a total of 5 hours of training for employees, with 476 participants in online courses.

Course	Number of Participants	Training Hours	Participation Method
2025 Fair Treatment Principles Mandatory Course	223	3	Online
Disability-Friendly Financial Services under the Principles of Financial Inclusion	253	2	In Person

To protect financial consumers and declare the concept of fair treatment, the bank has established nine principles as the highest guiding principles of its fair treatment policy. These principles ensure that when providing financial products or services such as credit or export credit insurance, the business units treat customers fairly throughout the design, advertising, sales, contract performance, service consultation, and complaint handling processes, in compliance with financial consumer protection regulations. The following describes the content of each highest guiding principle:

Principles of Fair Treatment

Financial Consumer Product Protection

(I) Contract Fairness and Integrity Principle:

When entering into credit or export credit insurance contracts with financial consumers, the bank should adhere to the principles of fairness, reasonableness, equality, reciprocity, and integrity. The agreed terms should be clearly stated in the contract and communicated to the consumer. If there is any ambiguity in the contract terms, they should be interpreted in favor of the financial consumer. Additionally, employees should strictly follow relevant policies, operating guidelines, and internal regulations when handling credit or export credit insurance business.

(II) Duty of Care and Loyalty Principle:

When handling credit or export credit insurance business, the bank should fulfill the duty of care of a good manager. If the business involves trust or agency, the bank should also fulfill the duty of loyalty as required by applicable laws or contractual agreements.

Principles of Financial Product Advertising

(III) Truthfulness in Advertising Principle:

When soliciting financial consumers through advertising, the bank should ensure that the advertising content is truthful and that the information provided does not mislead consumers. The bank should follow the guidelines for managing promotional materials and dissemination processes to ensure that advertisements, broadcasts, business solicitations, or promotional activities are not improper, false, misleading, or in violation of relevant laws and self-regulatory norms.

Principles of Financial Product Disclosure

(IV) Product or Service Suitability Principle:

Before entering into a financial product contract with a financial consumer, the bank should fully understand the consumer's relevant information to ensure the suitability of the product or service. The signing process and the completeness of the information provided by the financial consumer should be reviewed by the appropriate unit or personnel. Before handling specific financial products, the bank should consider the suitability for the financial consumer, ensuring that the consumer understands the insurance product they are purchasing and that it meets their actual needs. The relevant financial product content should be provided for the consumer's review.

Principles of Financial Product Disclosure

(V) Disclosure and Explanation Principle:

Before entering into a credit or export credit insurance contract with a financial consumer, the bank should fully explain the product or service and the contract content to the consumer and disclose any risks. Additionally, the bank should provide the export credit insurance policyholder with necessary information, advising them to read the policy terms carefully and pay attention to exclusions and non-coverage items, in compliance with relevant guidelines.

Protection of Financial Consumer Rights

(VI) Complaint Protection Principle:

When handling financial consumer complaints, the bank should follow the "Customer Complaint Handling Guidelines" and the "Standard Operating Procedures for Customer Complaint Handling" to properly manage and resolve financial consumer disputes at different levels.

Principles of Professionalism for Practitioners

(VII) Professionalism of Employees Principle:

Employees handling specific financial product transactions should possess the legally required professional qualifications. Relevant employees should complete financial education courses annually to ensure that both employees and supervisors have professional qualifications and have received professional training.

Principle of Friendly Service

(VIII) Specific Strategies for Friendly Service Principles:

When conducting credit and export insurance business, the bank shall comply with the provisions of Eximbank's "Friendly Financial Service Process and Standards for Credit Business" and the "Friendly Financial Service Process and Standards for Export Credit Insurance Business" must be ensured. This is to guarantee the provision of consistent friendly services to each customer and to offer appropriate care according to customer needs, thereby implementing the concept of inclusive finance.

Implementing the Principle of Integrity in Business Operations

(IX) Specific Strategies for Implementing the Principle of Integrity in Business Operations:

Eximbank's directors, supervisors, and managers shall comply with the "Code of Ethics for Directors, Supervisors, and Managers of Eximbank." Employees shall follow Eximbank's "Work Rules," perform their duties diligently, and comply with all laws and regulations. When conducting credit, export credit insurance, and other transaction-related business, employees shall strictly adhere to Eximbank's "Guidelines for Managing Credit, Export Credit Insurance, and Transactions with Stakeholders" to avoid engaging in non-standard transactions with stakeholders. Furthermore, employees are encouraged to report any suspected criminal activity, fraud, or violation of laws in accordance with Eximbank's "Internal Reporting System Operation Guidelines." In November 2024, all internal regulations and related documents for accountability systems were established and submitted to the Board of Directors. By the end of 2024, the Chairman of the Board and all senior management had signed the responsibility declaration, in accordance with the implementation schedule of the "Self-Regulatory Guidelines for the Implementation of Responsibility Maps in the Banking Industry."

To strengthen the internalization of the principles of fair treatment as part of the corporate culture, the compliance officers of business units should monitor the implementation of the principles within their units. The implementation status should be regularly reported to the Compliance and Legal Affairs Office, which is responsible for reviewing the implementation status of business units. The results are compiled and reported annually to the business meeting for discussion, and the discussion results are included in the overall compliance system implementation report, which is presented by the Chief Compliance Officer to the Board of Directors and the Board of Supervisors.

Implementation Guidelines for the Principles of Fair Treatment



Customer Complaint Handling System

Business units also incorporate this policy and strategy into their unit training courses. When customer complaints or financial consumer disputes arise, they should be handled promptly and appropriately according to the "Customer Complaint Handling Guidelines" and the "Standard Operating Procedures for Customer Complaint Handling." The bank should review whether there are any violations of the principles of fair treatment or financial consumer protection regulations and make timely revisions to this policy, strategy, and related regulations. The bank provides an electronic mailbox for customer complaints on its official website, allowing customers to give suggestions or feedback. In 2025, Eximbank was involved in one financial consumer dispute case related to its export credit insurance business. The customer filed a complaint and applied for financial dispute resolution after Eximbank denied an insurance claim. Eximbank explained to both the customer and the Financial Ombudsman Institution the investigation and claim review process undertaken. Following its review, the Financial Ombudsman Institution dismissed the customer's application.

Customer Complaint Handling Standard Operating Procedures



2.4.2 Customer Satisfaction Surveys

Eximbank is committed to providing professional banking services to its customers. To offer better services, the bank conducts satisfaction surveys with existing customers using questionnaires. The results of these surveys are reported to the President every six months and published on the bank's employee portal. These results serve as a basis for future business services and improvement measures. Additionally, after hosting or co-hosting seminars, the bank conducts surveys with participating enterprises and analyzes the collected questionnaires.

Credit Service Customer Satisfaction Surveys

Survey Method and Frequency	Survey Items	Survey Results	
Paper questionnaires are used to conduct customer satisfaction surveys with existing customers every six months.	Service attitude of business personnel, response speed, and the helpfulness of credit services to customers.	A total of 205 valid questionnaires were collected regarding customer satisfaction with export credit services. The overall satisfaction rate was above satisfactory.	 99.86%
Paper questionnaires are used to conduct surveys with participating enterprises after hosting or co-hosting seminars.	Satisfaction with seminar content, location, process, speakers, and overall impression.	A total of 681 valid questionnaires were collected regarding customer satisfaction with the seminars. The overall satisfaction rate was above satisfactory.	 100%

Export Credit Insurance Service Customer Satisfaction Surveys

Survey Method and Frequency	Survey Items	Survey Results	
Paper questionnaires are used to conduct customer satisfaction surveys with existing customers every six months.	Service attitude of business personnel, response speed, and the helpfulness of export credit insurance services to business operations.	A total of 437 valid questionnaires were collected regarding customer satisfaction with export credit insurance services. The overall satisfaction rate was above satisfactory.	 100%
Paper questionnaires are used to conduct surveys with participating enterprises after hosting or co-hosting seminars.	Satisfaction with seminar content, location, process, speakers, and overall impression.	A total of 106 valid questionnaires were collected regarding customer satisfaction with the seminars. The overall satisfaction rate was above satisfactory.	 100%



Environmental Sustainability

In response to society's promotion of energy conservation, carbon reduction and the implementation of environmental sustainability, we actively take measures to reduce energy consumption, continue to promote energy-saving solutions and daily management, implement compliance with energy management regulations and promote energy-saving concepts within the organization.

Chapter Highlights

1 Greenhouse Gas Inventory

In 2026, Eximbank established a carbon inventory task force and commissioned an external professional organization to provide guidance and prepare the 2025 inventory, disclosure, and consultation results of Eximbank's investment and financing carbon emissions (Scope 3, Category 15). This initiative implements the review of climate-related risks across the supply chain and investigates the carbon emissions of clients.

2 Promote Environmental and Climate Change Education

Organized online environmental education courses, with **265** participants per session.

Eleven sustainability and climate change related courses were held, with a total of **792** participants.

3 Implement Green Procurement

The degree of green procurement has reached **99.76%**.

4 Strategic Deployment of Renewable Energy

A rooftop solar power system was installed at the Tainan Branch building, and a power purchase agreement was signed with Taiwan Power Company. In 2025, the system generated a cumulative total of 26,636 kWh (95.9114 GJ).

5 Achieve the Fuel- Saving Targets

In 2025, compared with 2024, the amount of oil were reduced by **22.81%**.

6 Development of a Carbon Reduction Plan

In April 2025, the Board of Directors adopted Eximbank's "(Scope 1, Scope 2) Carbon Reduction Targets, Strategies and Specific Action Plans."

3.1 Energy Resource Management

3.1.1 Energy Conservation Promotion Group

In order to smoothly promote the above plans and objectives, the Department of Administrative Management of Eximbank has set up an "Energy Conservation Promotion Group," with the Deputy General Manager of the Management Department as the convener of the group, and the heads of each responsibility area are convened to join the team. The group has established a regular management evaluation mechanism that regularly discloses the evaluation results and requires the unit to make improvements, and holds a meeting every six months to evaluate and review the implementation of energy-saving measures in each unit.

Management Content	Frequency of Communication
Each branch shall control the use of electricity, water and oil on its own, and report the usage and fees to the Department of Administrative Management of the head office every month.	Monthly
The Department of Administrative Management announces the performance of each unit's responsibility area targets on a monthly basis.	
The Department of Administrative Management reports the performance of each unit's responsibility area targets at the monthly operations meeting.	
The Energy Conservation Promotion Group meets every six months to report on the implementation effectiveness of each unit's area of responsibility, and if the usage limit is exceeded, each unit is required to provide an explanation.	Semiannually

In the above process, when electricity, water, or fuel consumption approaches the annual target value, the Department of Administrative Management will issue a warning notice and submit it to the head department head for approval of necessary measures. Through frequent communication and reviews, the aim is to ensure that the annual energy-saving targets are achieved each year.

3.1.2 Energy Resource Target

In order to improve the overall efficiency of electricity use in Taiwan, the government has formulated the "Electricity Efficiency Management Plan for Government Agencies and Schools" and "Electronic Document Energy Saving and Paper Reduction Promotion Plan." In response to the government's actions and public expectations, Eximbank has also set short, medium and long-term goals, as shown in the following (The targets and calculations presented in this section cover only Eximbank's headquarters and domestic branches and exclude overseas offices.):

Goal	Project
Short-term	Achieve various energy-saving targets and set annual caps on water, electricity and oil consumption.
Medium-Long Term	In line with the energy conservation goals of the administrative agency, we have formulated an energy conservation implementation plan.

Each year, the Department of Administrative Management and all branches have reported the previous year's usage in accordance with the regulations in the "Energy Conservation Reporting Website of Government Agencies and Schools." Medium- and long-term targets are set for electricity, water, and fuel usage to achieve annual reductions. With a comprehensive reporting system in place, Eximbank is committed to implementing environmental sustainability.

On November 11, 2024, the Executive Yuan approved the "Electricity Efficiency Management Plan for Government Agencies and Schools 2023 Annual and Overall Program Implementation Performance Analysis and Evaluation Report."

According to the 2023 energy-saving performance evaluation results, Eximbank ranked 3rd place in Category D (head offices of state-owned enterprises) under the "Outstanding Energy-Saving Performance" group.

In 2024, Eximbank established short-, medium-, and long-term targets based on the "Electricity Efficiency Enhancement Plan for Government Agencies and Schools," approved by the Executive Yuan in March 2024, and the Ministry of Finance's official letter Tai-Cai-Mi-Zi No. 11300561610 dated April 25, 2024. As part of these efforts, Eximbank formulated the "2024–2026 Energy Conservation Implementation Plan," using 2023 as the baseline year for setting annual targets. The 2024 and 2025 Energy Conservation Implementation Plan stipulates that annual electricity consumption should not exceed the baseline year's Energy Use Intensity (EUI). The combined electricity, water, and fuel consumption target is set at a 2% reduction from the actual consumption of the preceding year. Regarding paper usage, Eximbank allocates paper based on actual business needs and maintains a requisition registration system for each unit, thereby balancing business development with the implementation of environmental sustainability policies.

In 2024, the fuel reduction target was achieved, with usage decreasing compared to the previous year. However, due to the establishment of the bank's second headquarters office in September 2024, increased staffing from business growth, and higher average temperatures in Taiwan leading to more frequent use of central air conditioning, the water and electricity conservation targets were not met.

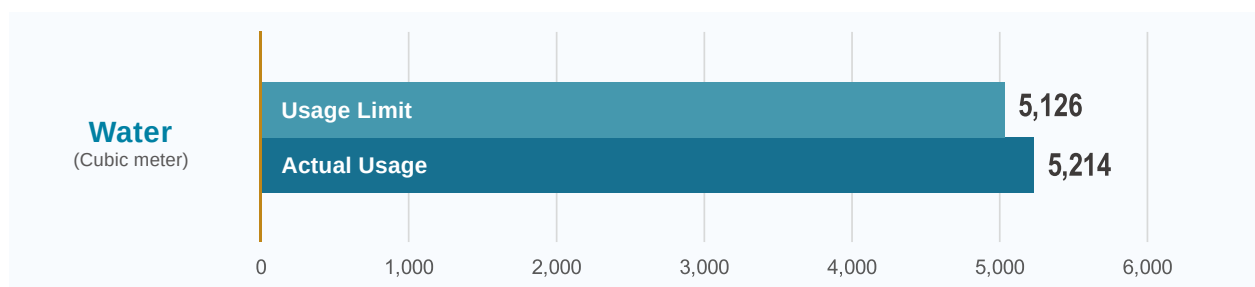
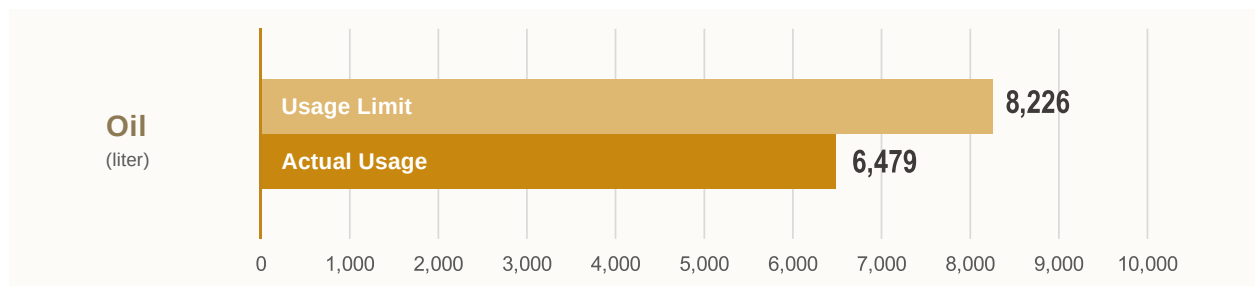
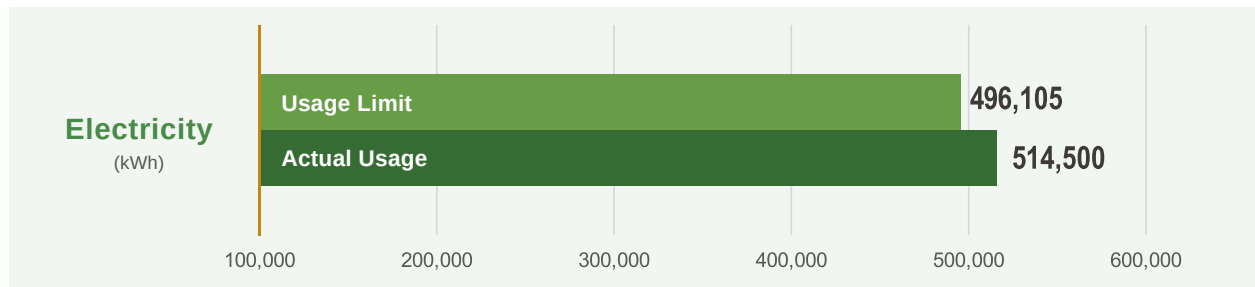
The 2025 fuel-saving target was achieved and exceeded. However, electricity and water consumption increased due to several factors, including the relatively low baseline resulting from the full occupancy of the newly established Headquarters Second Office, workforce expansion to support business growth, and the implementation of the Ministry of Finance's financial support measures, which generally led to longer working hours and more frequent overtime among relevant employees. In addition, the replacement of certain fuel-powered vehicles with electric vehicles further increased electricity demand.

	2023		2024		2025		Actual usage in 2025 compared to actual usage in the previous year
	Energy Saving Targets	Actual Usage	Energy Saving Targets	Actual Usage	Energy Saving Targets	Actual Usage	
Electricity (kWh)	540,157	503,104	493,042	506,230	496,105	514,500	1.63%
Water (cubic meters)	4,483	5,135	5,032	5,231	5,126	5,214	-0.32%
Oil (liters)	9,110	8,880 (including 30 liters of diesel)	8,702	8,394 (including 35 liters of diesel)	8,226	6,479 (including 117 liters of diesel)	-22.81%

Note 1: Eximbank has established the "2024–2026 Energy Conservation Action Plan" to set electricity-saving targets in accordance with the "Government Agency and School Electricity Efficiency Improvement Plan" approved by the Executive Yuan in March 2024 and the Ministry of Finance Letter Tai-Tsai-Mi-Zi No.11300561610 dated April 25, 2024. In addition, based on Ministry of Finance Letter Tai-Tsai-Ku-Zi No. 11303666160 dated April 26, 2024 and Letter Tai-Tsai-Ku-Zi No. 11403669220 dated May 19, 2025, Eximbank has set conservation targets for electricity, water, and fuel consumption. As a general principle, the combined upper limit for these targets is set at a level 2% lower than the actual consumption recorded in the preceding year.

Note 2: The actual water consumption in 2025 exceeded the water-saving target. For related response plans, please refer to Section 3.1.5 Water Resource Management.

2025 Energy Conservation Target Performance



Types of Energy	Unit	2023	2024	2025
Electricity	kWh	503,104	506,230	514,500
	Heating value (kcal)	432,669,440	435,357,800	442,470,000
	GJ	1,811.587	1,822.843	1,852.622
Gasoline	Liter	8,850	8,359	6,362
	Heating value (kcal)	69,030,000	63,603,631	47,842,240
	GJ	289.029	266.308	200.315
Diesel fuel	Liter	30	35	117
	Heating value (kcal)	252,000	302,470	1,009,593
	GJ	1.055	1.266	4.227
Natural gas	Cubic meter	5,646	4,713	4,704
	Heating value (kcal)	50,814,000	42,417,000	38,135,328
	GJ	212.758	177.600	159.673
Solar Power Sold	Cubic meter	-	27,130	26,636
	Heating value (kcal)	-	23,331,800	22,906,960
	GJ	-	97.690	95.911
Total Energy Usage	Heating value (kcal)	552,765,440	541,680,901	529,457,161
	GJ	2,314.429	2,268.018	2,216.837
Energy consumption per capita	GJ/Person	8.902	8.624	8.180
Energy intensity	GJ/Net income millions	0.829	0.745	0.691

Note 1: Total energy consumption (GJ) includes only electricity, gasoline, diesel, and natural gas usage. For 2025, the calorific conversion factors for all energy sources were calculated in accordance with the 2024 Energy Product Calorific Value Table published by the Energy Administration, Ministry of Economic Affairs.

Note 2: No renewable energy was used from 2023 to 2025. In 2024 and 2025, following the completion of the rooftop solar photovoltaic system at the Tainan Branch building, solar-generated electricity was sold externally.

Note 3: The scope of energy intensity calculation was based on Eximbank's full-time workforce of 260, 263, and 271 employees in 2023, 2024, and 2025, respectively.

Note 4: All energy consumption figures are presented to three decimal places.

Note 5: The solar-generated electricity was produced by the rooftop solar photovoltaic system at the Tainan Branch building. As none of the electricity generated was consumed internally and all of it was sold externally, it did not affect total energy consumption, energy consumption per employee, or energy intensity.

Note 6: This report first discloses the amount of solar electricity sold, along with its calorific value (kcal) and gigajoules (GJ), for 2024 in the 2025 reporting year. As these disclosures do not affect total energy consumption, energy consumption per employee, or energy intensity for 2024, no restatement of information was required.

Energy conservation and carbon reduction are not only actions to protect the earth, but for businesses, they also help in sustainable development and reduce operating costs. The following table shows the ratio of energy expenses to operating costs in the past three years:

Unit: NT\$100,000

	2023	2024	2025
Operating Expenses	7,572.20	8,399.94	9,077.26
Energy Costs	37.55	42.09	46.08
Proportion of Operating Expenses (%)	0.50	0.50	0.51

3.1.3 Specific Actions and Measures

Eximbank has taken many specific measures to reduce energy consumption, such as controlling the use time of air conditioners and maintaining temperatures that are both comfortable and environmentally friendly. The bank reviews and announces the implementation status of energy conservation in each unit monthly. Staff are urged to implement these measures effectively, and audits and promotional activities are conducted. Any issues are discussed at the biannual energy-saving committee meetings, with a commitment to achieving environmental sustainability.

At the same time, specific targets for electricity, water, and oil usage are actively set, and practical measures are taken to achieve annual reductions as much as possible. In terms of oil consumption, there has been a significant reduction over the past three years, demonstrating a strong commitment to energy conservation and carbon reduction. The long-term goal is to reduce energy consumption and contribute to the protection of the Earth's environment.

Item	Content
Specific Measures for Energy Saving	To reduce electricity consumption for lighting, energy-efficient lighting fixtures were installed and independent lighting controls were implemented.
	To improve air-conditioning efficiency, circulating fans were used throughout office areas.
	To reduce fuel consumption, employees using official vehicles for business travel were encouraged to coordinate and carpool.
	Additional conservation measures included assigning dedicated personnel to ensure all office equipment was switched off after working hours, and installing timer controls on water dispensers and hot water dispensers.

Electronic Official Documents

To implement the environmental sustainability ESG policy and promote paperless operations, the use of the electronic document system is encouraged for online document approval, thereby saving the paper previously required. Additionally, to align with economic efficiency, reduce the risk of employees carrying payment slips outside for operations, and lower vendor transaction costs, the head office utilizes the Land Bank's "Internet Banking Corporate Payment Authorization" service and will continue to do so in the future.

Environmental Education

In order to achieve the goal of sustainable operation, we continue to integrate the concept of sustainability into the corporate culture, so that the executives, employees and other relevant shareholders have a considerable degree of recognition of environmental sustainability, and drive the company to move towards sustainable development.

To deeply embed the concept of sustainability into corporate culture, enhance employees' awareness of environmental protection and their sensitivity to financial sustainability issues, a 4-hour online environmental education video course is provided every year, covering topics from ocean preservation, net zero emissions and other sustainable environmental related issues. Through this advocacy education course, employees will pay more attention to ecological protection and sustainable management and develop a sense of recognition with the sustainability goals of Eximbank, so as to jointly fulfill the responsibility of protecting the global environment.

Course Name	Number of Participants	Course Hours
Featured Article, Taiwan Economic Forum: Taiwan's Energy Transition Strategy in the Net-Zero Era	265	0.5
Taiwan Public Health Students Association: Microplastics – The Hidden Threat in Our Environment	265	0.5
The Homeland of Terns: Penghu	265	0.5
Spirit of the Forest: The Black Eagle	265	0.5
Reclaimed by the Forest: Lanshan Station	265	1
Join Us in Cherishing Food and Reducing Waste	265	1

3.1.4 Greenhouse Gas Management

Carbon reduction and energy efficiency are global trends. Eximbank, as a state-owned bank, bears the responsibility of implementing environmental justice and promoting energy conservation and carbon reduction policies. To reduce and manage greenhouse gas emissions and fulfill its responsibility to jointly protect the Earth, Eximbank discloses electricity and carbon emission data from its business units, and implements ISO 14064-1 greenhouse gas inventory procedures, continuing its efforts toward a net-zero carbon future.

Aligning with the "Taiwan 2050 Net Zero Carbon Emissions" goal, and according to the Financial Supervisory Commission's guidance for non-listed banks, which should follow the timeline of the listed companies' sustainability roadmap, Eximbank completed the greenhouse gas inventory in 2023 and the verification in 2024. Eximbank had already initiated the inventory and verification plan ahead of schedule in 2022, and starting in quarter three of 2022, progress was reported quarterly to the Board for oversight. The "2022 Greenhouse Gas Inventory Report" and "2022 Greenhouse Gas Verification Statement" for all locations were completed in July and August 2023, respectively.

In 2026, Eximbank established a carbon inventory task force and planned to commission an external professional organization to provide guidance and assistance in compiling Eximbank's 2025 investment and financing carbon emissions (Scope 3, Category 15) inventory, disclosure, and consulting results, implementing the review of supply chain-related climate risks and the investigation of customer carbon emissions, demonstrating Eximbank's determination to lead enterprises toward net-zero carbon emissions and sustainable development. Eximbank also continued the "ISO 14064-1 Greenhouse Gas Inventory (Scope 1 and 2)" operations, holding internal training to assist departments in gaining a deeper understanding of greenhouse gas inventory work and management policies, and completed the 2024 and 2025 greenhouse gas inventory and verification in May 2025 and April 2026. In addition, according to the Financial Supervisory Commission's explanatory order issued on February 22, 2024, regarding "the disclosure schedule of greenhouse gas inventory, assurance, carbon reduction targets, strategies, and specific action plans for financial holding companies, banks, and bills finance companies," Eximbank will, starting in 2025, complete the disclosure of "(Scope 1, Scope 2) carbon reduction targets, strategies, and specific action plans." The target is to achieve a 27% reduction by 2030 compared with the 2022 baseline, and as of 2025, the reduction progress has reached 5.62%.

In addition, Eximbank is currently evaluating an internal carbon pricing mechanism for different application scenarios and plans to adopt a shadow pricing approach. The proposed price range is approximately NT\$300 to NT\$12,000 per metric ton of carbon emissions, with reference to the carbon pricing framework established by the Ministry of Environment and the cost of purchasing renewable electricity. This mechanism is intended to incentivize departments to implement energy-saving measures and improve energy efficiency, thereby supporting the progressive achievement of carbon reduction goals.

Implementing ISO 14064-1 Greenhouse Gases Inventory

Time	Content
2022/10	Establishment of the "Greenhouse Gases Inventory Promotion Group"
2022/11	The first in-house training was held
2022/12	Completed the report and inventory
2023/7-8	Internal and external audits
2023/10-11	ISO 14064-1 Inventory Tool Making
2024/1	Inventory standardized document production
2024/1-3	Headquarters and branches inventory operations
2024/4-5	Preparation of inventories and reports
2024/5-6	External verification job
2024/12	Conduct education training
2025/1	Inventory standardized document production
2025/1	Headquarters and branches inventory operations
2025/2	Internal verification job
2025/3-4	Preparation of inventories and reports
2025/4	External verification job
2025/12	Conduct education training

Greenhouse Gas Emissions

Item	2023	2024	2025
Scope 1 emissions (Unit: metric ton CO ₂ e)	95.5577	90.1212	82.7061
Scope 2 emissions (Unit: metric ton CO ₂ e)	247.9134	241.5277	246.6195
Scope 1 + Scope 2 emissions (Unit: metric ton CO ₂ e)	343.4711	331.6489	329.3256
Scope 3 emissions (Unit: metric ton CO ₂ e)	60.4210	68.5567	123.3466
Total emissions (Unit: metric ton CO ₂ e)	403.892	400.206	452.672
Emissions per capita (Unit: metric ton CO ₂ e / person)	1.321	1.261	1.215

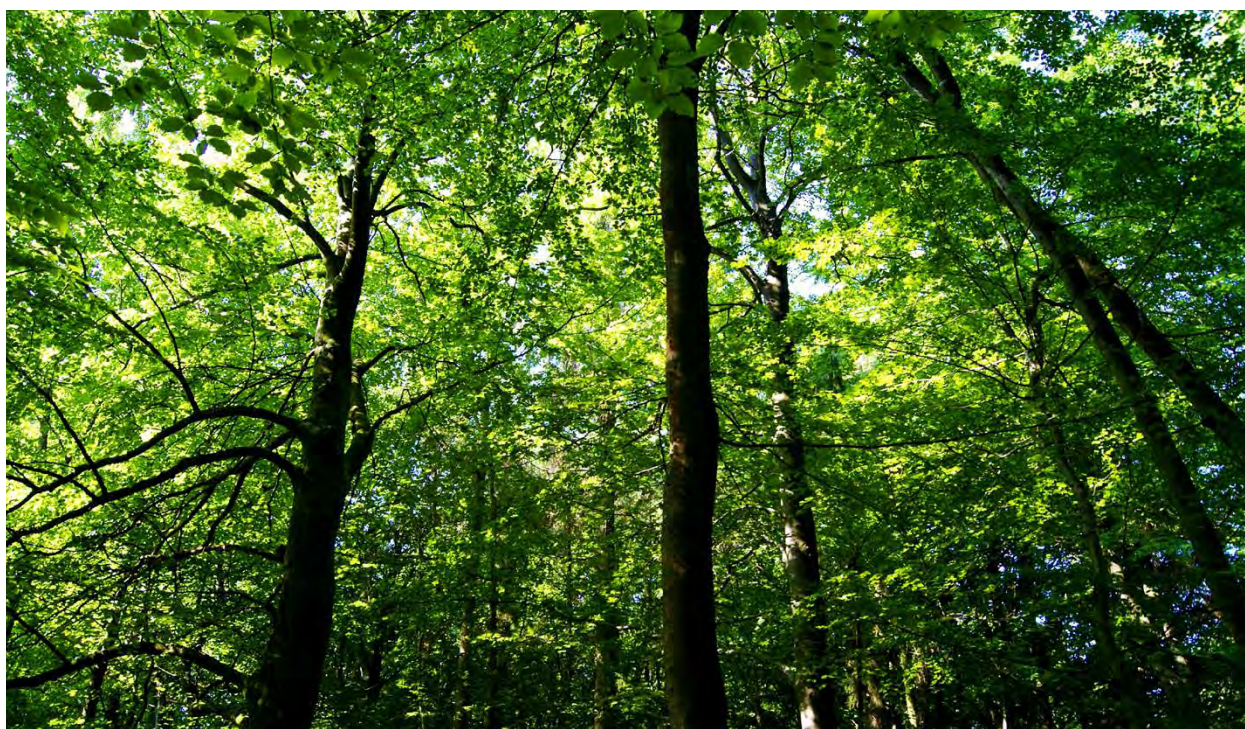
Note 1: Scope 1 emissions primarily consist of gasoline used in official vehicles, natural gas, septic tank effluent, and refrigerant leakage. Scope 2 emissions are mainly from purchased electricity. Scope 3 emissions primarily include upstream emissions from purchased electricity, gasoline used in official vehicles, natural gas, and purchased tap water.

Note 2: The emission factors applied were sourced from the electricity emission factors for purchased electricity published by the Energy Administration, the electricity emission factors disclosed by the Provincial Electricity Authority (PEA) of Thailand, the Greenhouse Gas Emission Factor Management Table issued by the Ministry of Environment, the IPCC AR6 Report, the Carbon Footprint Information Platform, and EEIO database. The method used for aggregating greenhouse gas quantities is the operational control approach. The inventory standard is based on ISO 14064-1:2018. The greenhouse gas emission data have been verified by Ares International Certification Co., Ltd. (ARES) through third-party verification. Please refer to Appendix 3 for the external independent verification statement.

Note 3: Per capita emissions = (Scope 1 + Scope 2 emissions) / number of employees. The calculation bases are 260, 263, and 271 full-time employees of Eximbank for 2023, 2024, and 2025, respectively.

Note 4: In 2025, Eximbank implemented greenhouse gas inventory operations in accordance with the ISO 14064-1:2018 standard. As additional disclosure items were introduced in 2025, resulting in changes exceeding the 5% materiality threshold, 2025 was designated as the new base year.

Note 5: Eximbank has no greenhouse gas emissions from the use of biofuels.



3.2 Water Resource Management

According to the United Nations, 90% of the world's natural disasters in the past 10 years are water-related. Climate change has increased the number of water-scarce areas. In recent years, Taiwan has increasingly faced the dual challenges of droughts and floods. Reservoir storage levels in central and southern Taiwan have repeatedly fallen to critical lows during dry seasons, while intense short-duration rainfall and typhoon-induced downpours have frequently caused urban flooding and water pollution. These conditions underscore the significant challenges associated with water resource allocation and management. In this regard, Eximbank actively promotes the concept of water conservation, hoping that the members of the organization can work together towards the goal of water conservation and jointly solve the problem of water shortage.

3.2.1 Water Resource Use

In terms of water resources, all water sources in 2025 come from third-party water provided by water companies, and in the future, we will continue to promote the concept of water conservation internally and adjust relevant regulations on a rolling basis to save tap water use. We hope to highlight our proactive approach to water resource management and our passion for contributing to the Earth through more measures.

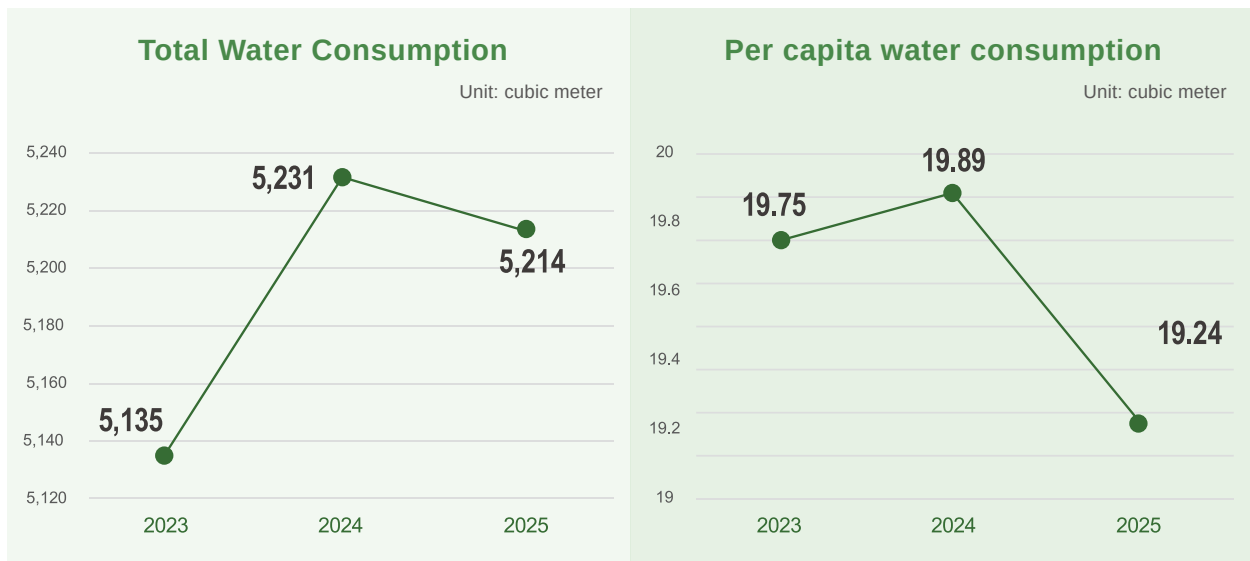
In terms of drainage, the used domestic sewage is legally discharged into the sewer system or the discharge system required by the region, and all of them comply with the discharge water standards and specifications of domestic sewage.

Although water consumption in 2025 decreased by 0.32% compared with 2024, the target of reducing actual water usage by 2% from the 2024 level was not achieved. The shortfall was primarily attributable to 2025 being the first full year of occupancy for Eximbank's newly established second headquarters office, resulting in a higher increase in water consumption following full-scale operations. In addition, to support policy-driven business initiatives, achieve policy objectives, and ensure timely execution, Eximbank increased its workforce and working hours, which further drove up water demand.



Water Consumption of Eximbank in the Past Three Years

Water	2023	2024	2025
Third-party water use (unit: cubic meter)	5,135	5,231	5,214
Number of employees	260	263	271
Per capita water consumption (unit: kWh/person)	19.75	19.89	19.24



3.2.2 Water Resource Management and Measures

The Eximbank implements a number of specific water-saving policies to improve the problem of water shortage, including the use of sensor faucets and water-saving toilet equipment, specific reduction of water consumption, and special personnel to check whether there is any leakage at any time. In addition, the responsible unit will analyze the water consumption after receiving the water and electricity bill every month, and review the water use situation in the energy saving team meeting every six months. At the same time, it also actively advocates water-saving measures, and posts water-saving slogans in bathrooms to advocate the concept of water conservation.

Item	Management Measures
Specific water-saving measures	• Use sensor-operated faucets • Use a water-saving toilet device • Dedicated personnel to check whether there is any water leakage at any time
Review of water targets	• Hold a meeting of the Energy Conservation Group every half-year to review the actual and target water use. • After receiving the utility bill, compare and analyze it with the bills from the same period over the past year to ensure there are no abnormal water usage patterns. Record the findings monthly in the energy-saving execution section of the employee area and publish the water usage status.
Promote the concept of water conservation	• Post water-saving slogans

3.3 Waste Management

3.3.1 Waste Management Concepts and Measures

As a financial institution, Eximbank generates only municipal waste and recyclable materials in its operations and does not produce any hazardous waste. Nevertheless, to achieve sustainable use of resources and ensure proper disposal of waste, we take the initiative to manage waste, implement resource recovery and classification from source management, and regularly record the amount of waste to minimize the pollution to the Earth.



Thorough garbage sorting

Cooperate with the garbage classification of the building



Reduce waste generation

Disposable cutlery, paper cups, etc. are not provided

3.3.2 Resource Recovery and Disposal

In 2025, all recyclable waste was collected and processed by qualified recycling contractors.

Recycling category	The amount of resources recovered (kg)
Paper containers (including beverage boxes, foil packets, memo boxes and various types of paper tableware)	1,453.86
PET bottles/plastics	490.67
Tin and aluminum cans	310.12
Glass	337.78
Electricity cells	236.204
Paper (newspapers, photocopying paper, kraft paper, cardboard boxes, etc., excluding toilet paper, heat-sensitive paper, plastic glossy waste paper)	7,012.8

3.3.3 Food Waste Recycling

In addition to meeting the dietary habits and needs of employees, the staff canteen also reduces carbon emissions through providing meat-free or no red meat diet. To avoid waste, we carefully evaluate and purchase the appropriate amount of ingredients before cooking. Any uneaten meals can be packed by employees to promote the concepts of 'cherishing blessings, valuing food, and not wasting.' Additionally, any leftover kitchen waste is drained of water and handed over to the designated vendor for proper disposal, effectively reducing kitchen waste.

3.4 Green Procurement and Supply Chain Management

3.4.1 Green Procurement

Procurement is an integral part of corporate operations, and if green procurement can be gradually implemented, it will be lay the foundation for the sustainable development of the enterprise. Therefore, we gradually incorporated green procurement into business operations, and actively cooperated with the government's green procurement promotion plan, and achieved green procurement target in 2025, with green procurement achievement rate of 99.76%. In terms of procurement and contracting, we will give priority to local procurement as the principle and will strive to complete relevant disclosures in the future. In addition, we also strive to separate and recycle resources in our offices, and use office supplies with environmental labels, such as recycled paper, photocopiers, list players and toner cartridges, to reduce environmental load and build a society with sustainable use of resources.

(Unit: NTD)

	2023	2024	2025
Green procurement amount (NT\$)	3,922,821	4,643,947	4,921,435
Green procurement Specified procurement item achievement (note 1)	100%	100%	99.76%

Note 1: Green Procurement Designated Procurement Item Achievement Rate = Total amount spent on purchasing eco-labeled products under designated procurement categories / Total procurement amount for all designated procurement categories.

Note 2: Green Procurement also includes the "Government Green Procurement Performance Evaluation Method." This method is approved by the competent authority, the Ministry of Environment, and evaluates agencies based on the achievement rate of designated green procurement items, participation in institutional green office initiatives, and other additional or deductive scoring items. In the evaluation results, the institution scored 59.9 points for designated procurement categories and 20 points for non-designated categories, resulting in a weighted raw score of 99.9 points. An additional 20 points were awarded under bonus items, including improvements in green procurement performance for non-designated categories, enhanced implementation of green procurement in construction and service procurement, and performance in the institutional green procurement proficiency assessment. As no penalty points were incurred, the final score reached 100 points.

(Unit: NTD)

Product Category	Green Procurement Project	2023	2024	2025
Recycling products	Tissue paper	88,195	133,050	119,520
	Recycle toner cartridges	122,120	34,770	-
Information products	Electricity mainframe	2,530,332	1,446,009	4,133,944
	Monitor	410,238	162,945	324,195
	Notebook computer	-	-	95,020
	Video output device	572,538	2,519,856	-
	Original toner cartridges	38,548	44,456	42,525
	Portable projector	-	33,381	20,951
Energy-Efficient products	Water dispenser	-	74,000	-
(OA) Office automation equipment	Office paper	160,850	150,180	185,280
	Electric paper shredder	-	45,300	-
The total purchase amount		3,922,821	4,643,947	4,921,435

3.4.2 Supply Chain Management

As a 100% state-owned export credit institution held by the government, Eximbank selects suppliers in accordance with the Government Procurement Act and other relevant regulations, strives for fair and open procurement procedures, and suppliers should be diversified and not limited to regions, in order to safeguard the public interest and the principle of fairness and reasonableness. The types of suppliers include office supplies, construction and repair, equipment supply, and labor contracting. In addition, manufacturers shall not be treated differently without justification. Contracts with suppliers are also modeled by the Public Works Commission of the Executive Yuan, which may terminate and suspend the execution of contracts in cases of serious violations of relevant labor laws and regulations such as environmental protection, Occupational Safety and Health, or labor human rights, in order to avoid harm to workers' labor rights and interests.

Eximbank prepares evaluation items based on the sample score sheet of the Procurement Evaluation Committee (Review Panel) and conducts scoring of suppliers. The evaluation and review items assess suppliers' past contract performance, including compliance with laws and regulations (such as violations of labor laws, adverse records, or penalties). If such circumstances exist, points will be deducted accordingly. The evaluation and review items also cover suppliers' sustainability capabilities, including indicators such as employee pay raises and the provision of work-life balance for employees, with the weighting of sustainability scores set at a minimum of 5%. Starting in April 2024, Eximbank adjusted these evaluation items by adding Corporate Social Responsibility (CSR) indicators such as "environmental protection" and "carbon emissions management," as well as the governance indicator "information transparency." In addition, effective November 2025, pursuant to the Public Construction Commission's Letter Kung-Cheng-Chi-Tzi No. 1140100505 dated November 5, 2025, Eximbank increased the weighting of the CSR evaluation criteria from 5% to 9%.

For labor contracting suppliers, during the contract period, Eximbank requires them to provide monthly payroll details and proof of salary transfers to ensure that benefits, salaries, and other items comply with the relevant provisions of the Labor Standards Act. These suppliers must also submit insurance details for labor, health, and pension coverage, as well as employee attendance records, to verify compliance with legal requirements. If deficiencies are found during regular inspections, Eximbank will identify the deficient items and assist and guide the suppliers in making improvements. If improvements are not made within the specified period, Eximbank will continue to provide guidance to the supplier or, depending on the situation, terminate or suspend the contract.

Sustainable Development Capability Evaluation Dimensions	Evaluation Indicators
 Corporate Governance	Information transparency
 Environment	Environmental protection
	Carbon emissions management
	Green procurement
 Social	Employee pay raises
	Flexible working hours and arrangements
	Family-friendly measures, childcare arrangements
	Gender and ethnic inclusiveness

3.5 Climate Change Response

In response to the impacts and effects of climate change on the financial industry, Eximbank has strengthened its climate change governance. In 2021, it established the Sustainable Development Committee, with the Environmental Task Force coordinating and promoting environmental sustainability initiatives. In 2022, Eximbank implemented the Task Force on Climate-related Financial Disclosures (TCFD) and signed the Equator Principles (EP), formulating relevant management strategies and actions to tackle climate change. In 2025, the bank further adopted the Taskforce on Nature-related Financial Disclosures (TNFD), expanding its environmental management focus to include biodiversity and natural capital. Going forward, Eximbank will continue to pay close attention to climate change issues, working together with enterprises and employees to build a sustainable environment and society. Eximbank has published its 2025 TCFD and TNFD Report of the Export-Import Bank of the Republic of China in June 2026. Please refer to the [2025 TCFD and TNFD Report of the Export-Import Bank of the Republic of China available on the official website for details](#).

Implementation and Planning for Climate-related Financial Disclosures

Dimension	Description	Planning
Governance	Ensure that the Board of Directors and senior management have a comprehensive understanding of climate risk issues, and integrate these into the company's strategic and risk management processes, while effectively performing the functions of risk identification, risk management, strategic response, and oversight.	Establish a comprehensive climate governance framework, with the Board of Directors serving as the highest supervisory authority. Under its jurisdiction, the "Sustainable Development Committee" is responsible for overseeing and managing climate-related risks and opportunities, promoting the bank's overall climate strategy and policies. Additionally, a task-oriented "Climate and Nature Report Working Group" is established to regularly report to the President on the assessment results and implementation status of climate-related risks and opportunities. Important management issues and resolutions are then reported to the Board of Directors.
Strategy	Analyze and disclose the existing short-, medium-, and long-term risks and opportunities under climate change, assess the potential impacts on corporate financial planning, and subsequently propose management policies, response strategies, and development directions.	International Initiatives In September 2022, Eximbank formally declared its support for the Task Force on Climate-related Financial Disclosures (TCFD) Recommendations issued by the Financial Stability Board (FSB), becoming an official TCFD supporter and reaffirming its commitment to advancing environmental and social sustainability. Sustainable Environment In accordance with the TCFD guidelines, regulatory authorities, and the "Domestic Banking Industry Climate-Related Risk Management Practice Manual," climate-related risks are categorized into "physical risks" and "transition risks." An analysis is conducted on the impact of climate change risks on Eximbank, the affected entities, and asset exposure. Subsequently, the next phase of identifying climate change risks and opportunities is carried out to facilitate the formulation of an overall climate strategy. On the operational side, short-, medium-, and long-term strategic goals are set. Through energy conservation and carbon reduction management measures, the impact of operations on the natural environment is minimized to achieve the goal of environmental sustainability.
Risk Management	Based on the assessed risks and opportunities, the impact or benefits on the company's operations are understood through financial impact quantification methods such as scenario analysis.	In accordance with the "Implementation Guidelines for the Three Lines of Defense in Internal Control" approved by the Board of Directors, a three-line defense risk management system is adopted. This system encompasses identification, management, supervision, and audit aspects, enabling each line of defense to function effectively. This approach aims to strengthen Eximbank's overall management of climate change risks and ensure the effective implementation of internal control operations.
Indicators and Targets	Establish clear climate-related targets and develop corresponding monitoring mechanisms to track performance, thereby ensuring transparent reporting on the implementation status of climate-related initiatives.	Referring to the "Domestic Banking Industry Climate-Related Risk Management Practice Manual" and Sections 2.1 "Identification of Material Climate Change Issues" and 2.2 "Climate Strategy Formulation" of the Climate and Nature Report, which outline climate change action topics and plans, three key climate indicators are selected to address climate change and sustainable development trends.

Climate Risk Management Procedures



Risk Identification: Identification of Materiality

Based on the comprehensive research findings, the significance of risks is identified sequentially, followed by the identification of key regions and industries.



Risk Assessment: Refine Identification Results

Referring to the risk assessment approach outlined in the "Domestic Banking Industry Climate-Related Risk Management Practice Manual," the results of the materiality identification of risks are refined in detail.



Risk Reporting: Report Relevant Measures

Report monitoring results in an ad hoc manner along with existing risk reporting formats.

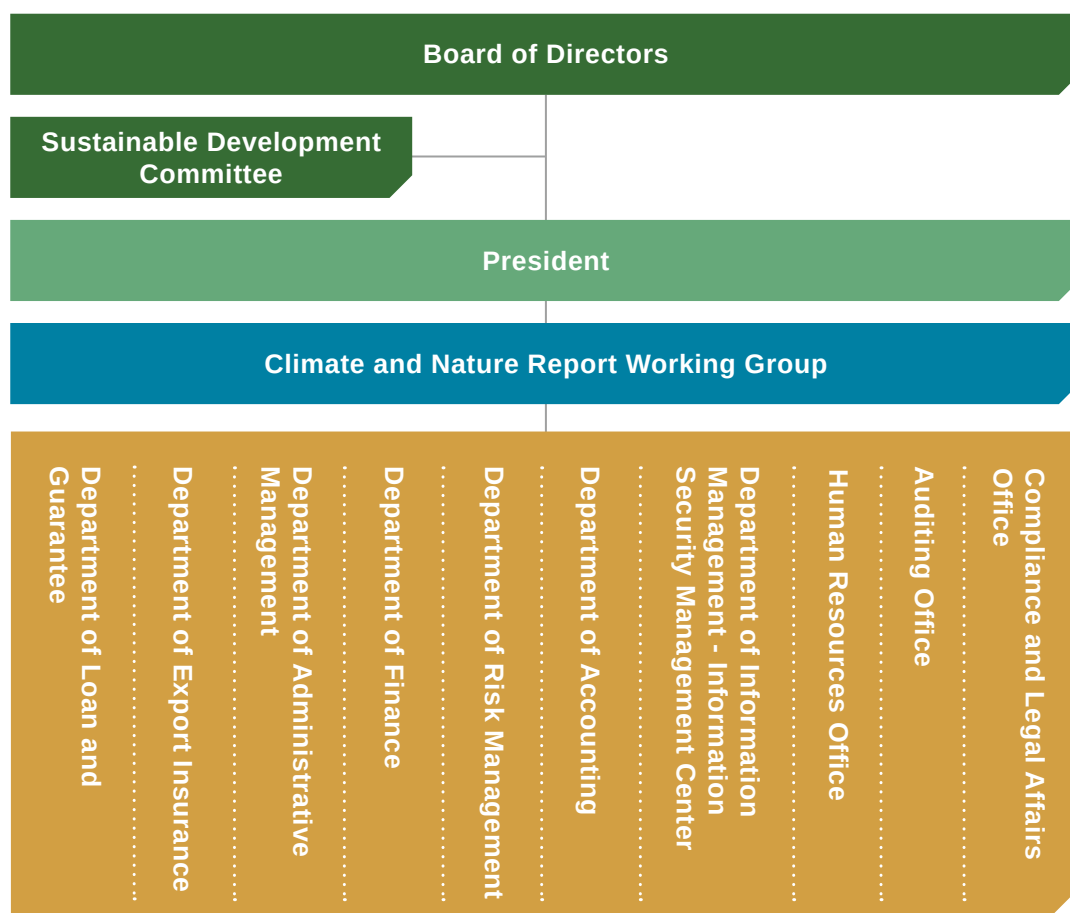


Risk Monitoring: Formulating Response Measures Based on Materiality

For clients with high physical or transition risks, establish response measures to ensure effective monitoring.

3.5.1 Climate Governance

Eximbank Climate Governance Framework



3.5.2 Climate Strategy

Eximbank Climate Issue Identification

To strengthen its resilience and strategic preparedness in response to climate change, Eximbank continues to advance its climate risk management framework based on both international and domestic standards and guidelines. These efforts include adopting the TCFD disclosure framework, complying with the FSC's Guidance for Climate-related Financial Disclosures, and referencing the Bankers Association's Practical Manual for Climate Risk Management.

In 2025, Eximbank continued to apply its established methodology and assessment framework. With support from external consultants, the Climate and Nature Report Working Group identified eight key climate risks and six climate-related opportunities. These were subsequently validated through interviews with department heads and business personnel, and questionnaire survey results were consolidated to better understand the assessment of each risk and opportunity. For each item, Working Group members conducted qualitative assessments of both the magnitude of impact and likelihood of occurrence based on actual operating conditions during the year, using ratings of "low, medium, and high" and "minor, moderate, and major," respectively. The qualitative ratings were then converted into quantitative scores of 1, 3, and 5 to support further analysis.

Finally, Eximbank applied a weighted-average approach to the quantitative assessment results for climate risks and opportunities from both 2024 and 2025, assigning a 50% weighting to each year. Weighted average scores were calculated separately for impact magnitude and likelihood of occurrence. By presenting the results through a two-dimensional climate risk and opportunity matrix, Eximbank is empowered to better grasp the potential impacts of climate-related risks and opportunities on its operations and incorporate the findings into its strategic planning and management practices.

With reference to the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) under the Financial Stability Board (FSB), Eximbank classifies climate-related risks into two categories:

1. Physical risks, referring to the immediate or long-term impacts of climate-related events, including extreme weather events (e.g., typhoons and floods) that may directly affect the Bank's assets and operations, as well as chronic climate changes (e.g., sea-level rise and temperature changes) that may affect the long-term sustainability of the Bank's business activities.
2. Transition risks, referring to risks that may arise during the transition to a low-carbon economy, including changes in policies and regulations (e.g., carbon taxes and emission standards), technological changes (e.g., the adoption of new energy technologies), shifts in market demand (e.g., changing consumer preferences), and reputational risks associated with failure to meet environmental targets.

Risk Dimensions and Items		Business and Strategy Impact Areas	Financial Impact	Response Measures		
				Short-term (<1 year)	Medium-term (estimated ≥ 1 year to <3 years)	Long-term (estimated ≥ 3 years)
Physical Risk (Immediate)	Extreme weather events have a negative impact on the financing targets of banks.	Products and Services / Supply Chain and/or Value Chain / Adaptation and Mitigation Activities / Business Operations	[Operating Costs and Revenue / Capital Expenditure and Allocation] Due to extreme climate events causing reductions in financed clients' assets or operational interruptions, Eximbank's assets may decrease. - In the short term, the implementation of energy-saving measures, greenhouse gas (GHG) inventory and certification, and credit strategies has resulted in approximately NT\$0.5 million in additional operating costs and capital expenditures for internal personnel. - Currently, clients classified as high physical-risk financing account for approximately 3.7% of total financed clients.	[Internal] - Incorporate climate change risks into risk management policies. [Control] - Send staff to participate in various training courses on climate-related topics organized by institutions such as the Taiwan Academy of Banking and Finance, according to business needs. [Control] - Based on each unit's assessment of the impact of climate change risks on customer service or business operations, take relevant mitigation actions and optimize information systems. [Control] - Implement energy-saving measures and utilize low-carbon energy sources. [Mitigation] - Execute and certify greenhouse gas (GHG) inventory projects. [Mitigation] - Promote electronic document processing and electronic meetings to reduce paper consumption and improve efficiency. [Mitigation] [External] - Continuously collect and analyze operational site or factory location data of financing clients and assess whether they are exposed to high climate change risks. [Control] - Monitor whether credit clients have violated relevant environmental protection policies and regulations resulting in penalties, and communicate to address subsequent improvement matters. [Risk Transfer]	- Continue Organizing seminars on relevant topics and assess the execution of short-term actions, making rolling adjustments to medium-term targets. - Utilize financial instruments to guide companies toward sustainability, thereby strengthening the security of Eximbank's financing assets. - Establish a list of high-resilience assets. - Formulate relevant mitigation measures for operational sites with high climate change risks.	Deploy high-resilience assets.

Risk Dimensions and Items		Business and Strategy Impact Areas	Financial Impact	Response Measures		
				Short-term (<1 year)	Medium-term (estimated ≥ 1 year to <3 years)	Long-term (estimated ≥ 3 years)
Transition Risk (Policies and Regulations)		Products and Services / Adaptation and Mitigation Activities / Business Operations	[Operating Costs and Revenue / Capital Expenditure and Allocation] Clients may face stricter regulatory requirements, and if they lack a transition strategy or continue to use high-carbon/high-energy-consuming equipment for production, they may incur significant carbon costs, potentially reducing net profits.	1. Establish near-, medium-, and long-term targets for credit risk management in highly polluting and energy-intensive industries. [Control] 2. Collect and monitor changes and adjustments related to TCFD and relevant environmental regulations, conduct employee training, formulate corresponding policies, grasp market-derived business opportunities, track subsequent customer funding needs, and plan to provide related products or services. [Control]	1. Promote Sustainability-linked Loans in line with the TCFD framework and strengthen engagement with corporate clients to confirm their net-zero decarbonization targets and funding plans. Through these efforts, Eximbank supports corporate transition, helps mitigate climate change risks, enhances corporate brand value, and contributes to the broader transition toward a low-carbon and sustainable society.	Assist clients in low-carbon transition.
	Negative impacts on the bank's financing clients resulting from carbon reduction policies and regulations.		- In the short term, this may affect dividend distribution; in the long term, it may restrict expansion plans, thereby reducing interest income. - Among the bank's top ten high-risk exposures, clients in high transition-risk industries who also have medium-to-high physical risk exposures amount to approximately NT\$1,950 million, accounting for about 1.1% of total credit.	3. To mitigate credit risks arising from climate change, incorporate the concepts of the "Equator Principles" into credit review, encouraging enterprises to strengthen environmental protection practices and fulfill their social responsibilities. [Control] 4. Disclose carbon emission information of material clients in the TCFD report. [Control] 5. Strengthen the KYC process for credit customers during application and collect information related to climate change risks. [Control] 6. Disclose Greenhouse Gas (GHG) emissions data for Scope 3 Category 15 (Investments). [Control]	2. Incorporate buyers' ESG performance, as disclosed in credit reports, as a reference factor in export insurance credit rating assessments.	

Opportunity Dimensions and Items		Business and Strategy Impact Areas	Financial Impact	Response Measures		
				Short-term (<1 year)	Medium-term (estimated ≥ 1 year to <3 years)	Long-term (estimated ≥ 3 years)
Opportunities (Products and Services)	Rising demand in the sustainable finance market.	Investment in Research and Development	Through the formulation of credit-related action plans and regulations actively guide the flow of funds into sustainable enterprises to increase operating revenue. Operating costs for short-term personnel and capital expenditures for outsourced consulting amounted to approximately NT\$0.1 million.	1. Research relevant domestic and international cases and actively develop sustainable financial products in accordance with government regulations to strategically position for the future. [Control] 2. Promote sustainability-linked loans, green and sustainable financing, and guarantee services to support businesses in investing in low-carbon technologies and renewable energy applications. [Mitigation] 3. Collaborate with external consultants and engage with businesses to identify potential business opportunities and strengthen client relationships. [Control]	1. Expand the development of green finance products and establish feasible underwriting criteria to encourage and strengthen corporate commitment to sustainable environmental development, capture business opportunities arising from renewable energy markets, and support enterprises and their upstream and downstream partners in advancing the transition to a low-carbon economy. 2. Promote engagement and connections with enterprises through participation in sustainability-related seminars and networking activities.	Develop sustainable financial products (such as incorporating green energy or low carbon initiatives within existing project loans).

3.5.3 Climate Risk Management

Management Strategies and Mechanisms

Eximbank incorporates ESG issues into its management guidelines and daily operations. During the stages of business evaluation and product and service development, financial services and capital guidance are leveraged to gradually integrate social and environmental sustainability into consideration and relevant processes, with mechanisms established to mitigate negative impacts on society and the environment. In addition, Eximbank's "Sustainable Development Practice Guidelines" set forth future directions for environmental sustainability management, including:

- Compliance with environmental laws, regulations, and relevant international standards to appropriately protect the natural environment, while striving to achieve environmental sustainability goals in both business activities and internal management.
- Commitment to improving the efficiency of resource use, utilizing low-impact recycled materials to enable the sustainable use of global resources.
- Establishment of dedicated environmental management units or personnel responsible for formulating, promoting, and maintaining environmental management systems and concrete action plans, and regularly conducting environmental education programs for management and staff.
- Consideration of ecological benefits in operations, promoting and advocating sustainable consumption, reducing energy consumption and pollutants, and improving the recyclability of operational supplies to lessen impacts on the natural environment and humanity.
- Proper management and sustainable utilization of water resources, with corresponding management measures established.
- Attention to the impact of climate change on operations, with energy-saving and carbon-reduction strategies formulated according to operational conditions to reduce the environmental impact of business activities.

Climate Change Risk Education and Training

In 2025, Eximbank established a key quantitative target for advancing climate governance: achieving a cumulative total of five hours of self-organized climate-related training annually. Through a variety of learning and development initiatives, including keynote seminars and engagement opportunities with external professional organizations, Eximbank continues to strengthen employees' understanding of climate change, sustainable development, and related policy issues, while gradually enhancing their expertise and awareness of climate-related matters. With employees having progressively established a solid foundation in climate-related knowledge during 2023 and 2024, the focus of training in 2025 shifted further toward practical implementation. Particular emphasis was placed on operational guidance and the adoption of climate-related frameworks and policies. Through participation in a wide range of programs offered by institutions such as Central Reinsurance Corporation and the Taiwan Academy of Banking and Finance, employees were equipped with the knowledge and skills needed to effectively integrate climate considerations into business planning, risk management, and governance frameworks, while also strengthening management accountability for oversight and execution. In addition, practice-oriented seminars and case-sharing sessions enabled employees to gain a deeper understanding of how climate-related risks manifest in financial operations and enhanced the implementation capabilities of individual departments. These efforts helped ensure the effective execution of climate risk management measures across the organization. Through these structured and continuous capacity-building initiatives, Eximbank has further reinforced its climate governance culture and strengthened the Bank's resilience and execution capabilities throughout its sustainable transformation journey.

In 2025, Eximbank organized a total of 11 training sessions on sustainability and climate change, amounting to 24.5 hours with 792 participants. The training covered two key dimensions: "climate governance and corporate culture" and "climate-related risk management mechanisms." Topics included guidance on preparing sustainability reports and TCFD reports, introduction to sustainability disclosure standards, corporate governance, sustainable finance and ESG investment practices, as well as training on offshore wind power combined with professional business knowledge. Additionally, external lectures and courses related to the field were attended by staff, totaling 211.2 hours with 838 participants. Through this progressive integration of climate-related training, Eximbank seeks to gradually embed ESG thinking into its corporate culture. A detailed breakdown of courses, training hours, and participants is provided in the table below.

Sustainability and Climate Change-Related Courses	Number of Participants	Training Hours
The Export-Import Bank of the Republic of China		
Offshore Wind Farm Incident Response and Crisis Management	9	3
2025 Environmental Education	265	4
Sustainability Report Preparation Project Meeting and Training Session	14	2
Financed Emissions Inventory and Disclosure for the Financed Portfolio - Training (Inventory Team)	83	1.5
Financed Emissions Inventory and Disclosure for the Financed Portfolio - Training (Verification Team)	46	1.5
Financed Emissions Inventory and Disclosure for the Financed Portfolio - Training (Inventory Results)	48	1
Offshore Wind Farm Incident Response from the Developer's Perspective	7	2
Offshore Wind Farm Crisis Management from the Lender Syndicate's Perspective	16	2
Internal Control Framework for Sustainability Information Management and Data Inventory Training Session	17	2
Connected by Carbon: Carbon Fees, Carbon Taxes, Carbon Credits, and Carbon Trading	161	3
Green Carbon Strategies and ESG Practices in the Banking Industry	126	2.5
Central Deposit Insurance Corporation		
Climate Change Regulatory and Market Trends	1	3
Accounting Research and Development Foundation		
Sustainability Information Management with Key Internal Control and Internal Audit Practices and Case Studies	1	6
Taiwan Academy of Banking and Finance		
FinTech Talent Development Program – Trend Seminar: Green FinTech in Practice	5	1
ESG Finance Leaders Roundtable Forum Toward a New Era of Transition Finance	3	3
Corporate Governance Lecture – International Trends in Sustainable Finance and Taiwan's Current Policy Framework	1	3
Information Session on the Implementation Plan for Climate Change Scenario Analysis by Domestic Banks	2	2.2
Fundamental Training Program for Sustainable Finance Certification	4	12
Advanced Training Program for Sustainable Finance Certification – Sustainable Investment and Insurance Module	3	12
Advanced Training Program for Sustainable Finance Certification – Sustainable Risk Management Module	1	15
Advanced Training Program for Sustainable Finance Certification – Sustainability Disclosure Module	3	18

Sustainability and Climate Change-Related Courses	Number of Participants	Training Hours
Advanced Training Program for Sustainable Finance Certification – Sustainable Development Supervision and Governance Module	3	9
Advanced Training Program for Sustainable Finance Certification – Greenhouse Gas Management Module	2	18
Enterprise Solutions: Driving Efficient and Sustainable Business Growth through Data and AI	1	2
International Syndicated Loans and Sustainable Finance Practices Program	1	6
Advanced Training Course for Core Banking Talents – ESG Climate Adaptation and Social Impact Workshop	1	14
Advanced Training Course for Core Banking Talents –International Sustainable Finance Workshop	1	14
Advanced Training Course for Core Banking Talents –Sustainable Finance	1	12
Joint Credit Information Center		
Credit Information Products Workshop – Corporate Information Course: Corporate ESG Information Products	4	5.5
Credit Information Products Workshop – Inquiry Reasons and Products (Including Corporate ESG Information Products) Course	2	7
Taiwan Insurance Institute		
Recommendations and Challenges of the Taskforce on Nature-related Financial Disclosures (TNFD) for the Financial Sector	2	3
Global Trends in Sustainable Development and Corporate Governance in the Banking and Insurance Industry	2	3
Institute for Information Industry		
2025 Solar Photovoltaic (PV) Finance Training Program	1	6
Ministry of Environment		
Net-Zero Green Living Training Program	1	12
Total	838	211.2



Talent Management

Eximbank places great importance on human resource management, treats all employees fairly, supports and practices human rights policies, promotes harmonious labor-management relations, and fosters employee cohesion. The company protects the rights and interests of both parties in accordance with relevant laws and regulations, and actively provides training courses and benefits to ensure that employees provide professional services in a high-quality environment.

Chapter Highlights

1

In 2025, a total of 2 people were selected as model civil servants of the Ministry of Finance; 3 people were selected as outstanding financial personnel; and 1 person was selected as a model of integrity.

2

In 2025, a total of **NT\$3,986,157** in various subsidies was provided to employees.

3

In 2025, **46** in-house professional and regulatory seminars were conducted, representing an **15%** increase compared to 2024. The total participation time amounted to **115.5** hours, with **4,563** attendees, marking a **20.81%** growth from 2024.

4

In 2025, there were zero major occupational safety incidents.

4.1 Human Resources

4.1.1 Talent Recruitment

The recruitment of Eximbank personnel is based on business needs and future business planning, within the scope of the budgeted staffing and personnel expense limits, and in accordance with the "Personnel Recruitment Measures for Financial and Insurance Institutions under the Ministry of Finance." Through procurement procedures of public tender, external professional institutions are commissioned to conduct open examinations for new personnel recruitment. Information on recruitment is publicly announced through channels such as the official website, the Directorate-General of Personnel Administration's job postings, job banks, and newspaper advertisements, in order to attract outstanding talent to participate in the open recruitment examinations. No differential treatment or discrimination is given on the basis of gender, race, religion, or political party.

Recruitment Channels

Through the procurement process of public bidding, nonbank professional institutions are entrusted to handle the screening of new recruits in the form of open screening.

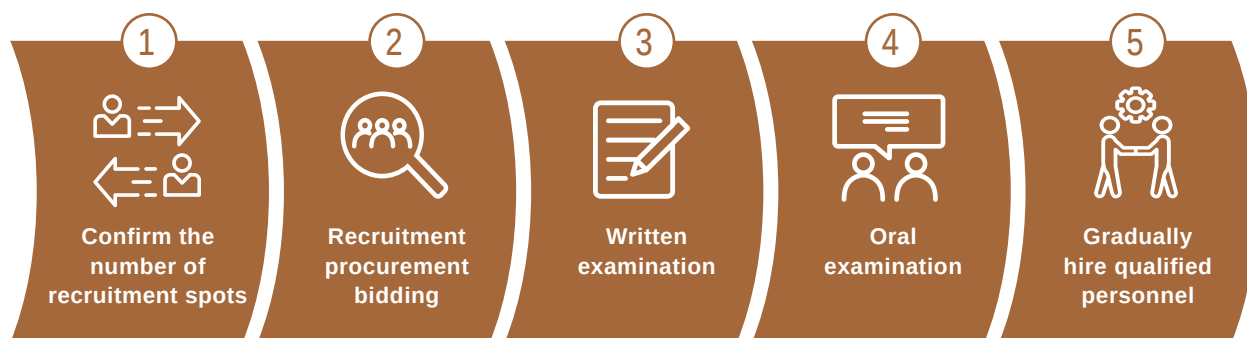
Ways of Publicity

Publicity of screening information through the Human Resources Bank, the General Office of Human Resources and Administration, the official website, and the publication of newspapers.

Recruitment Target

Graduates of domestic and international universities are required to meet the academic, professional experience, and other qualification criteria established for each job grade.

Talent Acquisition Process



4.1.2 Human Structure

Eximbank fosters a diverse and equitable employment environment. As of December 31, 2025, Eximbank employed a total of 271 staff members, all of whom were full-time employees, representing 100% of the workforce. There were no significant changes in the number of employees during the reporting period or compared to the previous year. Eximbank's business locations are based in Taiwan, and therefore, the workforce is primarily composed of local Taiwanese employees, with a local employment rate of 100%. Additionally, the overseas offices have a total of 6 employees. Eximbank strictly complies with labor laws and regulations set forth by government authorities and has never employed child labor. When hiring foreign nationals, all procedures are conducted in accordance with the relevant local laws and regulations. Eximbank values diversity and workplace inclusion. Recruitment, compensation, and benefits are administered without discrimination based on gender, age, nationality, race, religion, or job position. The gender ratio of employees is approximately 38.75% male to 61.25% female, with a higher proportion of female employees, demonstrating the company's commitment to gender equality and a diverse, competitive workplace. Regarding educational background, the majority of Eximbank's employees hold master's degrees, with staff education levels ranging from master's degrees to vocational high school diplomas. Job openings are created according to the specific needs of each business function.

In 2025, there were 32 non-employee workers, including outsourced professionals such as drivers, security personnel, cleaning staff, kitchen staff, and general affairs personnel. The number of non-employee workers remained stable during the reporting period and showed no significant changes compared to the previous year.

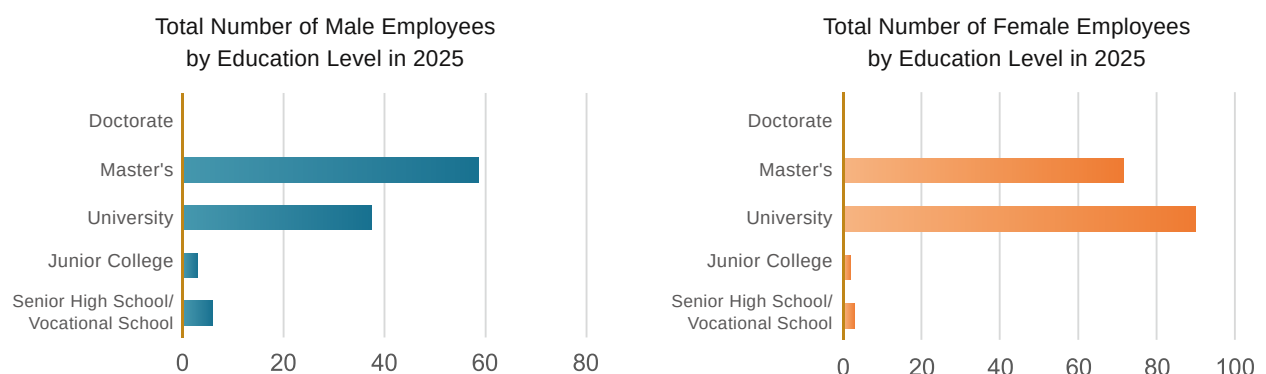
The following is the human resource structure statistics of employees in 2025.

Category	Group	Male		Female		Work Area/ Taiwan		Work Area/ Thailand		Work Area/ Indonesia		Work Area/ Czech Republic	
		No.	% of Total Employees	No.	% of Total Employees	No.	% of Total Employees	No.	% of Total Employees	No.	% of Total Employees	No.	% of Total Employees
Employment Contract	Permanent employment of employees (also known as indefinite contracted labor)	105	38.75%	166	61.25%	265	97.79%	2	0.74%	2	0.74%	2	0.74%
	Temporary employees (or fixed-term contracted labor)	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
	Non-guaranteed hours employees (or gig economy)	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Employment Type	Full-time (or full-time labor)	105	38.75%	166	61.25%	265	97.79%	2	0.74%	2	0.74%	2	0.74%
	Part-time (or part-time labor)	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%

Note: The no. of personnel represents the actual number of employees.

2025 Human Resource Structure Statistics

Educational Level/Gender	Male	Female
Master's	59	72
University	38	89
Junior College	3	2
Senior High School/Vocational School	5	3
Total	105	166



2025 Employee Management Class Distribution

Age/Gender	Management		Non-Management	
	Male	Female	Male	Female
< 30 years old	0	0	7	14
30~50 years old	6	13	68	90
> 50 years old	16	31	8	18
Total	22	44	83	122

Note: Management rank is a position at the level of section chief (including acting section chief) or above

Eximbank values equal employment opportunities for both genders and provides all employees with fair and reasonable treatment. In 2025, the total number of employees was 271, with 24 new hires, representing a new hire rate of 8.86%, and 9 employees departures, representing a turnover rate of 3.32%. Regarding management positions, among those at the section chief level (inclusive) or above, the number of female supervisors was 44, accounting for 66.67% of all management positions. This reflects the Eximbank's strong performance in developing female talent and advancing women into leadership roles.

The Total Number of New Employees Divided by Age in 2025

Year		2024								2025							
Age/Gender		New				Turnover				New				Turnover			
		Male	%	Female	%	Male	%	Female	%	Male	%	Female	%	Male	%	Female	%
Taiwan	< 30 years old	3	27.3%	1	8.3%	0	0	0	0	3	42.86%	6	42.86%	1	14.29%	3	21.43%
	30~50 years old	3	4.6%	2	2.0%	0	0	1	1.0%	9	12.16%	5	4.85%	2	2.70%	2	1.94%
	> 50 years old	0	0	0	0	0	0	1	2.0%	0	0	0	0	0	0	0	0
Thailand	< 30 years old	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	30~50 years old	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	> 50 years old	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Indonesia	< 30 years old	1	9.1%	0	0	1	9.1%	0	0	0	0	0	0	0	0	0	0
	30~50 years old	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	> 50 years old	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Czech Republic	< 30 years old	0	0	0	0	0	0	0	0	0	0	1	7.14%	1	14.29%	0	0
	30~50 years old	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	> 50 years old	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		10				3				24				9			
Newcomer/ Turnover		3.80%				1.14%				8.86%				3.32%			

Note 1: Percentages are calculated by dividing the number of new hires or departures in each category by the number of employees in that category at the end of the year. (Including overseas offices)

Note 2: Percentages are calculated by dividing the total number of new hires or employee departures during the year by the number of employees at year-end.

In order to actively promote ethnic equality, as of the end of 2025, the number of employed indigenous people was 2. At the same time, to comply with government policies supporting economically disadvantaged groups, Eximbank has also fully employed persons with disabilities in accordance with the "Protection Act for the Disabled," thereby implementing the policy objectives of caring for vulnerable groups. As of the end of 2025, the number of employed persons with disabilities was 7.

Employment of Persons with Disabilities and Indigenous Peoples

Year		2023	2024	2025
Number of Employees		260	263	271
Aboriginal	No.	2	2	2
	Percentage	0.76%	0.77%	0.74%
Physical and Mental Disabilities	No.	8	8	7
	Percentage	3.04%	3.04%	2.58%

4.1.3 Outstanding Talent

Eximbank firmly believes that professional expertise and a courteous, responsible service attitude constitute its most proud and high-quality service. In 2025, a total of 2 people were selected as model civil servants of the Ministry of Finance; 3 people were selected as outstanding financial personnel; and 1 person was selected as a model of integrity.

Model Civil Servants and Outstanding Finance Staff of the Ministry of Finance



Model Civil Servants of the Ministry of Finance

Chairman, Teng-Shan Tai

S. V. P. & General Manager of the Department of Loan and Guarantee, Shiu-Ru Cheng

Outstanding Finance Staff

Assistant Vice President of Department of Information Management, Sue-Min Wang

Deputy Banking Officer of Department of Export Insurance, Pen-Shou Lin

Assistant Banking Officer of the Department of Loan and Guarantee, Wei-Ying Chen

▲ Model Civil Servants of the Ministry of Finance: Eximbank Chairman Teng-Shan Tai (second from left), poses for a photo with the 2025 Model Civil Servants of the Ministry of Finance: S. V. P. & General Manager of the Department of Loan and Guarantee, Shiu-Ru Cheng (far left), and Outstanding Finance Staff: Assistant Vice President of Department of Information Management, Sue-Min Wang (second from right), and Assistant Banking Officer of the Department of Loan and Guarantee, Wei-Ying Chen (far right).

Selection Criteria for Model Civil Servants of the Ministry of Finance

1	Demonstrates integrity and remains incorruptible, with verified acts worthy of commendation.
2	Engages actively in public welfare initiatives, proactively identifies individuals in urgent need, and provides timely assistance with notable impact.
3	Participates continuously in community service, earns widespread recognition, and enhances the public image of civil servants.
4	Performs proactively and diligently in public service, demonstrate outstanding conduct and job performance, and maintain an exemplary service attitude.
5	Identifies systemic issues in assigned responsibilities and propose significant reform measures that deliver proven results upon implementation.
6	Accomplishes successfully critical assignments entrusted by superiors by overcoming challenges and fulfilling objectives with distinction.
7	Delivers exceptional performance in public service operations while maintaining a high standard of customer service.
8	Detects and report unlawful activities, making significant contributions to national security, social stability, or government integrity.
9	Responds courageously to disasters or emergencies and takes appropriate actions that contribute significantly to the protection of lives and property.
10	Demonstrates other exceptional achievements that serve as exemplary models for civil servants.

Selection Criteria for Outstanding Finance Staff

1	Has made outstanding and concrete contributions to the research and improvement of supervisory duties, enhancing national interests.
2	Has devoted exceptional effort in handling major cases, achieving remarkable results, with concrete facts.
3	In emergency situations, acts courageously despite danger, works diligently to protect government interests, with concrete facts.
4	Possesses high moral character, integrity, and discipline, with concrete facts, serving as a model for others.
5	Reports corruption or eliminates entrenched malpractices, achieving remarkable results, with concrete facts.
6	Handles important duties with outstanding performance or achieves special merits.
7	Has specialized publications in fiscal theory and practice, earning distinguished reputation.
8	Other exemplary achievements worthy of recognition.

Ms. I-Hsuan Chu, Senior Banking Officer of the Department of Export Insurance, is responsible for reviewing export credit insurance claims and pursuing debt recovery both before and after claim settlements. She has demonstrated a strong sense of responsibility and dedication, actively contributing to international trade fraud prevention through early warning initiatives and awareness campaigns to safeguard exporters' transaction security. She has also devoted herself to handling major cross-border debt collection cases, protecting the interests of Eximbank and the national treasury. In recognition of her exemplary integrity, professionalism, and commitment to public service, she was selected as a 2025 Model of Integrity by the Ministry of Finance.

Integrity Role Model of the Ministry of Finance



Senior Banking Officer of the
Department of Export Insurance,
I-Hsuan Chu

◀ Minister of Finance Tsui-Yun Chuang presents the 2025 Integrity Model Award to Senior Banking Officer of the Department of Export Insurance at Eximbank, Chu Yi-hsuan.

Selection Criteria for Integrity Role Model

For the nomination period, employees may be selected as a Model of Integrity of the Ministry of Finance if they meet any of the following criteria and have never been subject to criminal penalties for corruption-related offenses, disciplinary sanctions, or demerits of reprimand or above in regular performance evaluations:

- | | |
|---|---|
| 1 | Refuses Improper Lobbying or Influence: Handle lobbying or influence-peddling attempts impartially and in accordance with applicable laws and regulations, and properly registers or reports such incidents as required, thereby serving as a role model of integrity. |
| 2 | Refuses Gifts or Benefits: Refuses or return gifts, property, or other rights or benefits of economic value offered by parties with an interest in the employee's official duties, and reports such incidents as required, thereby serving as a role model of integrity. |
| 3 | Refuses Improper Hospitality and Entertainment: Declines inappropriate banquets, hospitality, or other entertainment activities offered by parties with an interest in the employee's official duties, and reports such invitations as required, thereby serving as a role model of integrity. |
| 4 | Supports Anti-Corruption Initiatives: Actively participate in employee, corporate, or public anti-corruption education, outreach, and promotional programs organized by the Ministry, and makes tangible contributions through the provision of key resources or constructive recommendations. |
| 5 | Supports Corruption Prevention Efforts: Provides critical resources, practical recommendations, or other forms of support in the course of duty execution to effectively prevent personnel misconduct, operational deficiencies, or related irregularities, thereby contributing to public fund savings, procurement integrity, institutional credibility, and the protection of public interests. |
| 6 | Supports Corruption Detection and Enforcement Efforts: Proactively provides resources, manpower support, or constructive recommendations that help uncover corruption or illegal misconduct, strengthen integrity risk identification and early-warning mechanisms, or enhance anti-corruption enforcement effectiveness, thereby contributing to the maintenance of employee discipline and institutional integrity. |
| 7 | Demonstrates Other Integrity-Related Achievements: Undertake other actions or demonstrates performance that makes a tangible contribution to fostering a culture of integrity within the Ministry of Finance. |

4.2 Compensation and Benefits

4.2.1 Remuneration System and Performance Evaluations

Eximbank, as a state-owned financial institution, is also an industry subject to the Labor Standards Act. Employee labor conditions, various welfare measures, and retirement systems are all managed in accordance with the Labor Standards Act and relevant civil service regulations. Employee compensation is determined in accordance with the "Basic Principles for the Authorization and Determination of Employee Treatment in Public Enterprises" promulgated by the Executive Yuan, as well as the "Personnel Expense and Salary Management Guidelines for Enterprises Affiliated with the Ministry of Finance." Eximbank adheres to the principle of equal employment, ensuring no differential treatment or any form of discrimination based on gender, age, religious beliefs, race, or political affiliation. In 2025, the average monthly salary of grassroots employees at major operational sites in Taiwan did not differ by gender, with a ratio of 1.4:1 compared with Taiwan's basic wage, all exceeding the statutory minimum wage. Employees enjoy welfare measures such as performance bonuses, domestic leave subsidies, national (labor) health insurance, and pensions.

Note: Eximbank's workforce comprises both staff and workers. As staff account for the vast majority of employees, the calculation of monthly compensation for entry-level personnel is based on staff salaries.

Salary of Full-Time Non-Supervisory Staff

Item	2024	2025	Percentage increase over previous year (%)
Number of full-time non-supervisory staff	239	246	2.93%
Average salary of full-time nonsupervisory staff (thousand dollars)	1,311	1,320	0.69%
Median salary of full-time nonsupervisory staff (thousand dollars)	1,158	1,144	-1.21%

Note: Managerial positions refer to roles at the unit head level and above. All related data are presented on a basis consistent with the Annual Report. This restatement relates solely to differences in calculation methodology and does not reflect any material changes to Eximbank's employee compensation policy. In addition, to align with the data presentation approach adopted in the 2024 and 2025 Annual Reports, only data for the most recent two years are disclosed in this report. Beginning with future reporting periods, data for the most recent three years will be presented on a rolling basis.

Regarding performance evaluation, to safeguard the rights of every employee, in addition to conducting staff assessments in accordance with the "Guidelines for Routine Performance Evaluation of Civil Servants of the Executive Yuan and Its Affiliated Agencies" and the "Assessment Measures for Personnel of Financial and Insurance Institutions Affiliated with the Ministry of Finance," Eximbank has also established the "Notes on Conducting Annual Employee Evaluations" and "Points on Staff Rewards and Penalties." Furthermore, a "Personnel Review and Evaluation Committee" has been established to create a fair system for assessment and rewards and penalties. Additionally, based on the "Implementation Guidelines for Performance Bonus of Business Institutions Affiliated with the Ministry of Finance," Eximbank's "Precautions for Issuing Performance Bonuses," and Eximbank's "Supplementary Regulations for Issuing Performance Bonuses," bonuses are distributed according to employees' contributions, work performance, effort, and diligence throughout the year. In 2025, all employees underwent regular performance evaluations.

2025			
	Male	Female	Overall
Percentage of Employees Undergoing Regular Performance and Career Development Evaluations – Classified by Employee Type			
Supervisors	4.06%	5.17%	9.23%
Non-Supervisors	34.69%	56.08%	90.77%

Note: Supervisors refer to roles at the department head level and above.

Main Items for Performance Evaluation Assessment

Seniority	Promotion to a higher grade is subject to meeting the minimum seniority required for each grade
Annual Appraisal	For those with a basic promotion tenure of three years, the annual performance evaluations for the past three years should include one year rated as Grade A and the remaining years as Grade B or above. For those with a basic promotion tenure of two years, the annual performance evaluations for the past two years should include one year rated as Grade A and one year as Grade B or above.
Incentive	According to the verification of internal merit in the grade, the score is added (subtracted).
Promotional Examination	When the 8th grade is promoted to the 9th grade, after serving the 8th grade for one year, the applicant must first take a Promotional Examination, and only those who pass the test will be applicable for promotion
Professional competence and work ethics	Applicable to staff promoted to grades 10, 11 and 12. The supervisor evaluates moral integrity, business performance, work attitude, professional ability, leadership ability, communication and coordination
Training	Those who have completed the basic hours of annual training and participated in a certain number of hours of night and holiday training will be awarded additional points
License	Those who have obtained the professional and technical qualification certificate related to the business issued by the civil society examination will be awarded additional points
Research and development	Research and development works or papers, and those who have received awards and have a case, will be given additional points

In addition to establishing the “Points for Employee Promotion Evaluations,” Eximbank conducts employee promotions based primarily on talent, knowledge, character, and work performance. The bank has also established the “Points for Employee Rotation” to implement rotations in order to enhance employee quality, cultivate outstanding talent, broaden job experience, and stimulate work potential. In 2025, a total of 28 employees underwent rotations.

A Brief Description of the Staff's Assignment to an Overseas Representative Office

The director of the overseas office of Eximbank shall be appointed by the domestic and foreign authorities for a term of three years, which may be extended for one year if necessary, and shall be extended for a maximum of two extensions. However, due to business or environmental needs, they may be reassigned at any time, regardless of the term limits. Employees are locally hired who are familiar with the local language and script to assist the office director in gaining a deep understanding of the local political and economic situation, customs, regulations, and other matters.

4.2.2 Employee Benefits

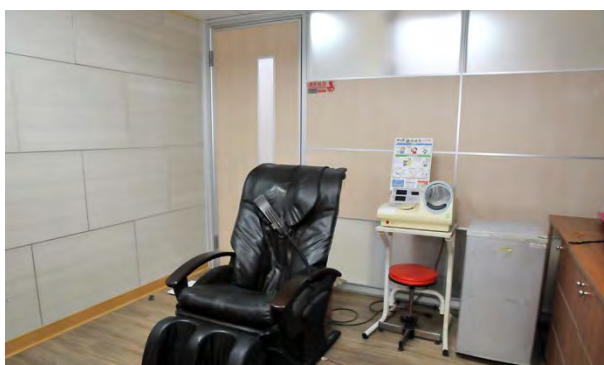
Eximbank, for the welfare of all employees, has established an Employee Welfare Committee in accordance with the “Employee Welfare Fund Act” and the “Organization Regulations on Employee Welfare Committee” issued by the Ministry of Labor. The Committee has formulated provisions on staff welfare subsidies, which include subsidies for marriage, childbirth, children's education, disability, hospitalization, death, and retirement/resignation. Retirement/Resignation pensions are calculated in accordance with the “Retirement/Resignation, Pension, and Severance Measures for Personnel of Financial and Insurance Institutions Affiliated with the Ministry of Finance.” In 2025, medical subsidies were granted in 25 cases, childbirth subsidies in 10 cases, marriage, funeral, and celebration subsidies in 10 cases, education subsidies in 96 cases, domestic leave subsidies in 208 cases, and retirement or resignation subsidies in 8 cases, for a total of 357 subsidy cases, amounting to NT\$3,986,157.

(Unit: NTD)

Item	Applicants	Subsidy Amount (NT\$)
Medical subsidy	25	237,832
Maternity allowance	10	100,000
Weddings and funerals	10	116,000
Educational subsidy	96	171,400
Domestic leave allowance	208	2,860,925
Retirement (resignation) benefits	8	500,000
Total	357	3,986,157

In addition to providing various subsidies, Eximbank also pays attention to employees' work-life balance. The bank has installed stress-relief equipment such as massage chairs and table tennis tables, providing employees with channels for relaxation and a comfortable environment during breaks. In addition, a lactation room is available for female employees who wish to breastfeed, aiming to create a comfortable and reassuring workplace environment.

Welfare Aspect	Welfare Item	Item Description
Insurance and Subsidies	Purchase Accident Insurance	Each year, the Employee Welfare Committee shall purchase a group accident insurance of NT\$1 million from the insurance company on behalf of each employee, and the premium shall be subsidized by the Employee Welfare Committee, and the beneficiaries of the insurance shall be limited to the employee or his/her family, provided that the total amount of subsidy in each year shall not exceed 20% of the total income of the benefit in that year, otherwise the insured amount would be reduced proportionally.
	Employee Grants	• Marriage subsidy for employees. • Childbirth subsidy for the employees or their spouses. • Education subsidy for employees' children. • Hospitalization subsidy for employees and their dependents: If the actual hospitalization medical expenses exceed NT\$10,000, 20% of the actual paid amount will be subsidized. This includes necessary expenses not covered by National Health Insurance. Applications must be submitted within three months after discharge. The total annual subsidy per employee is limited to NT\$15,000. • Death subsidy for employees, their parents, spouses, or children. • Disability subsidy for employees in case of partial or total disability. • Subsidy for departing employees (including retirees).
Sports Entertainment	Cultural and Leisure Activities	• It is also the source of funding for self-organized activities organized by the competent authorities for colleagues to form teams to participate in sports activities. • Allocate sports activity funds every year to plan staff sports and outings.
Physical and Mental Health	Childrearing	• A lactation room is set up for women who wish to breastfeed, and breastfeeding breaks are considered to be working hours. • Provide childcare services for employees, and sign childcare service contracts with Methodist Kindergarten, the Management Office of the National Chiang Kai-shek Memorial Hall and the State-owned Property Administration of the Ministry of Finance.
	Health Care	• Partnered with Yulian Management Consulting Co.,LTD to provide employee therapy services. • It is planned to automatically activate the computer-related programs of colleagues at two times a day, so that colleagues can follow the activities, namely 11:10 a.m. and 3 p.m. National Health Exercises. • There are massage chairs, table tennis tables and other stress-relieving equipment and yoga venues for colleagues to use during breaks.



Massage chairs provide stress relief for employees



Set up a table tennis table for colleagues to have fun during breaks

In order to establish a friendly workplace and protect women's right to breastfeed in public places, a nursing room is set up, and breastfeeding time is regarded as work time. To allow employees to confidently raise the next generation and balance work and family responsibilities, employees may apply for childcare leave without pay until their children reach the age of three, and all applications are approved. In 2025, 4 employee applied for childcare leave without pay; 4 employees were expected to return to work in 2025. However, 2 employees returned earlier than their planned return dates, resulting in a total of 6 employees returning to work during 2025.

Childcare Leave Without Pay	2023		2024		2025	
	Male	Female	Male	Female	Male	Female
Eligible Employees (Current Year)	8	16	7	16	5	18
Actual Applicants (Current Year)	0	2	0	1	0	4
Application Rate	0%	12.5%	0%	6.25%	0%	22.22%
Due to Return (Current Year)	0	1	0	1	0	4
Actually Returned (Current Year)	0	1	0	1	0	7
Return Rate	-	100%	-	100%	-	100%
Returned (Previous Year)	0	0	0	1	0	1
Completed 1 Year After Return (Previous Year)	0	0	0	1	0	1
Retention Rate	-	-	-	100%	-	100%

Note 1: The number of employees eligible to apply is calculated based on those who took prenatal checkup leave, paternity leave, or maternity leave in the past three years.

Note 2: The actual number of employees who applied for reinstatement in 2025 included 2 employees who returned to work earlier than scheduled during the year and one employee who resigned on the same day as reinstatement.

Note 3: The reinstatement rate for 2025 was calculated after excluding the 2 employees who returned to work earlier than scheduled during the year.

Employees can apply for family care leave, mental health leave, menstrual leave, marriage leave, prenatal leave, maternity leave, abortion leave, paternity leave and vaccine leave in accordance with regulations, and the aforementioned leave will not be considered as a secondary consideration for employee evaluation. Employees may take family care leave when they need to take care of their family members in case of vaccination, serious illness or other serious accidents. The number of family care leave is included in the calculation of personal leave, and the annual limit is limited to seven days. Eximbank's family care leave does not deduct salary or performance evaluation.

Family Care Leave

2023		2024		2025	
Male	Female	Male	Female	Male	Female
8	25	11	31	18	41

4.3 Talent Cultivation

Believing that training is the key to sustainable development, Eximbank is committed to improving the professionalism of its colleagues and grasping financial business trends. The bank not only offers professional knowledge courses but also focuses on developing soft skills. In response to climate change, it arranges relevant training. The bank also values employees' career development by providing diverse training channels, encouraging participation in various courses, certification exams, and language learning. Additionally, it has established a digital learning system, enabling employees to continue their education anytime and anywhere, thereby creating a competitive advantage for both individuals and the financial system.

4.3.1 Improve Training and Development

Human resources are the most important assets of the bank, and a crucial factor in successfully fulfilling its mission as a specialized bank. To fully utilize its functions, the bank places great emphasis on staff development. Each year, it allocates funds for education and training, certification subsidies, and on-the-job training subsidies, encouraging employees to actively participate in educational programs.

Training Hours	2023		2024		2025	
	Management	Non-Management	Management	Non-Management	Management	Non-Management
Average number of hours for women	37.78	42.33	52.38	51.91	52.65	59.41
Average number of hours for men	30.28	39.03	46.74	49.62	57.40	60.49
Total average number of hours for all employees	39.70		50.87		58.47	

Note 1: The average training hours are calculated by dividing the total training hours of each employee category by the number of employees in that category at year-end.

Note 2: During the reporting year, the classification was revised from Supervisors / Non-Supervisors to Management/Non-Management. This change was purely terminological and did not affect the 2023 or 2024 data. Management refers to positions at the section chief level (including acting section chiefs) or above.

Note 3: The average training hours in 2024 and 2025 were higher than those in 2023 because, starting in 2024, key training programs (such as cybersecurity, internal audits, and environmental education courses) were included in the statistics for the first time. Future disclosures will be based on this statistical standard to ensure consistency and comparability of the data.

Furthermore, to encourage employees to pursue self-improvement, enhance professional competence, and increase self-value, Eximbank has implemented incentive measures to encourage staff to obtain certifications. These achievements are also incorporated into the annual performance evaluation bonus system, as detailed below:

Professional Certification Subsidy

	2023	2024	2025
Number of people on the subsidy	62	34	37
Amount of subsidy (NT\$)	131,093	53,199	37,507

4.3.2 Training Courses

Eximbank's training programs fall into three categories: internal training, external training, and seminars. For internal training, the Bank has established a digital online learning platform that allows employees to sharpen their professional skills and knowledge at any time, without the constraints of time or place. Course content covers the latest financial knowledge, market trends, and product information, and also extends to career-development topics such as workplace communication. Each year, an annual program of special lectures is developed based on the needs of individual units, and the Bank organizes its own in-house training sessions led by invited experts and scholars.

In terms of internal trainings, the 2025 self-organized professional and legal special presentations are as follows:



Internal training continues to grow in terms of sessions and number of participants, so as to actively enhance the professional knowledge of employees, meet the needs of business development, and create a workplace environment for sustainable growth.

Internal Training Programs

- 2024 Sustainability Report Preparation Meeting and Training
- Connected by Carbon: Carbon Fees, Carbon Taxes, Carbon Credits, and Carbon Trading
- Financed Emissions Inventory and Disclosure for the Financed Portfolio - Training (Inventory Team)
- Financed Emissions Inventory and Disclosure for the Financed Portfolio - Training (Verification Team)
- Presentation and Disclosure of Financial Statements under IFRS 18
- Key Tax Updates Every Multinational Enterprise and Major Shareholder Should Know
- Internal Control Framework for Sustainability Information Management and Data Inventory Training Session
- Combating Fraud and Preventing Money Laundering
- Offshore Wind Farm Incident Response from the Developer's Perspective
- IFRS 17 Dual-Track Implementation Training
- 2025 Fair Treatment Principles Mandatory Course
- Real Estate Appraisal, Collateral Establishment Concepts, and Practical Techniques
- Offshore Wind Farm Crisis Management from the Lender Syndicate's Perspective
- Overview of IFRS 17 Opening Balance Preparation and Processing
- Disability-Friendly Services under the Principles of Financial Inclusion
- Understanding Sexual Harassment and Workplace Violence: Responsibilities and Prevention
- Financed Emissions Inventory and Disclosure for the Financed Portfolio - Training (Inventory Results)
- AI Assistants in the Workplace
- MeetingHub+ Paperless Meeting Web System Administrator Training
- MeetingHub+ Paperless Meeting Web System Training
- 2025 New Employee Training
- Online Session on the 2024 Enterprise-Wide Money Laundering, Terrorist Financing, and Proliferation Financing Risk Assessment Results Report
- Seminar on Sexual Harassment Prevention, Case Studies, and Gender Mainstreaming
- International Financial Sanctions Analysis and Bank Fraud Prevention
- 2025 Treasury Trading Room Practices for Financial Derivatives (I)
- 2025 Treasury Trading Room Practices for Financial Derivatives (II)
- Training on Customer Financing Platform Enhancement: Electronic Signature and Individual Digital Certificate Functions
- Second Half 2025 Disaster Prevention, Fire Safety, and Occupational Safety Drills and Training
- From Personal Data Misuse to Claims Fraud: The Financial Industry under the Transformation of AI
- Effective Business Email Writing Workshop
- 2026 Economic and Industry Outlook
- 2025 Environmental Education
- Green Carbon Strategies and ESG Practices in Banking (Session 1)
- 360-Degree Communication and Interpersonal Skills (Session 1)
- Taiwan's Emerging Health Challenge: Lung Cancer Screening and Treatment
- Green Carbon Strategies and ESG Practices in Banking (Session 2)
- 360-Degree Communication and Interpersonal Skills (Session 2)
- Briefing on the Evaluation of the Workplace Violence Prevention Program
- 2025 Information Security Training

Internal Training Programs

- IoT Applications and Cybersecurity Risks in the Financial Industry
- 2025 Online Compliance Training
- Offshore Wind Project Finance Training
- Practical Noise Hazard Prevention and Management
- Online Learning Program on National Defense Education
- 2025 Integrity, Compliance, and Cybersecurity Training
- 2025 Online Self-Assessment Training

For external training, employees may register on their own for courses offered by the Taiwan Academy of Banking and Finance and other institutions, covering topics such as AI, anti-money laundering and counter-terrorism financing, core banking talent development, IFRS, senior financial management, information security, and derivative financial products. In 2025, a total of 571 employees participated, a 9.18% increase over 2024, for a combined 4,798.05 participation hours.

External Training Programs	Number of Participants	Training Hours
AI Series Courses	18	86
IFRS Series Courses	31	222
Human Resources-Related Courses	18	72
Corporate Governance and Director/Supervisor-Related Courses	16	48
Sustainability-Related Courses	29	286.4
Corporate Finance-Related Courses	154	1,165.45
Anti-Money Laundering and Counter-Terrorist Financing-Related Courses	27	225.6
Legal Compliance Courses	19	285
FinTech Talent Development Program Courses	30	66
Senior Financial Executive Series Courses	4	583
Insurance-Related Courses	2	6
Derivative Financial Products-Related Courses	48	396
International Trade Courses	24	194
Procurement-Related Courses	7	167
Bond-Related Courses	4	24
Information and Cybersecurity-Related Training Courses	18	175.1
Green Finance and Green Industry Courses	3	9
Core Talent in the Banking Industry Courses	25	284
Audit Series Courses	23	203.5
Macroeconomics-Related Courses	41	184.5
Occupational Safety and Health Courses	16	73.5
Core and Elective Subjects for Authorized Signatories Courses	14	42
Total	571	4,798.05

In addition, employees are also sent to attend short-term courses or seminars organized by the Taiwan Academy of Banking and Finance and other training institutions. Based on the nature of each employee's work, they are assigned to participate in appropriate courses to facilitate the application of what they have learned in their professional duties. In 2025, a total of 22 employees participated in seminars.

Seminars	Number of Employees
Seminar on the Global Economic and Financial Outlook in the Trump 2.0 Era and Trends in Fair Customer Treatment	1
2025 Refresher Seminar for Instructors on Financial Knowledge for Anti-Money Laundering	1
2025 Seminar on Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing for the Financial Industry	2
2025 Second-Half Economic Outlook and Industry Prospects Seminar	4
2025 Internal Audit Seminar	2
2025 Taiwan Credit Outlook Seminar	6
2025 Seminar on Emerging Developments in the International Economic and Trade Landscape	1
Seminar on Emerging Trends in FinTech-Enabled Fraud Prevention and Scam Detection	3
International Anti-Money Laundering Seminar	2

Providing New Supervisors with the "Junior Supervisor Development Program" Online Course and Management-Related Books

To assist newly appointed supervisors in successfully mastering the necessary competencies, concepts, and skills required for their roles, Eximbank offers the "Junior Supervisor Development Program" online course, planned by the Chinese Personnel Executive Association. Over a period of two months, new supervisors can access the course content anytime via Facebook or YouTube. If needed, employees can also be provided with laptops and a distraction-free environment for learning. The goal is to enhance employees' professional qualities and skills through specialized training courses and guidance, thereby increasing work efficiency and promoting teamwork and communication. Additionally, by improving employees' skill levels and knowledge reserves, the quality of services provided by Eximbank is enhanced, which in turn boosts performance and competitiveness, as well as increases customer satisfaction.

Through continuous investment in employee training and development, Eximbank aims to maintain its competitive advantage and sustainable operations. In the future, Eximbank will continue to allocate resources to talent training, providing appropriate training programs for both managerial and non-managerial staff to enhance employees' professional skills and competitiveness. At the same time, through fair promotion channels and reward mechanisms, employees are encouraged to continuously improve. Eximbank is committed to providing employees with a favorable working environment and development opportunities, growing together with its staff.

Regarding new employees, a comprehensive training program has also been planned. Personnel from various departments are invited to provide explanations of their respective business areas, enabling new colleagues to better understand the scope of operations and professional knowledge of Eximbank. Senior employees are also assigned to guide new employees, assisting them in becoming familiar with the workplace environment, understanding business operations, and noting important considerations. Furthermore, Eximbank provides care via email to new employees, and during the second probation evaluation, new employees are asked to complete a care survey. Through these emails, care and support are communicated, and new employees are informed of the personnel they can approach for help. This aims to reduce the unfamiliarity new employees may feel in the environment, and the care survey helps understand how well they are adapting, enabling necessary support to be provided at any time.

Pre-Employment Training for New Employees

Course Content

Assist new employees in understanding internal business operations and key points of attention, and invite staff from each department to provide professional introductions for their respective areas.

Number of Participants

Conducted training for new employees, with 21 participants (Taiwan region).



2025 New Employee Training Program

4.4 Communication and Interaction

4.4.1 Labor-Management Communication Channels

Eximbank believes that good labor-management relations are a key factor in corporate success. To promote a positive working environment and enhance workplace quality, a corporate union has been established to coordinate labor-management relations and foster cooperation. In 2025, all clerical and operational employees were union members. Employees at the managerial level and above, as well as overseas employees, were not eligible for union membership. Accordingly, 243 employees participated in the union, representing a participation rate of 100%.

Eximbank Labor Union General Meeting



In addition, Eximbank regularly convenes labor-management meetings and holds an annual labor union general meeting. Labor-management meetings are held quarterly, focusing primarily on fostering harmonious labor-management relations, improving working conditions, and enhancing employee welfare. Topics discussed during the 2025 labor-management meetings included improving the quality of employee health examinations and securing preferential health screening packages. The labor union general meeting is held annually, providing employees with a formal channel to express their views and raise concerns. Since 2020, Eximbank has maintained an "Employee Opinion Mailbox" to allow employees to promptly report issues. No complaints were received in 2025. Furthermore, the Union Chairman participates in two of Eximbank's key internal meetings, the Administrative Affairs Meeting and the Business Meeting. This allows the Chairman to stay informed of Eximbank's key policies and major administrative and business matters. The Union may also communicate its views through the Chairman at any time.

Communication Channel	Frequency	Topics Discussed
Labor-Management Meeting	Once every three months	1. Enhance the quality of employee health examinations and secure preferential health check-up packages. 2. Improve the Bank's leave subsidy program. 3. Expand the scope of acceptable supporting documentation for family care leave applications. 4. Encourage employees to participate in sports competitions organized by the financial industry.
Labor Union General Meeting	Once a year	1. Report on major union activities. 2. Establish the Union's Domestic Business Travel Expense Reimbursement Guidelines.
Eximbank Employee Opinion Mailbox	Permanent mailbox	Number of Opinion Letters in 2025: 0
Telephone Hotline	Permanent hotline	Attendance/explanation of work schedule issues

4.4.2 Satisfaction Survey

In order to effectively understand the employees' recognition of the key factors related to the systems, operating methods, and business processing of each department, Eximbank conducts internal satisfaction surveys of employees every six months, and randomly sends anonymous questionnaires to employees, so as to collect the opinions of employees of all units of the Bank on each department, as a reference for business improvement. In 2025, a total of 316 questionnaires were sent out in the internal satisfaction survey, and 269 valid questionnaires were received, resulting in a response rate of 85.13%.

2025 Unit Satisfaction Survey

	Questionnaires Issued	Questionnaires Returned	Questionnaire Return Rate
Department of Administrative Management	30	28	93.33%
Department of Risk Management	80	66	82.50%
Department of Accounting	40	34	85.00%
Human Resources Office	44	40	90.91%
Ethics Office	40	37	92.50%
Department of Information Management	40	33	82.50%
Compliance and Legal Affairs Office	42	31	73.81%
Total / Average Recycling Rate	316	269	85.13%

4.5 Occupational Health and Safety

Employees are important assets. In order to effectively take care of the safety and health of employees, Eximbank spares no effort to formulate the "Occupational Safety and Health Management Plan" every year. In addition, we handle matters such as national health insurance, labor insurance, and pension contributions in accordance with the law, regularly handle employee health examinations, provide preferential group medical and accident insurance, continuously improve workplace safety and health, and provide employees with a healthy, safe and worry-free working environment.

Occupational Safety and Health Management Plan: Four Major Projects



**Occupational
safety and health
related programs**



**Occupational
safety and health
training plan**



**Automated
inspection plan**



**Emergency
contingency plan**

4.5.1 Occupational Safety Training

Eximbank implements the "Occupational Safety and Health Management Plan" every year to implement occupational safety management and enhance employees' safety awareness. In cooperation with the fire department, the bank conducts biannual occupational safety training sessions. These sessions cover topics such as office fire prevention and evacuation safety, fire safety awareness, and fire emergency response knowledge, along with practical fire drills. Additionally, automated external defibrillators (AEDs) are installed on the seventh and eighth floors of the Head Office

In the year , no major occupational safety incidents occurred. Additionally, since May 2006, the Head Office has participated in the Zero-Accident Working Hours Program, which is implemented by the Industrial Safety and Health Association (ISHA) of R.O.C. under the commission of the Occupational Safety and Health Administration, Ministry of Labor. As of the end of 2025, the Head Office has been awarded certification for a cumulative total of 7,378,447 hours of "Zero-Accident Working Hours."



Automatic external defibrillator (AED)
installed by the Head Office of Eximbank

2025 Occupational Safety Education and Training

Safety Training

Self-Defense Fire Brigade Drill
(First Half of the Year)

Course Description

In-person training:
June 15, 2025

Participants/Department

15



Safety Training

Self-Defense Fire Brigade Drill
(Second Half of the Year)

Course Description

On-site drill:
October 13, 2025

Participants/Department

33



Safety Training

Disaster Emergency Response
Drill

Course Description

On-site drill:
May 5, 2025

Participants/Department

Department of Administrative
Management, Department
of Information Management,
and Ethics Office



4.5.2 Employee Health Care

To safeguard the physical and mental health of employees, in accordance with Article 17 of the Ministry of Labor's "Regulations Governing the Labor Health Protection" which mandates employers to conduct regular general health examinations for on-the-job workers, and pursuant to Eximbank's "Health Management Plan," regular employee health examinations are conducted. This allows employees to receive accurate information on prevention and health care for their physical and mental well-being. The frequency of health examinations is as follows: once annually for executives, once every two years for employees aged 40 and above, and once every three years for employees under 40. For the year 2025, employee health examinations will be conducted in accordance with these prescribed frequencies, and on-site occupational health services were provided by healthcare professionals.

Health Checks

	No. of Males	No. of Females
Over 40 years old	26	41
Under the age of 40	9	16

Note: Excludes overseas employees.

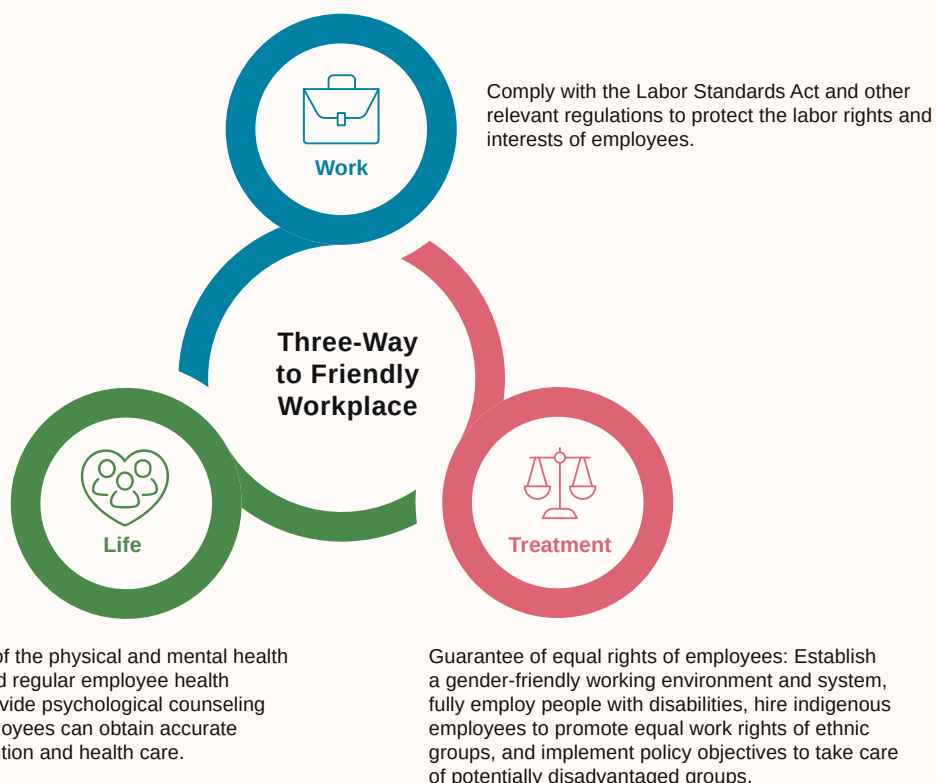
In order to take into account the physical and mental health development of employees, Eximbank also cooperates with consultants to provide employees with consultation services, a total of 5 employees participated in the consultation service, and the participation hours totaled 7 hours in 2025.

4.5.3 Human Rights Protection and Friendly Workplaces

Human Rights Policy

Eximbank recognizes the principles and essence of the United Nations Universal Declaration of Human Rights and is committed to creating a diverse, equitable, and healthy workplace for its employees. In accordance with the "Labor Standards Act," civil service laws, and other relevant regulations, employees' and employers' rights and obligations are protected. Beyond legal requirements, Eximbank actively conducts related training programs and provides employee benefits to ensure that employees can deliver the most professional service to customers in a high-quality working environment. To further safeguard employee rights, internal codes and policies include human rights protection principles and systems. All employees are treated with fairness and mutual respect, promoting harmonious labor-management relations and fostering employee cohesion.

Eximbank promotes a friendly workplace in three aspects: work, life and treatment.



Eximbank is committed to building a gender-friendly working environment and system, conducts gender equality related training and training courses every year, introduces gender equality courses in the training of new employees, and advocates gender-related issues in the employee corner from time to time. In 2025, there were no human rights violations, child labor, violations of indigenous rights, and no discriminations.

Training Hours on Human Rights Issues

	2024			2025		
	Male	Female	Overall	Male	Female	Overall
Training hours on human rights issues	272	459	731	296	412	708
Total number of employees trained in human rights	99	159	258	104	162	266
Total number of employees	101	162	263	105	166	271
Percentage of employees trained in human rights training	98.02%	98.15%	98.10%	99.05%	97.59%	98.15%

Eximbank complies with the Labor Standards Act. When an employer plans to dismiss employees, they must provide advance notice. Any major operational changes affecting employee rights and the corresponding measures are communicated through the corporate union or quarterly labor-management meetings before implementation, and employees are informed in advance in accordance with relevant laws and regulations.

If any employee has feedback related to human rights issues or questions about relevant standards, Eximbank provides a complete grievance mechanism, and employees may also directly consult the Human Resources Office regarding such matters.

Human Rights Issues	Enforcement Measures
Gender Equality	- Conduct training courses related to gender equality - Introduce gender equality courses in the training of new employees - Irregularly promote the concept of gender equality
Home Care	- Comply with relevant regulations such as the Labor Standards Act - Set up a nursing room to provide safe and flexible breastfeeding space and measures - Family care leave is provided
A Diverse and Inclusive Workplace Environment	- Set up Sexual Harassment Complaint Review Committee - Set up a complaint hotline and electronic mailbox for the prevention and control of sexual harassment - There is information on the prevention and control of sexual harassment on the official website and internal staff corner - Strengthen advocacy for sexual harassment prevention and control measures - The number of employees with disabilities is 7 - Number of Indigenous people employed: 2 people
Forced Labor and Overtime	There was no overtime work in 2025

To prevent and address incidents of employee sexual harassment, Eximbank provides a work and service environment free from sexual harassment, safeguarding the rights and privacy of the parties involved. In accordance with the Gender Equality in Employment Act, the Sexual Harassment Prevention Act, and the Regulations for Establishing Measures on Prevention of Sexual Harassment in the Workplace, the bank has established the "Sexual Harassment Prevention, Complaint, and Disciplinary Handling Guidelines." The latest version was revised in June 2024 and announced on the employee portal for all staff to review, facilitating understanding of the relevant regulations. A Sexual Harassment Complaint Review Committee has been established to handle matters related to sexual harassment prevention and complaints. Additionally, a dedicated complaint hotline and email address for reporting sexual harassment have been set up. Information regarding sexual harassment prevention is also posted on the employee portal, external website, and office premises. Educational training is utilized to strengthen awareness of sexual harassment prevention measures and complaint channels. No sexual harassment complaints were received in 2025.



For related information,
please refer to the
Eximbank website

Channels for the Prevention and Control of Complaints about Sexual Harassment

Grievance Line

(02) 2395-9301

Grievance Fax

(02) 2394-9421

Grievance Mailbox

pn@eximbank.com.tw

CH5

Social Contribution

As a state-owned bank, in addition to sparing no effort to cooperate with the government in economic and trade policies and providing financial services, Eximbank also implements sustainable responsibilities, makes good use of resources, and actively provides a lot of assistance in community environmental protection, public welfare activities and care for underprivileged groups. The bank aims to set an example and inspire others, thereby enhancing social awareness among the general public in the country.



Chapter Highlights

1

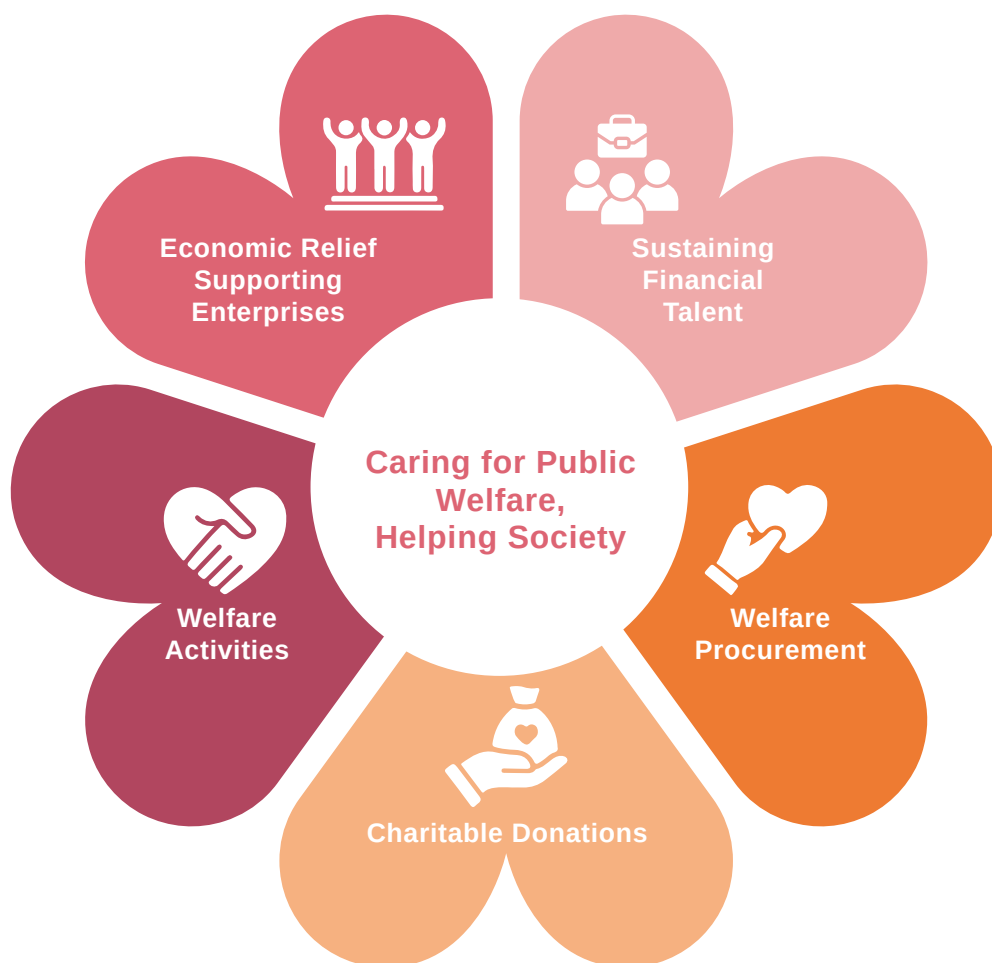
The total amount of public welfare procurement is about **NT\$1.61** million

2

Donated a total of **85** information equipment units to disadvantaged groups.

5.1 The Concept of Public Welfare

For many years, Eximbank has been dedicated to public welfare and assisting society by organizing numerous charitable activities. The bank upholds the belief of "giving back to society what is taken from society" as a core business philosophy. This spirit is also conveyed to all employees, with the hope of working together to create a society and environment of mutual prosperity and well-being.



5.2 Social Inclusion

5.2.1 Public Welfare Procurement

In order to promote social fairness and justice, Eximbank purchases a significant amount of charity-sale products, with the aim of supporting disadvantaged groups in maintaining stable employment, thereby enhancing their livelihood capabilities and enabling them to achieve self-reliance. The groups involved in public welfare procurement are diverse and not limited to specific fields. To implement social care and promote the economy, Eximbank continuously procures self-produced items from public welfare organizations as promotional gifts for clients, such as various gift boxes, charity calendars, and also purchases office cleaning services. This approach aims to assist disabled and disadvantaged groups while conveying the spirit of social care and goodwill to clients. The amount spent on public welfare procurement has exceeded the statutory ratio of 5% stipulated in the "Regulations on Preferred Procurement for Products and Services Produced in Disability Welfare Care Facilities and Institutions and Sheltered Workshops," with the achievement rate reaching 33.44% in 2025.

Business Promotion Materials

Beneficiaries

Igowen Creative Printing Sheltered Workshop

The Amount of the Purchase

About NT\$ 365,800

Social Benefits

Through public welfare procurement, we help people with disabilities to stay employed and improve their living ability



Beneficiaries

Vikai Creative Printing Sheltered Workshop

The Amount of the Purchase

About NT\$ 90,000

Social Benefits

Through public welfare procurement, we help people with disabilities to stay employed and improve their living ability



In addition, Eximbank procured office cleaning services from the First Social Welfare Foundation. Through its cleaning service contract, the Foundation provides sheltered employment opportunities for individuals with intellectual disabilities as well as other disadvantaged groups without disabilities, helping address their economic and social challenges while fostering a supportive work environment.

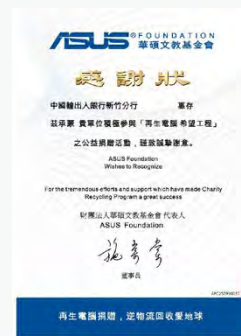
Public Welfare Procurement Project	Beneficiaries	The Amount of the Purchase	Social Benefits
Office Cleaning Services	The First Social Welfare Foundation	About NT\$1,160,000	Through social procurement initiatives, Eximbank supports individuals with intellectual disabilities and other disadvantaged groups, helping them maintain stable employment and enhance their independent living skills.

5.2.2 Donations

Eximbank has long upheld the philosophy of caring for public welfare and supporting society. Since 2021, the bank has continuously reviewed and repurposed older but well-functioning computers, donating them through the ASUS Foundation to nonprofit organizations and schools for the establishment of computer classrooms, digital learning centers, and tutoring programs. These efforts support disadvantaged children, students, women, seniors, and persons with disabilities in learning computer skills, thereby enhancing their digital literacy and improving their quality of life. In 2025, Eximbank continued to participate in the ASUS Foundation's "PC Recycling for a Brighter Future," donating refurbished computers to serve as a bridge for ongoing education among disadvantaged groups and to strengthen resources for distance learning. Furthermore, in the wake of the severe damage caused by Typhoon Danas in regions including Tainan and Chiayi, Eximbank provided funding to support disaster relief and reconstruction efforts, demonstrating compassion and a commitment to social good. We sincerely hope that those affected can rebuild their homes and return to normal life as soon as possible.

ASUS Foundation Reverse Logistics Recycling, Refurbished Computers for a Greener Planet

The Origin of the Donation	Donation Project	Number of Donations	Beneficiaries	Donation Philosophy and Benefits
The initiative seeks to repurpose retired computers, monitors, printers, and other equipment to help reduce disparities in educational resources.	(PC) Desktop Computer	13 units	Asus Foundation	Participation in ASUS Foundation's "Reverse Logistics Recycling: Refurbished Computers for a Greener Future" donation program on August 18 and September 10, 2025. The initiative aims to foster a circular society through resource recovery and reuse by refurbishing decommissioned IT equipment into recycled computers and donating them to disadvantaged groups. By helping bridge the digital divide and supporting remote learning opportunities for underserved communities, the program not only strengthens educational access but also demonstrates a shared commitment to protecting the planet we call home.
	(LCD) Monitors	11 units		
	Keyboard	1 box		
	Projector	1 unit		
	Mini PC	31 units		
	Touchscreen Monitor	2 units		
	Workstation	1 unit		
	Cables / Accessories	4 boxes		
	SWITCH	25 units		
	Printer	1 unit		



▲ Certificate of Appreciation for Charitable Donation of Information Equipment

Typhoon Danas Donation

The Origin of the Donation	Donation Project	Donation Amount	Beneficiaries	Donation Philosophy and Benefits
Typhoon Danas struck Taiwan on July 6, 2025, causing severe damage in Tainan, Chiayi, and other affected areas.	Monetary Donation	NT\$100,000	Residents affected by Typhoon Danas in Tainan and Chiayi	With donations supporting disaster relief and reconstruction efforts, demonstrating Taiwan's compassion and generosity, contributing wholeheartedly to rescue and recovery efforts, and hoping affected communities can rebuild their homes as soon as possible.



◀ 2025 Typhoon Danas Relief Donation Receipt

5.2.3 Public Welfare Activities

Based on the concept of caring for the society and giving back to the society, Eximbank actively uses its own resources to provide various assistance for community environmental protection, public welfare activities, and underprivileged groups. Adhering to the spirit of taking from the society and using it for the society, we continued to contribute to public welfare activities and energy conservation and carbon reduction. In 2025, Eximbank continued to hold the "Yangde Good Neighbors, Donate Blood for Love" campaign, as well as carry out public welfare activities such as the "Beach Cleanup at Wazihwei, Bali" and the "Environmental Cleanup at the Tainan Mountains to Sea Greenway and Caohuliao Historical Park" organized by the Head Office. Through these collective efforts to pick up waste, participants not only contribute to environmental protection, but also strengthen their physical and mental health, enhance Eximbank's corporate image, and increase public recognition of the bank.

"Good Neighbors of Yangde United for Love Blood Donation" Campaign

Service Group

Nanhai Blood Donation Room of
Taipei Blood Donation Center

Activity Details

On March 19-20, 2025, the Securities and Futures Institute and the Central Deposit Insurance Corporation, Taiwan were invited to co-organize the "Yangde Good Neighbors United Blood Donation" event.

Social Benefits

According to feedback from the Blood Center, a total of 257 individuals donated blood during the event, contributing 353 units of blood and achieving outstanding results.



Guanyin Line Charity Concert

Service Group

Taipei Guanyin Line
Psychological & Social Care
Association

Activity Details

Eximbank supported the "Guanyin Line Charity Concert" held on May 21, 2025. The funds raised were used for various public welfare services, helping underprivileged families settle in, and providing support and care for the elderly.

Social Benefits

The concert was performed by the Hsin Yi Symphony

Orchestra, featuring six pieces. The concert aimed to gather social goodwill through art, with the funds raised to be used for various public welfare service projects. These include providing professional psychological counseling services and telephone volunteer counseling services for disadvantaged families, regularly visiting and caring for elderly individuals living alone while offering long-term care support, and organizing public

lectures related to mental health and medical care to strengthen social psychological resilience. By supporting the concert, Eximbank exemplified the integration of art and social welfare, promoting awareness and recognition of mental health issues and fostering a more inclusive and compassionate society.

Supporting High-Quality Taiwanese Agricultural Products

Service Group

Xinshe District Farmers'
Association, Taichung City

Activity Details

During the Lunar New Year, mushroom gift sets purchased from the Xinshe District Farmers' Association, Taichung City were presented to corporate clients.

Dongshan District Farmers'
Association, Tainan City

Coffee gift sets purchased from the Dongshan District Farmers' Association, Tainan City, along with green ponkan gift sets sourced from farmers in Tainan, were presented to corporate clients.

Houbi District Farmers'
Association, Tainan City

During the Mid-Autumn Festival, rice gift sets purchased from the Houbi District Farmers' Association, Tainan City were presented to corporate clients.

Social Benefits

By taking concrete action to provide timely support to Taiwanese farmers, we contribute to the sustainable development of Taiwan's agricultural sector.

"One-Day Volunteer Food Box Packing" Activity

Service Group

The ANDREW Charity Association

Activity Details

On September 16, 2025, in collaboration with the Securities and Futures Institute and the Central Deposit Insurance Corporation, Taiwan, we participated in a one-day volunteer event organized by the ANDREW Charity Association to pack food boxes. These boxes were then distributed by the association to families in need. This event not only supported local agricultural and fishery products in Taiwan and fulfilled corporate social responsibility but also allowed disadvantaged families to feel the warmth and care of society.

Social Benefits

Collaboratively packaged 600 customized food boxes and, in support of the Food Bank program, donated 600 cans of milkfish floss, a specialty product of the Beimen Farmers' Association in Tainan, to families in need, reflecting a strong commitment to corporate social responsibility through care and community support.



Beach Cleanup at Wazihwei, Bali

Service Group

Organized by Eximbank

Activity Details

On November 1, 2025, Eximbank organized a special beach cleanup event at Wazihwei in Bali, bringing together employees and their family members to take part in environmental action. The event aimed to foster sustainability awareness in everyday life, encouraging employees and their families to turn care for the planet into a daily habit and work together through concrete actions to help protect our shared home.



Social Benefits

A total of 68 employees and their family members registered for the event.

Environmental Cleanup at the Tainan Mountains to Sea Greenway and Caohuliao Historical Park

Service Group

Organized by Eximbank

Activity Details

On November 23, 2025, Eximbank's Tainan Branch organized an environmental cleanup event along the Tainan Mountains to Sea Greenway and at Caohuliao Historical Park. The event provided employees with an opportunity to relax and stay active through walking outside of work while collecting litter. In addition to completing the cleanup, participants promoted environmental stewardship, maintained their physical well-being, and fulfilled their social responsibility.



Social Benefits

A total of 9 employees registered for the event.

Appendix 1. GRI Standards Content Index

Statement on the Use of GRI Universal Standards	Eximbank has prepared the 2025 Sustainability Report in accordance with the GRI Standards. The scope of data and information covers the period from January 1 to December 31, 2025.
Version of GRI 1 Used	GRI 1: Foundation 2021
Application of GRI Industry Standards	None

GRI 2: General Disclosures

Disclosure	Disclosure Requirements	Section in Report/Explanation	Page Number
Organizational and Reporting Practices			
GRI 2-1	Organizational Information	Introduction 1.1.1 About Eximbank	4 33
GRI 2-2	Entities included in the organization's sustainability reporting	Scope of the Report	4
GRI 2-3	Reporting period, frequency and contact point	Reporting Period	4
GRI 2-4	Restatements of information	To align with the definitions used in the Annual Report, the definitions of the number of full-time non-managerial employees and the average and median salaries have been revised, resulting in differences in the calculation basis. This restatement relates solely to changes in the calculation methodology, and there have been no material changes to Eximbank's employee compensation policies.	
GRI 2-5	External assurance	About the Report Appendix 3. Third-Party AA1000 Assurance Statement	4 175
Activities and Workers			
GRI 2-6	Activities, value chain and other business relationships	1.1.1 About Eximbank 3.3.2 Supply Chain Management	33 126
GRI 2-7	Employees	4.1.2 Human Structure	139
GRI 2-8	Workers who are not employees	4.1.2 Human Structure	139
Governance			
GRI2-9	Governance structure and composition	1.2.2 Operations	38
GRI 2-10	Nomination and selection of the highest governance body	1.2.2 Operations	38
GRI 2-11	Chair of the highest governing body	1.2.2 Operations	38
GRI 2-12	Role of the highest governing body in overseeing risk management	Stakeholder and Material Topic Identification 1.2.2 Operations 1.2.3 Sustainable Development Committee	7 38 44
GRI 2-13	Delegation of responsibility for managing impacts	1.2.2 Operations 1.2.3 Sustainable Development Committee	38 44
GRI 2-14	The role of the highest governance body in sustainability reporting	1.2.3 Sustainable Development Committee	44

Disclosure	Disclosure Requirements	Section in Report/Explanation	Page Number
GRI 2-15	Benefit breakthrough	1.2.2 Operations	38
GRI 2-16	Communication of key significant events	1.2.2 Operations	38
GRI 2-17	Collective intelligence of the highest governance body	1.2.2 Operations	38
GRI 2-18	Performance Evaluation of the Highest Governance Body	1.2.2 Operations	38
GRI 2-19	Remuneration policies	1.2.2 Operations 4.2.1 Remuneration System and Performance Evaluations	38 145
GRI 2-20	Process to determine remuneration	1.2.2 Operations 4.2.1 Remuneration System and Performance Evaluations	38 145
GRI 2-21	Annual total compensation ratio	In 2025, the ratio of the annual total compensation (Note 1) of Eximbank's highest-paid individual to the median annual total compensation of all other employees (excluding the highest-paid individual) was 2.548. The annual total compensation of the highest-paid individual increased by 3%, while the median annual total compensation of all other employees remained unchanged at 0% (Note 2). Therefore, the year-over-year change in the compensation ratio cannot be calculated for the reporting year. Note 1: Total compensation includes salary, overtime pay, and bonuses. Note 2: Annual rate of change in median total compensation.	
Strategy, Policies, and Practices			
GRI 2-22	Statement on sustainable development strategy	Message from the Chairman Sustainability Strategy and Material Topic Management	5 10
GRI 2-23	Policy commitments	Sustainability Strategy and Material Topic Management 2.1.3 Sustainable Finance 4.5.3 Human Rights Protection and Friendly Workplaces	10 74 157
GRI 2-24	Embedding policy commitments	Sustainability Strategy and Material Topic Management 2.1.3 Sustainable Finance 4.5.3 Human Rights Protection and Friendly Workplaces	10 74 157
GRI 2-25	Negative impact remediation processes	1.2.1 Integrity Management and Anti-Corruption 2.3.1 Principles of Fair Treatment and Complaint Handling System 4.4.1 Labor-Management Communication Channels 4.5.3 Human Rights Protection and Friendly Workplaces	37 100 153 157
GRI 2-26	Mechanisms for seeking advice and raising concerns	1.2.1 Integrity Management and Anti-Corruption 2.3.1 Principles of Fair Treatment and Complaint Handling System 4.4.1 Labor-Management Communication Channels 4.5.3 Human Rights Protection and Friendly Workplaces	37 100 153 157
GRI 2-27	Legal Compliance	1.2.2 Regulatory Compliance	38
GRI 2-28	Qualifications of cooperative members	2.1.4 Collaboration with External Organizations to Expand Business Opportunities	80

Disclosure	Disclosure Requirements	Section in Report/Explanation	Page Number
Stakeholder Engagement			
GRI 2-29	Stakeholder negotiation methods	Stakeholder and Material Topic Identification	7
GRI 2-30	Collective bargaining agreements	Eximbank's collective agreement covers 243 employees (excluding supervisors and overseas staff), accounting for 90% of total employees. According to Article 14 of the Labor Union Act, "supervisory employees who represent employer in exercising managerial authority may not join the labor union in that business entity, except where the union charter prescribes otherwise," hence supervisors are not union members. All employees' salaries and benefits are administered in accordance with relevant regulations to ensure equitable treatment for all staff.	

Material Topics

GRI Standard Number	Disclosure Item	Report Section	Page Number
Material Topic			
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Stakeholder and Material Topic Identification	7
	3-2 Major Theme Checklist	Stakeholder and Material Topic Identification	7
Material Topic: Customer Privacy and Information Security			
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Sustainability Strategy and Material Topic Management	7
		2.3.3 Customer Privacy Management and Protection	105
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	2.3.3 Customer Privacy Management and Protection	105
Material Topic: Corporate Governance and Integrity Management			
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Sustainability Strategy and Material Topic Management	7
		1.2 Integrity Management	37
Material Topic: Anti-Money Laundering and Countering the Financing of Terrorism			
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Sustainability Strategy and Material Topic Management	7
		1.2.3 Anti-Money Laundering and Countering the Financing of Terrorism	44
GRI 205: Anti-Corruption 2016	205-1 Operations assessed for risks related to corruption	1.2.1 Integrity Management and Anti-Corruption	37
	205-2 Communication and training about anti-corruption policies and procedures	1.2.2 Operations	38
		1.2.3 Anti-Money Laundering and Countering the Financing of Terrorism	44
		205-3 Confirmed incidents of corruption and actions taken	1.2.3 Anti-Money Laundering and Countering the Financing of Terrorism

GRI Standard Number	Disclosure Item	Report Section	Page Number
Material Topic: Geopolitics			
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Sustainability Strategy and Material Topic Management	10
		2.1 Professional Services	67
Material Topic: Sustainable Finance			
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Sustainability Strategy and Material Topic Management	10
		2.1 Sustainable Finance	67
Material Topic: Customer Service and Rights			
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Sustainability Strategy and Material Topic Management	10
		2.3 Customer Service and Rights	100
Material Topic: Talent Attraction and Retention			
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Sustainability Strategy and Material Topic Management	10
		4.1 Human Resources	139
GRI 202: Market Presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	4.2.1 Remuneration System and Performance Evaluations	145
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	4.1.2 Human Structure	139
	401-2 Benefits Provided to Full-Time Employees	4.2.2 Employee Benefits	146
	401-3 Parental leave	4.2.2 Employee Benefits	146
GRI 404: Training and Education 2016	404-1: Average hours of training per year per employee	4.3.1 Improve Training and Development	149
	404-2: Programs for upgrading employee skills and transition assistance programs	4.2.2 Employee Benefits 4.3.2 Training Courses	146 150
	404-3: Percentage of employees receiving regular performance and career development reviews	4.2.1 Remuneration System and Performance Evaluations	145
Material Topic: Climate Change			
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Sustainability Strategy and Material Topic Management	10
		3.4 Climate Change Response	127
GRI 201: Economic Performance 2016	201-2 Financial implications and other risks and opportunities due to climate change	3.4 Climate Change Response [For more information, please refer to Eximbank's Climate and Nature-related Financial Disclosures Report.]	127
GRI 302: Energy 2016	302-1 Energy consumption within the organization	3.1.2 Energy Resource Target	116
	302-3 Energy intensity	3.1.2 Energy Resource Target	116
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	3.1.4 Greenhouse Gas Management	121
	305-2 Energy indirect (Scope 2) GHG emissions	3.1.4 Greenhouse Gas Management	121
	305-4 GHG emissions intensity	3.1.4 Greenhouse Gas Management	121

Appendix 2. Sustainability Accounting Standards Board

Financials- Commercial Banks (FN-CB)

Code	Metric	Disclosure			
Data Security					
FN-CB-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected		2023	2024	2025
		Number of data breaches	0	0	0
		Percentage that are personal data breaches	0	0	0
		Number of account holders affected	0	0	0
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	For details, please refer to Section 2.2, Customer Privacy and Information Security, of this Report.			
Financial Inclusion & Capacity Building					
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding that qualify for programmes designed to promote small business and community development	To support the sustainable growth of SMEs, Eximbank actively provides financing by leveraging the SME Development Fund established by the Small and Medium Enterprise and Startup Administration, Ministry of Economic Affairs. In addition, through collaboration with the SME Credit Guarantee Fund, Eximbank helps meet the financing needs of borrowers with insufficient collateral, enabling them to secure orders and expand into export markets.			
		Project Name			
		2023	2024	2025	
		SME Loans	Number	326	372
	Amount (Unit: NT\$100 million)	96.88	103.50	133.59	
Note 1: SMEs are defined in accordance with Article 2 of the Standards for Identifying Small and Medium-sized Enterprises issued by the Ministry of Economic Affairs. Under these Standards, an SME refers to an enterprise that is legally registered as a company, limited partnership, or business entity, with paid-in capital or capital contribution of no more than NT\$100 million, or with fewer than 200 regular employees.					
Note 2: Pursuant to the Export-Import Bank of the Republic of China Act, Eximbank does not engage in personal lending. Therefore, the indicator requirement relating to “loans for community development programs” is not applicable.					

Code	Metric	Disclosure				
FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans or loans subject to forbearance that qualify for programmes designed to promote small business and community development	Project Name		2023	2024	2025
		SME Loans	Number	1	1	1
			Amount (Unit: NT\$100 million)	0.11	0.11	0.11
		Note 1: SMEs are defined in accordance with Article 2 of the Standards for Identifying Small and Medium-sized Enterprises issued by the Ministry of Economic Affairs. Under these Standards, an SME refers to an enterprise that is legally registered as a company, limited partnership, or business entity, with paid-in capital or capital contribution of no more than NT\$100 million, or with fewer than 200 regular employees.				
		Note 2: Pursuant to the Export-Import Bank of the Republic of China Act, Eximbank does not engage in personal lending. Therefore, the indicator requirement relating to “loans for community development programs” is not applicable.				
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Pursuant to the Export-Import Bank of the Republic of China Act, Eximbank does not provide checking accounts, savings accounts, other transactional or check-cashing accounts, or consumer lending services. Accordingly, it does not offer no-cost retail checking accounts, and this indicator is therefore not applicable. For information on Eximbank’s initiatives to strengthen financial services for small and medium-sized enterprises (SMEs), please refer to Section 2.2.4 Financial Inclusion.				
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Eximbank’s clients are domestic enterprises and therefore do not fall into the categories of unbanked, underbanked, or underserved populations. However, some SMEs have limited awareness of government financial policies and the support programs offered by banks. To enhance financial literacy, Eximbank periodically organizes or participates in outreach activities aimed at improving public understanding of financial services. The related initiatives undertaken in 2025 are summarized below:				
		Financial Literacy Initiative	Description	Target Participants	Number of Participants in Financial Literacy Initiatives (persons)	
					2025	
		Enterprise Forum on Measures Supporting Stable Employment for Workers (Keelung and Tainan Sessions)	To address the potential impact of changes in the international trade environment on industries and employment, Taiwan’s Ministry of Labor organized a series of Enterprise Forums on Measures Supporting Stable Employment for Workers across cities and counties nationwide in 2025. These forums were designed to help workers in affected industries maintain stable employment, upgrade their skills, and reduce the risk of layoffs. To enhance public understanding of financial policies and promote a fair, transparent, and responsible financial environment, Eximbank participated in several of these events. Representatives introduced the Bank’s various financial support measures, helping businesses navigate challenges while facilitating the effective implementation and delivery of government policies.	Workers in industries affected by changes in the international trade environment	97 enterprises (Participant statistics for this financial literacy initiative were based primarily on enterprise participation and calculated according to the actual number of SMEs that participated in the events.)	

Code	Metric	Disclosure								
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis										
FN-CB-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	For details, please refer to Section 2.2.3, Sustainable Finance, of this Report.								
Financed Emissions										
FN-CB-410b.1	Absolute gross financed emissions,disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	Scope 1 and Scope 2 emissions totaled 1,746,203 metric tons of CO ₂ e. However, due to limitations in data availability and methodology, a separate disclosure of Scope 1 and Scope 2 emissions was not feasible in 2025. As only a small number of companies disclosed Scope 3 emissions in 2025, the related emissions data are not disclosed at this stage.								
FN-CB-410b.2	Gross exposure for each industry by asset class	• Unlisted assets under commercial loans: NT\$149,859,290,487 • Unlisted equity investments: NT\$96,008,115 • Commercial loans (total): NT\$149,763,282,372 • Total: NT\$149,859,290,487 (The disclosure of financed emissions presents the distribution of emissions across sectors, including energy, power, cement, and financial services. However, the corresponding credit exposure amounts by asset class within each sector have not yet been disclosed.)								
FN-CB-410b.3	Percentage of gross exposure included in the financed emissions calculation	The proportion of total credit exposure included in the calculation (inventory coverage ratio) was 67.05%. The coverage ratio has not yet reached 100%, as certain counterparties were excluded from the calculation due to challenges in obtaining their carbon emissions and financial data. The PCAF methodological coverage ratio was 100%.								
FN-CB-410b.4	Description of the methodology used to calculate financed emissions	In accordance with the Global GHG Accounting and Reporting Standard for the Financial Industry issued by the Partnership for Carbon Accounting Financials (PCAF) and the Practical Handbook on Financed Emissions (Scope 3) for Domestic Banks' Investment and Financing Portfolios published by the Bankers Association, an assessment was conducted to collect relevant data and calculate Scope 3 emissions from the investment and financing portfolio. The inventory covered all directly financed and invested entities, as well as project finance exposures. In 2025, Eximbank achieved an inventory coverage ratio of 67.05%, while the coverage ratio under the PCAF methodology reached 100%. Total financed emissions amounted to 1,746,203 metric tons of CO ₂ e, with an economic emissions intensity of 11.65 metric tons of CO ₂ e per NT\$1 million financed, and a data quality score of 2.15.								
Business Ethics										
FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anticompetitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	<table><tr><td></td><td>2023</td><td>2024</td><td>2025</td></tr><tr><td>amount of monetary losses (Unit: NTD)</td><td>0</td><td>0</td><td>0</td></tr></table>		2023	2024	2025	amount of monetary losses (Unit: NTD)	0	0	0
	2023	2024	2025							
amount of monetary losses (Unit: NTD)	0	0	0							

Code	Metric	Disclosure
FN-CB-510a.2	Description of whistleblower policies and procedures	For details, please refer to Section 1.2.4, Integrity Management and Anti-Corruption, of this Report.
Systemic Risk Management		
FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	Eximbank is not designated as a Global Systemically Important Bank (G-SIB); therefore, this indicator is not applicable.
FN-CB-550a.2	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	For details, please refer to Section 1.3.1, Risk Management, of this Report.
Activity Metrics		
FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	In accordance with the Export-Import Bank of the Republic of China Act, Eximbank does not provide checking accounts, savings accounts, transactional accounts, check-cashing accounts, or any other types of deposit account services. Therefore, this indicator is not applicable.
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	

Appendix 3.

Third-Party AA1000 Assurance Statement



ASSURANCE STATEMENT

SGS TAIWAN LTD.'S REPORT ON SUSTAINABILITY ACTIVITIES IN THE EXPORT-IMPORT BANK OF THE REPUBLIC OF CHINA'S SUSTAINABILITY REPORT FOR 2025

NATURE AND SCOPE OF THE ASSURANCE
SGS Taiwan Ltd. (hereinafter referred to as "SGS") was commissioned by THE EXPORT-IMPORT BANK OF THE REPUBLIC OF CHINA (hereinafter referred to as "Exim Bank") to conduct an independent assurance of the Sustainability Report for 2025. The assurance is based on the SGS Sustainability Report Assurance methodology and AA1000 Assurance Standard v3 Type 2 Moderate level during 2025/05 to 2025/14. The reporting boundary encompasses the Exim Bank Headquarters, domestic branches in Taiwan, and the representative offices in Bangkok (Thailand), Jakarta (Indonesia), and Prague (Czech Republic), excluding Investor enterprises. SGS reserves the right to update the assurance statement from time to time depending on the level of report content discrepancy of the published version from the agreed standards requirements.

INTENDED USERS OF THIS ASSURANCE STATEMENT
This Assurance Statement is provided with the intention of informing all Exim Bank's stakeholders stated in the Sustainability Report for 2025.

RESPONSIBILITIES
The sustainability information in the Exim Bank's Sustainability Report of 2025 and its presentation is the responsibility of the directors or governing body (as applicable) and management of Exim Bank. SGS has not been involved in the preparation of any of the material included in the Report. Our responsibility is to express an opinion on the text, data, graphs and statements within the scope of assurance based upon sufficient and appropriate objective evidence.

ASSURANCE STANDARDS, TYPE AND LEVEL OF ASSURANCE
The assurance of this report has been conducted according to the AA1000 Assurance Standard (AA1000AS v3), a standard used globally to provide assurance on sustainability-related information across organizations of all types, including the evaluation of the nature and extent to which an organization adheres to the Accountability Principles (AA1000AP, 2018).

Assurance has been conducted at a type 2 moderate level of scrutiny.

SCOPE OF ASSURANCE AND REPORTING CRITERIA
The scope of the assurance included evaluation of quality, accuracy and reliability of specified performance information as detailed below and evaluation of adherence to the following reporting criteria.

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Reporting Criteria Options

1	AA1000 Accountability Principles (2018)
2	GRI (In Accordance with)
3	SASB Commercial Banks Sustainability Accounting Standard (Version 2023-12)

- The evaluation of the reliability and quality of specified sustainability performance information in Exim Bank's Sustainability Report is limited to determined material topics or those clearly marked in the report as conducted in accordance with type 2 of AA1000AS v3 sustainability assurance engagement at a moderate level of scrutiny for Exim Bank.
- The evaluation of the report against the requirements of GRI Standards, includes GRI 1, GRI 2, GRI 3, 200, 300 and 400 series claimed in the GRI content index as material and is conducted in accordance with the standards.
- The evaluation of the report against the SASB Commercial Banks Sustainability Accounting Standard (Version 2023-12) was conducted at a Type 2 Moderate level of scrutiny.

SPECIFIED PERFORMANCE INFORMATION AND DISCLOSURES INCLUDED IN SCOPE
The specified performance information includes the data for 2025, which is related to GRI 2, GRI 3, GRI 200, 300, and 400 series claimed in the GRI content index as material, as well as the SASB indicators for Commercial Banks, VERSION 2023-12, disclosed in EXIM Bank's Sustainability Report.

ASSURANCE METHODOLOGY
The assurance comprised a combination of pre-assurance research, interviews with relevant employees, superintendents, Sustainability committee members and the senior management in Taiwan; documentation and record review and validation with external bodies and/or stakeholders where relevant.

LIMITATIONS
Financial data drawn directly from independently audited financial accounts, Task Force on Climate-related Financial Disclosures (TCFD), The Taskforce on Nature-related Financial Disclosures (TNFD) have not been checked back to source as part of this assurance process.

INDEPENDENCE AND COMPETENCE
The SGS Group of companies is the world leader in inspection, testing and verification, operating in more than 140 countries and providing services including management systems and service certification; quality, environmental, social and ethical auditing and training; environmental, social and sustainability report assurance. SGS affirm our independence from Exim Bank, being free from bias and conflicts of interest with the organization, its subsidiaries and stakeholders.

The assurance team was assembled based on their knowledge, experience and qualifications for this assignment and comprised auditors registered with professional qualifications such as ISO 26000, ISO 20121, ISO 50001, RBA, QMS, EMS, SMS, GPMs, CFP, WFP, GHG Verification and GHG Validation Lead Auditors and experience on the SRA Assurance service provisions.

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FINDINGS AND CONCLUSIONS

ASSURANCE OPINION
On the basis of the methodology described and the assurance work performed, we are satisfied that the specified performance information included in the scope of assurance is accurate, reliable, has been fairly stated and has been prepared, in all material respects, in accordance with the AA1000 Accountability Principles (2018).

We believe that the organization has chosen an appropriate level of assurance for this stage in their reporting.

ADHERENCE TO AA1000 ACCOUNTABILITY PRINCIPLES (2018)

INCLUSIVITY
EXIM Bank's commitment to stakeholder inclusivity and active engagement remains evident. Through the implementation of multiple communication channels and targeted surveys tailored for government agencies, the Board of Directors and Supervisors, employees, customers, suppliers, the media, and ESG experts, the bank uncovers and addresses material stakeholder concerns to inform its sustainability approach.

MATERIALITY
EXIM Bank has established a regular and effective process for determining issues that are material to the organization, while appropriately considering the alignment between a topic's materiality, impact, and prioritization, and the institution's subsequent response.

RESPONSIVENESS
The report includes coverage given to stakeholder engagement and channels for stakeholder feedback.

IMPACT
EXIM Bank has demonstrated a process to identify and fairly represent impacts that encompass a range of environmental, social and governance topics from wide range of sources, such as activities, policies, programs, products and services, as well as any related performance. It has demonstrably incorporated positive, negative, actual, potential and financial impacts into its sustainability impact analysis process, showcasing a comprehensive approach aligned with evolving international double materiality frameworks.

QUALITY AND RELIABILITY OF SPECIFIED PERFORMANCE INFORMATION
On the basis of the verification work performed, we checked the ISA Assessment Report, internal training attendance sheets, the 2025 Greenhouse Gas (GHG) Inventory Report, along with its third-party assurance statement, and the bank's Sustainability Policy. We have confidence that the specified performance information included in the scope of assurance is reliable at a moderate level of scrutiny for EXIM Bank.

ADHERENCE TO GRI
The report, EXIM Bank's Sustainability Report of 2025, is reporting in accordance with the GRI Universal Standards 2021. The significant impacts are assessed and disclosed in accordance with the guidance defined in GRI 3: Material Topics 2021 and the relevant 200/300/400 series Topics Standard related to the material topics claimed in the GRI content index. The report has properly disclosed information related to EXIM Bank's contributions to sustainability development. For future reporting, it is recommended that EXIM Bank enhance the description of its sector-specific characteristics and operational context in future reports, thereby providing a clearer background for its materiality determination and performance disclosure.

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ADHERENCE TO SASB
EXIM Bank has referenced with SASB's Standard, Commercial Banks, VERSION 2023-12 to disclose information of material topics that are vital for enterprise value creation. The reporting boundaries of the disclosed SASB information correspond to the EXIM Bank's Sustainability Report of 2025. Process to identify, assess, and manage SASB topic-related risks and opportunities were integrated into EXIM Bank's overall management process. It is recommended that EXIM Bank conduct a benchmarking analysis of its SASB indicators against domestic and international peer industries, thereby identifying strategic management opportunities and future sustainability challenges and evolving disclosure requirements.

Signed:
For and on behalf of SGS Taiwan Ltd.



Stephen Pao
Business Assurance Director
Taipei, Taiwan
23 July, 2026
www.sgs.com



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Appendix 4.

Independent External Assurance Statement

附件3

OPINION STATEMENT



溫室氣體查證意見聲明書

2025年溫室氣體排放資訊

中國輸出入銀行

臺北市南海路3號8樓

經本公司依據 ISO 14064-3:2019 完成查證並符合下列標準要求
ISO 14064-1 : 2018

直接溫室氣體排放量

82.7061公噸二氧化碳當量

間接溫室氣體排放量

369.9661公噸二氧化碳當量

直接與間接溫室氣體排放量

452.672公噸二氧化碳當量

Opinion No.: ARES/TW/A2604729G

Date: 2026-04-23

Version: 01

意見中須含完整的查證範圍、目標、標準和調查結果，否則意見無效。



批准:



ARES International Certification Co., Ltd.
No.12-2, Ln. 187, Wenping Rd., Anping Dist., Tainan City 708, Taiwan
TEL / 06-295 9696 (Rep. Line) FAX / 06-295 9667
www.ares-registration.com



輸出入銀行

The Export-Import Bank
of the Republic of China (Taiwan)

