

Annual Report 2024



Bank of Panhsin Head Office

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Spokesman

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Title : S.E.V.P.

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Deputy Spokesman

Name : Jia-Tai Huang

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Securities Agent

Name : Bank of Panhsin, General Affairs Department

Address : No.149-49, Sec. 2, Keelung Rd., Xinyi Dist., Taipei City, Taiwan (R.O.C.)

Tel : (02)2736-5189

Credit Rating Agent

Fitch Australia Pty Ltd, Taiwan Branch

Address : Suite A2, 23F., No. 68, Sec. 5, Zhongxiao E. Rd., Xinyi Dist., Taipei City, Taiwan (R.O.C.)

Tel : (02)8175-7600

Web Site : www.fitchratings.com.tw

Certified Public Accountants for Financial Statements

KPMG Certified Public Accountants

Name of Accountants : Yung-Sheng Wang, Yuan-Sheng Yin

Address : 68F., No.7, Sec. 5, Xinyi Rd., Xinyi Dist., Taipei City, Taiwan (R.O.C.)

Tel : (02)8101-6666

Web Site : www.kpmg.com.tw

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Letter to Shareholders

I · 2024 Business Results

1. Budget Achievement

- (1) The average balance of NTD currency deposits was NT\$250.4 billion, achieving 101.78% of the budget target. The average balance of foreign currency deposits was NT\$36.6 billion, achieving 96.07% of the budget target.
- (2) The average balance of NTD currency loans was NT\$193.6 billion, achieving 99.91% of the budget target. The average balance of foreign currency loans was NT\$19.1 billion, achieving 93.29% of the budget target.
- (3) Net operating income was NT\$5.258 billion, an increase of NT\$342 million from the previous year. Net profit (loss) after tax for 2024 was NT\$1.699 billion.

2. Results Income, Expense and Profit

Unit : NT\$ thousand

Item	Year		
	2024	2023	Change(%)
Net interest income	3,584,773	3,476,623	3.11%
Non-interest net income	1,673,413	1,438,966	16.29%
Bad loan expenses and provisions for guarantee liabilities	346,815	54,859	532.19%
Operating expenses	3,021,972	2,958,305	2.15%
Pre-tax profit (loss) from continuing operations	1,889,399	1,902,425	(0.68%)
Net profit (loss) for the current period	1,698,681	1,687,544	0.66%
Earnings (loss) per share (in dollars)	0.92	0.92	0.00%
ROA (after income tax) (%)	0.51	0.54	(0.03)
ROE (after income tax) (%)	7.75	8.34	(0.59)

Note: Change of ROA (after income tax) and Change of ROE (after income tax) both based on net increase or net decrease.

II · Business Plans for 2025

1. Budget

- (1) The balance currency deposits : NT\$311.2 billion, NTD currency deposits is NT\$274 billion 、foreign currency deposits is NT\$37.2 billion.
- (2) The balance currency loans : NT\$231.4 billion, NTD currency loans is NT\$212 billion 、foreign currency loans is NT\$19.4 billion.
- (3) Net operating income : 5.53 billion ; Net profit (loss) for the current period : 1.843 billion.

III · Credit rating

Rating Agency	Date	Long-Term	Short-Term	Outlook
Fitch Ratings	Jun. 19, 2024	A-(tw)	F1(twn)	Positive

Corporate Governance

I - Profiles of Directors and Chairman

Baseline date: December 31, 2024

Position	Nationality	Name	Gender / Age	On-Board Date	Term (Year)	First elected	Shareholding when elected		Current shareholding		Current shareholding by spouse and underage children (Note 3)		Major career (academic) achievements	Current job position at the Bank and other companies
							No. of shares	Percentage of shares	No. of shares	Percentage of shares	No. of shares	Percentage of shares		
Chairman	R.O.C	Representative of Hsinhui Construction Co., Ltd.: Chuan-Chuan, Hsieh	Female / 61~70	2024.07.01	3	2021.07.15	1,338,751	0.08	1,429,786	0.08	-	-	Master of Finance, National Taiwan University/ - Chairman, Land Bank of Taiwan - President, Land Bank of Taiwan S.E.V.P., Bank of Taiwan	-
Independent (Managing) Director	R.O.C	Peter Lin	Male / 71~80	2024.07.01	3	2018.06.20	-	-	-	-	-	-	Department of Enterprise Management, Fu Jen Catholic University/ Chairman, Taiwan Cooperative Bills Finance Corporation President, Taiwan Cooperative Bank	-
Managing Director	R.O.C	Representative of Sanlight Construction Co., Ltd.: Mei-Yun Liao	Female / 61~70	2024.07.01	3	2006.06.20	27,603,804	1.60	29,480,862	1.60	-	2.74	- Blessed Imelda's School/ Chairman, Sanlight Construction Co., Ltd.	Chairman, Dashun Construction Co., Ltd. Chairman, Yuanchih Investment Co., Ltd. Chairman, Sanlight Construction Co., Ltd. Chairman, Sanjun Construction Co., Ltd. Chairman, Xinghui International Co., Ltd. Director, Sanxin Electrical and Mechanical Engineering Co., Ltd. Director, Tianlu Construction Ltd. Supervisor, Sun Hui Construction Co., Ltd. Supervisor, Cheng Hui Construction Ltd. Interim Manager, Sanchunshun Enterprise Co., Ltd.
Managing Director	R.O.C	Dai-Ming Kuo	Male / 81~90	2024.07.01	3	1997.09.30	10,247,358	0.60	10,944,178	0.60	3,113,805	0.17	Masters, Meijo University/ Director, Panchiao Credit Cooperative	Chairman, SEH Biotechnology Co., Ltd. Chairman, Aizia Technology Co., Ltd. Chairman, Chingyen International Co., Ltd. Chairman, Panhsin Asset Management Co., Ltd. Director, Mashangfa International Enterprise Co., Ltd Director, Panhsin Charitable Foundation

Position	Nationality	Name	Gender / Age	On-Board Date	Term (Year)	First elected	Shareholding when elected		Current shareholding		Current shareholding by spouse and underage children (Note 3)		Major career (academic) achievements	Current job position at the Bank and other companies
							No. of shares	Percentage of shares	No. of shares	Percentage of shares	No. of shares	Percentage of shares		
Director	R.O.C	Tung-Jen Lin	Male / 71~80	2024.07.01	3	2006.06.20	11,107,267	0.65	11,862,561	0.65	870,631	0.05	Tamkang University/ E.V.P. & General Manager, Bank of Panhsin	Chairman, Aking Enterprise Co., Ltd. Chairman, Kinpoti Enterprise Co., Ltd. Director, Tripod Development and Construction Co., Ltd. Director, Panhsin Asset Management Co., Ltd.
Director	R.O.C	Representative of Yao Chen International Ltd.: Lin-Long Chien	Male / 71~80	2024.07.01	3	2021.07.15	13,957,305	0.81	14,906,401	0.81	-	-	Chihlee University of Technology/ Supervisor, Panchiao Credit Cooperative	Chairman, Yong Song Construction Co., Ltd. Director, Panhsin Asset Management Co., Ltd. Director, Hechung Recreation Co., Ltd. Director, Zhuang-Yuan Lou Co., Ltd. Director, Fuxi Construction Co., Ltd. Director, Yao Chen International Ltd. Director, Yung Song International Investment Ltd. Supervisor, MRT Hotel Co., Ltd. Responsible person, Fruits wholesaler No. 4498
Director	R.O.C	Representative of Tianlu Construction Ltd.: Yueh-Shuang Chiu	Female / 71~80	2024.07.01	3	2015.06.25	319,897	0.02	341,649	0.02	-	-	Department of Affairs Management, Shih Chien College of Home Economics/ Chairman, Paifu Construction Co., Ltd.	Director, Chaochung Construction Co., Ltd.
Director	R.O.C	Representative of Hanchia Construction Co., Ltd.: Biing-Hwa Liu	Male / 61~70	2024.07.01	3	2006.06.20	81,866	0.00	87,432	0.00	-	-	Bachelor, Department of Law, National Taiwan University/ M.P.A., University of Southern California, USA/ Ph.D., California Intercontinental University/ Members of the Legislative Yuan/ Secretary of the presidency/ Deputy Secretary-General of the National Security Council	Chairman, Yongthai Development Co., Ltd. Chairman, Shanhaifeng Development Co., Ltd. Director, Panhsin Asset Management Co., Ltd. Director, Advancetek Enterprise Co., Ltd. Director, Lihpao Life Science Co., Ltd. Supervisor, Haishan Land Construction Co., Ltd. Supervisor, Hanchia Construction Co., Ltd. Supervisor, Yichang Development Co., Ltd. Supervisor, Jiuru Construction Co., Ltd. Supervisor, Haicheng Construction Co., Ltd.

Position	Nationality	Name	Gender / Age	On-Board Date	Term (Year)	First elected	Shareholding when elected		Current shareholding		Current shareholding by spouse and underage children (Note 3)		Major career (academic) achievements	Current job position at the Bank and other companies
							No. of shares	Percentage of shares	No. of shares	Percentage of shares	No. of shares	Percentage of shares		
Director	R.O.C	Yao-Chih Chu	Male / 51~60	2024.07.01	3	2012.06.19	5,366,716	0.31	5,731,652	0.31	178,807	0.01	Fu Jen Catholic University/ Director, Bank of Panhsin	-
Director	R.O.C	Shiaan-Jung Chiou	Male / 61~70	2024.07.01	3	2018.06.20	1,544,385	0.09	1,793,425	0.10	47,984	0.00	Masters, Department of Radio, Television & Film, Temple University	-
Independent Director	R.O.C	Sheng-Shun, Wang	Male / 51~60	2024.07.01	3	2024.06.21	-	-	-	-	-	-	Master of Laws, National Taiwan University/ Partner Lawyer, Chao, Wang&Lin Attorneys at Laws Independent Director, Lifestyle Global Enterprise, Inc. Independent Director, TaiSol Electronics Co., Ltd.	Partner Lawyer, Chao, Wang & Lin Attorneys at Laws Independent Director, Lifestyle Global Enterprise, Inc. Independent Director, TaiSol Electronics Co., Ltd.
Independent Director	R.O.C	Fu-Yuan Chang	Male / 61~70	2024.07.01	3	2009.06.23	-	-	-	-	-	-	National Taipei University of Business/ Accountant, Yong Sheng Joint Accounting Firm	Manager, Yong Sheng Enterprise Consulting Ltd.

Note 1 : "Shareholding by nominee shareholders" & "Any other manager, director, or supervisor whose spouse or family members within the second degree of kinship": N/A.

Note 2 : The Current shareholding and Percentage of shares columns were based on the 1,837,432,176 shares actually issued on December 31, 2024.

Note 3 : "Panhsin Charitable Foundation" is the abbreviation of "Provincial Private Panhsin Social Welfare Charitable Foundation".

Note 4 : Director reelection was held on July 21, 2024.

Note 5 : Chuan-Chuan Hsieh has assumed the role of representative of Hsinhui Construction Co., Ltd., replacing former chairman, Ming-Dau Chang, whose term ended on June 30, 2024.

Note 6 : Independent directors Mao-Chuan Lin and Carol Sun stepped down from their positions on June 30, 2024.

Note 7 : Fu-Yuan Chang served as an independent director from June 23, 2009 to July 14, 2021. He didn't hold the position between July 15, 2021 and June 30, 2024.

II ▸ Profiles of President, S.E.V.P., E.V.P. & General Manager, and Heads of Departments and Branch Offices

Baseline date: December 31, 2024

Position (Note 1)	Nationality	Name	On-Board Date	Shareholding		Shareholding by spouse and underage children		Major career (academic) achievements	Current job position in other companies
				No. of shares	Percentage of shares	No. of shares	Percentage of shares		
President	R.O.C	Edward Hsu	2024.04.08	-	-	-	-	MBA, Meinders School of Business, Oklahoma City University, USA/ Managing Director, The Bank of New York Mellon, USA	-
S.E.V.P. & Chief Information Security Officer	R.O.C	Li-Chin Wei	2014.04.21	165,679	0.01	5,403	0.00	Master, Department of International Business, Tamkang University/ S.E.V.P., Bank of Panhsin	Supervisor, Panhsin Asset Management Co., Ltd.
Chief Auditor	R.O.C	Hsin- Mao Huang	2019.04.22	242,557	0.01	496	0.00	Department of Accounting, Fu Jen Catholic University/ S.E.V.P., Bank of Panhsin	Director, Panhsin Charitable Foundation.
Chief Compliance & Anti Money Laundering Officer & General Manager, Compliance Department	R.O.C	Chi-Hsun Chang	2020.11.01	199,899	0.01	-	-	Master, Institute of Economics, National Taiwan University/ S.E.V.P., Bank of Panhsin	Director, Panhsin Charitable Foundation.
S.E.V.P.	R.O.C	Jia-Tai Huang	2023.12.01	-	-	-	-	Department of Accounting, National Chung-Hsing University/ S.E.V.P., Bank of Panhsin	-
General Manager, Trust Department	R.O.C	Shu-Yu Wu	2017.03.20	18,144	0.00	-	-	Department of Shipping & Transportation Management, National Taiwan Ocean University/ General Manager, Bank of Panhsin	-
E.V.P. & General Manager, Business Development Department	R.O.C	Sharon Chen	2022.03.03	19,528	0.00	-	-	Master of Science in Management (Finance) , Fu Jen Catholic University/ E.V.P. & General Manager, Bank of Panhsin	Director, Panhsin International Leasing Co., Ltd.
General Manager, Non- Performed Loans Management Department	R.O.C	Yun-Mei Meng	2021.02.01	43,216	0.00	-	-	MBA, School of Business Administration, Saint Louis University , USA/ General Manager, Bank of Panhsin	Director, Panhsin International Leasing Co., Ltd.
General Manager, Operation & Service Department	R.O.C	Mao-Sen Kao	2019.06.24	214,977	0.01	15,129	0.00	Business Administration, National Taipei University of Business/ General Manager, Bank of Panhsin	-
General Manager, Wealth Management Department	R.O.C	Yi-Fang Wen	2023.05.08	13,174	0.00	-	-	Master, Department of Radio & Television, National Chengchi University/ General Manager, Bank of Panhsin	-

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				No. of shares	Percentage of shares	No. of shares	Percentage of shares		
General Manager, Risk Management Department	R.O.C	Shih- Yang Liu	2021.02.01	31,748	0.00	-	-	MBA, Graduate School of Business Administration, University of Southern California, USA/ General Manager, Bank of Panhsin	Director, Panhsin International Leasing Co., Ltd.
General Manager, Bancassurance Department	R.O.C	Tsung- Hsin Liu	2023.05.08	-	-	-	-	Department of Chinese Literature, Tunghai University/ General Manager, Bank of Panhsin	-
General Manager, International Banking Department & Offshore Banking Branch	R.O.C	An-Ran Tsai	2024.06.01	-	-	-	-	Department of German, Tamkang University/ General Manager, Bank of Panhsin	-
E.V.P. & General Manager, Credit Marketing Department	R.O.C	Chung- Wei Wang	2018.11.26	77,440	0.00	-	-	Department of Business Administration, Tamsui Institute of Business Administration/ E.V.P. & General Manager, Bank of Panhsin	-
E.V.P. & General Manager, Information Systems Department & Digital Banking Department	R.O.C	Mei-Yu Hsiao	2019.06.24	31,796	0.00	-	-	Ph.D., Department of Electrical Engineering, National Taiwan University/ E.V.P. & General Manager, Bank of Panhsi	-
General Manager, Human Resource Department	R.O.C	Ta-Huang Chen	2014.10.27	66,019	0.00	-	-	Master, Department of Business Administration, Fu Jen Catholic University/ General Manager, Bank of Panhsin	-
General Manager, General Affairs Department	R.O.C	Chu-Hui Li	2022.09.11	58,984	0.00	-	-	Department of Information Management, Fortune Institute of Technology/ General Manager, Bank of Panhsin	-
General Manager, Accounting Department & Corporate Governance officer	R.O.C	Chiung-Chi Huang	2011.08.01	80,204	0.00	-	-	Accounting Statistics, Chihlee Business Vocational School/ General Manager, Bank of Panhsin	Supervisor, Panhsin International Leasing Co., Ltd.
General Manager, Treasury Department	R.O.C	I-Chen Huang	2024.05.01	21,742	0.00	11,042	0.00	Bachelor of Economics, National Taiwan University/ General Manager, Bank of Panhsin	-

Position (Note 1)	Nationality	Name	On-Board Date	Shareholding		Shareholding by spouse and underage children		Major career (academic) achievements	Current job position in other companies
				No. of shares	Percentage of shares	No. of shares	Percentage of shares		
General Manager, Administration Department	R.O.C	Yu-yun Ouyang	2022.08.01	12,935	0.00	-	-	Master, Department of Business Administration, Shih Chien University/ General Manager, Bank of Panhsin	-
E.V.P. & General Manager, Domestic Banking Department	R.O.C	Yu-Tsi Yo	2020.03.23	37,046	0.00	-	-	Department of International Business, Soochow University/ E.V.P. & General Manager, Bank of Panhsin	-
E.V.P. & General Manager, Banciao Branch	R.O.C	Su-Ching Chien	2020.01.20	58,948	0.00	-	-	Department of Statistics, Feng Chia University/ E.V.P. & General Manager, Bank of Panhsin	-
General Manager, Houpu Branch	R.O.C	Cheng- Lung Yeh	2021.02.01	27,270	0.00	-	-	Department of International Trade, Tamkang University/ General Manager, Bank of Panhsin	-
General Manager, Yonghe Branch	R.O.C	Shu-Min Liu	2017.05.10	82,776	0.00	-	-	Executives master of Business Administration, National Yang Ming Chiao Tung University/ General Manager, Bank of Panhsin	-
General Manager, Puqian Branch	R.O.C	Ling-Hui Kao	2020.07.22	77,676	0.00	-	-	Master, Social sciences, Administrative management, National Chengchi University/ General Manager, Bank of Panhsin	-
General Manager, Huajiang Branch	R.O.C	Chun-Chi Lee	2024.08.19	9,051	0.00	-	-	Department of Business Management, Chin Chwang Commercial Vocational High School/ General Manager, Bank of Panhsin	-
General Manager, Minzu Branch	R.O.C	Fang-Li Cheng	2021.02.01	41,491	0.00	-	-	Master, Department of International Business, Tamkang University/ General Manager, Bank of Panhsin	-
General Manager, Zhonghe Branch	R.O.C	Ya-hui Wang	2022.04.06	6,864	0.00	-	-	Department of Economics, Chinese Culture University/ General Manager, Bank of Panhsin	-
General Manager, Tucheng Branch	R.O.C	Ping- Hung Tsao	2024.04.08	86,861	0.00	8,474	0.00	Master, Graduate Institute of Economics, Chinese Culture University/ General Manager, Bank of Panhsin	-
General Manager, Wenhua Branch	R.O.C	Ryan Chang	2023.05.08	92,596	0.01	-	-	Department of Law, Fu Jen Catholic University/ General Manager, Bank of Panhsin	-
General Manager, Daguan Branch	R.O.C	Ying-An Hsieh	2016.01.25	42,187	0.00	23,755	0.00	Master, Graduate Institute of Finance, National Taiwan University of Science and Technology / General Manager, Bank of Panhsin	-
General Manager, Xingnan Branch	R.O.C	Chi- Ching Chuang	2021.06.28	16,992	0.00	-	-	Master, Department of Finance and International Business, Fu Jen Catholic University/ General Manager, Bank of Panhsin	-

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				No. of shares	Percentage of shares	No. of shares	Percentage of shares		
General Manager, Xiaogang Branch	R.O.C	Hsian- Chin Kuo	2024.04.08	65,799	0.00	-	-	Department of Finance and Banking, Shih Chien University/ General Manager, Bank of Panhsin	-
E.V.P. & General Manager, Xingxing Branch	R.O.C	Wen-Chung Huang	2022.04.01	-	-	-	-	Department of Applied Business, Open College Affiliated With National Taichung Institute of Technology/ E.V.P. & General Manager, Bank of Panhsin	-
General Manager, Qianzhen Branch	R.O.C	Ching- Shun Wang	2023.05.08	47,124	0.00	-	-	Department of Enterprise Management, Fu Jen Catholic University/ General Manager, Bank of Panhsin	-
General Manager, Yangming Branch	R.O.C	Chien-Tai Su	2023.05.08	46,925	0.00	-	-	Department of Financial, National Sun Yat-Sen University/ General Manager, Bank of Panhsin	-
General Manager, Kaoxizhuang Branch	R.O.C	Mei-Hao Wang	2024.04.08	30,228	0.00	-	-	Master, Institute of Wealth Taxation Management, National Kaohsiung Applied Sciences University/ General Manager, Bank of Panhsin	-
General Manager, Nangang Branch	R.O.C	Ming-Chou Tsai	2020.07.13	33,805	0.00	-	-	Department of Statistic, Tamkang University/ General Manager, Bank of Panhsin	-
General Manager, Xinyi Branch	R.O.C	Eric Liu	2020.01.20	77,280	0.00	-	-	Department of Banking and Finance, Takming University of Science and Technology/ General Manager, Bank of Panhsin	-
General Manager, Xinzhuang Branch	R.O.C	I-Ching Lin	2021.12.20	-	-	-	-	Department of Business Administration, Chaoyang University of Technology/ General Manager, Bank of Panhsin	-
General Manager, Xiulang Branch	R.O.C	Jung- Tien Shiao	2024.04.08	42,444	0.00	-	-	Master, Institute of Economics, National Taiwan University/ General Manager, Bank of Panhsin	-
General Manager, Taoyuan Branch	R.O.C	Yi-Pong Yu	2018.11.26	57,447	0.00	-	-	Department of Banking and Insurance, Hsing Wu Business Vocational School/ General Manager, Bank of Panhsin	-
General Manager, Sanchong Branch	R.O.C	Yue-Chin Ho	2024.04.08	30,577	0.00	-	-	Master, Department of Land Management, Feng Chia University/ General Manager, Bank of Panhsin	-
General Manager, Yuanshan Branch	R.O.C	Pei-Yun Lin	2018.08.01	10,741	0.00	-	-	Department of Finance and Banking, Tamkang University/ General Manager, Bank of Panhsin	-
General Manager, Taoying Branch	R.O.C	Chun-Hung Chen	2018.11.22	17,522	0.00	-	-	Department of Economics, Feng Chia University/ General Manager, Bank of Panhsin	-

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E.V.P. & General Manager, Minsheng Branch	R.O.C	Henry Chien	2020.01.20	106,800	0.01	-	-	Department of Transportation and Engineering, National Chiao Tung University/ E.V.P. & General Manager, Bank of Panhsin	-
General Manager, Longgang Branch	R.O.C	June-Fang Chien	2018.01.29	32,098	0.00	-	-	Department of Industrial Economics, Tamkang University/ General Manager, Bank of Panhsin	-
General Manager, Shulin Branch	R.O.C	Chih- Chieh Hsu	2022.04.06	7,757	0.00	-	-	Department of Tourism Business, Hsing Wu junior College of Commerce School/ General Manager, Bank of Panhsin	-
General Manager, Jincheng Branch	R.O.C	Jui-Ching Li	2019.02.23	3,876	0.00	-	-	Department of Finance and Banking, Tamkang University/ General Manager, Bank of Panhsin	-
General Manager, Hsinchu Branch	R.O.C	Ming- Hsing Shih	2020.01.20	74,364	0.00	-	-	Department of Accounting, Chung Yuan Christian University/ General Manager, Bank of Panhsin	-
General Manager, Bade Branch	R.O.C	Rui-Dian Chen	2020.01.20	111,380	0.01	-	-	Master, Department of International Business, Tamkang University/ General Manager, Bank of Panhsin	-
General Manager, Taichung Branch	R.O.C	Chun-Nan Pan	2023.05.08	12,166	0.00	-	-	Department of Economics, Tunghai University/ General Manager, Bank of Panhsin	-
General Manager, Tainan Branch	R.O.C	Chin-Chu Wu	2022.04.01	39,946	0.00	-	-	Department of International Business, Feng Chia University/ General Manager, Bank of Panhsin	-
General Manager, Xindian Branch	R.O.C	Chao- Chung Lin	2018.11.22	78,690	0.00	-	-	Department of Accounting, Feng Chia University/ General Manager, Bank of Panhsin	-
General Manager, Ruiguang Branch	R.O.C	Heng-Yu Chang	2023.04.24	27,521	0.00	-	-	Master, Executive of Business Administration, National Chengchi University/ General Manager, Bank of Panhsin	-
General Manager, Neihu Branch	R.O.C	Chung- Hui Chang	2024.04.08	11,639	0.00	-	-	Department of Electronic Data Processing, National Taipei University of Business/ General Manager, Bank of Panhsin	-
General Manager, Zhongzheng Branch	R.O.C	Tommy Chen	2018.09.25	7,847	0.00	-	-	Master, Department of Management, National Taipei University/ General Manager, Bank of Panhsin	-
General Manager, Chiayi Branch	R.O.C	Hung- Chang Chiang	2022.08.30	21,000	0.00	-	-	Department of Finance and Banking, Tatung Institute of Technology/ General Manager, Bank of Panhsin	-
General Manager, Yanchao Branch	R.O.C	Lu-shan Lai	2022.04.06	-	-	-	-	Department of Risk Management and Insurance, National Kaohsiung First University of Science and Technology/ General Manager, Bank of Panhsin	-

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General Manager, Luzhou Branch	R.O.C	Kang- Yuan Fan	2024.10.01	4,138	0.00	-	-	Master, Department of Finance and International Business, Fu Jen Catholic University/ General Manager, Bank of Panhsin	-
General Manager, Luodong Branch	R.O.C	Te-Wei Lee	2019.02.23	644,426	0.04	-	-	Department of Theatre Arts, Chinese Culture University/ General Manager, Bank of Panhsin	-
General Manager, North Taichung Branch	R.O.C	Fu-Yuan Shih	2020.09.01	54,473	0.00	-	-	Department of Agribusiness Management, National Pingtung Institute Of Commerce/ General Manager, Bank of Panhsin	-
General Manager, Chenggone Branch	R.O.C	Tsung-Che Tsai	2016.07.25	19,652	0.00	-	-	Department of Business Administration, National Chung Hsing University/ General Manager, Bank of Panhsin	-
General Manager, Fuhe Branch	R.O.C	Wei-Hsin Chung	2019.02.23	2,721	0.00	-	-	Department of Economics, Tunghai University/ General Manager, Bank of Panhsin	-
General Manager, Danfeng Branch	R.O.C	Joe Harn	2019.02.23	18,708	0.00	-	-	Master, Department of Banking and Finance, Tamkang University/ General Manager, Bank of Panhsin	-
General Manager, Beixin Branch	R.O.C	Hsing-Po Hsu	2023.05.08	5,242	0.00	-	-	Master, Department of International Business Management, Da-Yeh University / General Manager, Bank of Panhsin	-
E.V.P. & General Manager, Mengchia Branch	R.O.C	Shu-Chuan Wei	2020.01.20	194,643	0.01	5,056	0.00	Department of Banking and Insurance, National Taipei University of Business/ E.V.P. & General Manager, Bank of Panhsin	-
General Manager, Hsinglung Branch	R.O.C	Chung-Wei Liao	2018.11.26	58,470	0.00	-	-	Department of Real Estate and Built Environment, National Chung Hsing University/ General Manager, Bank of Panhsin	-
General Manager, Shuangyuan Branch	R.O.C	Fang-Ming Huang	2016.06.27	83,403	0.00	562	0.00	Master, Department of Business Administration and Service Industry Management, Chihlee University of Technology/ General Manager, Bank of Panhsin	-
General Manager, Hsimen Branch	R.O.C	Pao-Chen Huang	2023.05.08	32,956	0.00	-	-	Department of Finance & Banking, Tamsui Institute Of Business Administration/ General Manager, Bank of Panhsin	-
General Manager, Kuting Branch	R.O.C	Shyan-Ya Juang	2024.10.01	3,234	0.00	-	-	Department of Information Management, Chinese Culture University / General Manager, Bank of Panhsin	-
General Manager, Antung Branch	R.O.C	Jason Lee	2018.09.25	20,159	0.00	-	-	Master, Department of Financial Management, National Chi Nan University/ General Manager, Bank of Panhsin	-

Position (Note 1)	Nationality	Name	On-Board Date	Shareholding		Shareholding by spouse and underage children		Major career (academic) achievements	Current job position in other companies
				No. of shares	Percentage of shares	No. of shares	Percentage of shares		
General Manager, Sungshan Branch	R.O.C	Su-Chen Chen	2022.04.06	59,545	0.00	-	-	Department of Applied Commerce, Open College Affiliated with National Taipei University of Business/ General Manager, Bank of Panhsin	-
General Manager, Shilin Branch	R.O.C	Yi-Chin Teng	2023.05.08	2,653	0.00	-	-	Department of Business Administration, China University of Technology/ General Manager, Bank of Panhsin	-
General Manager, Tunghu Branch	R.O.C	Shu-Ching Hsu	2023.04.01	37,015	0.00	-	-	Master, Department of Finance and International Business, Fu Jen Catholic University/ General Manager, Bank of Panhsin	-
General Manager, Fuxing Branch	R.O.C	Ying-Chi Chen	2018.11.26	7,973	0.00	-	-	Department of Statistics, Ming Chuan University/ General Manager, Bank of Panhsin	-
General Manager, Minquan Branch	R.O.C	Anthony Chang	2018.01.29	10,699	0.00	-	-	Department of Business Administration, Chinese Culture University/ General Manager, Bank of Panhsin	-
General Manager, Chungching Branch	R.O.C	Hui-Mei Liu	2021.02.01	161,664	0.01	-	-	Department of Business Information Division, Open College Affiliated with National Taipei University of Business/ General Manager, Bank of Panhsin	-
General Manager, Mucha Branch	R.O.C	Ching-Ping Tsai	2020.01.20	40,789	0.00	-	-	Department of Economics, Soochow University/ General Manager, Bank of Panhsin	-
General Manager, Huandong Branch	R.O.C	Ming- Hsuan Huang	2020.10.21	38,529	0.00	-	-	Department of Finance, Lughwa University of Science and Technology/ General Manager, Bank of Panhsin	-
General Manager, Tachih Branch	R.O.C	Cheng- Fan Yang	2024.04.08	-	-	-	-	Department of Business Administration, Ming Chuan University/ General Manager, Bank of Panhsin	-
General Manager, Wanta Branch	R.O.C	Chia-Chien Hung	2024.12.01	-	-	-	-	Department of International Trade and Finance, Fu Jen Catholic University/ General Manager, Bank of Panhsin	-
General Manager, Xizhi Branch	R.O.C	Zhi-Yin Chen	2023.06.05	8,121	0.00	-	-	Department of Applied Commerce, Open College Affiliated with National Taipei University of Business/ General Manager, Bank of Panhsin	-
General Manager, Nanjing E. Rd. Branch	R.O.C	Ming-Hung Lin	2022.02.24	14,144	0.00	-	-	Department of Information Management, Chaoyang University of Technology/ General Manager, Bank of Panhsin	-
General Manager, North Taoyuan Branch	R.O.C	Nai-Che Cheng	2020.07.01	1,365	0.00	-	-	Master, Department of Economics, National Tsing Hua University/ General Manager, Bank of Panhsin	-

Position (Note 1)	Nationality	Name	On-Board Date	Shareholding		Shareholding by spouse and underage children		Major career (academic) achievements	Current job position in other companies
				No. of shares	Percentage of shares	No. of shares	Percentage of shares		
General Manager, Miaoli Branch	R.O.C	Allen Chen	2019.12.16	-	-	-	-	Department of Finance and Banking, Yu Da University of Business/ General Manager, Bank of Panhsin	-
General Manager, Shigang Branch	R.O.C	Chun-Hsien Lee	2023.09.25	-	-	-	-	Department of Economics, Tunghai University/ General Manager, Bank of Panhsin	-
General Manager, Tianwei Branch Preparatory Office	R.O.C	Yi-Hua Huang	2024.12.01	2,825	-	-	-	Department of Cooperative Economics, Feng Chia University/ General Manager, Bank of Panhsin	-

Note 1 : "Shareholding by nominee shareholders"&"Any other manager whose spouse or family members within the second degree of kinship": N/A.

Note 2 : " Where chairman of the board and (president or person of an equivalent post—the highest level manager) are the same person, spouses, or relatives within the first degree of kinship": N/A.

III 、 The Changes in Shareholding

(I) Changes of equity interests by Directors, Supervisors, Managers, and those needing to declare equity in accordance with Article 11 of the "Regulations Governing Significant Ownership of Voting Rights over Banks by Individual Parties and Aggregate Related Parties"

Baseline date: February 28, 2025

Position	Name	2024		By the end of February 2025	
		Increase/Decrease in the No. of Shares Held	Increase/Decrease in the No. of Pledged Shares Held	Increase/Decrease in the No. of Shares Held	Increase/Decrease in the No. of Pledged Shares Held
Chairman	Hsinhui Construction Co., Ltd.	91,035	-	-	-
Representative of corporate Chairman	Chuan-Chuan Hsieh	-	-	-	-
Managing Director	Dai-Ming Kuo	696,820	-	-	-
Director	Shiaan-Jung Chiou	249,040	-	-	-
Director	Tung-Jen Lin	755,294	-	-	-
Director	Yao-Chih Chu	412,936	-	48,000	-
Director	Hanchia Construction Co., Ltd.	5,566	-	-	-
Representative of corporate Director	Biing-Hwa Liu	34,895	-	-	-
Director	Yao Chen International Ltd.	949,096	-	-	-
Representative of corporate Director	Lin-Long Chien	-	-	-	-
Managing Director (Major shareholder)	Sanlight Construction Co., Ltd.	(14,122,942)	-	-	11,000,000
Representative of corporate Managing Director (Major shareholder)	Mei-Yun Liao	2,687,625	(2,200,000)	-	6,000,000
Director	Tianlu Construction Ltd.	21,752	-	-	-
Representative of corporate Director	Yuch-Shuang Chiu	761,381	-	-	-
An individual who needs to declare equity in accordance with Article 11 of the "Regulations Governing Significant Ownership of Voting Rights over Banks by Aggregate Related Parties" (Major shareholder)	Ping-Hui Liu	3,204,675	-	-	5,170,000
	Baiyuan Investment Co., Ltd.	10,947,991	21,197,000	-	(5,197,000)
	Fuching Investment Co., Ltd.	12,891,349	12,200,000	-	12,720,000
	Jingqing Investment Co., Ltd.	33,604,680	33,600,000	-	640,000
	Yuanmao Construction Co., Ltd.	1,802,732	-	-	-
	Yuanchih Investment Co., Ltd.	11,948,460	17,640,000	-	-
	Xinghui International Co., Ltd.	6,008,955	33,510,000	-	34,140,000

Position	Name	2024		By the end of February 2025	
		Increase/Decrease in the No. of Shares Held	Increase/Decrease in the No. of Pledged Shares Held	Increase/Decrease in the No. of Shares Held	Increase/Decrease in the No. of Pledged Shares Held
	Hsiu-Lan Liu	2,582	-	-	-
An individual who needs to declare equity in accordance with Article 11 of the "Regulations Governing Significant Ownership of Voting Rights over Banks by Aggregate Related Parties"	Shun-Chih Liu	28	-	-	-
	Hsiu-Hsia Liu	4,943	-	-	-
	Si-Hui Liu	41,176	-	-	-
	Chao-Hsuan Liu	28,553	-	-	-
	Chao-Tong Liu	20,439	-	-	-
	Ke-Huang Liao	1,127	-	-	-
President	Edward Hsu	-	-	-	-
S.E.V.P.	Li-Chin Wei	10,548	-	-	-
Chief Auditor	Hsin-Mao Huang	15,443	-	-	-
S.E.V.P.	Chi-Hsun Chang	12,727	-	-	-
S.E.V.P.	Jia-Tai Huang	-	-	-	-
General Manager	Shu-Yu Wu	1,155	-	-	-
E.V.P. & General Manager	Sharon Chen	1,243	-	-	-
General Manager	Yun-Mei Meng	2,751	-	-	-
General Manager	Mao-Sen Kao	13,687	-	-	-
General Manager	Yi-Fang Wen	838	-	-	-
General Manager	Shih-Yang Liu	2,021	-	-	-
General Manager	Tsung-Hsin Liu	-	-	-	-
General Manager	An-Ran Tsai	-	-	-	-
E.V.P. & General Manager	Chung-Wei Wang	4,930	-	-	-
E.V.P. & General Manager	Mei-Yu Hsiao	2,024	-	-	-
General Manager	Ta-Huang Chen	4,203	-	-	-
General Manager	Chu-Hui Li	23,755	-	-	-
General Manager	Chiung-Chi Huang	5,106	-	-	-
General Manager	I-Chen Huang	1,384	-	-	-
General Manager	Yu-yun Ouyang	823	-	-	-
E.V.P. & General Manager	Yu-Tsi Yo	2,358	-	-	-
E.V.P. & General Manager	Su-Ching Chien	3,753	-	-	-
General Manager	Cheng-Lung Yeh	1,736	-	-	-
General Manager	Shu-Ming Liu	5,270	-	-	-
General Manager	Ling-Hui Kao	4,945	-	-	-
General Manager	Chun-Chi Lee	576	-	-	-
General Manager	Fang-Li Cheng	2,641	-	-	-
General Manager	Ya-hui Wang	437	-	-	-
General Manager	Jung-Tien Shiao	2,702	-	-	-
General Manager	Ryan Chang	5,895	-	-	-

Position	Name	2024		By the end of February 2025	
		Increase/Decrease in the No. of Shares Held	Increase/Decrease in the No. of Pledged Shares Held	Increase/Decrease in the No. of Shares Held	Increase/Decrease in the No. of Pledged Shares Held
General Manager	Ying-An Hsieh	2,686	-	-	-
General Manager	Chi-Ching Chuang	1,081	-	-	-
General Manager	Mei-Hao Wang	1,924	-	-	-
E.V.P. & General Manager	Wen-Chung Huang	-	-	-	-
General Manager	Ching-Shun Wang	3,000	-	-	-
General Manager	Chien-Tai Su	2,987	-	-	-
General Manager	Hsian-Chin Kuo	4,189	-	-	-
General Manager	Ming-Chou Tsai	2,152	-	-	-
General Manager	Eric Liu	4,920	-	-	-
General Manager	I-Ching Lin	-	-	-	-
General Manager	Ping-Hung Tsao	5,530	-	-	-
General Manager	Yi-Pong Yu	3,657	-	-	-
General Manager	Yue-Chin Ho	1,946	-	-	-
General Manager	Pei-Yun Lin	683	-	-	-
General Manager	Chun-Hung Chen	1,115	-	-	-
E.V.P. & General Manager	Henry Chien	106,800	-	-	-
General Manager	June-Fang Chien	2,043	-	-	-
General Manager	Chih-Chieh Hsu	493	-	-	-
General Manager	Jui-Ching Li	246	-	-	-
General Manager	Ming-Hsing Shih	4,734	-	-	-
General Manager	Rui-Dian Chen	7,091	-	-	-
General Manager	Chun-Nan Pan	774	-	-	-
General Manager	Chin-Chu Wu	2,543	-	-	-
General Manager	Chao-Chung Lin	5,010	-	-	-
General Manager	Heng-Yu Chang	1,752	-	-	-
General Manager	Tommy Chen	499	-	-	-
General Manager	Hung-Chang Chiang	1,337	-	-	-
General Manager	Lu-shan Lai	-	-	-	-
General Manager	Kang-Yuan Fan	263	-	-	-
General Manager	Te-Wei Lee	41,030	-	-	-
General Manager	Fu-Yuan Shih	3,468	-	-	-
General Manager	Tsung-Che Tsai	1,251	-	-	-
General Manager	Wei-Hsin Chung	173	-	-	-
General Manager	Joe Harn	1,191	-	-	-
General Manager	Hsing-Po Hsu	333	-	-	-
E.V.P. & General Manager	Shu-Chuan Wei	12,393	-	-	-
General Manager	Chung-Wei Liao	3,722	-	-	-

Position	Name	2024		By the end of February 2025	
		Increase/Decrease in the No. of Shares Held	Increase/Decrease in the No. of Pledged Shares Held	Increase/Decrease in the No. of Shares Held	Increase/Decrease in the No. of Pledged Shares Held
General Manager	Fang-Ming Huang	5,310	-	-	-
General Manager	Pao-Chen Huang	2,098	-	-	-
General Manager	Ming-Jen Chen	205	-	-	-
General Manager	Jason Lee	1,283	-	-	-
General Manager	Su-Chen Chen	3,791	-	-	-
General Manager	Yi-Chin Teng	168	-	-	-
General Manager	Shu-Ching Hsu	2,356	-	-	-
General Manager	Ying-Chi Chen	507	-	-	-
General Manager	Anthony Chang	681	-	-	-
General Manager	Hui-Mei Liu	10,293	-	-	-
General Manager	Ching-Ping Tsai	2,597	-	-	-
General Manager	Ming-Hsuan Huang	2,453	-	-	-
General Manager	Cheng-Fan Yang	-	-	-	-
General Manager	Chia-Chien Hung	-	-	-	-
General Manager	Zhi-Yin Chen	517	-	-	-
General Manager	Ming-Hung Lin	900	-	-	-
General Manager	Nai-Che Cheng	86	-	-	-
General Manager	Allen Chen	-	-	-	-
General Manager	Chun-Hsien Lee	-	-	-	-
General Manager	Chung-Hui Chang	741	-	-	-
General Manager	Yi-Hua Huang	179	-	-	-

(II) Equity Transfer Information

Baseline date: December 31, 2024

Name	Reason for transfer	Transaction date	Counterparty	Relationship between counterparty and the bank, Directors, Supervisors, Managers, and those needing to declare equity in accordance with Article 11 of the "Regulations Governing Significant Ownership of Voting Rights over Banks by Individual Parties and Aggregate Related Parties"	No. of shares (shares)
Yao-Chih Chu	Acquisition	2024.02.16	Guei-Mei Chu Lin	The first degree of kinship	48,000
Sanlight Construction Co., Ltd.	Disposal	2024.04.15	Jingqing Investment Co., Ltd.	Same related persons	16,000,000
Henry Chien	Acquisition	2024.07.01	Li-Xia Chen	-	100,000
Chu-Hui Li	Acquisition	2024.07.02	Li-Xia Chen	-	20,000
Shiaan-Jung Chiou	Acquisition	2024.11.21	Xue-E Chiou Yu	The first degree of kinship	144,022

(III) Equity pledge information : The counterparties of equity pledge are not related parties, thus it is not applicable.

IV 、 Relationship among the Top-10 Shareholders

Baseline date: December 31, 2024

Name	Shareholding		Shareholding by spouse and underage children		Total shareholding by nominee arrangement		Titles, names, and relationship of parties, spouse, relative of the second degree or closer, in relation to top 10 shareholders.	
	No. of shares (shares)	Percentage of shares	No. of shares (shares)	Percentage of shares	No. of shares (shares)	Percentage of shares	Name	Relationship
Representative of Fuching Investment Co., Ltd.: Wei-Ren Liao	20,247,016	11.02	-	-	-	-	Baiyuan Investment Co., Ltd.	Chairman Same person
Representative of Yuanchih Investment Co., Ltd.: Mei-Yun Liao	187,661,111 42,211,536	10.21 2.30	-	-	-	-	Mei-Yun Liao	Chairman
							Ping-Hui Liu	Spouse is the Chairman
							Sanlight Construction Co., Ltd.	Chairman
							Xinghui International Co., Ltd.	Same person
Representative of Baiyuan Investment Co., Ltd.: Wei-Ren Liao	171,947,862	9.36	-	-	-	-	Fuching Investment Co., Ltd.	Chairman Same person
Representative of Xinghui International Co., Ltd.: Mei-Yun Liao	94,375,946 42,211,536	5.14 2.30	-	-	-	-	Mei-Yun Liao	Chairman
							Ping-Hui Liu	Spouse is the Chairman
							Yuanchih Investment Co., Ltd.	Chairman
							Sanlight Construction Co., Ltd.	Same person
Representative of Jingqing Investment Co., Ltd.: Chung-Er Lin	82,694,012 195,608	4.50 0.01	-	-	-	-	Yuanmao Construction Co., Ltd.	Chairman Same person
Ping-Hui Liu	50,332,257	2.74	42,211,536	2.30	-	-	Representative of Yuanchih Investment Co., Ltd.	Spouse is the Chairman
							Representative of Sanlight Construction Co., Ltd.	
							Representative of Xinghui International Co., Ltd.	
							Mei-Yun Liao	Spouse
							Mei-Yun Liao	Chairman
Representative of Sanlight Construction Co., Ltd.: Mei-Yun Liao	29,480,862 42,211,536	1.60 2.30	-	-	-	-	Ping-Hui Liu	Spouse is the Chairman
							Yuanchih Investment Co., Ltd.	Chairman
							Xinghui International Co., Ltd.	Same person
Mei-Yun Liao	42,211,536	2.30	50,332,257	2.74	-	-	Yuanchih Investment Co., Ltd.	Chairman
							Sanlight Construction Co., Ltd.	
							Xinghui International Co., Ltd.	
							Ping-Hui Liu	Spouse
Representative of Yuanmao Construction Co., Ltd.: Chung-Er Lin	28,313,509 195,608	1.54 0.01	-	-	-	-	Jingqing Investment Co., Ltd.	Chairman Same person
Jin An Nian Construction Co., Ltd.: Lai-Wei Liu	20,093,902 765,352	1.09 0.04	-	-	-	-	-	-

Note : The No. of shares and Percentage of shares columns were based on the 1,837,432,176 common stocks issued on December 31, 2024.

V、Omnibus Shareholding Ratio

Baseline date: December 31, 2024

Investment Transfer	Investment by Bank of Panhsin		Investment by Directors, Supervisors, President, S.E.V.P., E.V.P. & General Managers, heads of departments and branch offices, and entities directly or indirectly controlled by the Bank		Consolidated Investment	
	No. of shares (shares)	Percentage of shares	No. of shares (shares)	Percentage of shares	No. of shares (shares)	Percentage of shares
Financial Information Service Co., Ltd.	7,935,496	1.17	-	-	7,935,496	1.17
Taiwan Depository & Clearing Corporation	645,808	0.08	-	-	645,808	0.08
Yangguang Asset Management Co., Ltd.	69,180	1.15	-	-	69,180	1.15
Taiwan Mobile Payment Co., Ltd.	300,000	0.50	-	-	300,000	0.50
Panhsin Asset Management Co., Ltd.	56,000,000	100.00	-	-	56,000,000	100.00
Panhsin International Leasing Co., Ltd.	42,540,000	100.00	-	-	42,540,000	100.00

Note : Investment made in accordance with Article 74 of the Banking Act.

Capital Overview

I、Capital and Shares

(I) Sources of capital

Year/ Month	Issue price	Authorized capital		Paid-in capital		Note		
		No. of shares (thousand shares)	Amount (NT\$1,000)	No. of shares (thousand shares)	Amount (NT\$1,000)	Sources of capital	Others	
1997.09	10	600,000	6,000,000	600,000	6,000,000	-	(Note 1)	N/A
2005.06	10	819,800	8,198,000	819,800	8,198,000	the capital increase by surplus/ Cash Capital Increase	(Note 2)	N/A
2006.07	10	1,500,000	15,000,000	819,800	8,198,000	change capital amount	(Note3)	N/A
2006.09	10	1,500,000	15,000,000	855,790	8,557,900	the capital reserves transferred to capital	(Note3)	N/A
2006.12	10	1,500,000	15,000,000	955,790	9,557,900	Cash Capital Increase	(Note4)	N/A
2011.05	10	1,500,000	15,000,000	1,055,790	10,557,900	Cash Capital Increase	(Note5)	N/A
2011.06	10	1,500,000	15,000,000	955,790	9,557,900	preferred shares expired and were redeemed	(Note5)	N/A
2014.05	10	1,500,000	15,000,000	1,105,790	11,057,900	Cash Capital Increase	(Note6)	N/A
2015.08	10	1,500,000	15,000,000	1,141,175	11,411,753	the capital increase by surplus	(Note7)	N/A
2015.12	10	1,500,000	15,000,000	1,221,175	12,211,753	Cash Capital Increase	(Note8)	N/A
2016.11	10	1,800,000	18,000,000	1,262,695	12,626,952	the capital increase by surplus	(Note9)	N/A
2017.08	10	1,800,000	18,000,000	1,276,584	12,765,848	the capital increase by surplus	(Note10)	N/A
2017.11	10	1,800,000	18,000,000	1,356,584	13,565,848	Cash Capital Increase	(Note11)	N/A
2018.09	10	1,800,000	18,000,000	1,375,577	13,755,770	the capital increase by surplus	(Note12)	N/A
2018.12	10	1,800,000	18,000,000	1,420,577	14,205,770	Cash Capital Increase	(Note13)	N/A
2019.09	10	1,800,000	18,000,000	1,444,654	14,446,542	the capital increase by surplus	(Note14)	N/A
2020.08	10	1,800,000	18,000,000	1,508,682	15,086,826	the capital increase by surplus	(Note15)	N/A
2021.10	10	1,800,000	18,000,000	1,581,155	15,811,552	the capital increase by surplus	(Note16)	N/A
2022.08	10	1,800,000	18,000,000	1,663,918	16,639,181	the capital increase by surplus	(Note17)	N/A
2023.08	10	1,800,000	18,000,000	1,720,442	17,204,421	the capital increase by surplus	(Note18)	N/A
2024.09	10	2,500,000	25,000,000	1,837,432	18,374,432	the capital increase by surplus	(Note19)	N/A

Note 1 : Transformation of Panchiao Credit Cooperative.

Note 2 : With June 20, 2005 as the baseline date for capital increase, the capital increase by surplus was NT\$198,000,000; approval was received from FSC on June 24, 2005 in accordance with Jing-Guan-Yin (3) Letter No. 0940015799. With June 24, 2005 as the baseline date for capital increase, the capital increase by issuing of preferred shares was NT\$1,000,000,000. With June 24, 2005 as the baseline date for capital increase, the capital increase by issuing of common stock was NT\$1,000,000,000; approval was received from FSC on September 10, 2004 in accordance with Jing-Guan-Yin (3) Letter No. 0938011560.

Note 3 : On June 20, 2006, the shareholders' meeting passed the resolution to change capital amount to NT\$15 billion; with September 1, 2006 as the baseline date for capital increase, the capital reserves transferred to capital totaled to NT\$359,900,000; approval was received from FSC on July 18, 2006 in accordance with Jing-Guan-Yin (3) Letter No. 09500320330.

Note 4 : With December 28, 2006 as the baseline date for capital increase, the capital increase by issuing of common stock was NT\$1,000,000,000; approval was received from FSC in accordance with Jin-Guan-Yin (3) Letter No. 09500439170 on October 3, 2006 and Jin-Guan-Zheng-Yi-Zi Letter No. 0950150935 on November 14, 2006.

Note 5 : With June 16, 2011 as the baseline date for capital increase, the capital increase by issuing of common stock was NT\$1,000,000,000; approval was received from FSC on May 4, 2011 in accordance with Jing-Guan-Zheng-Fa-Zi Letter No. 1000016060; NT\$1,000,000,000 of preferred shares expired on June 23, 2011 and were redeemed as share prices obtained from issuing of new shares on June 16, 2011.

Note 6 : With May 27, 2014 as the baseline date for capital increase, the capital increase by issuing of common stock was NT\$1,500,000,000; approval was received from FSC on April 11, 2014 in accordance with Jing-Guan-Zheng-Fa-Zi Letter No. 1030009692.

Note 7 : With August 28, 2015 as the baseline date for capital increase, the capital increase by surplus was NT\$353,853,000; approval was received from FSC on August 5, 2015 in accordance with Jing-Guan-Zheng-Fa-Zi Letter No. 1040028772.

Note 8 : With December 10, 2015 as the baseline date for capital increase, the capital increase by issuing of common stock was NT\$800,000,000; approval was received from FSC on October 13, 2015 in accordance with Jing-Guan-Zheng-Fa-Zi Letter No. 1040039950.

Note 9 : On June-23, 2016, the shareholders' meeting passed the resolution to change capital amount to NT\$18 billion; with October 3, 2016 as the baseline date for capital increase, the capital increase by surplus was NT\$415,199,000; approval was received from FSC on September 13, 2016.

Note 10 : With August 7, 2017 as the baseline date for capital increase, the capital increase by surplus was NT\$138,896,000; approval was received from FSC on July 20, 2017.

Note 11 : With November 16, 2017 as the baseline date for capital increase, the capital increase by issuing of common stock was NT\$800,000,000; approval was received from FSC on September 12, 2017 in accordance with Jing-Guan-Zheng-Fa-Zi Letter No. 1060034708.

Note 12 : With September 3, 2018 as the baseline date for capital increase, the capital increase by surplus was NT\$189,922,000; approval was received from FSC on August 20, 2018.

Note 13 : With December 27, 2018 as the baseline date for capital increase, the capital increase by issuing of common stock was NT\$450,000,000; approval was received from FSC on October 11, 2018 in accordance with Jing-Guan-Zheng-Fa-Zi Letter No. 1070336195.

Note 14 : With September 3, 2019 as the baseline date for capital increase, the capital increase by surplus was NT\$240,772,000; approval was received from FSC on August 21, 2019.

Note 15 : With August 17, 2020 as the baseline date for capital increase, the capital increase by surplus was NT\$640,283,000; approval was received from FSC on August 4, 2020.

Note 16 : With October 25, 2021 as the baseline date for capital increase, the capital increase by surplus was NT\$724,726,000; approval was received from FSC on October 15, 2021.

Note 17 : With August 19, 2022 as the baseline date for capital increase, the capital increase by surplus was NT\$827,628,000; approval was received from FSC on August 8, 2022.

Note 18 : With August 4, 2023 as the baseline date for capital increase, the capital increase by surplus was NT\$565,239,000; approval was received from FSC on July 25, 2023.

Note 19 : With September 9, 2024 as the baseline date for capital increase, the capital increase by surplus was NT\$1,169,900,000; approval was received from FSC on September 3, 2024.

Type	Shares	Authorized capital (thousand shares)			Note
	Outstanding shares	Unissued shares	Total		
Common Stock	1,837,432,176	662,567,824	2,500,000,000	Became a public issuing company as of November 14, 2006	

(II) Major shareholders

Baseline date: December 31, 2024

Name of majority shareholders	Shares	No. of shares held (shares)	Percentage of shares (%)
Fuching Investment Co., Ltd.		202,470,016	11.02
Yuanchih Investment Co., Ltd.		187,661,111	10.21
Baiyuan Investment Co., Ltd.		171,947,862	9.36
Xinghui International Co., Ltd.		94,375,946	5.14
Jingqing Investment Co., Ltd.		82,694,012	4.50
Ping-Hui Liu		50,332,257	2.74
Mei-Yun Liao		42,211,536	2.30
Sanlight Construction Co., Ltd.		29,480,862	1.60
Yuanmao Construction Co., Ltd.		28,313,509	1.54
Jin An Nian Construction Co., Ltd.		20,093,902	1.09

Note 1 : List only shareholders with a shareholding ratio of more than 1% of the shareholders or shareholdings in the top 10.

Note 2 : Number of shares held and percentage of shares were based on the 1,837,432,176 common stock issued by December 31, 2024.

II · Issuance of Financial Instruments

Baseline date: December 31, 2024

Order of Share Issuance	15 th	16 th
Term	2016 Term 1	2016 Term 2
Date and serial NO. approved by authority	July 25, 2016 Letter NO. (FSC) Jing-Guan-Yin-He-Zi 10500180450	
Date of issue	August 31, 2016	September 30, 2016
Denomination (NT\$)	NT\$1 million	
Place of issue and trading	R.O.C.	
Currency	TWD	
Issue price	Fully issued at denomination	
Total	NT\$1,216 million	NT\$410 million
Interest rate	Fixed : 4.75%	
Term	Maturity date: N/A	
Claim Priority	Second	
Terms of repayment	Redeemable after the issue date up to 5 years with approval	
Unpaid Balance	NT\$1,216 million	NT\$410 million
Previous-year paid-in capital	NT\$12,212 million	
Previous-year net value after settlement	NT\$13,181 million	
Contract Implementation	-	
Provisions for redemption or advanced settlement	Redeemable after the issue date up to 5 years with approval	
Criteria for conversion and exchange	-	
Restrictive terms	Sales limited to the Professional Investor was defined under the "Regulations Governing Offshore Structured Products"	
Capital Allocation Plan	Adequate capital structure	
The ratio of the reported issue amount plus the balance of already issued and outstanding bonds to the net worth after final report of the preceding year (%)	44.88	47.99
Conformance to regulatory capital and its associated category	Yes, Category I	
Name of credit rating institution, date of credit rating, and credit rating	Taiwan Ratings Corp. October 30, 2015 twBBB-	

Order of Share Issuance	19 th	20 th
Term	2017 Term 3	2017 Term 4
Date and serial NO. approved by authority	July 25, 2016 Letter NO. (FSC) Jing-Guan-Yin-He-Zi 10500180450	
Date of issue	April 28, 2017	July 21, 2017
Denomination (NT\$)	NT\$1 million	
Place of issue and trading	R.O.C.	
Currency	TWD	
Issue price	Fully issued at denomination	
Total	NT\$150 million	NT\$133 million
Interest rate	Fixed : 4.75%	
Term	Maturity date: N/A	
Claim Priority	Second	
Terms of repayment	Redeemable after the issue date up to 5 years with approval	
Unpaid Balance	NT\$150 million	NT\$133 million
Previous-year paid-in capital	NT\$12,627 million	
Previous-year net value after settlement	NT\$13,300 million	
Contract Implementation	-	
Provisions for redemption or advanced settlement	Redeemable after the issue date up to 5 years with approval	
Criteria for conversion and exchange	-	
Restrictive terms	Sales limited to the Professional Investor was defined under the "Regulations Governing Offshore Structured Products"	
Capital Allocation Plan	Adequate capital structure	
The ratio of the reported issue amount plus the balance of already issued and outstanding bonds to the net worth after final report of the preceding year (%)	50.21	51.21
Conformance to regulatory capital and its associated category	Yes, Category I	
Name of credit rating institution, date of credit rating, and credit rating	Taiwan Ratings Corp. October 26, 2016 Long term:twBBB-/ Short term:twA-3	

Order of Share Issuance	22 nd	23 rd
Term	2019 Term 1	2021 Term 1
Date and serial NO. approved by authority	April 2, 2019 Letter NO. (FSC) Jing-Guan-Yin-He-Zi 10802046230	October 19, 2020 Letter NO. (FSC) Jing-Guan-Yin-He-Zi 1090227025
Date of issue	June 26, 2019	June 28, 2021
Denomination (NT\$)	NT\$10 million	
Place of issue and trading	R.O.C.	
Currency	TWD	
Issue price	Fully issued at denomination	
Total	NT\$660 million	NT\$1,000 million
Interest rate	Fixed : 2.25%	Fixed : 1.50%
Term	7 years Maturity date: June 26, 2026	7 years Maturity date: June 28, 2028
Claim Priority	Second	
Terms of repayment	Lump-sum at maturity	
Unpaid Balance	NT\$660million	NT\$1,000 million
Previous-year paid-in capital	NT\$14,206 million	NT\$15,087 million
Previous-year net value after settlement	NT\$15,404 million	NT\$17,635 million
Contract Implementation	-	
Provisions for redemption or advanced settlement	-	
Criteria for conversion and exchange	-	
Restrictive terms	Sales target of this bond: Exclude natural persons who are non-professional investors ; the professional investors was defined under the “Regulations Governing Offshore Structured products” Article 3	
Capital Allocation Plan	Adequate capital structure	
The ratio of the reported issue amount plus the balance of already issued and outstanding bonds to the net worth after final report of the preceding year (%)	45.25	28.19
Conformance to regulatory capital and its associated category	Yes, Category II	
Name of credit rating institution, date of credit rating, and credit rating	Taiwan Ratings Corp.	
	October 29, 2018	October 12, 2020
	Long term:twBBB-/ Short term:twA-3	Long term:twBBB/ Short term:twA-2

Order of Share Issuance	24 rd	25 th
Term	2021 Term 1	2023 Term 1
Date and serial NO. approved by authority	October 19, 2020 Letter NO. (FSC) Jing-Guan-Yin-He-Zi 1090227025	October 18, 2023 Letter NO. (FSC) Jing-Guan-Yin-He-Zi 1120230423
Date of issue	September 29, 2021	December 25, 2023
Denomination (NT\$)	NT\$10 million	
Place of issue and trading	R.O.C.	
Currency	TWD	
Issue price	Fully issued at denomination	
Total	NT\$1,000 million	NT\$880 million
Interest rate	Fixed : 1.50%	Fixed : 2.70%
Term	7 years Maturity date: September 29, 2028	7 years Maturity date: December 25, 2030
Claim Priority	Second	
Terms of repayment	Lump-sum at maturity	
Unpaid Balance	NT\$1,000 million	NT\$880 million
Previous-year paid-in capital	NT\$15,087 million	NT\$16,639 million
Previous-year net value after settlement	NT\$17,635 million	NT\$19,315 million
Contract Implementation	-	
Provisions for redemption or advanced settlement	-	
Criteria for conversion and exchange	-	
Restrictive terms	Sales target of this bond: Exclude natural persons who are non-professional investors ; the professional investors was defined under the "Regulations Governing Offshore Structured products" Article 3	Sales limited to the Professional Investor was defined under the "Regulations Governing Offshore Structured Products".
Capital Allocation Plan	Adequate capital structure	
The ratio of the reported issue amount plus the balance of already issued and outstanding bonds to the net worth after final report of the preceding year (%)	33.86	35.47
Conformance to regulatory capital and its associated category	Yes, Category II	
Name of credit rating institution, date of credit rating, and credit rating	Taiwan Ratings Corp.	
	October 12, 2020	October 19, 2023
	Long term:twBBB/ Short term:twA-2	

Overview of Business Operations

I. Scope of Business

(I) Primary business revenue breakdown

1. Deposit

Unit : NT\$ thousand

Category	End of December 2024		End of December 2023		Difference	
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Growth rate (%)
Current Deposit	131,625,267	43.27	118,888,368	42.02	12,736,899	10.71
Check Deposit	1,933,083	0.64	2,255,991	0.80	(322,908)	(14.31)
Demand Deposit	63,594,192	20.90	55,462,248	19.60	8,131,944	14.66
Demand Savings Deposit	66,097,992	21.73	61,170,128	21.62	4,927,864	8.06
Time Deposit	169,577,218	55.74	163,750,655	57.87	5,826,563	3.56
Time Deposit	73,013,163	24.00	71,359,155	25.22	1,654,008	2.32
Negotiable Certificates of Deposit (NCD)	116,300	0.04	250,800	0.09	(134,500)	(53.63)
Time Savings Deposit	96,447,755	31.70	92,140,700	32.56	4,307,055	4.67
Interest-drawing Savings Deposit	77,283,849	25.40	74,113,040	26.19	3,170,809	4.28
Non-interest-drawing Time Savings Deposit	19,085,635	6.27	17,943,376	6.34	1,142,258	6.37
Installment Savings Deposit	78,271	0.03	84,284	0.03	(6,013)	(7.13)
Re-deposit from Post Office & Deposit from peer banks	3,020,244	0.99	311,412	0.11	2,708,832	869.85
Total Deposits	304,222,728	100.00	282,950,434	100.00	21,272,294	7.52

Note : Total Deposits include TWD and foreign currency deposit.

2. Credit business

(1) TWD loans

Unit : NT\$ thousand

Category	End of December 2024		End of December 2023		Difference	
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Growth rate (%)
Secured overdraft	16,198	0.01	16,198	0.01	-	-
Short-term loans	10,613,210	5.33	11,990,558	6.29	(1,377,348)	(11.49)
Short-term secured loans	34,216,159	17.19	34,492,410	18.09	(276,252)	(0.80)
Mid-term loans	27,141,161	13.63	23,810,601	12.49	3,330,560	13.99
Mid-term secured loans	82,908,052	41.65	77,419,937	40.61	5,488,115	7.09
Long-term loans	3,682,540	1.85	3,043,474	1.60	639,065	21.00
Long-term secured loans	40,491,594	20.34	39,855,486	20.91	636,108	1.60
Total outstanding loan balance in TWD	199,068,913	100.00	190,628,665	100.00	8,440,248	4.43

(2) Corporate foreign currency loans

Unit : US\$ thousand

Category	End of December 2024		End of December 2023		Difference	
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Growth rate (%)
Export bill	64	0.01	688	0.12	(623)	(90.66)
Short-term loans	97,774	17.35	112,697	19.00	(14,923)	(13.24)
Short-term secured loans	13,786	2.45	4,517	0.76	9,269	205.22
Mid-term loans	412,132	73.15	390,863	65.88	21,268	5.44
Mid-term secured loans	29,622	5.26	59,876	10.09	(30,254)	(50.53)
Long-term loans	5,200	0.92	18,094	3.05	(12,893)	(71.26)
Long-term secured loans	4,827	0.86	6,549	1.10	(1,722)	(26.29)
Total outstanding loan balance in Foreign currency	563,407	100.00	593,284	100.00	(29,877)	(5.04)

3. Wealth management and trust services

Unit : NT\$ thousand

Primary Businesses	2024		2023		Difference	
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Growth rate (%)
Special monetary trust in domestic and offshore securities	292,710	42.58	189,434	35.73	103,276	54.52
Real-estate trust (development and management)	75,796	11.03	56,693	10.69	19,103	33.70
Other trusts	33,755	4.91	19,908	3.76	13,847	69.55
Fee income subtotal	402,261	58.51	266,035	50.18	136,226	51.21
Insurance	285,229	41.49	264,177	49.82	21,052	7.97
Fee income grand total	687,490	100.00	530,212	100.00	157,278	29.66

4. Debt collection and management services

Non-Performing Loans (NPL) amounted to NT\$397,938,000 (NPL ratio of 0.18%) by the end of 2024.

5. Foreign currencies

Unit : US\$ thousand

Category	End of December 2024		End of December 2023		Difference	
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Growth rate (%)
Imports	1,068,599	11.52	1,128,269	10.89	(59,670)	(5.29)
Exports	142,499	1.54	175,185	1.69	(32,686)	(18.66)
Outward remittance	3,875,877	41.79	4,495,915	43.39	(620,038)	(13.79)
Inward remittance	4,187,150	45.15	4,563,451	44.04	(376,301)	(8.25)
Total	9,274,125	100.00	10,362,819	100.00	(1,088,695)	(10.51)
Foreign currency deposit balance	1,221,016	-	1,246,099	-	(25,083)	(2.01)
Foreign currency loan balance	563,407	-	593,284	-	(29,877)	(5.04)

6. Primary business as a percentage of the Bank's total assets and its changes

Unit : NT\$ thousand

Primary businesses	End of December 2024		End of December 2023	
	Amount	As a percentage of total assets (%)	Amount	As a percentage of total assets (%)
Total assets	345,762,280	100.00	325,745,487	100.00
Loans and discounts	215,130,122	62.22	206,569,514	63.41
Deposits at the CBC as well as loans to other banks	16,741,556	4.84	15,582,662	4.78
Investments in bills, bonds, and securities	87,229,357	25.23	76,597,217	23.51
Others	26,661,245	7.71	26,996,094	8.29
Total liabilities	323,074,154	93.44	304,615,074	93.51
Deposits and remittances	301,183,880	87.11	282,624,089	86.76
Deposits from CBC and peer banks	3,675,864	1.06	926,112	0.28
Financial bonds payable	5,449,000	1.58	6,851,000	2.10
Others	12,765,410	3.69	14,213,873	4.36

Note : Compiled in accordance with the International Financial Reporting Standards (IFRSs) for consolidated statements.

7. Various business revenue as a percentage of operating revenue and its changes

Unit : NT\$ thousand

Primary businesses	2024		2023	
	Amount	As a percentage of net income (%)	Amount	As a percentage of net income (%)
Net interest income	3,784,329	70.29	3,652,947	72.27
Non-interest income	1,599,181	29.71	1,401,695	27.73
Net fee income	1,244,660	23.12	1,086,188	21.49
Financial asset or financial liability measured at fair value through profit (loss)	63,862	1.19	75,610	1.50
Financial assets measured at fair value through other comprehensive profit or loss have realized interest	61,268	1.14	61,361	1.21
Exchange gains	128,645	2.39	44,566	0.88
Reversal gains from asset impairments (losses)	1,513	0.03	2,273	0.04
Other non-interest income	99,233	1.84	131,697	2.61
Net income	5,383,510	100.00	5,054,642	100.00

Note : Compiled in accordance with the International Financial Reporting Standards (IFRSs) for consolidated statements.

II 、 Employees

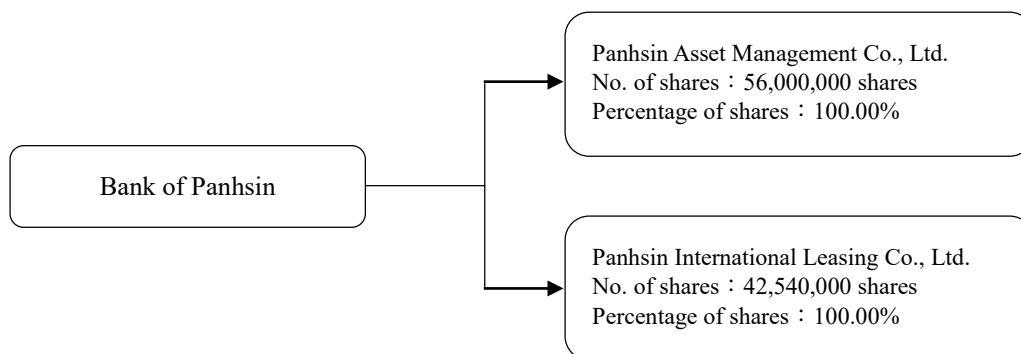
Year		2023	2024	Now until February 28 2025
Number of employees	Staff	1,318	1,254	1,236
	Service personnel	14	31	75
	Total	1,332	1,285	1,311
Average age		43	44	43
Average years of services		13	14	13
Academic qualification	Master's Degree or above	11.7	11.5	10.91
	Bachelor's Degree	81.16	80.93	78.57
	High school	6.98	7.16	10.14
	Below high school	0.15	0.39	0.38

Special Disclosures

I - Affiliate Information

(I) Affiliate organizational structure

Baseline date: December 31, 2024



(II) Profiles of affiliates

Company name	Date of establishment	Address	Paid-in capital (NT\$1,000)	Main businesses/products
Panhsin Asset Management Co., Ltd.	2005.06.02	6F, No.210, Sec. 1, Sanmin Rd., Banqiao Dist., New Taipei City, Taiwan (R.O.C.)	560,000	Purchase of non-performing assets
Panhsin International Leasing Co., Ltd.	2014.11.03	6F, No.66, Chongqing Rd., Banqiao Dist., New Taipei City, Taiwan (R.O.C.)	425,400	Property/Lease

(III) Information of common shareholders who are presumed to have a relationship of control and subordination: N/A.

(IV) Information of Directors, Supervisors, and Presidents of affiliates.

Baseline date: December 31, 2024

Company name	Position	Name or representative	Shares held	
			No. of shares (shares)	Percentage (%)
Panhsin Asset Management Co., Ltd.	Chairman	Dai-Ming Kuo (representative of Bank of Panhsin)	56,000,000	100.00
	Director	Tung-Jen Lin (representative of Bank of Panhsin)		
	Director	Lin-Long Chien (representative of Bank of Panhsin)		
	Director	Biing-Hwa Liu (representative of Bank of Panhsin)		
	Director	Shih-Chi Wu (representative of Bank of Panhsin)		
	Supervisor	Li-Chin Wei (representative of Bank of Panhsin)		
	President	Pang-Hsi Chang		
Panhsin International Leasing Co., Ltd.	Chairman	Yung-Lun Lee (representative of Bank of Panhsin)	42,540,000	100.00
	Director	Sharon Chen (representative of Bank of Panhsin)		
	Director	Shih-Yang Liu (representative of Bank of Panhsin)		
	Director	Yun-Mei Meng (representative of Bank of Panhsin)		
	Supervisor	Chiung-Chi Huang (representative of Bank of Panhsin)		
	President (Chairman)	Yung-Lun Lee		

Directory of Head Office & Branches

Units	Address	Telephone	Fax
Head Office	No.68, Sec. 2, Xianmin Blvd., Banqiao Dist., New Taipei City, Taiwan (R.O.C.)	(02)29629170	(02)29572011
International Banking Department	27F., No.68, Sec. 2, Xianmin Blvd., Banqiao Dist., New Taipei City, Taiwan (R.O.C.)	(02)29629170	(02)89646006
Offshore Banking Branch	27F., No.68, Sec. 2, Xianmin Blvd., Banqiao Dist., New Taipei City, Taiwan (R.O.C.)	(02)29629170	(02)89646006
Trust Department	24F., No.68, Sec. 2, Xianmin Blvd., Banqiao Dist., New Taipei City, Taiwan (R.O.C.)	(02)29629170	(02)29623668
Domestic Banking Department	No.68, Sec. 2, Xianmin Blvd., Banqiao Dist., New Taipei City, Taiwan (R.O.C.)	(02)89514488	(02)29574588
Banciao Branch	No.11, Sec. 1, Wenhua Rd., Banqiao Dist., New Taipei City, Taiwan (R.O.C.)	(02)29689101	(02)29665807
Houpu Branch	No.18, Chengdu St., Banqiao Dist., New Taipei City, Taiwan (R.O.C.)	(02)29629121	(02)89538113
Puqian Branch	No.100, Sec. 2, Zhongshan Rd., Banqiao Dist., New Taipei City, Taiwan (R.O.C.)	(02)29629106	(02)29541499
Huaijiang Branch	No.382, Sec. 2, Wenhua Rd., Banqiao Dist., New Taipei City, Taiwan (R.O.C.)	(02)22529101	(02)82537007
Minzu Branch	No.339, Hansheng E. Rd., Banqiao Dist., New Taipei City, Taiwan (R.O.C.)	(02)29629111	(02)29581242
Wenhua Branch	No.261, Sec. 1, Wenhua Rd., Banqiao Dist., New Taipei City, Taiwan (R.O.C.)	(02)22587777	(02)22593584
Daguan Branch	No.155, Sec. 2, Daguan Rd., Banqiao Dist., New Taipei City, Taiwan (R.O.C.)	(02)22756566	(02)22752574
Zhongzheng Branch	No.252, Minquan Rd., Banqiao Dist., New Taipei City, Taiwan (R.O.C.)	(02)89658998	(02)89682156
Yonghe Branch	No.12, Renai Rd., Yonghe Dist., New Taipei City, Taiwan (R.O.C.)	(02)29299481	(02)29210495
Xiulang Branch	No.118, Dehe Rd., Yonghe Dist., New Taipei City, Taiwan (R.O.C.)	(02)29417966	(02)29498035
Fuhe Branch	No.45, Yongzhen Rd., Yonghe Dist., New Taipei City, Taiwan (R.O.C.)	(02)89211919	(02)89213377
Zhonghe Branch	No.232, Zhonghe Rd., Zhonghe Dist., New Taipei City, Taiwan (R.O.C.)	(02)22498756	(02)22497418
Xingnan Branch	No.338, Jingxin St., Zhonghe Dist., New Taipei City, Taiwan (R.O.C.)	(02)29459366	(02)29458495
Yuanshan Branch	No.753, Zhongzheng Rd., Zhonghe Dist., New Taipei City, Taiwan (R.O.C.)	(02)22259199	(02)22260657
Tucheng Branch	No.289, Sec. 1, Zhongyang Rd., Tucheng Dist., New Taipei City, Taiwan (R.O.C.)	(02)22629119	(02)22654536
Jincheng Branch	No.91, Sec. 3, Jincheng Rd., Tucheng Dist., New Taipei City, Taiwan (R.O.C.)	(02)82615666	(02)22709241
Xinzhuang Branch	No.719, Xingfu Rd., Xinzhuang Dist., New Taipei City, Taiwan (R.O.C.)	(02)29906699	(02)29900433
Danfeng Branch	No.706, Zhongzheng Rd., Xinzhuang Dist., New Taipei City, Taiwan (R.O.C.)	(02)29033199	(02)29033488
Sanchong Branch	No.35, Sec. 4, Chongyang Rd., Sanchong Dist., New Taipei City, Taiwan (R.O.C.)	(02)89839966	(02)29871976
Shulin Branch	No.58, Zhenqian St., Shulin Dist., New Taipei City, Taiwan (R.O.C.)	(02)86755666	(02)86755656

Units	Address	Telephone	Fax
Xindian Branch	No.60, Minquan Rd., Xindian Dist., New Taipei City, Taiwan (R.O.C.)	(02)89113377	(02)89113661
Beixin Branch	No.17, Sec. 3, Beixin Rd., Xindian Dist., New Taipei City, Taiwan (R.O.C.)	(02)29115428	(02)29124753
Luzhou Branch	No.258, Minzu Rd., Luzhou Dist., New Taipei City, Taiwan (R.O.C.)	(02)82850666	(02)82835789
Xizhi Branch	No.91-2, Sec. 1, Xintai 5th Rd., Xizhi Dist., New Taipei City, Taiwan (R.O.C.)	(02)26972959	(02)26973500
Antung Branch	No.188, Sec. 2, Bade Rd., Zhongshan Dist., Taipei City, Taiwan (R.O.C.)	(02)27110633	(02)27417381
Fuxing Branch	No.426, Fuxing N. Rd., Zhongshan Dist., Taipei City, Taiwan (R.O.C.)	(02)25151488	(02)25184088
Tachih Branch	No.632, Bei'an Rd., Zhongshan Dist., Taipei City, Taiwan (R.O.C.)	(02)25329933	(02)25321086
Nanjing E. Rd. Branch	No.130, Sec. 3, Nanjing E. Rd., Zhongshan Dist., Taipei City, Taiwan (R.O.C.)	(02)27722629	(02)27720569
Minsheng Branch	No.133-1, Sec. 3, Minsheng E. Rd., Songshan Dist., Taipei City, Taiwan (R.O.C.)	(02)87129966	(02)27120222
Bade Branch	No.360, Sec. 2, Bade Rd., Songshan Dist., Taipei City, Taiwan (R.O.C.)	(02)27528833	(02)27405959
Minquan Branch	No.136, Minquan W. Rd., Datong Dist., Taipei City, Taiwan (R.O.C.)	(02)25575818	(02)25573258
Chungching Branch	No.27, Zhengzhou Rd., Datong Dist., Taipei City, Taiwan (R.O.C.)	(02)25558151	(02)25591831
Kuting Branch	No.271, Sec. 3, Roosevelt Rd., Da'an Dist., Taipei City, Taiwan (R.O.C.)	(02)23629211	(02)23620161
Mengchia Branch	1-2F., No.53, Sec. 2, Guiyang St., Wanhua Dist., Taipei City, Taiwan (R.O.C.)	(02)23086165	(02)23066452
Shuangyuan Branch	No.145, Dongyuan St., Wanhua Dist., Taipei City, Taiwan (R.O.C.)	(02)23011180	(02)23016894
Hsimen Branch	No.193, Hanzhong St., Wanhua Dist., Taipei City, Taiwan (R.O.C.)	(02)23122155	(02)23116316
Wanta Branch	No.244, Wanda Rd., Wanhua Dist., Taipei City, Taiwan (R.O.C.)	(02)23377719	(02)23370694
Xinyi Branch	No.127, Sec. 2, Keelung Rd., Xinyi Dist., Taipei City, Taiwan (R.O.C.)	(02)27329999	(02)27334900
Sungshan Branch	No.196, Zhuangjing Rd., Xinyi Dist., Taipei City, Taiwan (R.O.C.)	(02)27208541	(02)27203851
Shinlin Branch	No.79, Ln. 109, Dexing E. Rd., Shilin Dist., Taipei City, Taiwan (R.O.C.)	(02)28349361	(02)28333280
Neihu Branch	No.163, Sec. 4, Chenggong Rd., Neihu Dist., Taipei City, Taiwan (R.O.C.)	(02)87919999	(02)87919899
Ruiguang Branch	No.633, Ruiguang Rd., Neihu Dist., Taipei City, Taiwan (R.O.C.)	(02)26560188	(02)26560166
Tunghu Branch	No.55, Donghu Rd., Neihu Dist., Taipei City, Taiwan (R.O.C.)	(02)26312411	(02)26333251
Huandong Branch	No.108, Xinming Rd., Neihu Dist., Taipei City, Taiwan (R.O.C.)	(02)27965589	(02)27967988
Nangang Branch	No.218、220, Sec. 1, Nangang Rd., Nangang Dist., Taipei City, Taiwan (R.O.C.)	(02)25429999	(02)25311707
Hsinglung Branch	No.185, Sec. 2, Xinglong Rd., Wenshan Dist., Taipei City, Taiwan (R.O.C.)	(02)29320555	(02)29313382
Mucha Branch	No.236, Sec. 3, Muxin Rd., Wenshan Dist., Taipei City, Taiwan (R.O.C.)	(02)29362121	(02)29362883

Units	Address	Telephone	Fax
Luodong Branch	No.119, Gongzheng Rd., Luodong Town, Yilan County, Taiwan (R.O.C.)	(03)9568866	(03)9557199
Taoyuan Branch	No.360, Yong-an Rd., Taoyuan Dist., Taoyuan City, Taiwan (R.O.C.)	(03)3398777	(03)3396362
Taoying Branch	No.28-8, Yanping Rd., Taoyuan Dist., Taoyuan City, Taiwan (R.O.C.)	(03)3758999	(03)3660551
North Taoyuan Branch	No.449, Jingguo Rd., Taoyuan Dist., Taoyuan City, Taiwan (R.O.C.)	(03)3167377	(03)3165229
Longgang Branch	No.78, Longdong Rd., Zhongli Dist., Taoyuan City, Taiwan (R.O.C.)	(03)4657799	(03)4655511
Hsinchu Branch	No.56, Zihciang S. Rd., Jhubei City, Hsinchu County, Taiwan (R.O.C.)	(03)6581588	(03)6580189
Miaoli Branch	No.39, Zhongzheng Rd., Tongluo Township, Miaoli County, Taiwan (R.O.C.)	(037)985366	(037)985775
Taichung Branch	No.556, Sec. 1, Wunsin Rd., Nantun Dist., Taichung City, Taiwan (R.O.C.)	(04)23267799	(04)23266029
North Taichung Branch	No.186, Sec. 4, Wunsin Rd., North Dist., Taichung City, Taiwan (R.O.C.)	(04)22961798	(04)22961885
Shigang Branch	No.1018, Fengshi Rd., Shigang Dist., Taichung City, Taiwan (R.O.C.)	(04)25722025	(04)25722005
Chiayi Branch	No.298, Jhongshan Rd., West Dist., Chiayi City, Taiwan (R.O.C.)	(05)2279045	(05)2291649
Tainan Branch	No.189, Chongming Rd., East Dist., Tainan City, Taiwan (R.O.C.)	(06)3368799	(06)3361287
Chenggong Branch	No.457, Chenggong Rd., West Central Dist., Tainan City, Taiwan (R.O.C.)	(06)2113999	(06)2112388
Xiaogang Branch	No.213, Erling Rd., Xiaogang Dist., Kaohsiung City, Taiwan (R.O.C.)	(07)8011161	(07)8023727
Xinxing Branch	No.65, Zhongzheng 4th Rd., Xinxing Dist., Kaohsiung City, Taiwan (R.O.C.)	(07)2413168	(07)2514088
Qianzhen Branch	No.421, Rueilong Rd., Cianjhen Dist., Kaohsiung City, Taiwan (R.O.C.)	(07)7513176	(07)7513380
Yangming Branch	No.178, Jyuemin Rd., Sanmin Dist., Kaohsiung City, Taiwan (R.O.C.)	(07)3865111	(07)3828199
Kaoxinzhuang Branch	No.485, Xinzhuangzai Rd., Zuoying Dist., Kaohsiung City, Taiwan (R.O.C.)	(07)3412621	(07)3416142
Yanchao Branch	No.761, Zhongmin Rd., Yanchao Dist., Kaohsiung City, Taiwan (R.O.C.)	(07)6169558	(07)6169006