

ESG Report

 Taiwan Depository & Clearing Corp.

2025 Sustainability Report

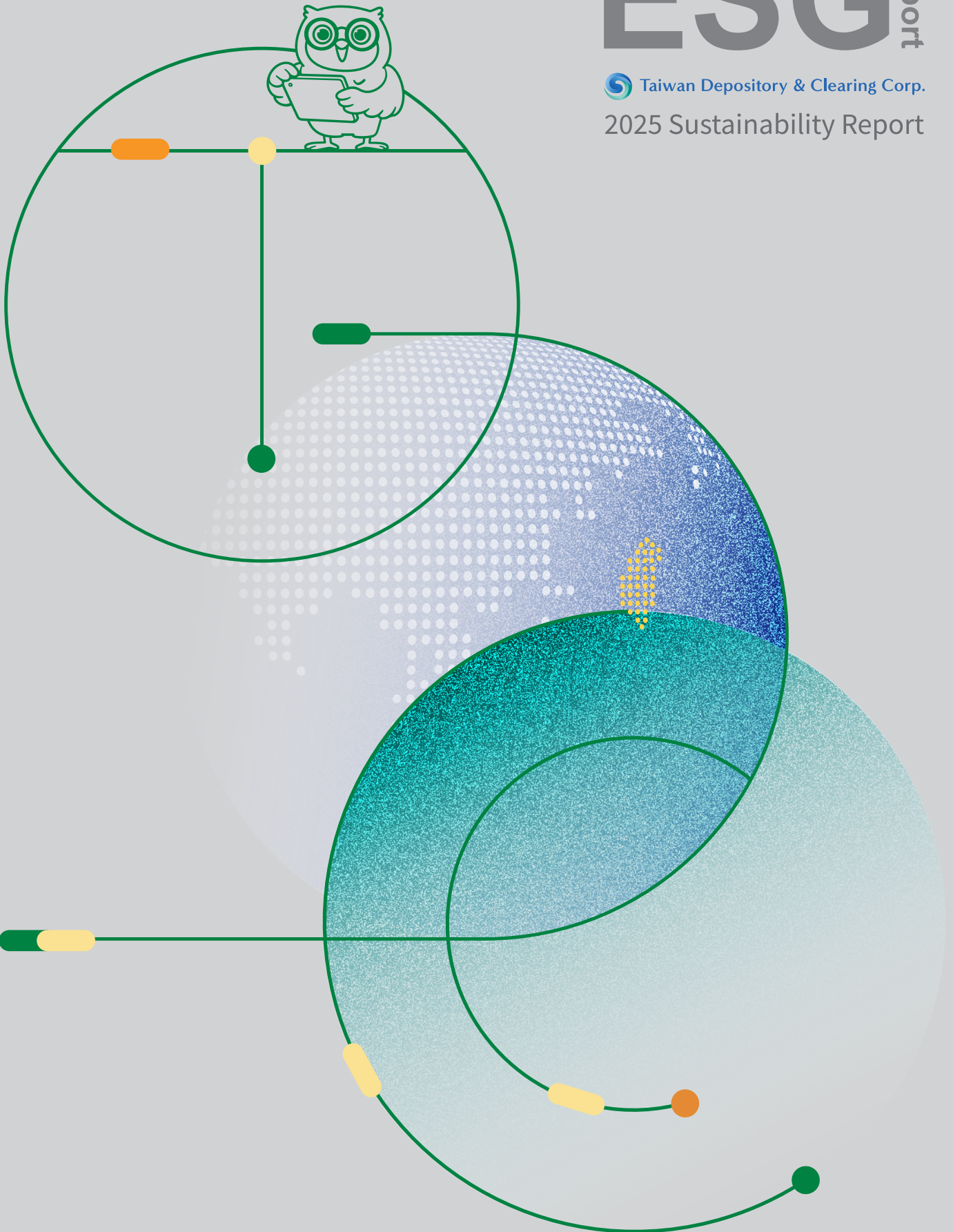


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About This Report

Since 2017, Taiwan Depository & Clearing Corporation (hereinafter referred to as "TDCC" or "the Company") has published a Corporate Social Responsibility Report. Starting in 2020, the report was renamed the ESG Report. TDCC has long demonstrated its commitment and proactive actions in the areas of environmental, social (human rights), and corporate governance. Through this report, the Company aims to showcase its implementation results, strengthen the linkage between core operations and corporate sustainability, promote stakeholder engagement, and align with global sustainability trends.

» Reporting Period, Scope, and Boundaries

This ESG Report covers the year 2025 (from January 1 to December 31, 2025). The reporting boundary encompasses TDCC and its subsidiary FundRich Securities Co., Ltd. (hereinafter referred to as "FundRich"). The report primarily discloses data in the economic, social, and environmental dimensions, addressing issues of high concern to stakeholders and presenting relevant management approaches. All information and data disclosed herein have been verified and compiled by TDCC and FundRich's departments, and published upon approval by the Board of Directors. For completeness and comparability, certain data are retrospectively traced to 2024 or indicate directions for actions in 2026. The financial information disclosed in this report is consistent with the reporting boundaries and scope applied to the consolidated financial statements of TDCC and FundRich, with specific annotations provided herein. For more details, please refer to the 2025 Annual Report of TDCC. All amounts disclosed are denominated in New Taiwan Dollars unless otherwise specified.

» Reporting Standards

The content and structure of this report are prepared in accordance with the Global Reporting Initiative (GRI) Sustainability Reporting Standards (GRI Standards), covering stakeholder engagement, materiality identification, and non-financial disclosures. It also adheres to the disclosure standards of the Sustainability Accounting Standards Board (SASB) and follows the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) as issued by the Financial Stability Board.

» External Assurance

All information and data in this report were provided by the relevant departments of TDCC and FundRich. To enhance the quality and credibility of this report, TDCC commissioned TÜV NORD Taiwan Ltd. to conduct third-party assurance in accordance with the GRI Standards 2021 (Comprehensive option) and the AA1000 AccountAbility Assurance Standard v3 (Type 1, Moderate level). This report declares compliance with the GRI Standards 2021 edition, the SASB Disclosure Standards, and the TCFD Recommendations.

» Publication Cycle and Restatement of Information

This is TDCC's ninth ESG Report. Compared to the previous edition, consequently, the base year has been revised accordingly to reflect an adjustment to the quantification method for Category 4 in the greenhouse gas inventory., the base year has also been revised accordingly (please refer to 4.3.1 GHG Policy and Targets). TDCC will continue to publish the report annually. The report is available for download in the Sustainable Development section of the Company's official website.

Previous Issue Date: June 2025

Current Issue Date: June 2026

Next Issue Date: June 2027



Click here or scan
the QR code to visit

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Message from the Chairman



At the United Nations Climate Change Conference (COP30) held in Belém, Brazil in 2025, global attention shifted from carbon reduction data to forest and rainforest conservation, and reaffirmed the principle that environmental action must be aligned with Indigenous peoples' rights. TDCC signed a memorandum of understanding (MOU) with the Taiwan Successive Indigenous Township Mayor Association in 2024, and officially launched the Indigenous Carbon Sink Industry-Academia Collaboration Project in 2025. Through concrete actions, TDCC supports Taiwan's Indigenous culture and beautiful mountain forests, transforming climate action into a driving force for local revitalization.

In 2025, TDCC continued to increase its renewable energy usage rate and maintained ISO 14068-1 carbon neutrality verification by the British Standards Institution. By offsetting residual emissions with high-quality carbon credits aligned with the principles of the United Nations Sustainable Development Goals, TDCC aims to achieve a triple-win outcome for environmental protection, corporate responsibility, and sustainable development.

Achieving Carbon Neutrality in 2025, Steadily Advancing Toward Net-Zero by 2030

Looking ahead to the 2030 net-zero pathway, we will continue to upgrade low-carbon operations, strengthen various energy-saving measures, and increase the proportion of renewable energy procurement to reduce Scope 2 emissions. For residual greenhouse gas emissions, we carefully select high-quality carbon credits aligned with the United Nations Sustainable Development Goals (SDGs) for offsetting, while continuing to focus on nature-based carbon removal solutions. We also fulfill our environmental commitments in the capital market. Through the ESG IR Platform, we assist financial institutions and investors in precisely managing portfolio carbon emissions, supporting the low-carbon transition of Taiwan's capital market.

Deepening the Five Pillars of Public Welfare: Embedding Mutual Prosperity into Our Corporate DNA

"Advancing Mutual Prosperity" has always been TDCC's core value. We continue to expand public welfare investments across five areas: care for disadvantaged groups, education, culture, sports, and society. These efforts cover diverse actions such as emergency relief, support for persons with disabilities, care for economically disadvantaged groups and elderly/Indigenous/rural communities, revitalization of cultural performances, grassroots sports development, donations of equipment for police and firefighters, blood donation drives, and post-disaster reconstruction, fulfilling TDCC's long-term commitment to corporate social responsibility.

Enhancing Disclosure and Enhancing Corporate Governance

In 2025, TDCC prepared a trial 2024 sustainability information chapter under the IFRS S1 and S2 framework and continued to refine the TCFD reporting framework. In addition, the Sustainable Investment Policy was approved in August 2025. TDCC will gradually expand its investment scale in sustainable financial products, with a target of reaching NT\$10 billion in sustainable investment positions within three years. Looking ahead, TDCC will continue to optimize corporate governance and work with stakeholders to jointly build a more resilient and human-centered financial ecosystem.

About TDCC

ORGANIZATIONAL OVERVIEW

TDCC



Company Full Name

Taiwan Depository & Clearing Corporation



Operating Revenue in 2025

NT\$12,762,233 thousand ^{Note 1}



Date of Establishment

October 17, 1989



Total Number of Employees in TDCC at Year-End 2025

550 ^{Note 2}



Business Locations

Locations at Fuxing North Road, Minsheng East Road, Nangang District, Banqiao District in New Taipei City, and Zhubei

Note 1: The operating revenue is based on the consolidated financial statements and includes the performance of the equity-method investee, FundRich Securities Co., Ltd.

Note 2: The total number of employees encompasses both full-time and non-full-time staff. For further details, please refer to Chapter 5.1 Talent Attraction.

Company Introduction

In the 1980s, the domestic economy continued to grow at a high rate, leading to a stock market boom. To solve the issue of settling a large number of stock transactions in real time, the competent authority instructed the Taiwan Stock Exchange Corporation (TWSE), securities firms, and financial institutions to begin to plan a book-entry transfer system for securities and established Taiwan Securities Central Depository Co., Ltd., the predecessor of the Company, in October 1989 responsible for the establishment and promotion of a centralized securities depository as well as the book-entry transfer and settlement system.. Subsequently, the Company expanded its services into the back-end systems for the futures market. In line with regulatory policy, TDCC merged with the Taiwan Bills Clearing House in 2006 and was renamed as Taiwan Depository & Clearing Corporation.

Originally founded to resolve the inefficiencies of physical stock settlements, TDCC has evolved to offer centralized custody and book-entry transfer services. Over the years, its services have expanded from equity securities to encompass bonds and bills, futures, cross-border custody, mutual funds, and shareholder services. TDCC has developed a cross-market, diversified digital service platform for investors, incorporating Suptech solutions to support regulatory implementation. Looking forward, TDCC will continue to facilitate the financial sector's sustainable transformation and strive to build the most comprehensive and advanced financial infrastructure.

» Shareholder Structure

As of the end of 2025, TDCC's shareholding structure is as follows:



» FundRich

 Company Full Name	FundRich Securities	 Business Locations	Dunhua North Road, Taipei City
 Date of Establishment	15 December 2015	 Total Number of Employees in FundRich at Year-End 2025	79

» Company Introduction

FundRich Securities is Taiwan's largest online mutual fund trading platform. It was established in December 2015 under the guidance of the Financial Supervisory Commission (hereinafter referred to as "FSC"). The company was jointly initiated by TDCC and the Taipei Exchange (hereinafter referred to as "TPEX"), with TDCC as the principal sponsor.

From its inception, FundRich has adopted an open-platform operating model, integrating resources from both domestic and foreign fund companies and incorporating FinTech innovations into its services. The Company was established with the mission of leveraging FinTech to provide investors with a comprehensive, objective, secure, and convenient investment channel. It offers a wide range of fund products, the most competitive fee structure, and a safe, user-friendly trading environment. It not only meets the needs of domestic investors for one-stop financial services but also aligns with regulatory efforts to promote financial inclusion.

SUSTAINABILITY POLICIES AND COMMITMENTS

ESG Policy Commitments

Sustainability Governance - Supervised and Executed by the Board of Directors and the Sustainability Committee

Operational Governance - In Accordance with the Articles of Incorporation and Organizational Guidelines of the Sustainability Committee

Commitment to Governance

Compliance Policies	Management Actions
◆ Ethical Corporate Management Best Practice Principles for Directors and Supervisors ◆ Employee Integrity and Ethics Guidelines ◆ Whistleblower Case Handling Guidelines ◆ ISO 22301 Business Continuity Management Policy ◆ Personal Information Protection Management Policy Statement ◆ Privacy Protection Policy ◆ ISO 27001 Information Security Policy	+ Whistleblower Mechanism + ISO 22301 Business Continuity Management System + Customer Due Diligence Management System + Taiwan Personal Information Protection and Administration System (TPIPAS) + Asia-Pacific Economic Cooperation Cross-Border Privacy Rules (APEC CBPR) + Global Cross-Border Privacy Rules (Global CBPR) + Concerned Party's Exercise of Personal Information Rights + ISO 27001 Information Security Management System + Information Security Section + Customer Relationship Management Procedures Manual

Social Commitments

Compliance Policies	Management Actions
◆ Human rights commitment and policy ◆ Supplier Sustainability Promotion Policy ◆ Charitable Donations Management Guidelines ◆ Occupational Safety and Health Management Regulations ◆ Personnel Management Regulations	+ Supplier Evaluation Procedures + Four Key Areas of Public Welfare: Disadvantaged Groups, Education, Arts and Culture, Sports + Occupational Safety and Sexual Harassment Prevention Section + Prevention Plan Against Unlawful Acts During Duty + Regulations for Prevention, Complaint, and Disciplinary Measures on Workplace Sexual Harassment + Employee Training Procedures

Environmental Commitments

Compliance Policies	Management Actions
◆ ISO 50001 Energy Policy ◆ ISO 14068-1 Carbon Neutrality Policy	+ ISO 14064-1 Greenhouse Gas Inventory + ISO 50001 Energy Management System + ISO 14068-1 Carbon Neutrality Implementation

Stakeholders: Employees, Clients/Participants, Regulatory Authorities, Shareholders/Investors, Suppliers/Contractors, and the Community.

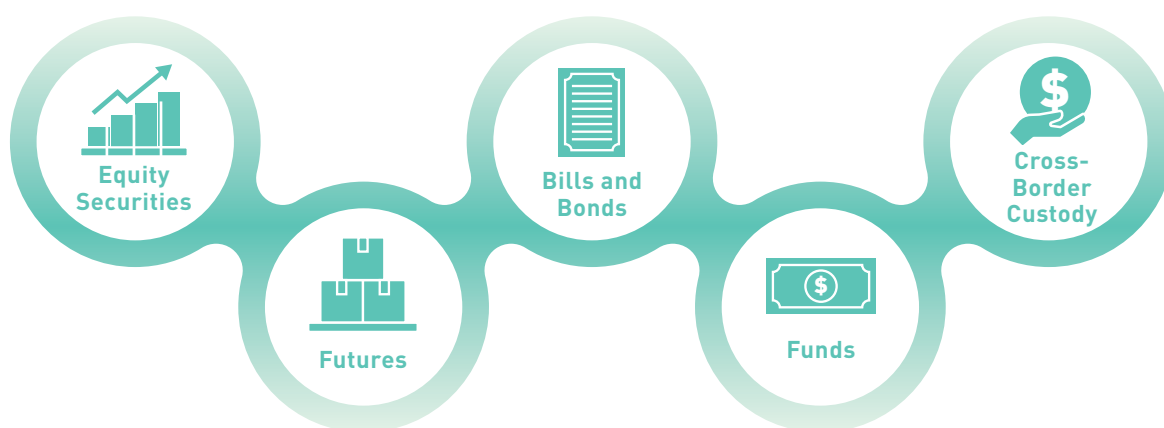
Engagement and Communication: Please refer to Chapter 1.4.1 Stakeholder Engagement, Chapter 4.4.2 Sustainable Procurement, and Chapter 5.3 Human Rights and Labor Relations

VALUE CHAIN OF OPERATIONS

TDCC's Core Values

TDCC has long been committed to cultivating the overall capital market and proactively supporting the implementation of regulatory policies. The Company continues to deepen its five core business lines while advancing digitalization and innovation to meet the evolving needs of the financial market. Our services primarily include:

- I. Centralized custody, clearing and settlement, book-entry transfers, shareholder services, and information services for five major types of financial products: equities, futures, bills and bonds, mutual funds, and cross-border custody.
- II. Through the integration of financial technology and big data, TDCC has introduced a range of innovative digital services, including the "TDCC e-Passbook App," Digital Corporate Action Services, the Investor Relations Platform (ESG IR Platform), the ESG Compliance Information System for the Securities and Futures Industry, a big data analytics platform, the AML/CFT Screening Platform, and the Company Transparency Platform (CTP).

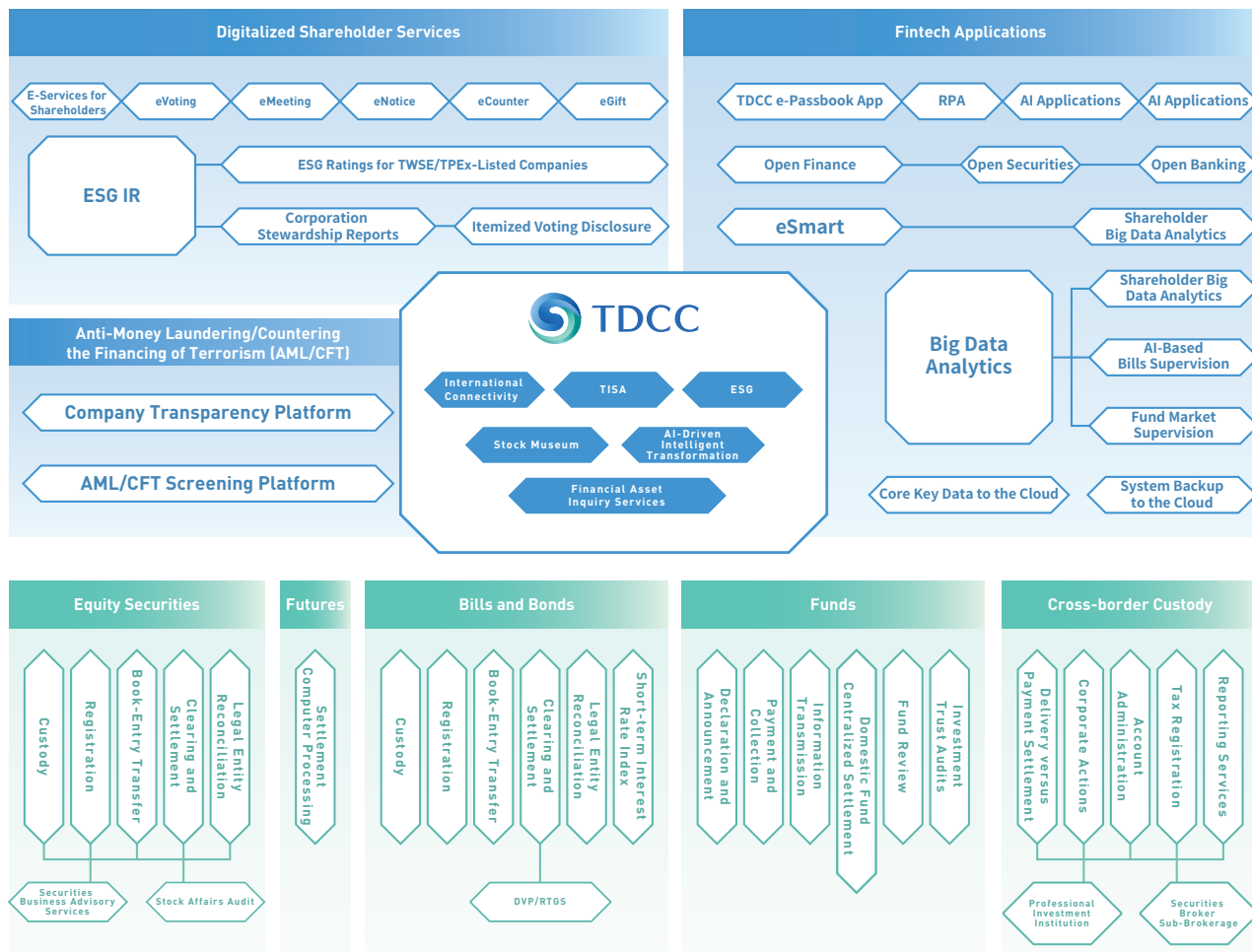


In response to the competent authority's policy to promote Taiwan as an Asian Asset Management Center, as well as the "Supporting TISA National Asset Management Education Promotion" strategy under the Inclusive Sustainability Integration Plan, the Company established the Taiwan Individual Savings Account (TISA Account) and the TISA Account reporting and inquiry platform in 2025. In collaboration with FundRich Securities and other companies, the initiative was launched by prioritizing mutual funds. In the future, the Company will continue to promote the inclusion of stocks, ETFs, and other diversified products in TISA, assist in securing tax incentives, and work with securities peripheral institutions and relevant associations to refine services and deepen investor education. These efforts aim to help citizens strengthen financial autonomy, improve Taiwan's third pillar of retirement security, enhance overall retirement preparedness and resilience, and jointly address the financial challenges brought by a super-aged society.

Upholding the core philosophy of "altruism and reciprocity," TDCC continues to drive the digital transformation of its core businesses and develop innovative financial services. By delivering diverse and user-friendly solutions, the Company aims to realize the new value of inclusive finance while laying a strong foundation for digital financial infrastructure through the following initiatives:

- I. Has established a secure, convenient, stable, and trustworthy back-end operation mechanism in Taiwan's capital market and provides customers with comprehensive and diverse services.
- II. Has established a comprehensive back-end information system, enhanced information governance, reinforced information security protection, ensured stable operations, and built a solid digital financial infrastructure.
- III. Has recruited and trained diverse talents in a planned manner, systematically trained and passed down employees' core competencies

TDCC's Main Products and Services



Core Values of FundRich



Through the application of innovative technologies, FundRich continues to enhance platform functionality, providing users with convenient and user-friendly services, reducing paper usage, easing the burden on the environment, and contributing to the protection of the Earth.

By organizing both online and offline public-interest seminars, FundRich actively promotes sound financial literacy, fosters disciplined financial habits among the public, and supports vulnerable seniors and families to give back to society.

FundRich strengthens information security on the platform and adopts a responsible and reliable approach to maintain system stability, ensure a secure trading environment, and protect investors' rights.

Introduction to FundRich's Service Value Chain

FundRich is an online fund distribution and wealth management platform that consolidates fund information provided by various asset management companies. It helps investors invest in mutual funds online with sufficient information, reasonable costs, and user-friendly interfaces. ESG sustainability goals are embedded in FundRich's DNA as core values, while the implementation of inclusive finance represents the tangible realization of ESG principles.

E refers to Environmental. With the rise of global internet technologies, innovative digital tools are reshaping the financial services industry. By incorporating financial innovation into its service processes, FundRich not only delivers convenience to clients but also significantly reduces environmental burdens. Operating on an open platform architecture, FundRich provides one-stop fund investment services aligned with financial technology innovation and diverse market needs, integrating eco-conscious practices. Over 70% of its investors open accounts electronically, and 100% of its transactions are conducted digitally, effectively reducing greenhouse gas emissions and contributing to climate change mitigation.

S refers to Social. FundRich bears the mission of promoting sound financial literacy and education. It regularly hosts online and in-person financial seminars, and leverages mass and social media to advocate systematic investment, disciplined saving, and retirement planning. Through platform fee discounts and access to funds with lower management fees, FundRich guides various demographics in building financial knowledge and preparing for all stages of life. In response to demographic shifts such as aging and declining birthrates, FundRich collaborates with competent authorities, TDCC, and major financial institutions to launch platforms like "Happy Retirement" and "Well-Prepared Retirement Planning," integrating investment and protection to reduce public anxiety about aging. In addition, the "Graceful Aging" charity program supports vulnerable and elderly populations, encouraging social contribution and dignified senior living.

G refers to Platform Governance (Governance). FundRich is backed by shareholders including TDCC, TPEx, and 33 domestic and foreign asset management institutions, shouldering the important responsibility of protecting investors' rights. Since its inception, FundRich has placed great emphasis on information system security, continuously advancing core system upgrades and enhancements, while constantly optimizing the website framework and user interface. It routinely carries out external audits of its data centers, offsite backup drills, employee cybersecurity training programs, and regular website vulnerability scans to reinforce its cybersecurity defenses. With a dependable and accountable approach, FundRich provides a stable and user-friendly digital platform to ensure a secure and reassuring trading environment for investors.

Looking ahead, FundRich will continue striving to realize financial inclusion by promoting mutual fund investment literacy and extending access to wealth management services for the broader public. It will also leverage platform resources to serve the public good and give back to society, thereby advancing from digital finance to inclusive finance, and ultimately toward the goal of sustainable ESG finance.

Product and Service Supply Chain

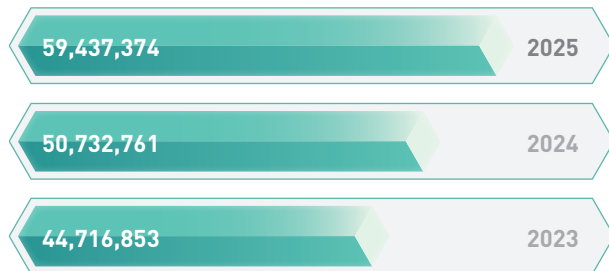
TDCC and FundRich's primary suppliers include hardware equipment and software service providers. Hardware suppliers mainly provide data center servers, computers, and related IT infrastructure, while software suppliers offer cybersecurity protection, programming development, and system integration. TDCC maintains strong relationships with its suppliers and, beyond product quality, service, delivery time, and cost, also values shared commitment to corporate social responsibility, co-creating a sustainable value chain.

OPERATIONAL PERFORMANCE

Driven by a thriving and dynamic market environment, TDCC has proactively optimized its core operations while maintaining steady growth. In 2025, the Company delivered outstanding performance in both the development and innovation of its core services, including securities registration, centralized custody, book-entry transfer, and clearing and settlement.

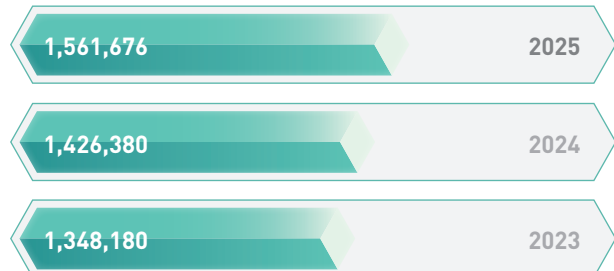
Total Assets

Unit: NT\$ thousands



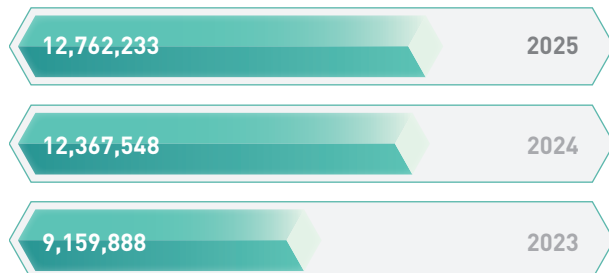
Employee Benefits Expenses

Unit: NT\$ thousands



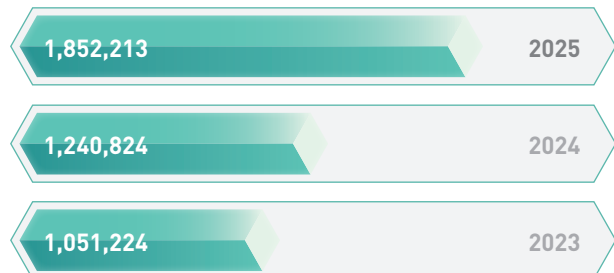
Operating Revenue

Unit: NT\$ thousands



Tax Payment

Unit: NT\$ thousands



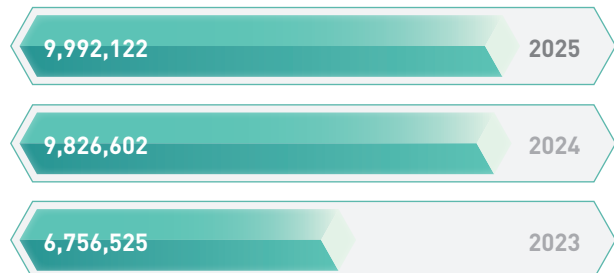
Non-Operating Income and Expenses

Unit: NT\$ thousands



Net Profit Before Tax

Unit: NT\$ thousands



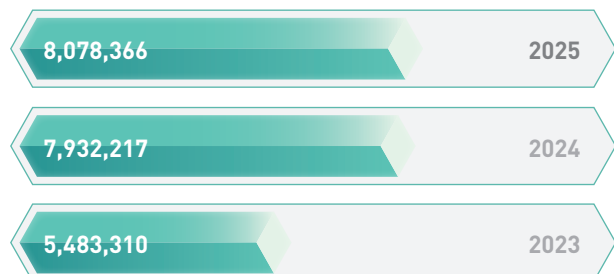
Operating Expenses

Unit: NT\$ thousands



Earnings After Tax

Unit: NT\$ thousands



Note 1: Figures are based on the consolidated financial statements and include the performance of the equity-method investee, FundRich Securities Co., Ltd.

Note 2: Tax payment refers to tax paid for the prior fiscal year.

PARTICIPATION IN INDUSTRY ASSOCIATIONS

The Company actively participates in international organizations to expand Taiwan's global footprint through its professional and practical expertise. Domestically, it joins industry associations and engages with various sectors to exchange insights and promote knowledge-sharing, all in support of the continuous advancement of Taiwan's financial market.

List of Industry Associations and Organizations in which TDCC Participates

» Domestic Industry Associations, Organizations, and Academies

External Organization Name	Participating Role
Chinese National Association of Industry and Commerce	Member
The Institute of Internal Auditors - Chinese Taiwan	Member
Taiwan Stock Affairs Association	Member
Computer Audit Association	Member
Securities Analysts Association, Chinese Taipei	Member
BCSD Taiwan	Member
Global Brand Management Association	Member
Financial Planning Association of Taiwan	Member
Financial Engineering Association of Taiwan	Member
Accounting Research and Development Foundation	Member
Corporate Operating and Sustainable Development Association	Member
Taiwan Financial Services Roundtable	Member

External Organization Name	Participating Role
R.O.C. Bills Finance Association	Sponsoring Member
Taiwan Museum Association, ROC	Member
The Bankers Association of the Republic of China	Sponsoring Member
China Society for Finance and Banking	Member
Taiwan Corporate Governance Association	Member
Global Research & Industry Alliance of the National Chengchi University	Member
The Taiwan Finance Association	Member
Pension Fund Association, ROC	Member
CommonWealth Sustainability Association	Member
Taipei Nurses Association	Member
Taiwan ITRI New Venture Association	Member

» International Organization

External Organization Name	Participating Role
Asia-Pacific Central Securities Depository Group (ACG)	Executive Member
The World Forum of CSDs (WFC)	Member of Board of Directors
International Securities Services Association (ISSA)	Member
International Organization of Securities Commissions (IOSCO)	Observer

External Organization Name	Participating Role
Society for Worldwide Interbank Financial Telecommunication (SWIFT)	Member
The International Capital Market Association (ICMA)	Member
International Corporate Governance Network (ICGN)	Member
International Council of Museums (ICOM)	Member

Chapter 1

Sustainable Strategy and Management

Listening to stakeholders and addressing the material topics they care about lies at the core of TDCC's sustainable development. In line with the GRI Standards and AA1000SES principles, TDCC has established a materiality assessment model to evaluate the degree of stakeholder concern regarding various sustainability topics and their impact on TDCC's sustainable operations. This serves as the basis for setting sustainability management goals.

- 1.1 Sustainability Vision and Strategy
- 1.2 Sustainability Organization Structure
- 1.3 Sustainability Performance
- 1.4 Materiality Assessment and Stakeholder Engagement

Material Topics and Corresponding GRI Standards

GRI 2: General Disclosures

GRI 3: Disclosure Items on Material Topics

Corresponding Material Topics

Corporate governance and integrity management

Priority Stakeholders

Competent authorities, shareholders/investors, clients/participants, employees

Alignment with the United Nations Sustainable Development Goals (SDGs)



1.1 SUSTAINABILITY VISION AND STRATEGY

In today's post-pandemic era, amid the explosive growth of AI, regional military tensions, and the onset of global financial deleveraging, the financial markets are evolving at an unprecedented pace and volatility. For over 36 years, TDCC has upheld its mission of safeguarding public assets and stabilizing the financial markets. Guided by its values of resilience and adaptability, the Company has remained steadfast amidst turbulent changes. Looking ahead, TDCC is committed to advancing three core sustainable visions. To become a robust back-office and diversified platform that safeguards public assets, leads digital innovation, and promotes market sustainability; and, with a spirit of international connectivity and altruistic collaboration, to join hands with all participants in the financial market and serve as a positive driving force for the long-term stability and development of Taiwan's financial market.

Five Major Sustainable Development Strategies



Sustainable Development Strategies	Specific Measures in 2025
1. Building a Key Financial Backend Hub	1. Full transition of common transactions to the digital book-entry transfer operations platform 2. Providing related supporting operations and reconciliation procedures in response to the development of operation centers by securities firms 3. Promoting the use of TDCC cross-border custody services by sub-brokerage securities firms
2. Establishing a Comprehensive Fund Services Ecosystem	1. Launch of net payment and collection operations for the Onshore Fund Centralized Clearing Platform 2. Establishment of a private fund investment platform 3. Establishment of the TISA fund information reporting and investor inquiry platform
3. Expanding Innovative Fintech Applications	1. Addition of futures asset-related operations to the TDCC e-Passbook App 2. Connecting to TWSE shareholder meeting information in Chinese and English and aligning with ISO 20022 international standards 3. Establishment of the shareholder services eCounter
4. Deploying a Resilient and Intelligent Information Infrastructure	1. Strengthening data center operation and maintenance security and safeguarding critical market data 2. Establishment of a Security Orchestration, Automation, and Response (SOAR) mechanism 3. Selecting certain high-risk environments in accordance with the "Reference Guidelines for Introducing Zero Trust Architecture in the Financial Industry" to meet Level I standards
5. Advancing ESG to Accelerate Sustainable Transformation	1. Providing business services related to sustainable development bills 2. Aligning with IFRS Sustainability Disclosure Standards and completing the trial preparation of the sustainability information chapter 3. Providing ISS proxy advisory reports to domestic TWSE/TPEX-listed companies for reference

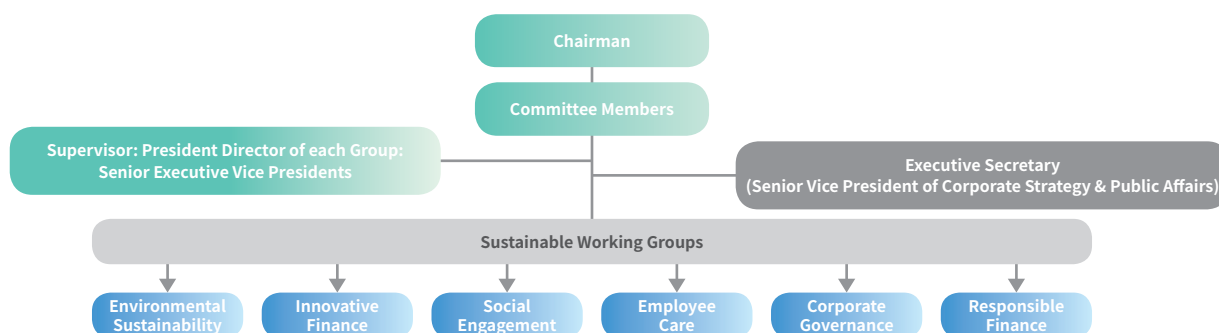
1.2 SUSTAINABILITY ORGANIZATION STRUCTURE

Sustainable Development Committee

TDCC established the Corporate Social Responsibility Committee in 2017, which was renamed the Sustainable Development Committee in 2021. To align with government policies and establish a governance framework for promoting sustainable development, TDCC formulated the "Sustainable Development Committee Organizational Charter" in 2023. The Sustainable Development Committee is subordinate to the Board of Directors, with the Chairperson serving as the convener, and Directors and Supervisors acting as committee members. The Committee convenes at least twice annually and may hold additional meetings as necessary. Its main responsibilities include reviewing and approving the annual sustainable development plan and strategic direction, reviewing or acknowledging the implementation of various sustainable development programs, examining and approving the sustainability report, and reviewing or acknowledging other sustainability-related matters.

The Sustainable Development Committee Task Forces are overseen by the President and supervised by the Vice Presidents. Each task force is composed of relevant departments based on their respective issue areas, enabling them to implement specific sustainability initiatives.

Organizational Structure of the TDCC Sustainable Development Committee



Responsibilities of the Sustainable Development Committee's Task Force

Environmental Sustainability Task Force	
Corporate Strategy & Public Affairs, General Administration, IT Infrastructure, Digital Development & Information Security	- Conduct carbon inventories - Manage energy efficiency - Formulate carbon reduction plans

Social Engagement Task Force	
Corporate Strategy & Public Affairs	- Support philanthropic initiatives in disadvantaged communities, education, culture, and sports - Implement financial literacy education programs

Corporate Governance Task Force	
Corporate Strategy & Public Affairs, Legal Affairs & Compliance, Internal Auditing, Finance	- Promote corporate governance practices and integrity management policies - Ensure regulatory compliance, safeguard customer rights, and protect customer data - Oversee internal control and audit functions - Manage financial disclosure and information transparency - Strengthen stakeholder communication

Innovative Finance Task Force	
Equity Services, Fixed Income Services, Fund & Global Services, Issuer Services, Intermediaries Compliance & Inspection, Investment Trust Advisory Office	- Promote innovative services in core business operations - Develop innovative financial products and services - Build a digital financial technology application environment

Employee Care Task Force	
General Administration	- Establish effective career development and training programs - Enhance compensation and benefits and foster a friendly workplace - Proactively establish effective employee communication channels

Responsible Finance Task Force	
Equity System Development, Fixed Income System Development, IT Infrastructure, Digital Development & Information Security, Corporate Strategy & Public Affairs, Finance	- Enhance information security mechanisms - Improve the stability and operational efficiency of core business systems - Develop digital financial technology application systems - Promoting sustainable investment

1.3 SUSTAINABILITY PERFORMANCE

Honors and Achievements



Taiwan iSports Certification Mark



National Brand Yushan Award: Best Product Category and Most Popular Brand Category



Taiwan Corporate Sustainability Awards: Sustainability Report Award and Growth Through Innovation Leadership Award in Single Performance



BSI ESG Sustainable Development Award: Net-Zero Action Leadership Award



Global Cross-Border Privacy Rules (Global CBPR)



Asia Responsible Entrepreneurship Awards: Social Empowerment Award

2025 ESG Performance

Environment

Actively implementing various initiatives to achieve net-zero emissions

- ISO 14064-1 Greenhouse Gas Inventory and Verification completed
- ISO 50001 Energy Management System certification obtained
- Systematized domestic business travel to improve inventory efficiency
- Published the TCFD Report
- ISO 14068-1 Carbon Neutrality Standard verification completed

Governance

Enhanced the transparency of sustainability reporting and deepened systems related to internal control and risk management

- Taiwan's first Global CBPR verification
- Artificial Intelligence Application Management Procedures
- Trial preparation of the IFRS sustainability information chapter

Society

Promoting inclusive finance and enhancing financial literacy through lectures and workshop

- 30 financial literacy sessions for military personnel, with 2,651 participants
- 30 financial literacy sessions in schools, with 2,537 participants
- 10 financial literacy sessions for the elderly, with 426 participants
- "Formosa - Financial Literacy Classrooms" project: 78 sessions held, with 6,480 schoolchildren participating

Emphasizes the practice of corporate social responsibility by actively addressing social needs and fulfilling its social mission and values.

- Total charitable donations: NT\$207,817 thousand
- Assisted in the employment of 1,317 individuals

1.4 MATERIALITY ASSESSMENT AND STAKEHOLDER ENGAGEMENT

Listening to stakeholders and addressing the material topics they are concerned with is the core spirit of TDCC's sustainable development. The Company has established a materiality analysis model in accordance with the GRI Standards and the AA1000SES standard. Each year, TDCC identifies material sustainability topics relevant to its operations to understand the level of stakeholder concern for each topic, as well as the impact of each topic on TDCC's sustainable operations, serving as the basis for setting sustainability management goals.

1.4.1. Stakeholder Engagement

TDCC engages with stakeholders through communication and engagement mechanisms on a regular or ad-hoc basis. Communication channels include a dedicated stakeholder section on the official website and designated communication lines. The Company conducts due diligence on topics related to environmental, social (including human rights), and corporate governance aspects in order to accurately identify, prevent, mitigate, and explain actual or potential negative impacts and positive contributions.

Note: ★ indicates the nine material topics of concern to stakeholders.

Stakeholder	Importance to TDCC	Top 5 Impact Topics (Total of Positive & Negative Impacts)
Competent Authorities	TDCC operates as a government-licensed institution; many of its businesses require approval from competent authorities, and it must comply with regulatory supervision and inspection. Therefore, competent authorities are of utmost importance to the Company.	- Corporate governance and integrity management★ - Compliance with policies and regulations★ - Information security★ - Risk management and communication★ - Internal control and audit
Shareholders and Investors	The Taiwan Stock Exchange holds 50.59% of shares; other shareholders are mainly financial institutions. They focus on TDCC's business performance, corporate governance, and sustainability.	- Information security★ - Compliance with policies and regulations★ - Internal control and audit - Human rights and diversity - Risk management and communication★
Customers/Participants	As the main source of revenue, the Company aims to anticipate customer needs and co-create added value.	- Healthy workplace - Risk management and communication★ - Information security★ - Measures in response to climate change★ - Talent development*/sustainable supply chain
Suppliers/Contractors	TDCC relies on strong supplier partners to provide quality, compliant products and services, building relationships based on mutual trust	- Healthy workplace - Measures in response to climate change★ - Customer relations and rights protection★ - Risk management and communication★ - Human rights and diversity
Community	TDCC values the impact of community engagement on local development	- Customer relations and rights protection★ - Operational Performance - Energy Management - Talent cultivation and development★ - Talent attraction and retention
Employees	A Company can only achieve sustainable operations and growth with an excellent management team and skilled talent. TDCC regards talent as its foundation and employees as valuable assets deserving of a healthy and equitable workplace.	- Information security★ - Corporate governance and integrity management★ - Compliance with policies and regulations★ - Healthy workplace - Internal control and audit

Stakeholder Identification Process

- Definition: Internal or external groups or individuals who affect or are affected by TDCC.
- Standard followed: The latest AA1000SES stakeholder engagement standard, based on five principles: Dependency, Responsibility, Tension, Influence, and Diverse Perspectives.
- Frequency: Once every three years.
- Method: Department heads across the Company are invited to evaluate and rank the importance of various stakeholders to identify those relevant to TDCC, subject to confirmation by the Sustainable Development Committee.
- Six key stakeholder groups: Competent authorities, shareholders/investors, customers/participants, suppliers/contractors, communities, employees.

Communication Channels & Frequency	2025 Engagement Outcomes
• Official correspondence (ad hoc) • Telephone (ad hoc) • Email (ad hoc) • Meetings and forums (ad hoc)	• Reviewed the tasks instructed or commissioned by the competent authority and other government agencies outside the competent authority on a monthly basis, and provided updates on implementation status • Handled a total of 90 tasks approved by the competent authority and 28 tasks commissioned by other government agencies outside the competent authority in 2025
• Annual general meetings (annually) • Board meetings (monthly) • In-person communication, meetings, written or email/telephone (real-time) • TDCC Annual Report (annually) • TDCC website updates (ad hoc) • Establishment of a webpage message board on the official website (ad hoc) • Publications (bi-monthly/annually)	• Disclosure of AGM handbook, minutes, and financial reports on the official website • Engagement was conducted through the shareholders' meeting, during which 14 shareholder proposals related to corporate governance were raised and addressed individually • Engagement was conducted through the way of emails and calls, a total of 36 emails and 203 phone calls were made
• Industry association meetings (ad hoc) • In-person communication, meetings, written materials, phone calls (real-time) • Cooperate with the competent authority's inspections (ad hoc) • Outreach seminars (ad hoc) • Customer satisfaction survey (annually) • Publications (bi-monthly/annually) • e-Training digital learning platform (ad hoc) • Dedicated telephone line and mailbox for complaints and whistleblowing (real-time)	• Participated in industry association meetings on business operations, corporate governance, and risk management • Held 60 business outreach seminars • Held 45 information security meetings, and conducted climate change impact assessments and response measures, responsible AI application management measures, and related procedures • A total of 158 emails were exchanged via the Company's official website
• External communication mailbox (real-time) • Operational communication (ad hoc) • In-person communication, meetings, written or phone (real-time) • Dedicated telephone line and mailbox for complaints and whistleblowing (real-time)	• Ad hoc supplier/contractor visits and selection meetings • Held 9 procurement and infrastructure review meetings • Conducted special audits on "Secure development and outsourcing supervision of application systems" • A total of 0 complaints and whistleblowing cases
• Business-related communication (ad hoc) • Event hosting (ad hoc) • Outcome sharing (ad hoc)	• Hosted 98 financial and investment education seminars
• Labor-management meetings (quarterly) • Employee suggestion forms and two-way communication (ad hoc) • In-person communication, written materials, phone calls (real-time) • Leadership meetings (weekly/monthly) • Internal EIP system, e-Training digital learning platform (ad hoc)	• Held 4 labor-management meetings • A total of 29 regulatory compliance training sessions, with 1,255 participants

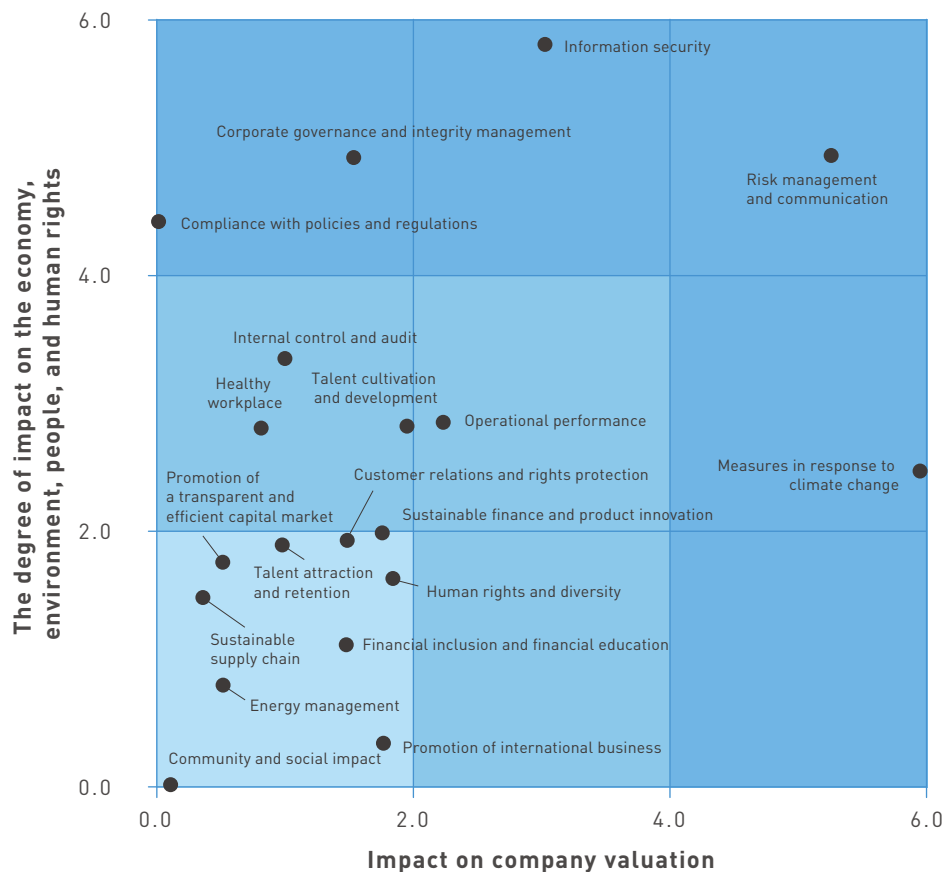
» 1.4.2. Material Topic Identification and Responses

Impact Assessment and Prioritization of Material Topics

TDCC adopted the principle of double materiality for the identification of material sustainability topics. In accordance with the revised GRI Standards (2021) materiality identification process, the Company engaged both internal departments and external stakeholders to jointly assess the positive and negative impacts of various sustainability topics. Any topic identified as having either impact materiality or financial materiality was classified as a material topic. In 2025, TDCC referred to the nine material topics identified in 2024. The 2024 analysis process and results are described as follows:

Impact Materiality The degree of impact on the economy, environment, and people (including human rights)		Double Materiality Double Materiality	Financial Materiality The degree of impact on the "organization's revenue"
1. Understanding Organizational Context	2. Identifying Actual and Potential Impacts	3. Assessing Impact Significance	4. Prioritizing and Determining the Most Significant Impacts
19 Sustainability Topics	128 Internal and External Questionnaires		9 Material Topics
Issue Collection - International sustainability standards and guidelines (GRI Standards and SASB) - Industry issues, including those raised by international central securities depository organizations and domestic securities and financial sectors. - Topics of concern specific to the Company, based on its business characteristics and operational context. Understanding the Issues 19 sustainability topics were identified through internal discussions and consultations with experts Based on an internal assessment, there were no material changes to the organizational context in 2025; therefore, the identification results from 2024 were carried forward	- Each department completed an impact assessment questionnaire based on how each sustainability topic affects the Company's value and long-term sustainability - Internal discussions were held to determine which stakeholders might be affected by each sustainability topic, and impact assessment questionnaires were distributed to stakeholders	- Each department assessed the level of impact of each sustainability topic on the Company's value and sustainable development - Both internal and external stakeholders participated in evaluating the relevance and impact level of sustainability topics	- Consolidate the evaluations of various sustainability topics from each department - The degree of impact on organizational revenue and corporate sustainability, as well as the top five issues identified by stakeholders regarding this impact - Assessing the "impact materiality" and "financial materiality" of sustainability topics. Topics with an impact score exceeding 4 in either criterion were classified as material topics, resulting in a total of five topics. After internal discussions, the Company incorporated four additional topics that have been emphasized and actively developed in recent years - After integrating the comprehensive matrix assessment results with feedback from internal units, the nine material topics were submitted to the Sustainable Development Committee for communication and confirmation

2025 Material Topics



Sorting	Material Topic	Changes in Material Topics	Ranking Differences from the Previous Year
1	Risk management and communication	Maintained	No difference
2	Information security	Maintained	No difference
3	Measures in response to climate change	Maintained	No difference
4	Corporate governance and integrity management	Maintained	No difference
5	Compliance with policies and regulations	Maintained	No difference
6	Talent cultivation and development	Maintained	No difference
7	Sustainable finance and product innovation	Maintained	No difference
8	Customer relations and rights protection	Maintained	No difference
9	Community and social impact	Maintained	No difference

In 2025, the Company promoted the “Taiwan-Characteristics Individual Savings Account” (TISA Account) to implement inclusive finance and build a personal retirement safety net. In coordination with the “Sustainable Development Bills System,” the Company used its existing platforms to provide stable and efficient back-end registration and settlement services, and also promoted the “eCounter”. These initiatives all fall under the topic of “Sustainable Finance and Product Innovation.” After internal reassessment and review, as well as reference to external expert opinions, TDCC comprehensively considered stakeholders’ level of concern regarding each sustainability topic. As there were no material changes, the ranking remained the same as in 2024 and was submitted to the Sustainable Development Committee for discussion and approval.

1.4.3. Impact Management for Material Topics

In accordance with GRI Standards, TDCC discloses the material topics identified in 2025, along with related stakeholders, policies and commitments, targets, and communication mechanisms. These disclosures aim to meet stakeholders' expectations regarding TDCC's sustainable development.

Material Topic Impact Boundaries

Material Topic Category	Material Topic	Explanation of Positive/Negative Impacts and Materiality
Governance	Risk management and communication	Failure to implement daily risk management or establish early warning mechanisms and preventative measures may result in TDCC being unable to identify risks such as cybersecurity, regulatory risks, market volatility, and operational risks, thereby impeding effective response to emergencies. Negative impacts on business activities caused by TDCC. Effective risk management can mitigate the impact of risks on TDCC and reduce the likelihood of business disruptions.
	Information Security	TDCC's daily operations rely heavily on information technology. With the rising frequency of cyberattacks, security breaches or technical errors may lead to the leakage of sensitive data or disruption of systems, severely affecting Taiwan's securities, futures, and bond markets. Therefore, strengthening the information security management system and application technologies further will enhance the resilience of our facilities. The aim is to prevent daily business operations from being disrupted by cybersecurity vulnerabilities or potential threats to investors' personal data privacy. At the same time, it ensures that relevant operational platforms can quickly defend themselves against cyberattacks and recover swiftly.
	Corporate governance and integrity management	TDCC serves as a vital backend service institution for Taiwan's financial market, constituting an essential component of the financial infrastructure. Without a robust corporate governance system in place, management may struggle to effectively supervise and control daily business operations. This can result in a lack of transparency in decision-making and create opportunities for conflicts of interest and fraudulent activities. If TDCC's directors and supervisors uphold high standards of self-discipline and ethical integrity, and oversee internal management effectively, they will be able to maintain fair operational practices, thereby promoting a sound and trustworthy trading system.
	Compliance with policies and regulations	TDCC is subject to strict supervision by the relevant regulatory authorities and is classified as a financial institution that is required to implement anti-money laundering measures in accordance with the relevant regulations. Consequently, if the education and training of personnel is not effectively implemented, or if the whistleblowing reporting system is not sufficiently robust, gaps may arise in the auditing process. This could potentially lead to violations of policies and regulations. On the other hand, implementing stringent internal regulatory measures can raise employees' awareness of the rule of law, reduce fraudulent and unethical activities, protect the reputation of our country's trading market and encourage investment.
Environment	Measures in response to climate change	The daily operations of TDCC will be affected if climate change intensifies. For example, higher energy prices have resulted in increased operating costs. Also, the arrival of a powerful typhoon could result in trading market operations being suspended simultaneously, which would lead to the postponement of delivery and settlement activities. However, as the green and sustainable finance markets grow, enterprises are increasingly demanding sustainable data. TDCC can use its data management expertise to integrate public information and develop more targeted climate data services and analytical platforms. As part of our efforts to help businesses achieve their sustainability goals, we are also working to generate new sources of revenue for TDCC.
Society	Talent cultivation and development	Failing to provide adequate training and development opportunities for employees will hinder their ability to enhance their professional competencies in line with market demands and technological advancements. This will ultimately impact work efficiency and quality. In contrast, establishing a comprehensive education and training plan will enhance employees' professional capabilities. Starting with talent selection by improving the talent recruitment system, followed by talent development through a comprehensive education and training plan, talent retention by establishing employee benefits and open communication channels, and talent deployment through a sound mobility mechanism, TDCC further advances its sustainability promotion and innovative research and development.
	Sustainable finance and product innovation	In recent years, promoting the sustainable development of the financial market has emerged as a core policy for competent authorities. Failure to actively pursue the development of innovative financial technology application services may hinder TDCC's long-term operational growth potential. Conversely, if TDCC continues to monitor financial market trends, leverage the advantages of data technology and develop innovative services that align with the needs of regulatory authorities and institutional investors, it will contribute to the expansion of diverse business operations and create new service opportunities.
	Customer relations and rights protection	Customer relationship management is essential to the operations of TDCC, which is why the company has implemented a comprehensive CRM strategy. Failure to manage customer relationships adequately or protect their rights may result in penalties from regulatory authorities and lead to investor dissatisfaction, which could have a negative impact on the stability of the financial market. Building strong relationships with customers will enable TDCC to gain a better understanding of the needs and service gaps of regulatory authorities and institutional investors. By leveraging their feedback, we can enhance our service offerings and improve the quality of our services overall.
	Community and social impact	As a government-authorized institution, TDCC plays a role in public affairs. Failure to fulfil social responsibilities adequately could result in public pressure and community conflicts, which would ultimately damage the Company's reputation. Maintaining positive community relations is essential for TDCC to fulfil its corporate citizenship responsibilities and meet the expectations of its stakeholders. Furthermore, active participation in public welfare activities can enhance the Company's influence and serve as a catalyst, encouraging financial institutions in Taiwan to engage in social welfare initiatives and promote the common good.

Corresponding GRI Topic-Specific Standards & SASB Standards	Value Chain Impact Boundary			Management Effectiveness (Please Refer to the Following Chapter)
	Upstream	TDCC	Downstream	
	Supplier/ Contractor		Customer	
Custom Topic	—	●	●	2.3 Risk Management
GRI 418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data FN-EX-550a.1. (1) How many times there were major market disruptions and (2) how long the downtime lasted FN-EX-550a.2. (1) Number of data breaches (2) Percentage of breaches involving personal data (3) Number of customers affected FN-EX-550a.3. Explanation of efforts to prevent technical errors, information security vulnerabilities and market disruptions	—	●	●	2.4.2 Cybersecurity Protection Measures 3.3.1 Customer Relationship Management
GRI 205-2 Communication and training about anti-corruption policies and procedures GRI 205-3: Confirmed incidents of corruption and actions taken GRI 206-1: Legal actions for anti-competitive behavior, anti-trust, and monopoly practices GRI 405-1: Diversity of governance bodies and employees FN-EX-510a.1. Total monetary losses arising from legal proceedings relating to fraud, insider trading, antitrust violations, unfair competition practices, market manipulation and other relevant financial industry laws and regulations. FN-EX-510a.2. Discussion of procedures for identifying and assessing conflicts of interest	—	●	—	2.1 Corporate Governance 5.1.1 Talent Recruitment
Custom Topic	—	●	●	2.1.3 Integrity in Business Operations 2.2 Regulatory Compliance
GRI 201-2: Financial implications and other risks and opportunities due to climate change TCFD climate-related financial disclosures	—	●	—	4.1 Climate Governance
GRI 404-1: Average hours of training per year per employee GRI 404-2: Programs for upgrading employee skills and transition assistance programs GRI 404-3: Percentage of employees receiving regular performance and career development reviews	—	●	—	5.1 Talent Attraction 5.2 Talent Cultivation 5.3 Human Rights and Labor Relations
Custom Topic	—	●	●	3.2 Digital Innovation Services
GRI 417-3: Incidents of non-compliance concerning marketing communications GRI 418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	—	●	●	2.4.2 Cybersecurity Protection Measures 3.3 Market Expansion Strategy
Custom Topic	—	●	—	CH6 Spreading Love through Public Welfare

1.4.4. Material Topics and Goals

The Company supports the United Nations Sustainable Development Goals (SDGs) and seeks opportunities to expand TDCC's sustainability initiatives in line with these goals. By aligning with 13 specific SDGs, TDCC integrates its core competencies to progressively implement sustainability practices. Centered on its diversified services, the Company delivers technology-based products, platforms, and supervisory services to promote sustainable financial services in the market. While enhancing corporate competitiveness, TDCC also focuses on internal energy reduction and GHG inventory efforts to advocate green operations and

Material Topics and Goals

Dimension	Aligned SDGs	Material Topic	Policies and Commitments
Governance	   	Risk management and communication	In accordance with the "Regulations Governing Approval and Administration of Short-term Bills Clearing and Depository Organizations" and Article 2 of the Company's organizational rules, a comprehensive risk management structure has been established. The Board of Directors oversees the effective operation of risk management systems, while the Risk Control Committee, under the Board, supervises risk-related matters.
		Information Security	Implement the "Privacy Policy" and "Information Security Policy" to build a secure IT environment. Leverage ICT security technologies to establish comprehensive and effectiveness protective mechanisms that ensure the confidentiality, integrity, and availability of information assets, safeguarding investor rights.
		Corporate governance and integrity management	The Company has established policies such as the "Ethical Corporate Management Best Practice Principles for Directors and Supervisors" and "Employee Integrity and Ethics Guidelines." These regulations require all directors, supervisors, and employees to uphold high standards of self-discipline and maintain impartiality in their duties. This fosters an honest, transparent corporate culture and promotes sound business operations.
		Compliance with policies and regulations	The Company strictly abides by laws and regulations governing securities, bills, and futures, and commits to adapting internal procedures and rules in response to regulatory changes to meet competent authorities' requirements.
Environment	  	Measures in response to climate change	The Board of Directors serves as the highest supervisory body for risk management, identifying the impacts of climate change as a major corporate risk. Through the Sustainable Development Committee and the Risk Control Committee, the Company implements its sustainability policy and climate-related commitments by managing climate risks and opportunities.
Society	  	Talent cultivation and development	The Company established the "Personnel Management Guidelines," adhering to the belief that "talent is the Company's greatest asset." It continues to invest in talent development through digital learning programs that help accumulate innovative knowledge in technology and accelerate workforce growth, laying a solid foundation for service enhancement and sustainable development.
		Sustainable finance and product innovation	The Company upholds three key visions: "enhancing the centralized custody platform for financial assets," "leading digital innovation in financial services," and "advancing the sustainable development of financial markets." It employs agile development to create innovative services, proactively responds to policy and market needs, and expands the scope and application scenarios of TDCC's services.
		Customer relations and rights protection	The Company established the "Customer Relationship Management Procedures", considering customer service as a top business priority. It takes a customer-centric approach to protect customer rights and privacy and ensure the security of the service infrastructure. The Company provides channels for customer complaints and inquiries, such as direct phone lines and counter services, to address issues promptly. Furthermore, we have also developed online digital platforms for data access and download, offering clients the latest information and quality services.
		Community and social impact	In accordance with the Company's "Charitable Donations Management Guidelines", TDCC plans recipient organizations, donation amounts, and associated projects or activities. Clear specifications are set for how funds will be used, along with implementation and performance evaluations.

management. Upholding a people-centered approach, TDCC is committed to employee and family well-being by fostering a healthy, diverse, and inclusive workplace culture. Externally, it nurtures financial talents and engages with rural areas to support the next generation in Taiwan, deepening TDCC's connection with society and exerting its influence across finance, the market, and the community in joint pursuit of global sustainable development.

Actions/Objectives	2025 Performance
Conduct periodic assessments across risk categories, develop response strategies and improvement plans, and set completion dates.	Achieved. Please refer to Chapter 2.3 Risk Management.
- In the event of a critical infrastructure disruption, operations will be restored to a minimum acceptable service level within the maximum tolerable downtime. - For all anomalies in critical infrastructure information operations throughout the year, internal reporting must be completed in accordance with the "Internal Audit Procedures for Each Unit" and the "Internal Reporting Timeline Table for Information Operation Anomalies." - The click rate on phishing email simulations must be $\leq 3\%$ to prevent risks such as malware, ransomware, or virus infections. - Biannual reviews of information equipment, systems, file servers, cloud services, IoT devices, and vendor user accounts are to be conducted. - Regular reviews must be conducted on password policies and system control improvements for accounts not conforming to password principles or excluded from system controls. - Throughout the year, the number of instances where system or device account permissions were found noncompliant with the "Account Management Procedure" through audits.	- In the event (or no such event) of a critical infrastructure disruption, operations will be restored to a minimum acceptable service level within the maximum tolerable downtime of 1.67 hours. 100% internal reporting completion rate. - All phishing email simulations throughout the year met the $\leq 3\%$ threshold for open and click rates. - Review operations were completed for both the first and second half of the year by all departments. - Password-related annual review tasks for information systems and devices were completed. - Annual measurement results met target values.
- Senior management is expected to conduct business with objectivity and professionalism, thereby enhancing the protection of shareholders' and investors' rights. - Established internal control systems and internal audit mechanisms - Held corporate integrity management and anti-corruption training - Established a sound whistleblowing system - Implemented 85 internal audit items - No incidents of corruption occurred	Achieved. Please refer to Chapter 2.1 Corporate Governance and 2.2 Regulatory Compliance
It ensures full compliance with all relevant laws and regulations on securities, bills, futures, personal data protection, and anti-money laundering, maintaining a record free from regulatory penalties throughout the year. The Company actively supports government policies on anti-money laundering and countering terrorism financing, and continuously implements measures aligned with policy and legal developments.	Achieved. Please refer to Chapter 2.2 Regulatory Compliance.
- Proportion of renewable energy used - Compliance with ISO 14068-1 to achieve the carbon reduction roadmap - Positive growth in the number of users of sustainable finance-related services and products	- In 2025, renewable electricity accounted for 76% of the total electricity consumption at the Hongya Building and 12% across all sites - Achieved the annual reduction target of 5.25% - Continuously improved the ESG IR platform - Completed the Scope 3 calculation tool for financial institutions
- Talent Selection: The Company has developed a robust recruitment system to attract professionals with expertise in digital finance, innovation, and teamwork to meet the needs of the digital finance era. - Talent Development: It has created a comprehensive, optimized training program and implemented a performance evaluation mechanism. - Talent Retention: The Company provides diverse employee benefits, maintains open labor-management communication channels, promotes a safe and healthy workplace, and fosters a friendly and inclusive environment. - Talent deployment: Implemented human resource allocation and division of responsibilities to promote the sustainable development mechanism	Average training hours per employee reached 41.21 hours. Please refer to 5.2 Talent Cultivation.
- Optimizing traditional core businesses to enhance operational efficiency - Assisting the financial industry in sustainable transformation, and committed to building the most advanced and comprehensive financial infrastructure - Promoting responsible innovation and expanded cross-sector application scenarios	Achieved. Please refer to Chapter 3.2 Digital Innovation Services
- Regular customer satisfaction surveys were administered, achieving an average score of 85 points or higher. - Core business operations remained stable with no significant deficiencies - Completion rate for internal customer service training courses reached 100% - Continuous growth in the number of users and institutions using digital services, with no significant decline - Number of business promotion sessions held	- Satisfaction survey result: 96.59 points - No major deficiencies occurred - Internal customer service training completion rate reached 100% - Number of users and number of households that used the E-services (including e-Passbook App, E-Services for Shareholders, Easy Inquiry, and other services) continued to grow steadily without decline - Held 60 business promotion sessions
Promoted philanthropic initiatives in the areas of disadvantaged groups, education, arts and culture, and sports	Achieved. Please refer to Chapter 3.2 Digital Innovation Services

Chapter 2

Upholding the Value of Integrity

TDCC continues to pursue its goal of sustainable operations by instilling a corporate culture of integrity and honesty, ensuring these values are consistently reflected in the actions and service mindset of both management and general employees. Through the implementation of the Business Code of Conduct, Guidelines for Employee Ethics, and Quality Policy, the Company has designed diverse training programs for new hires, current employees, senior executives, and even members of the Board of Directors. By promoting integrity in business operations, alongside practical actions and performance in legal compliance, anti-corruption, and anti-money laundering, the Company strives to enhance public trust and recognition.

- 2.1 Corporate Governance
- 2.2 Regulatory Compliance
- 2.3 Risk Management
- 2.4 Information Security

Material Topics and Corresponding GRI Standards

GRI 205: Anti-corruption

GRI 206: Anti-competitive Behavior

GRI 405: Diversity and Equal Opportunity

Corresponding Material Topics

Risk management and communication

Information Security

Corporate governance and integrity management

Compliance with policies and regulations

Priority Stakeholders

Competent authorities, shareholders/investors, clients/participants, employees

Alignment with the United Nations Sustainable Development Goals (SDGs)



2.1 CORPORATE GOVERNANCE

The Company is committed to establishing a culture of integrity and transparency, strengthening its corporate governance framework in line with regulatory policies and global sustainability trends. By integrating corporate governance, risk management, and internal control, the Company has established a sound sustainability information management system. It adopts a top-down approach to lead the organization in deepening and implementing sustainable governance.

2.1.1 Governance Structure and Key Drivers

Board Composition and Background

The Board of Directors is the highest governing body of TDCC. All board members are corporate representatives elected by the shareholders' meeting in accordance with the law:

Directors: 7 members, representing the Taiwan Stock Exchange, Yunta Securities Finance Co., Ltd., and KGI Securities Co., Ltd.

Supervisors: 3 members, representing the Taiwan Securities Association and the Futures Exchange, including one standing supervisor.

Term: Directors and supervisors each serve a three-year term.

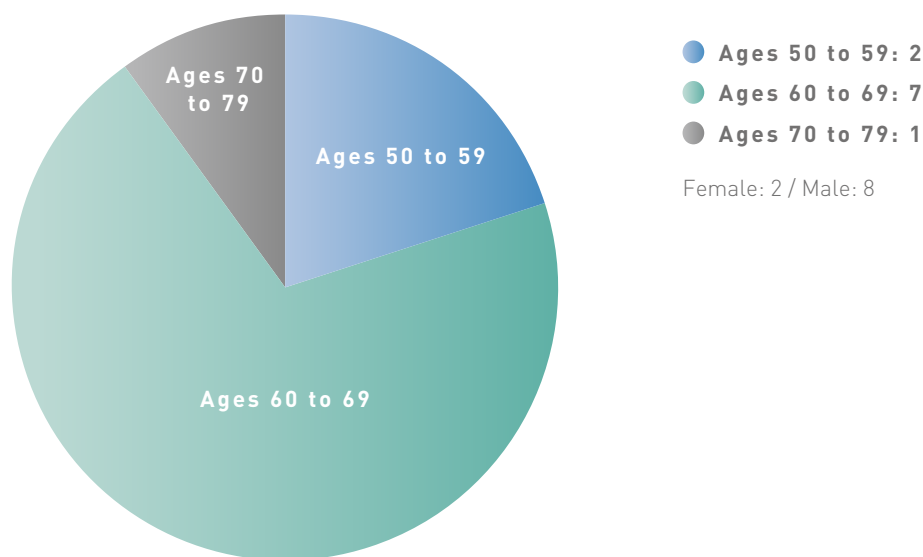
Expertise: The board members possess expertise in finance, accounting, law, and public finance, and are distinguished professionals from the financial market, academia, and industry. They bring independence and a public-interest perspective, guiding and supervising TDCC's management in key decision-making and ensuring effective performance across departments. All ESG-related initiatives and implementation results are confirmed by the Sustainable Development Committee and reported annually to the Board of Directors through the Sustainability Report.

Board Election System

In accordance with the Company's Articles of Incorporation and the Rules for Director and Supervisor Elections, directors and supervisors are elected by open ballot. Candidates receiving the highest number of voting rights represented by the ballots are elected as directors or supervisors in descending order, and the Chairman is elected by the Board of Directors. The 13th term of directors and supervisors is from June 24, 2025, to June 23, 2028. The Company has one President. The President acts under the direction of the Chairman to implement resolutions of the Board of Directors or Shareholders' Meeting, and manages overall business operations in accordance with laws, regulations, and the Articles of Incorporation.

The detailed roster of the directors, supervisors and the list of shareholder representatives are as follows:

Title	Name	Shareholder Represented
Chairman	Bing-Huei Lin	Taiwan Stock Exchange Corporation (TWSE)
Director	Sherman Lin	Taiwan Stock Exchange Corporation (TWSE)
Director/President	Daniel Chen	Taiwan Stock Exchange Corporation (TWSE)
Director	Chao-Liang Kuo	Taiwan Stock Exchange Corporation (TWSE)
Director	Hung-Tu Liao	Taiwan Stock Exchange Corporation (TWSE)
Director	Falco Wang	Yunta Securities Finance Co., Ltd.
Director	Yi-Yong Mi	KGI Securities Co., Ltd.
Standing Supervisor	Cheng-En Chang	Taiwan Securities Association
Supervisor	Shu-Hwa Chang	Taiwan Securities Association
Supervisor	Shiu-Feng Hung	Taiwan Futures Exchange Corporation



TDCC

Functional committees

To enhance the oversight and management capabilities of the Board of Directors, TDCC has established the following committees under the Board: the Sustainable Development Committee, the Risk Control Committee, the Research, Development, and Fee Committee, and the Fund Market Research and Development Consultation Committee. Their respective responsibilities and 2024 operational performance are as follows:

Committee	Main Responsibilities	2025 Operations
Sustainable Development Committee	- Review and approve annual sustainable development plans and strategic directions - Review or acknowledge implementation plans for sustainability initiatives - Review the Sustainability Report - Review or acknowledge other matters related to sustainable development	Held 2 meetings with an average attendance rate of 100%
Risk Control Committee	- Review risk control standards and self-assessment reporting mechanisms for participants - Review risk control mechanisms in custodial, clearing, and settlement business processes, IT systems, and workflows between TDCC and its participants	Held 2 meetings with an average attendance rate of 100%
Research, Development, and Fee Committee (Equity Products Unit and Fixed Income Products Unit)	- Plan business development strategies and operational guidelines - Review new business initiatives - Review major business changes - Review service fee standards for custody, registration, book-entry, and settlement services	Both Equity and Fixed Income Units held 2 meetings each, with an average attendance rate of 94.23%
Fund Market Research and Development Consultation Committee	- Provide consultation and advice on fund market development, product design, and back-end operations - Advise on business planning, marketing strategies, and fee structures for TDCC's fund-related subsidiaries	Held 2 meetings with an average attendance rate of 75%

Board Participation in Sustainability Issues

Each department of the Company submits major proposals to the Board of Directors for review or reporting in accordance with the Board Operational Procedures, Organizational Planning Procedures, Rules Amendment Procedures, and operational or regulatory needs. This ensures timely communication and informed decisions by the Board. In 2025, a total of 43 major sustainability-related issues were reported to or reviewed by the Board, classified under ESG as follows:

Key ESG Topics Reviewed by the Board in 2025	
Environment	ISO 14064-1 Carbon Inventory
	ISO 14068-1 Carbon Neutrality Implementation
	Indigenous Carbon Sink Industry-Academia Collaboration Project
	Report on the Launch of Sustainable Development Bills
Society	Establishment of the Information Reporting and Inquiry Platform for Taiwan Good Investment (Pre-TISA) Accounts
	TISA Taiwan Individual Savings Account System and TISA Account Inquiry Platform
	Proposal on Further Upgrading the Digital Services of the TDCC e-Passbook App
	Proposal on TDCC's Sub-Brokerage Cross-Border Custody Services Exceeding NT\$100 billion
	Onshore Fund Centralized Clearing Platform Added Payment and Collection Services for Direct Clients of Securities Investment Trust Enterprises (B2C)
	Comprehensive Upgrade of the Domestic, Offshore, and Futures Trust Fund Declaration and Announcement Platforms on Fund Clear
	Proposal on TDCC's Collaboration with TWSE to Promote WebPro
	Addition to the Fund Trading Platform Allowing Funds Subscribed in the Name of Securities Firms to Be Used as Collateral for Lending Business by Securities Finance Enterprises
	Adjustment of Trading Units on the Spot Gold Platform
	Business Development in Open Finance (Open Banking 3.0 and Open Securities 2.0)
	Planning for Digital Services for Shareholder Meeting Souvenirs (eGift)
	Launch of the Private Product Inquiry Section
	Addition of Taiwan-CA Digital Certificate Services to the TDCC e-Passbook App

Key ESG Topics Reviewed by the Board in 2025

Corporate
Governance

Hosting an ESG Services International Forum in Response to the Asian Asset Management Center Policy

Report on the Operation and Closure of the Real World Assets (RWA) Tokenization Task Force

Launch of TDCC Shareholder Services eCounter to Provide Electronic Information Transmission Services for Shareholder Services

Report on the Experiment for Tokenized Securities and Central Bank Wholesale CBDC (wCBDC) Delivery-versus-Payment Settlement

Assistance in Planning Proxy Advisory Institutions

Establishment of the Investment Trust Advisory Office to Assist the Competent Authority in Supervising Securities Investment Trust Enterprises in Implementing Internal Control and Internal Audit Systems

Full Adoption of the eSMART Digital Book-Entry Transfer Platform by Issuer Participants

Assistance to Securities Firms in Establishing TDCC Back-Office Operation Center Systems

Provision of Book-Entry Transfer and Shareholder Services in Response to Business Allowing Foreign Investors to Designate Multiple Custodians

Extension of Service Hours for the Legal Entity Reconciliation System

Provision of English Agenda Items to Proximity, the Third Major International Voting Service Provider, to Deepen International Cooperation in Cross-Border Voting

Strengthening Taiwan-Germany Capital Market Exchanges

On-Site Information Security Audit Conducted by the Financial Supervisory Commission at the Company

Launch of TDCC Digitalized Stewardship Services, Aligning Voting and Sustainability Performance Disclosure with International Standards

TDCC's Promotion of Sustainable Investment and Formulation of the Sustainable Investment Policy

Participation in the International Corporate Governance Network Annual Conference and Visit to the Italian Central Securities Depository (CSD) to Enhance International Visibility

Planning for Multi-Account Payment and Collection Operations on the Onshore Fund Centralized Clearing Platform

Introduction of the Security Orchestration, Automation, and Response (SOAR) Platform

» 2.1.2 Board Operations

Remuneration Policy and Decision-Making Process

Note: The content of this subsection does not apply to FundRich.

- In accordance with Article 25 of the Company's Articles of Incorporation, the remuneration of the Chairperson, Directors, Standing Supervisors, and Supervisors shall be determined by the Shareholders' Meeting.
- Remuneration of Senior Executives

Directors and Supervisors: These positions are non-salaried. No salary or remuneration is provided, only attendance fees and transportation allowances as appropriate.

Chairperson and President:

1. Salaries are determined in accordance with the "Salary Standards for Chairpersons and Presidents Appointed or Nominated by the Financial Supervisory Commission (FSC) to Enterprises, Foundations, and Their Investee Companies."
 2. The total fixed compensation (monthly salary and executive allowance) for the Chairperson and President shall not exceed twice the total fixed compensation of the Chairperson and President of Bank of Taiwan.
 3. The total variable compensation (performance bonuses and other types of bonuses) shall not exceed the total fixed compensation.
 4. Severance and retirement benefits are handled in accordance with the Company's "Guidelines for the Custody, Management, and Distribution of Employee Retirement Funds," and do not include clawback provisions.
- The ratio of the highest individual total annual compensation to the median total annual compensation of all other employees was 4.01 times. The ratio of the percentage increase in the highest individual total compensation to the median percentage increase for all other employees was 0.80 times.

Continuing Education for Directors

In 2025, each director and supervisor completed more than six hours of training recommended by laws and regulations. Training courses planned by the Company included "Corporate Implementation of ESG and Integrated Applications and Examples of Internal Audit and Internal Control," "Issuance, Trading, and Verification Practices of Sustainable Development Securities," "Practices in the Development of Sustainable Finance," "IR & Engagement New Trends: ESG and Sustainable Investment Forum," and "Entering Indigenous Communities to Observe ESG: Corporate Participation in Indigenous Carbon Sinks", in order to enhance ESG-related knowledge among directors, supervisors, and all employees.

Director Attendance

In 2025, the Board convened 12 regular meetings, all chaired by the Chairperson, with a 100% overall attendance rate.

Board Performance Evaluation

- Evaluations were conducted in accordance with the "Guidelines for the Evaluation of Performance of Responsible Persons Appointed or Nominated by the FSC to Foundations, Enterprises, and Their Investee Companies."
- The Chairperson and President are required to complete a self-evaluation annually based on a standard performance evaluation form.
- Evaluation criteria include: attendance at Board meetings, achievement of business objectives, implementation of government policies, notable accomplishments, and other areas for improvement.
- Results must be submitted to the Securities and Futures Bureau of the FSC by April 15 each year. Upon review, the bureau reports the results to the FSC.

Linking ESG Promotion Targets With Remuneration and Performance

- Each year, the task forces of the Sustainable Development Committee review business plans, include ESG-related businesses in the annual ESG work plan, set quantitative targets, and regularly track implementation status, which is then submitted to the Sustainable Development Committee for review and approval of performance.
- The Company's annual business plan sets targets covering the three ESG dimensions. Expected implementation progress is tracked quarterly. The achievement status of annual performance evaluation standards and outstanding business performance items are submitted to the competent authority as the basis for evaluating the performance of employees, including management.

Conflict of Interest Avoidance

- Under the "Ethical Corporate Management Best Practice Principles for Directors and Supervisors," all directors and supervisors must adhere to principles of self-discipline and integrity. When a Board proposal involves a conflict of interest with the director or their representing institution, the director must disclose the material nature of the conflict and recuse themselves from both discussion and voting.
- In accordance with the Act on Recusal of Public Servants Due to Conflicts of Interest, any director who encounters a conflict of interest as defined in Article 4 of the Act must submit a "Self-Recusal Notification under the Act on Recusal of Public Servants Due to Conflicts of Interest" to the Board and recuse themselves accordingly.
- Board meeting minutes are filed with the competent authority within five days of each meeting.
- In 2025, no disclosure related to conflict of interest was submitted to the Control Yuan via the "Public Officials' Conflict of Interest Disclosure and Affiliated Transaction Transparency System."

2.1.3 Integrity in Business Operations

TDCC places great importance on integrity and anti-corruption. It has established the "Ethical Conduct Guidelines for Employees of the Taiwan Depository & Clearing Corporation" to regulate employees' conduct in handling gifts or benefits, participating in banquets and social events, and avoiding conflicts of interest. The guidelines also cover the prevention of lobbying and undue influence, with the aim of promoting fairness and impartiality in the performance of duties.

TDCC organizes annual awareness and training programs on corporate integrity and anti-corruption regulations, which cover directors, supervisors, and all employees, to ensure full compliance with internal self-regulatory codes and to build a high-integrity and self-governing business culture.

2025 Corporate Integrity and Anti-Corruption Training

Target	Frequency and Format	Number of Employees Required to Receive Training	Coverage Rate (%)
Directors/ Supervisors	At least 1 hour of training hosted by TDCC or an external organization on integrity management related practices	10	100%
All Employees	3 hours of training on anti-money laundering, counter-terrorism financing, whistleblower policies, and ethics	Supervisors: 34	100%
		Non-supervisors: 467	100%
	Whistleblower Case Handling Guidelines	Supervisors: 34	100%
		Non-supervisors: 467	100%

Note: Employees on unpaid leave, extended sick leave, or parental leave did not participate in training.

TDCC has established the "Whistleblower Case Handling Guidelines" and implemented a whistleblowing mechanism to encourage employees to report any instances of criminal conduct, fraud, or violations of laws and regulations. The Company has designated an Internal Auditing with independent authority to be responsible for receiving and investigating whistleblower cases. In addition, the whistleblowing system has been incorporated into the Company's internal control system to enhance sound corporate governance. In 2025, TDCC had a total of 0 confirmed incidents of corruption and a total of 0 lawsuits or concluded legal actions involving anti-competitive behavior or violations of antitrust and monopoly regulations. There were also no major results of concluded legal proceedings, including any rulings or judgments.

FundRich

FundRich has established the "Code of Ethical Conduct for Internal Personnel", which stipulates that directors, supervisors, managerial officers, and all employees shall treat customers, vendors, competitors, and fellow employees fairly and shall not exploit their positions to obtain any form of improper benefits. This is to embody the Company's core values of integrity and anti-corruption. In addition, through the provisions of the whistleblowing system, the Company encourages internal and external personnel to report any illegal, unethical, or dishonest conduct, and designates a unit with independent authority to accept and investigate all whistleblowing cases. The whistleblowing system is also incorporated into the internal control system to ensure and promote sound corporate operations. Education and training on the whistleblowing system is provided annually to all employees, including supervisors, to enhance employees' ability to identify reportable conduct and understand correct reporting channels and procedures. In 2025, the Board of Directors of FundRich approved the Ethical Corporate Management Best Practice Principles for Directors and Supervisors, with the aim of establishing a corporate culture of integrity management and sound development from the top down. In 2025, FundRich had a total of 0 confirmed incidents of corruption and a total of 0 lawsuits or concluded legal actions involving anti-competitive behavior or violations of antitrust and monopoly regulations. There were also no major results of concluded legal proceedings, including any rulings or judgments.

2.2 REGULATORY COMPLIANCE

Regulatory compliance is the foundation of corporate operations. To ensure thorough implementation of regulatory compliance, the Company continuously monitors policies and regulations relevant to its business. Through procedures such as regulatory inventory, updates, identification, and compliance review, the Company implements a compliance system to ensure the effectiveness and continuity of its compliance efforts.

2.2.1 Regulatory Compliance Management

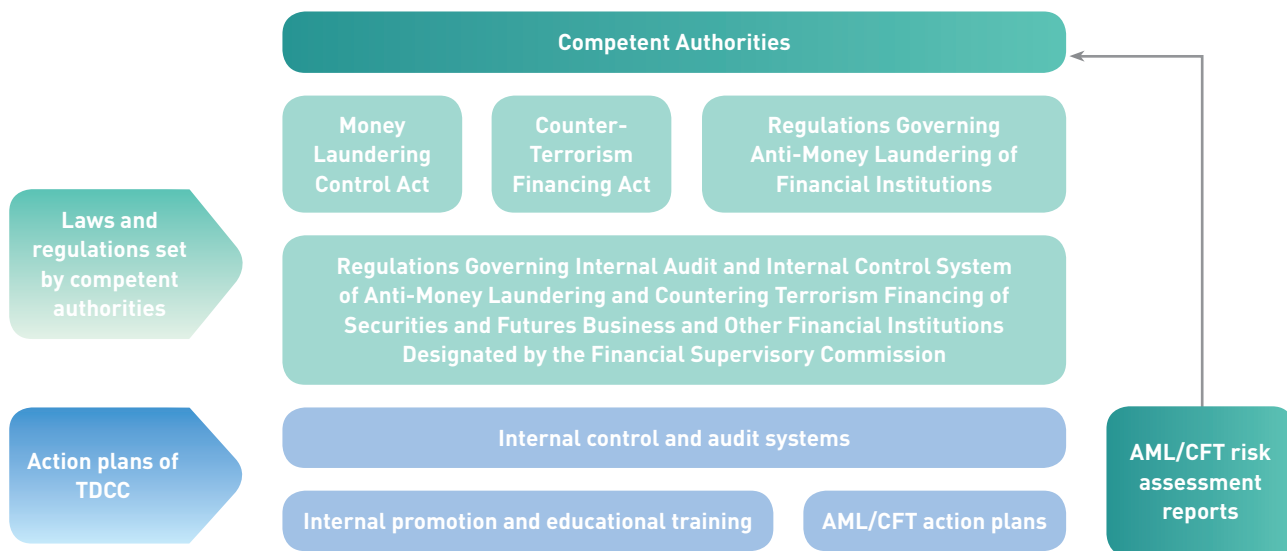
TDCC

As a financial institution subject to high regulatory oversight, Taiwan Depository & Clearing Corporation (TDCC) is classified under Item 15, Paragraph 1, Article 5 of the Money Laundering Control Act as a financial institution required to fulfill anti-money laundering (AML) obligations. Accordingly, TDCC must comply with the Money Laundering Control Act, the Counter-Terrorism Financing Act, and the Regulations Governing Anti-Money Laundering of Financial Institutions. TDCC actively participates in relevant training programs and meetings organized by competent authorities and continues to fulfill regulatory requirements through revisions of its internal rules and systems. In 2025, TDCC had no record of any major penalties imposed by regulatory authorities for violations of AML regulations, financial supervision-related laws, or laws concerning economic (products and marketing), social (labor and human rights), or environmental protection.

Note: A major penalty refers to a single incident in which the cumulative amount of fines imposed reached NT\$1 million or more.

- With respect to regulatory compliance, TDCC has established the following three action plans: Real-time tracking and communication of regulatory updates: The Company checks daily for any proposed amendments by competent authorities to applicable regulations. The relevance of such regulations to TDCC's business is assessed, and follow-up procedures are executed in accordance with the Legal Affairs Procedure Manual.
 - In response to the competent authority's views in a 2024 penalty case, which held that if suspicious transaction reports were required to be approved by the dedicated responsible officer and then further approved by the President before being filed with the Investigation Bureau of the Ministry of Justice, such practice would create a risk of information leakage and violate Subparagraph 2, Article 15 of the Regulations Governing Anti-Money Laundering of Financial Institutions, TDCC amended its Guidelines for Delegation of Authority to adjust the approval level for reporting and notification of suspected money laundering or terrorism financing transactions. TDCC also amended the provisions of its Guidelines Governing Anti-Money Laundering and Combating the Financing of Terrorism concerning the reporting of suspected money laundering or terrorism financing transactions, or notifications made pursuant to Article 7 of the Counter-Terrorism Financing Act. The procedures requiring submission to the President for approval and referral to the committee for discussion were removed, and reporting or notification is now handled immediately upon approval by the dedicated responsible officer, in order to comply with laws, regulations, and competent authority requirements.
- Internal rules are revised as needed to align with higher-level regulatory amendments, the introduction of new business operations, or changes in operational processes.
- All new business plans are reviewed for regulatory compliance to ensure innovation and diversification while remaining aligned with governmental standards.
 - When business units launch new businesses and services, the procedures must include related risk assessments. The risk assessment results must be countersigned by the compliance unit and submitted to the President for approval before the business may be launched. In 2025, risk assessments were completed for a total of 21 new businesses and services.

AML and CFT Compliance Framework of TDCC



In addition, to support securities firms and shareholder services units in regulatory compliance and internal control implementation, TDCC began providing guidance to securities firms as early as 1995. Starting the following year, it commenced audits in collaboration with the Taiwan Stock Exchange and Taipei Exchange. Through two-way communication, TDCC strengthened the legal awareness of frontline employees, helping prevent potential regulatory violations. Since 1998, in coordination with competent authorities, TDCC has also assisted in formulating standardized internal control procedures for shareholder services units and has been commissioned to conduct compliance audits on their operations. Although securities firms and shareholder services institutions already follow established standards, TDCC continues to promote legal awareness each year through briefings, explanatory meetings, and training sessions, thereby enhancing the legal literacy of the broader community and of all TDCC employees and reinforcing the foundation of a sound compliance framework.

Each year, the Ministry of Justice Investigation Bureau publishes the annual report on anti-money laundering work for the preceding year. The report focuses on the annual overview of work, major case sharing, special research reports, and other topics. In October 2025, the compliance unit shared information from the 2024 annual report on anti-money laundering work with relevant units and the subsidiary FundRich Securities.

FundRich

To ensure that its operations are compliant with applicable laws and regulations, FundRich strengthens internal adherence to compliance policies and codes of conduct through awareness promotion and education and training initiatives. In accordance with Paragraph 1, Article 5 of the Money Laundering Control Act, FundRich is classified as a financial institution obligated to implement anti-money laundering (AML) measures. It is therefore required to comply with the Money Laundering Control Act, the Counter-Terrorism Financing Act, and the Regulations Governing Anti-Money Laundering of Financial Institutions. FundRich also carries out AML and counter-terrorism financing (CTF) implementation procedures pursuant to Article 5 of the Regulations Governing Internal Audit and Internal Control System of Anti-Money Laundering and Countering Terrorism Financing of Securities and Futures Business and Other Financial Institutions Designated by the Financial Supervisory Commission. In 2025, FundRich had no violations of AML regulations or violations of economic (product and marketing), social (labor and human rights), or environmental (environmental protection) laws. However, due to violations of information security-related management regulations, the competent authority imposed penalties for violations of securities management laws and regulations, as follows:

Regulatory Compliance Events in 2025

Laws and Regulations	Violation Description	Penalty Amount	Remedial Action
Article 178-1, Paragraph 1, Subparagraph 4 of the Securities and Exchange Act	FundRich violated certain information security management standards for securities firms by failing to fully implement internal control systems	NT\$300,000	The deficiency was rectified by the end of 2025, and the relevant investigation report was approved by the Board of Directors

2.2.2 Internal Control and Audit System

Internal control systems and internal audit mechanisms

TDCC has adopted internal control systems in accordance with the "Regulations Governing the Establishment of Internal Control Systems by Service Enterprises in Securities and Futures Markets" issued by the competent authority, and such systems have been approved by the Board of Directors. An Internal Audit Office, which reports directly to the Board, is responsible for auditing the operations of all departments. The office assists the Board and management in investigating and assessing the effectiveness of internal controls, provides timely recommendations for improvements, and ensures the internal control system remains effective.

Sustainability information management has been incorporated into the internal control system. Audits of sustainability information management are conducted in accordance with the Operating Procedures for Sustainability Report Preparation and Verification or Assurance and the Operating Procedures for GHG Inventory and Verification or Assurance.

In 2025, a total of 85 audit items were conducted across all units, with 380 audits performed throughout the year. All audit results complied with the relevant requirements of the Company's internal control system, with no material deficiencies. Operational issues identified during the audit process were immediately improved by the responsible units and did not affect the achievement of the Company's operational objectives.

FundRich submits its annual audit plan and execution status to TDCC. In accordance with regulations, TDCC conducts at least one audit of FundRich annually. FundRich conducts internal audits on a regular basis. In 2025, FundRich conducted 79 audit items for various operations, with 756 audits performed throughout the year. Audit results are regularly reported by letter to supervisors for review and reported to the Board of Directors each quarter. Internal control self-assessments are completed regularly by each department every year.

2.3 RISK MANAGEMENT

Risk Identification and Management Measures

Note: This section does not apply to FundRich.

Based on the ISO 22301 Business Continuity Management System, the Company conducts an annual risk assessment of business continuity topics. In response to changes in the actual operating environment and trends in international sustainability standards, the Company updates identified risk scenarios and strengthens its ability to respond to emerging risks such as climate change, human-caused disasters, and military threats.

Risk identification topics cover 14 categories, including natural disasters (earthquakes and typhoons), extreme weather (heavy rain and lightning), human-caused disasters (spread of infectious diseases and explosions), emerging threats (extreme scenario risks), and information security incidents (virus infection and hacking). During the assessment process, risk scenarios are described for each risk item, and risk treatment strategies are formulated based on the Worst Case Scenario, including risk transfer (insurance), preventive measures developed through risk control methods (emergency kits, reporting mechanisms, and drills), and response plans (abnormal situation handling manuals). All risks have been incorporated into preventive controls and post-incident response plans to ensure uninterrupted critical operations and reduce the scope and duration of negative impacts. By identifying potential business continuity risks that may affect TDCC, potential risks affecting information system operations and business continuity are confirmed, controlled, mitigated, or eliminated. Appropriate risk controls are applied to reduce risks to a level acceptable to TDCC, ensuring normal service operations. The following sets out the handling of certain major risk categories:

Internal/ External	Issue categories	Threat event	Worst Case	Risk Management Methods		
				Risk Transfer through Insurance	Risk Control	
					Preventive Control	Incident Response Plan
External	Natural disasters	Earthquake	- The earthquake causes casualties at the Hong Ya Building. - The building remains intact, but facility damage disrupts operations beyond the allowable downtime; personnel access may be impeded. - External power and network outages caused by the earthquake disrupt operations beyond the allowable downtime. - Offshore earthquake damages submarine cables, impairing international internet, leased lines, voice services, and critical financial system operations.	Employee Benefits Insurance, Comprehensive Electronic Equipment Insurance, Commercial Fire Insurance (including Earthquake Insurance)	- Prepare in advance lighting equipment, communication devices, essential spare parts, batteries, tool kits, survival supplies, etc. - Develop incident response and reporting mechanisms in advance. - Conduct fire evacuation drills.	- Abnormal Situation Handling Manual (General Section) - Abnormal Situation Handling Manual (Information Technology Section) - Information Security Incident Reporting and Response Procedures
External	Extreme weather and natural disasters	Typhoon impact	- The typhoon caused casualties in the Hong Ya Building. - Heavy rainfall from the typhoon or storm caused flooding, making the Hong Ya Building inaccessible. - Heavy rainfall from the typhoon or storm caused flooding, resulting in a power outage.	Employee Benefits Insurance, Comprehensive Electronic Equipment Insurance, Commercial Fire Insurance (including Typhoon and Flood Coverage)	- Prepare in advance lighting equipment, communication devices, essential spare parts, batteries, tool kits, and survival supplies. - Develop incident response and reporting mechanisms in advance. - Conduct tabletop exercises for typhoon and flood scenarios.	- Abnormal Situation Handling Manual (General Section) - Abnormal Situation Handling Manual (Information Technology Section) - Information Security Incident Reporting and Response Procedures

» 2.3.1 Risk Management and Response Measures

Action plans of TDCC

TDCC has established a complete risk management organizational structure. We supervise the effective operations of our risk management system and mechanism through the governance of the Board of Directors and have established a Risk Control Committee under the Board of Directors to monitor risk management matters. We have also adopted the Taiwan Personal Information Protection and Administration System (TPIPAS) to control the risks associated with personal data, an information security management system, a quality management system, and an internal control and audit system to ensure the security of our business operations.

Risk Control Committee

To effectively manage the risks associated with clearing and settlement operations, the Risk Control Committee convenes regularly every six months and may hold ad hoc meetings when necessary. The Committee primarily focuses on monitoring and evaluating risks related to the custody, clearing, and settlement business processes, IT systems operations, and the risk control mechanisms between TDCC and its participants. It also reviews the standards for participant risk control and the self-assessment reporting mechanisms. In 2025, topics submitted to the Risk Management Committee included the off-site backup drill for the bills custody, clearing, and settlement system, the SWIFT Gateway system traffic upgrade project in response to sub-brokerage cross-border custody business, market-wide joint testing for the relocation to the new data center, the introduction of the administrative form approval platform, and the Security Orchestration, Automation, and Response (SOAR) platform.

Business Continuity Plan (BCP)

Since 1997, TDCC has compiled an "Emergency Response Manual" and conducted drills based on different contingency scenarios. In 1999, in response to the "Information Security Management Directions for Executive Yuan and its Subordinate Agencies" issued by the Research, Development and Evaluation Commission, TDCC formulated its own "Business Continuity Plan (BCP)," including operational continuity strategies. A Business Continuity Taskforce was also formed to oversee coordination and resource allocation, clearly defining tasks and responsibilities for pre-incident protection, real-time response, and post-incident recovery.

Each year, TDCC conducts BCP drills simulating scenarios such as natural disasters, man-made incidents, and infectious disease outbreaks to ensure uninterrupted operations of its business and information systems. These drills confirm the readiness of all backup equipment, facilities, and systems, and enhance the preparedness of key personnel and their backups in responding to abnormal events.

National Critical Infrastructure Protection Plan

As a provider of national critical infrastructure, TDCC is classified under the securities sub-sector of the financial domain in the national critical infrastructure framework. Risk assessments cover natural disasters, human-induced hazards, emerging threats, cyberattacks, and disruptions to key resources. TDCC has developed a protection plan for critical infrastructure, established reporting and alert mechanisms, and signed support agreements to ensure the uninterrupted and secure operation of its essential securities and bills business services.

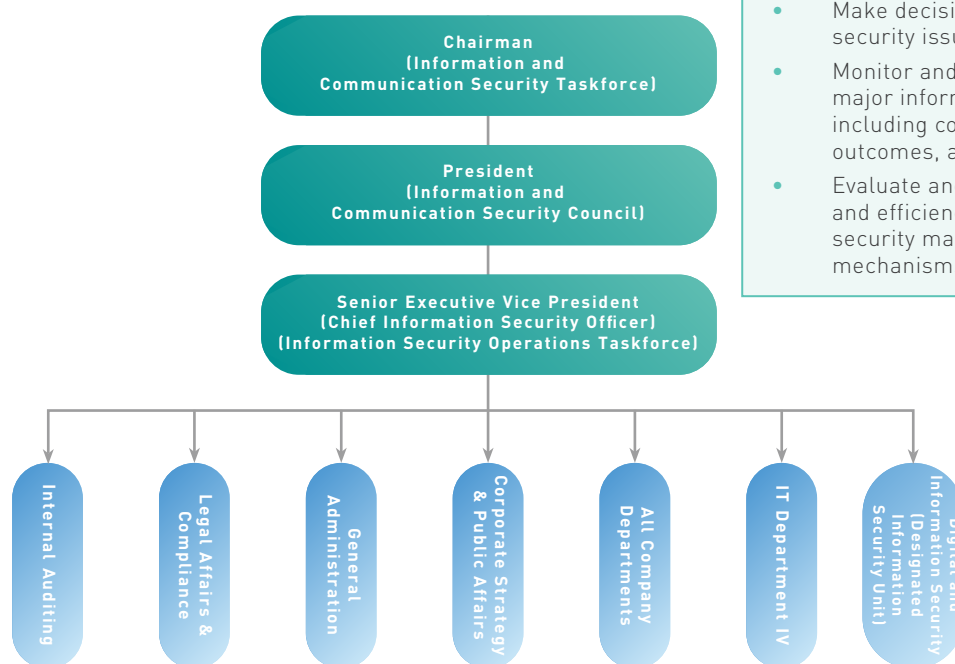
2.4 INFORMATION SECURITY

2.4.1 Information Security Management Framework

TDCC

TDCC's Information and Communication Security Policy was approved by the Board of Directors and is strictly enforced. The implementation of the information security management system reflects TDCC's commitment to fulfilling public and regulatory expectations, and serves as a cornerstone for its internal operations and business continuity.

Management Framework



Executive Management

- Define the information security management policy, objectives, and strategic directions for protection and development.
- Review, revise, and publish information security policies and regulations.
- Make decisions on major information security issues.
- Monitor and review responses to major information security incidents, including corrective actions, investigation outcomes, and incident reports.
- Evaluate and review the effectiveness and efficiency of the overall information security management and protection mechanisms in place.



Information
Security Section

TDCC's Implementation of Three Major Focus Points in Information Security Protection



Collect various cybersecurity incidents on a daily basis and upload the incident data to the monitoring software of the Security Operations Center (SOC) system



Monitor various events in real time, perform correlation analysis, thereafter, generate analytical reports and issue alerts



Conduct daily incident monitoring, tracking, and surveillance

FundRich

FundRich regards information security as the foundation of its internal operations and business continuity. The company continues to strengthen its information security defenses and incident response capabilities, including the introduction of new identity authentication mechanisms and the implementation of two-factor login authentication to prevent brute-force attacks on client assets. In January 2026, TDCC completed the renewal audit certification for the ISO 27001:2022 Information Security Management System (ISMS). The Company also holds regular information security management review meetings in accordance with regulations to address relevant topics, applying the PDCA cycle to enhance its cybersecurity governance. It also complies with the competent authority's information security standards to proactively prevent potential losses from security breaches or personal data leaks.

» 2.4.2 Cybersecurity Protection Measures

TDCC

Cybersecurity Protection Implementation	
ISO 27001 Information Security Management System	To ensure the confidentiality, integrity, and availability of its information systems, TDCC first obtained BS 7799 - Information Security Management Systems certification in 2004, passed the ISO/IEC 27001:2005 - Information Security Management Standard certification in 2006, and received the new ISO/IEC 27001:2013 certification in 2014. The Company has maintained its certifications consistently. For 2025, TDCC passed the ISO/IEC 27001:2022 - Information Security Management Systems transition and follow-up audits conducted by BSI from April 9 to 11 and October 7 to 9, respectively, with no non-conformities identified. This confirms the Company's continued compliance and comprehensive implementation of its information security management policies. Also, no major cybersecurity incidents were affecting the market in 2025.
Business Continuity Management System	To ensure that critical operations in the securities, futures, and bond markets can be promptly restored in the event of a disruption, and to maintain uninterrupted continuity of key business functions while strengthening employees' crisis response capabilities and operational resilience, TDCC obtained certification for the ISO 22301:2019 Business Continuity Management System on December 1, 2020, following an audit conducted by the British Standards Institution (BSI). Also, no major business disruptions were affecting the market in 2025. TDCC conducts annual audits of its ISO 22301:2019 Business Continuity Management System to ensure continued compliance. The system successfully passed the 2025 review, confirming its sustained effectiveness.
Routine Cybersecurity Testing	- TDCC conducts comprehensive annual cybersecurity tests. In 2025, five types of testing were completed: cybersecurity health checks, penetration testing, system vulnerability scans, web vulnerability scans, and basic security testing for mobile applications. Outstanding issues identified as medium-risk or above will remain under ongoing monitoring and follow-up until remediation is completed. - Every six months, in compliance with cybersecurity regulations and in reference to the Financial Supervisory Commission's requirements for banks to strengthen the security measures of the SWIFT clearing system, TDCC conducts SWIFT information security audits semiannually. No non-conformities were found in the audit results. - Additionally, TDCC annually engages professional vendors to perform assessments based on the SWIFT Customer Security Controls Framework (CSCF) issued by the SWIFT organization. No non-compliance issues were identified in the 2024 assessment.
Monitoring via Session Recording Software	For visual business application systems, session recording software is adopted to monitor user behavior. This allows real-time monitoring and recording of user operations to detect abnormal activities and issue alerts immediately, thereby fulfilling requirements for usage records, activity tracking, and evidence preservation.

Cybersecurity Protection Implementation

Cybersecurity Drill Execution	TDCC has established procedural documents for reporting and responding to cybersecurity incidents to guide employees in the event of an incident. To ensure employees are capable of responding within designated timeframes, the Company conducts regular drills and tests each year, including: - Off-site backup drills for information systems - Critical infrastructure protection plan drills - Email-based social engineering drills - Distributed denial-of-service (DDoS) attack drills - Cyber incident reporting drills, coordinated with the Financial Supervisory Commission
Employee Information Security Training	- Cybersecurity news and updates are regularly posted and shared via the Company's EIP platform to enhance employee awareness. - Throughout the year, TDCC conducts social engineering drills, cybersecurity training, and promotional activities. All test results meet the performance targets set by the Securities and Futures Bureau of the Financial Supervisory Commission. - Pursuant to the "Regulations on Classification of Cyber Security Responsibility Levels" and the "Regulations Governing the Establishment of Internal Control Systems by Service Enterprises in Securities and Futures Markets," every IT staff member has received at least three hours of professional cybersecurity training. Dedicated cybersecurity personnel have received at least 15 hours, and all employees have completed three hours of general cybersecurity education.

FundRich

Cybersecurity Protection Implementation

Regular External Audits of Internet Data Center	The hardware infrastructure of the fund platform system is managed by TDCC. The security maintenance services provided, including physical security, power backup, server access control, network architecture, cybersecurity equipment, monitoring and alert systems for network devices/servers, are all compliant with the ISO/IEC 27001:2022 Information Security Management System. One external audit is conducted annually. The 2025 audit resulted in no major or minor non-conformities. Regular execution of Business Continuity Plan (BCP) drills A Business Continuity Plan (BCP) drill is conducted semiannually to ensure that in the event of any uncontrollable factors affecting the operating environment, immediate responses can be taken to mitigate the impact on clients.
Website Vulnerability Scanning	A full-site vulnerability scan is conducted semiannually with assistance from external cybersecurity firms. Any vulnerabilities deemed to pose security threats are promptly remediated to ensure a secure operating environment.
Penetration Testing	A penetration test is conducted annually with assistance from external cybersecurity firms. Any vulnerabilities deemed to pose security threats are promptly remediated to ensure a secure operating environment.
Basic Cybersecurity Testing Standards for Mobile Applications	In June 2025, FundRich passed Level 3 testing conducted by a certified lab of the Mobile Application Security Alliance (MASA) and received both a certificate and a compliance seal.  
Employee Information Security Training	Social engineering drills are conducted irregularly. Simulation emails are randomly sent to employees, and all results meet the drill targets set by the Securities and Futures Bureau of the Financial Supervisory Commission. Cybersecurity education covering the latest social engineering techniques and Internet of Things (IoT) device security is conducted semiannually. Security awareness is further enhanced through occasional email campaigns sharing cybersecurity case studies.

Chapter 3

Service Application Innovation

The Company continuously monitors global trends in information innovation. It integrates data from mutual funds and commercial paper into big data analytics tools for data cleansing, analysis, mining, and report generation, thereby establishing a big data information platform. Leveraging its own resources and core competencies, the Company seeks to understand investors' usage habits and needs, develop market analysis functions, and deliver personalized services through smart channels. This enables greater transaction flexibility, creates a data-driven intelligent ecosystem, and strengthens the development of the financial market. At the same time, FundRich is expanding into the information services sector to provide investors with a more seamless market experience.

- 3.1 Business Development Philosophy
- 3.2 Digital Innovation Services
- 3.3 Market Expansion Strategy

Material Topics and Corresponding GRI Standards

GRI 417: Marketing and Labeling
GRI 418: Customer Privacy

Corresponding Material Topics

Measures in response to climate change
Sustainable finance and product innovation
Customer relations management and rights protection

Priority Stakeholders

Competent authorities, shareholders/investors, clients/participants

Alignment with the United Nations Sustainable Development Goals (SDGs)



3.1 BUSINESS DEVELOPMENT PHILOSOPHY

Note: This section does not apply to FundRich.

As a key driver of financial innovation and inclusive finance, TDCC is committed to strengthening its core operations through digital transformation and enhanced information security. The Company embraces agile development to launch innovative services and implements a wide range of specific initiatives aligned with its three long-term visions: Enhancing the integrated platform for financial asset depository services, Leading digital innovation in financial services, and Promoting the sustainable development of financial markets. TDCC continues to expand its application of artificial intelligence (AI), broaden the scope and scenarios of its services, and integrate sustainable development principles to support the parallel advancement of financial security and growth.

Five Core Business Operations for 2025

	Equity Securities Market	Fixed Income Products		Cross-border Custody	Fund Market	Futures Market
		Bonds	Bills			
Volume of Average Daily Transactions	NT\$ 536.8 billion	NT\$ 42 billion	NT\$ 463.4 billion	NT\$ 7.8 billion	NT\$ 1.7 billion	1.57 million lots
Number of Daily Transactions	2.14 million	602	3,610	1,059	89,000	1.69 million

3.1.1 Annual R&D Highlights

Building digital innovation service mechanism of the financial market	Overview of Service Initiatives
	Completed the full transition of common transactions to the digital book-entry transfer operations platform.
	Providing related supporting operations and reconciliation procedures in response to the development of operation centers by securities firms.
	In line with the amendments to the Electronic Signatures Act, completed STP functions for withdrawals, pledges, and other operations, and continued to study electronic transmission services for documents related to inheritance, gifting, and other operations.
	Explored the feasibility of digitizing document transmission for processes such as inheritance and gifting to streamline these workflows.
	In line with the FinTech Development Roadmap 2.0, based on the research results on the feasibility of Phase II of Open Securities, TDCC studied the development of open securities trading services, added futures asset-related operations to the TDCC e-Passbook App, and promoted cooperation with banks in conducting Phase III transaction services under Open Banking.
	Studied the acceptance of investor applications to change basic information retained by securities firms through a single platform.
	Studied the acceptance of investor applications to provide securities balances and transaction details to their securities firms as supporting information for financial proof in credit review and extension by securities firms.
	Planned the automated crediting of redemption payable balances for short-term bills.
	In line with the FSC's Real World Assets (RWA) Tokenization Task Force, participated in the promotion of bond and fund tokenization POC projects.

3.2 DIGITAL INNOVATION SERVICES

3.2.1 Suptech

TDCC's Contributions to Market Supervision

Note: This section does not apply to FundRich.

Suptech	• Bond and Bill Suptech Platform TDCC established a Bond and Bill Supervisory Technology Platform, which includes a "Filing Data Management Platform" and a "Supervisory Analysis Portal." These systems assist bond and bill financial institutions in filing and managing required data, while also providing data analytics services to supervisory authorities. • Fund Supervision Information Inquiry Service TDCC developed a big data platform for fund supervisory information to help competent authorities quickly gain a comprehensive view of the fund market. This enhances the oversight of asset holdings by investment trust funds and significantly alleviates the burden of manual data processing and review. ❖ Value and Benefits — Real-time market insights and multidimensional interactive information enhance the efficiency of supervisory operations. — Improved transparency and completeness in the market
Offshore Structured Notes Observation System	• Offshore Structured Notes Observation System This platform provides issuers' or general agents' information, product basics, daily subscription/redemption data, reference prices, and material announcements for public query by both competent authorities and investors. • Offshore Structured Product Supervisory Information Using visualization tools and big data analytics, TDCC developed six multidimensional interactive dashboards covering market conditions and product data to support regulatory supervision. ❖ Value and Benefits — Significantly enhances market transparency of offshore structured products, serving as a reference for investor asset management and protecting investor interests. — Streamlines routine information filing for reporting institutions, improving submission accuracy, efficiency, and operational stability. 
Company Transparency Platform, CTP	This platform, designated by the Ministry of Economic Affairs (MOEA), is developed and operated by TDCC and comprises three main functions: Filing Portal, Query Portal and Supervisory Portal. • Filing Portal: Enables approximately 780,000 domestic registered companies or their designated agents to submit company data electronically. • Query Portal: Provides access for financial institutions and designated non-financial businesses or professionals in compliance with AML regulations. • Supervisory Portal: Offers company data and filing status to assist MOEA in supervision and audits. ❖ 2025 Execution Results and Specific Benefits — Optimized the reporting portal with diversified identity verification login methods, added login using the responsible person's National Health Insurance Card Number to improve reporting efficiency, added account login notification emails to strengthen management of reporting company accounts, and assisted the Agency Against Corruption, Ministry of Justice in establishing access to CTP inquiry platform data through system integration — In response to the transfer of audit operations for the CTP platform of the Administration of Commerce, Ministry of Economic Affairs, to its Nantou Office, TDCC continued to provide education and training for the Nantou Office to help personnel of the Administration of Commerce become familiar with system operations, effectively assisting the Ministry of Economic Affairs in strengthening supervision — The platform was adopted by 29 different industries, with more than 3,900 active user accounts ❖ 2026 Action Targets — Continue platform operation and maintenance, and strengthen system and supervisory functions
AML/CFT Screening Platform	This system was established and is maintained by the Company at the request of the Financial Supervisory Commission (FSC) and the Ministry of Justice, providing customer data inquiry services for financial institutions and designated non-financial businesses and professions to support government AML/CTF policies. • System Operations and Optimization The system integrates the Dow Jones database for maintenance and operation, offering features such as API-based data queries, batch comparison for subject changes, and certificate-based updates of basic information, thereby enhancing the effectiveness of customer due diligence (CDD) processes among user institutions. ❖ 2025 Execution Results and Specific Benefits — Handled password update optimization for API integration functions to improve the convenience of information operations for user institutions — The platform was adopted by 33 different industries, with more than 6,500 active user accounts. ❖ 2026 Action Targets — Continue system operation and maintenance, and strengthen related system functions 

Customer Due Diligence Management System	The Company handles CDD operations for its counterparties through a digitalized process, including electronic storage of inquiry results, automated generation of various CDD reports, periodic review documentation, batch scanning of customer data, and online approval and notification functions. ❖ 2025 Execution Results and Specific Benefits — Optimized customer batch comparison operations, reducing operating time and achieving the goal of lowering labor costs — Streamlined process management through digitalization significantly enhances operational efficiency and reduces administrative costs, with more than 800 review cases completed ❖ 2026 Action Targets — Continue strengthening system functions and improving operating efficiency
Stock Affairs and Securities Firms Audit Operations	• Formulated and amended the "Standard Internal Control Guidelines for Shareholder Services Units," "Standard Internal Control Guidelines for Securities Firms," and "Standard Internal Control Guidelines for Futures Commission Merchants Conducting Securities Trading Assistance Business." • The amended internal control standards and comparison table were uploaded to the Company's official website for shareholder services units, securities firms, and investors to access. • Standards for abnormalities in book-entry securities transactions were established. Transactions meeting the abnormality standards are controlled through computer systems, which generate reports as the basis for guidance or audit operations for shareholder services units. • Implemented internal control systems for proxy solicitation operations entrusted to service providers, in order to strengthen the management of shareholder meeting proxy solicitations. • Information related to internal control standards is provided electronically for shareholder services units, securities firms, and investors to access, promoting their implementation of regulatory compliance, enhancing the operational efficiency of shareholder services units and securities firms, and further assisting the competent authority in market supervision. • Audit sample selection is conducted digitally to implement the internal control systems of shareholder services units and securities firms and strengthen market management ❖ 2025 Execution Results and Specific Benefits — Shareholder services units underwent 100 routine audits; proxy solicitation and statistical verification operations were audited 68 and 54 times, respectively; and shareholder meeting proxy solicitation contracts were audited 20 times — Securities firms underwent 41 routine audits — Protects shareholder rights and ensures the sound and stable development of the securities market. 
Audit of IT Security Operations in Investment Consulting Firms	To ensure the sound operation and development of securities investment consulting enterprises, enhance their information security protection capabilities, awareness, and incident response capabilities, maintain sustainable business operations and financial market order, and protect investors' rights and interests, the competent authority commissioned the Company on October 5, 2023 to audit the information and communications security operations of securities investment consulting enterprises engaged in the sale of domestic and offshore funds through electronic trading platforms and those providing securities investment consulting services using automated tools. TDCC provides guidance to audited enterprises in implementing the relevant legal and regulatory requirements, thereby strengthening their establishment of information and communications security operation management mechanisms. ❖ Value and Benefits — Enhances the security of fund transactions and supports regulatory oversight of the market. — Safeguards investor interests and promotes the healthy development of the fund market.
Fund Offering Application Review	In response to the significant growth in both the number and total scale of domestic and overseas funds in recent years, and in consideration of market development, industry needs, and investor protection, the competent authority has progressively delegated the fund offering review process to securities-related institutions and amended relevant regulations. Starting in 2024, the review of domestic and overseas fund offerings that are neither exchange-traded funds (ETFs) nor active ETFs has been entrusted to the Company. ❖ Value and Benefits — The design of fund offering review checklists has improved the transparency and predictability of the fund product review mechanism. — By assisting the competent authority in the fund review process, the Company has fostered public-private collaboration, built a more robust investment environment, and provided investors with more diverse product offerings. 
Audit Operations for Securities Investment Trust Enterprises	Securities investment trust enterprises raise funds from the public by issuing funds and accept assets entrusted by clients for investment, and therefore should maintain a culture of high-integrity operations and establish measures to prevent conflicts of interest in personnel trading by securities investment trust enterprises. On March 19, 2025, the competent authority commissioned the Company to audit matters related to the finance, business operations, and internal audit operations of securities investment trust enterprises, and authorized the Company to formulate related matters for the commissioned tasks. ❖ Value and Benefits — Supervising the completeness and implementation of internal control and internal audit mechanisms of securities investment trust enterprises, and assisting the competent authority in market supervision — Collecting information from actual operations on the timeliness and reasonableness of current laws and regulations, as well as matters requiring reform, to serve as recommendations for regulatory adjustment by the competent authority

» 3.2.2 Low-Carbon Sustainable Services

Digitalization of e-Services

Note: This section does not apply to FundRich.

TDCC e-Passbook App

Please refer to the "TDCC e-passbook" website for details.



- **TDCC e-Passbook App provides diversified asset integration and shareholder rights value-added services**
 - Visual Presentation of Assets
Presents investors' holdings of securities, funds, and bank assets through diversified charts.
 - Cross-Institution Fund Asset Integration
Uses ID-based account linking to consolidate investors' fund holdings across asset managers and distributors.
 - Link to Check Bank Account Assets
Provides inquiries of deposit account balances and transaction details across financial institutions with which investors do business.
 - Digitized Shareholder Equity Services
Provides investors with personalized shareholder services information and links to the platform "e-Services for Shareholders" to apply for related services.
 - New One-Stop Application Channels for the eFastChannel Platform - TDCC e-Passbook App
Investors can now log in using a digital certificate or via a securities firm's trading app to access the "eFastChannel Platform," enabling one-time conversion of all physical securities passbooks into a digital e-passbook on their mobile device.
- **In 2025, the TDCC e-Passbook App added multiple services and continued to optimize user experience**
 - Further Upgrade of Linked Banking Services
The authorization inquiry period was extended from three months to one year, effectively increasing user engagement. Bank deposit transfers, transfers from demand deposits to time deposits, and time deposit cancellation services were also added on the same interface.
 - Addition of Taiwan-CA Digital Certificates
Considering the convenience of applying for digital services through mobile devices, TDCC provides investors with the ability to apply for electronic certificates issued by Taiwan-CA Inc. through the TDCC e-Passbook App.
 - Link to Check the TISA Platform Data
Registration procedures for TISA investors were added to the TDCC e-Passbook App, and investors may connect to the TISA platform through the App to inquire about the fund information they hold.
 - Establishment of the TWSE WebPro Section
Precise push notifications are sent to investors who have agreed to receive information from the WebPro website, effectively enhancing the efficiency and transparency of market information disclosure.

E-Services for Shareholders

Please refer to the "e-Services for Shareholders" website for details.



- **StockVote (eVoting)**
Provides shareholders with electronic voting services to exercise voting rights at shareholders' meetings. This service is connected to domestic securities firms' trading apps and the TDCC e-Passbook App, and also provides Cross-Border Voting Operation via Straight Through Processing (STP) for foreign investors.
- **Shareholder Video Conferencing Platform (eMeeting)**
Provides shareholders with online participation services for shareholders' meetings, including shareholder registration, check-in, livestream viewing, text-based questions, and voting. Foreign shareholders may also use the service after identity authentication through FN codes.
- **eNotice Platform for Shareholder Services (eNotice)**
Provides electronic notifications for dividend distributions by public companies, as well as e-notice services for ETF income distributions (ETF eNotice).
- **Shareholder Services e-Counter (eCounter, introduced in 2025)**
Using electronic certificates and digital signature technologies, eCounter allows shareholders of public companies to complete multiple shareholder services online, including account opening and changes to basic information.
- ❖ **2025 Execution Results and Specific Benefits**
 - For annual general meetings of all TWSE-listed, TPEx-listed, and Emerging Stock companies, electronic voting accounted for an average of 60.93% of the shares represented at shareholders' meetings
 - 120 companies used the shareholder video conferencing platform, effectively assisting investors in exercising shareholder rights
 - More than 1,500 issuing companies and ETF issuers signed contracts to use eNotice
 - More than 2,000 issuing companies signed contracts to use eCounter, helping reduce paper use and transportation-related carbon emissions generated by shareholders' over-the-counter applications
- ❖ **2026 Action Targets**
 - Launch digital shareholder meeting souvenir services (eGift), allowing shareholders to obtain digitalized shareholder meeting souvenirs online through the electronic voting platform after completing electronic voting. This will significantly enhance convenience and reduce carbon emissions from paper printing, logistics, and packaging

Sustainable Information Disclosure

Note: This section does not apply to FundRich.

Investor Relations Integration Platform (ESG IR Platform)

Please refer to the "ESG IR Platform" website for details.



- The ESG IR Platform consolidates information from six major international and three major domestic ESG rating agencies, providing ESG rating information for nearly 2,000 Taiwan-listed companies. It is the world's leading integrated ESG rating data platform.
- The platform is designed to assist institutional investors in fulfilling their fiduciary duties and implementing responsible investment practices. In 2025, the ESG IR Platform provided:
 - ✓ Case-by-case disclosure of shareholder voting: Institutional investors can maintain records of voting rationales and statements through the system, with an option for temporary aggregate disclosure.
 - ✓ A suite of ESG screening tools: Includes filters for products, controversies, and rating tracking.
- Release of Taiwan's first "Code of Conduct for ESG Rating Agencies", the world's first such code issued from the user perspective. The TDCC Code of Conduct for ESG Rating Agencies was developed with reference to relevant international standards, domestic practices, and industry opinions. It sets forth seven principles and thirty-one guidelines, and is applicable to ESG rating agencies that have entered into licensing agreements with the Company. This Code is expected to serve as a common standard among ESG rating agencies. Through close collaboration between the Company and both domestic and international ESG rating agencies, it aims to enhance the transparency of ESG ratings and protect the rights and interests of rated companies in Taiwan.
- ❖ Market Value
 - Enhancing the flow of information, increasing incentives for international investors to include Taiwan equities in their asset allocation, and revitalizing Taiwan's capital market.
 - Providing comprehensive and objective ESG information for issuing companies to improve the ESG performance of listed companies and promote the development of the responsible investment market in Taiwan.
 - Assisting Taiwan in rising to 3rd place in the "CG WATCH" ranking.
 - Simplifying the disclosure process and significantly improving the quality of disclosures to meet diverse investor screening requirements.
 - Enhancing the transparency of ESG ratings.

Fund Clear

For details, please visit the website "Fund Clear".



- **ESG Fund Section**
A dedicated section was established in line with the competent authority's need to enhance fund information transparency and fund supervision, thereby improving fund information transparency. It includes investment objectives and benchmarks, investment strategies and methods, investment allocation ratios, reference performance benchmarks, exclusion policies, risk disclosures, and stewardship participation.
- **ETF Fund Section**
A unified entry point for ETF information allows investors to access and download various ETF data with one click, offering market-wide ETF statistics and dividend information to help investors grasp the full landscape and disclosure of the ETF market.
- **Private Product Section**
In line with the "Plan to Strengthen Domestic Securities Investment Trust Enterprises" under the competent authority's Asian Asset Management Center policy, the Company is building a service chain for private funds over a three-year period from 2025 to 2027. In 2025, the Company completed service platforms for private fund issuance registration, information disclosure, transaction transmission, and fund settlement, gradually promoting related private fund operational services and further improving the ecosystem for private fund products.
- ❖ 2025 Execution Results and Specific Benefits
 - Established the "Private Product Information Inquiry Section."
 - The Private Product Information Inquiry Section integrates information on private securities investment trust funds issued by securities investment trust enterprises, as well as private equity funds for which subsidiaries reinvested by securities investment trust enterprises serve as general partners. Disclosure of all domestic private products has been completed
 - Provides qualified investors with self-declaration of eligibility and confirmation of investment warnings, thereby implementing investor protection mechanisms, helping qualified investors stay informed of real-time market developments, and enhancing the efficiency and transparency of the private market. Qualified investors may inquire about information on private funds issued by securities investment trust enterprises in this section, enabling convenient one-stop inquiries and building an environment that supports private fund development, thereby achieving the Asian Asset Management Center's policy objectives of "retaining wealth" and "attracting capital."
- ❖ 2026 Action Targets
 - Enhancing fund information transparency, improving accessibility to information, assisting the competent authority in shaping a healthy fund industry environment, meeting investor needs, and safeguarding investor interests

TISA Account Inquiry Platform



- **TISA Account Reporting and Inquiry Platform**

To strengthen the foundation of Taiwan's third pillar of retirement security, the Company coordinated the establishment of a controllable TISA account system and planned systems covering products such as stocks, ETFs, and domestic funds. The TISA account system was launched on June 30, 2025.

- ❖ 2025 Execution Results and Specific Benefits

- To facilitate investors of fund distributors in inquiring about transaction details and balance information related to their TISA accounts, the Company established the "TISA Account Reporting and Inquiry Platform," which allows fund distributors to report information related to investors' TISA accounts. Provides investors with consolidated TISA fund position inquiry services through the dedicated website established by the Company or the TDCC e-Passbook App, facilitating subsequent policy promotion. As of the end of December 2025, the number of accounts reached 60,000, with cumulative subscription amounts exceeding NT\$1.681 billion.

- Established the TISA Fund Committee and list announcement mechanism, created an institutionalized TISA screening process, and visited multiple securities investment trust enterprises to encourage their participation in the TISA system. Many securities investment trust enterprises successively issued TISA-class funds. Through designs featuring low management fees and waived subscription handling fees, the system reduces long-term investment costs and helps citizens develop long-term and disciplined investment habits even with small amounts of money.

- Held multiple briefing sessions to help securities investment trust enterprises and fund distributors understand TISA fund issuance, subscription, and redemption operations, and assisted distributors in launching the TISA business, thereby making investment channels increasingly diversified

- ❖ 2026 Action Targets

- For supporting measures related to tax incentives and transaction controls for investors investing in TISA funds, stocks, and ETFs, opinions will be solicited from front-office institutions and industry participants to improve policy promotion efficiency. At the same time, integration with tax incentive system calculations and investment reconciliation inquiry mechanisms will help ensure the proper implementation of tax incentives, strengthen information transparency, and balance operational efficiency for industry participants with service quality for investors. As the competent authority for tax incentives is still under discussion, the Company will continue to collect opinions and provide proposed solutions to the competent authority

The Declaring Platform "ESG Execution Information Control System for Securities and Futures Companies"

- To support the competent authority's "Securities and Futures Industry Sustainable Development and Transformation Strategy," the declaring platform "ESG execution information control system for securities and futures companies" was established to provide digital reporting channels for the industry, and to enable monitoring and control units to leverage supervisory technology to oversee implementation and conduct subsequent data analysis.
- In 2024, in line with the competent authority's promotion of the Net-Zero Promotion Platform for the financial industry, the Company established a carbon emissions reporting platform for the financial industry and connected it with data from the ESG Execution Information Control System for the securities and futures industry. To facilitate user-friendly reporting by financial institutions, in 2025 the Company completed optimization of the reporting information disclosure process.

» 3.2.3 Financial Market Management

Note: This section does not apply to FundRich.

Centralized Custody, Clearing, and Settlement of Short-Term Bills and Financing Commercial Papers



- **Centralized Custody, Clearing, and Settlement of Short-Term Bills:** The Short-Term Bills Centralized Custody and Settlement System (BCSS) provides real-time delivery versus payment (DVP) services for primary market, secondary market, and redemption operations of domestic short-term bills, improving capital utilization efficiency in the money market.
- **Financing Commercial Papers (CP2):** TDCC promotes the issuance of CP2 in registered form. Since 2018, the electronic delivery service for commercial paper issuance documents has been implemented.
- **Bill Market Management Information Platform:** The Bill Market Management Information Platform adopts a dashboard presentation format, allowing users to quickly and clearly grasp relevant information and providing bill dealers with real-time and effective market intelligence.

Fund Operation Platform



Fund Clearing Platform



- **Fund Filing and Disclosure:** By utilizing financial technology and intelligent software tools, and collaborating with Morningstar, unique and proprietary information such as Morningstar ratings, fund style boxes, and 10,000-unit growth charts are integrated into the Fund Information Observatory for investor reference.
 - Massive amounts of domestic and overseas fund data on the Fund Clear are consolidated and integrated into fund distribution platforms to serve as an optimal tool for investor decision-making.
- Click to visit the website "[Fund Clear](#)".
- **Fund Trading Services:** The fund trading platform provides the option to set any day as a scheduled investment deduction date; it also allows securities firms to adjust transaction details for client fund subscriptions, redemptions, and exchanges.
 - **Fund Order-Routing Services:** Services are provided to Taiwan's master agents for transmitting fund order information via the fund trading platform and for automatically receiving transaction confirmations from offshore fund companies. In addition, sales institutions can submit short-term trading customer data to the offshore fund master agents.
 - **Onshore Fund Centralized Clearing Platform:** The platform provides aggregated settlement services for transaction data and fund flows between asset management companies and fund distributors. In addition, the platform also offers business-to-consumer (B2C) aggregated settlement services for direct clients of asset management companies. Fund managers can flexibly choose operations such as subscription, redemption, dividend distribution, and liquidation, thereby supporting fund businesses with diverse needs. In 2025, the Company established a multi-account payment and collection mechanism for fund payments as a supporting measure to encourage industry participants to join the clearing platform services as early as possible. This is expected to generate significant benefits across multiple dimensions for TDCC's clearing platform and the entire fund market, incentivizing industry participants to accelerate their participation in the clearing platform and jointly share the benefits brought by payment optimization.

Cross-Border Custody Services



Provides functions such as cash and securities settlement, corporate actions information, asset valuation, and customized reports. Currently, the main custodial targets are bonds, while mechanisms for equity securities are being gradually established to connect with mature markets such as the United States, the United Kingdom, France, Germany, Japan, Hong Kong, Singapore, and South Korea. In response to changes in international settlement operations (e.g., the CSDR's late settlement penalty mechanism), relevant mechanisms have been implemented to continuously update cross-border custody participants on information from international central securities depositories (ICSDs) and global custodians, facilitating their alignment with international market practices.

Futures Clearing System

Provides futures market operating units, including TAIFEX, clearing members, and futures commission merchants, with services related to the futures clearing computer system, including:

- **Day session and after-hours session trade processing and position management services:** Calculates positions based on futures market day session and after-hours session trade data, and provides position management and adjustment operations.
- **Margin management services:** Calculates clearing margins and gains/losses required for positions, handles multi-currency margin withdrawals and deposits, and supports deposits through virtual accounts.
- **Clearing and final settlement services:** Handles position, margin clearing, and final settlement operations for various futures and options products.
- **Intraday risk control and monitoring services:** Provides intraday real-time mark-to-market, position limits, concentration, and other position and margin risk control and monitoring operations.
- **Securities collateral services:** Provides services allowing securities, including stocks, international bonds, and government bonds, to be used as collateral for futures trading margins, thereby increasing flexibility in fund utilization.

Inquiry Services for Centrally Custodied Securities for Investors and Government Agencies



- **Investor Online Inquiry for TDCC Data:** An "Investor Central Depository Account Query System" has been established to enable the public to apply for and inquire about custodial information online 24/7 without visiting in person.
- **Electronic Inquiry Line for Government Agencies:** Agencies including the Administrative Enforcement Agency, District Courts' Civil Execution Divisions, the Control Yuan, the Agency Against Corruption, the Ministry of Health and Welfare, tax authorities, and the National Land Management Agency may lawfully inquire about centrally custodied securities of specific individuals via dedicated electronic channels instead of official letters.
- **One-Stop Service for Inheritance Data for the National Taxation Bureau:** Supports the National Taxation Bureau in importing financial inheritance data into property reference records, offering the public a convenient means to access the financial assets of deceased individuals, thereby facilitating estate tax declaration. In 2025, over 150,000 people used this service, demonstrating significant public benefit.

Big Data and Blockchain Applications in Bond/Bill Transactions and Statistical Information

- **Statistical Inquiry on Bills via Big Data Platform Interface:** Short-term bill statistical reports provided to the competent authority are now available through the big data platform interface for inquiry.
- **Efficiency Improvement in Bond/Bill Transactions:** Bond/bill dealers may transmit transaction slips and bond passbooks electronically to clients and custodial banks, replacing physical custody and in/out inventory processes. An online early termination process is also provided to replace paper applications. In addition, a statistical table on carbon emission reduction from this digital service will be made available to help firms visualize their contributions to net-zero targets.
- **Blockchain Application:** Transaction confirmations and bond passbooks exchanged or confirmed between trading parties are authenticated using digital certificates, electronically signed, encrypted, and recorded in blockchain storage.

Development of a Dynamic Settlement Status Inquiry Platform for Bills and Bonds (Easy Inquiry)

- **Increasing market transparency:** Drawing on years of experience in the bond and bill market and interviews with participants on practical needs, the Company created the "Easy Inquiry" platform in 2024 to provide related services for primary market, secondary market, and redemption operations. Transparent data and simplified processes help bill dealers obtain settlement information in real time.
- **Enhancing efficiency and integrating resources:** "Easy Inquiry" integrates the Company's bond and bill monitoring systems into a single interface, transforming processes that previously relied on repeated telephone follow-up into digital communication. This not only enhances transaction processing efficiency but also reduces substantial system maintenance manpower and resources through system integration.
- **Assisting the Central Bank in strengthening supervision:** In 2025, the Company added a funding gap reporting function to the platform to help the Central Bank monitor market settlement risks and assist participants in quickly allocating funds to complete transactions.

Sustainable Development Bills Services



- In 2025, the Company jointly launched a sustainable development note program with Taipei Bills Finance Association. The program, aligned with the characteristics of short-term notes, enabled companies to conduct revolving issuance under the same program document to achieve long-term sustainable development targets, provided support for companies' sustainable transformation, and encouraged companies, note dealers, and investors to realize a sustainable future through green transition.

Full Conversion and Establishment of the Digital Book-Entry Transfer Platform (eSMART)

- The first phase completed the establishment of the digital book-entry transfer platform (eSMART), providing services such as online account opening applications, transmission of digital account-opening documents, certificate signing, and electronic file custody between custodial institutions and securities firms, thereby creating a paperless, automated, and counter-free operating environment.
- ❖ 2025 Execution Results and Specific Benefits
 - Following gradual development and establishment in the second phase, the service scope has been expanded to all securities investment trust enterprise participants and all shareholder services institution participants. The Company continues to fully develop all original SMART transaction functions on eSMART.
 - The platform is being optimized toward flexible interface operations, electronic forms, transaction process flows, digitalized documents, and expanded services, and is gradually being extended for use by all participants. It establishes a digital book-entry transfer operating environment for Advancing Mutual Prosperity and provides more value-added services.

» 3.2.4 Fund Wealth Management Tools

FundRich Innovative Financial Services

Note: This section does not apply to TDCC.

FundRich Operational Performance

2025 Sustainability Performance Highlights

Despite severe market volatility caused by the impact of tariff wars and geopolitical events, FundRich continued to actively promote inclusive financial services. Across the year, all five indicators—cumulative number of customers, number of TISA accounts opened, subscription volume, fund assets, and profit—recorded growth.

FundRich added 31,000 new accounts, bringing its cumulative customer base to more than 320,000, an increase of 11% from the previous year. Among them, more than 50,000 TISA accounts were opened, with 40% opened by new customers.

FundRich reached record highs in both lump-sum and regular fixed-amount subscriptions since the platform was established, with regular fixed-amount subscriptions exceeding NT\$3.3 billion in a single month.

As of the end of 2025, FundRich's fund assets exceeded NT\$190 billion, representing growth of 23% from the end of the previous year.

Upgrade of “EasyBuy - Smart Auto Buy on Dip” to Enhance Financial Flexibility

In August 2024, FundRich launched “EasyBuy - Smart Auto Buy on Dip,” which combines regular fixed-amount investment with an automatic buy-on-dip mechanism. When the net asset value of a fund under a regular fixed-amount contract falls to a preset condition, an additional deduction is automatically triggered. This solves investors' difficulty in identifying low-entry points amid market volatility, amplifies the effect of long-term disciplined financial planning, and improves financial flexibility.

Following its launch, the function received positive responses from investors. In 2025, the number of customers setting buy-on-dip additions increased threefold compared with the previous year.

However, the initial scope of applicable funds was limited to funds subscribed in New Taiwan Dollars. To meet more diverse financial management needs, FundRich expanded the scope of funds applicable to “Smart Auto Buy on Dip” in July 2025 to include foreign currency-denominated share classes of equity and balanced funds, allowing investors using foreign currencies such as U.S. dollars and euros to also enjoy convenient wealth management services.

Launch of “TISA Easy Invest,” Ushering in a New Era of Financial Planning for All

In 2019 and 2021, FundRich successively promoted the two national retirement wealth management projects “ReLife Project” and “Well-Prepared Retirement,” cumulatively encouraging more than 100,000 people to independently prepare personal retirement funds. Building on this successful experience, in July 2025 FundRich further responded to the FSC's “TISA Taiwan Individual Savings Account” system by launching the “TISA Easy Invest” project. The project allows the public to make regular fixed-amount investments starting from a minimum of NT\$1,000 per month in TISA funds selected by experts, with zero subscription fees and low management fees.

According to a press release issued by TDCC, as of the end of 2025, cumulative TISA participants had approached 70,000, with account balances reaching NT\$9 billion. FundRich's TISA Easy Invest account openings reached 52,000, with account balances exceeding NT\$8 billion, showing that it is the TISA account-opening and wealth management channel most commonly chosen by the public. Looking ahead, TISA Easy Invest is expected to call on more members of the public to participate, helping citizens accumulate wealth over the long term to meet various life needs and enhance personal financial resilience.

FundRich “TISA Easy Invest” Account				
Supervisory Authority		Financial Supervisory Commission	Organizer	TDCC and the Securities Investment Trust and Consulting Association
Eligible Participants	Natural persons of the Republic of China, including foreign nationals who have resided in Taiwan for an extended period			
Account Opening Methods	1. Non-FundRich customers: Apply to open an account on FundRich’s official website or App. 2. FundRich customers: Log in to the official website or App and directly subscribe to TISA funds.			
Investment Method	1. Monthly regular fixed-amount deductions, starting from a minimum of NT\$1,000. 2. Each contract must complete successful deductions for 24 consecutive months. If the contract is terminated, redeemed, or a deduction fails during the period, the investor may not re-subscribe to the same fund class within six months from the date of interruption. 3. Different deduction dates may be set for the same fund and are deemed independent contracts that do not affect one another.			
Investment Targets	Funds selected by experts from industry, government, and academia as suitable for long-term investment: 1. TISA-class funds, which will be launched successively 2. Domestic funds on the Well-Prepared Retirement Platform 3. ReLife funds, which are not open for new subscriptions, but existing regular fixed-amount deductions may continue			
Investment Benefits	1. Subscription handling fee: 0% 2. Trust management fee: None 3. Fund management fee: 0.5-1% (for ETF-linked funds, subject to the provisions of each fund’s prospectus)			
Source: FundRich. For details of the campaign, please refer to FundRich’s official website: www.fundrich.com.tw , or App.				

"Easy Loan" Pioneers Online Fund Lending Services to Enhance Fund Utilization Flexibility

FundRich has partnered with Yuanta Securities Finance, Taiwan's leading securities finance company, to pioneer the "Easy Loan" online fund lending service. This service addresses short-term funding needs that may arise during long-term wealth management, such as medical expenses or home repairs. Without redeeming funds, investors may use personal fund assets as collateral to quickly obtain financing, allowing investment plans to continue uninterrupted and improving overall flexibility in fund utilization.

"Easy Loan" offers four convenient features. First, "flexible selection": collateral includes funds issued by securities investment trust enterprises, invested domestically, and denominated in New Taiwan Dollars, with 209 funds currently available. Second, "secure borrowing": the service is provided in cooperation with Yuanta Securities Finance, ensuring a secure source of funds. Third, "convenient loans": loans are available from as low as NT\$1,000; in addition to interest rates below 3%, there are no other additional fees. Applications can be completed without visiting a counter, and disbursement can be made as soon as the next day after online review. Fourth, "flexible repayment": the loan term is up to 18 months, interest is calculated daily, and borrowers may repay at any time or make partial repayments, with interest paid at the time of repayment.

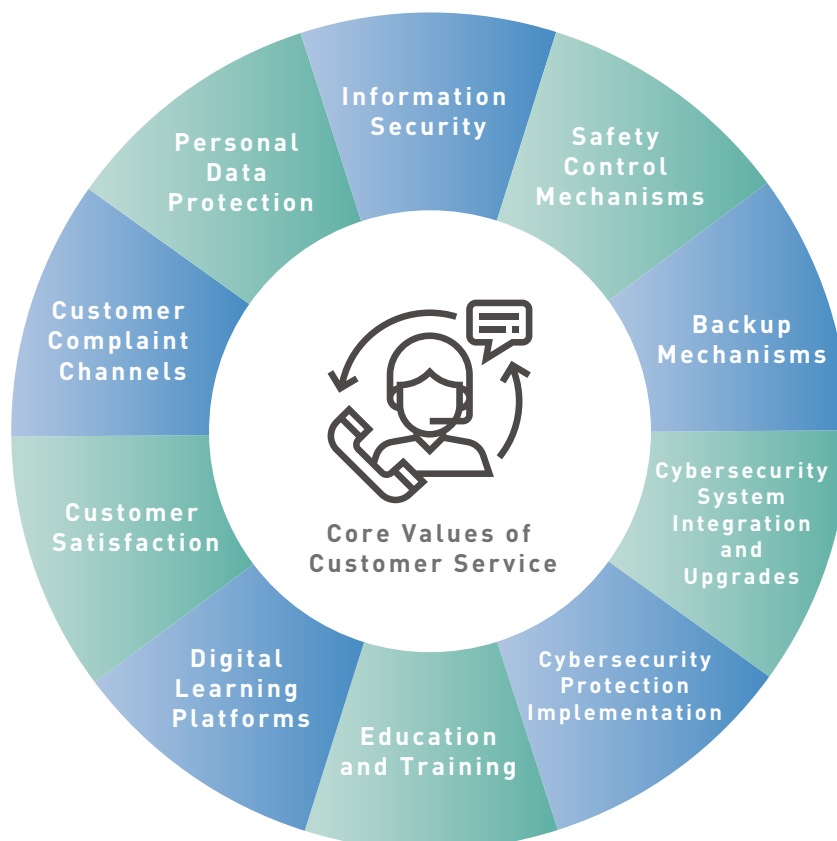
3.3 MARKET EXPANSION STRATEGY

The Company adheres to the core philosophy of “Advancing Mutual Prosperity” in serving the financial market and upholds sound customer relationship management by delivering high-quality and diverse innovative services while effectively resolving customer issues and enhancing communication capabilities.

- Has established a secure, convenient, stable, and trustworthy back-end operation mechanism in Taiwan's capital market and provides customers with comprehensive and diverse services.
- Has established a comprehensive back-end information system, enhanced information governance, reinforced information security protection, ensured stable operations, and built a solid digital financial infrastructure.
- Has recruited and trained diverse talents in a planned manner, systematically trained and passed down employees' core competencies

3.3.1 Customer Relationship Management

TDCC regards customer service as its top business development priority. Guided by customer needs, the Company dedicates significant efforts to protecting customer rights and privacy, as well as ensuring the security of its service infrastructure. The Company provides multiple channels for customer complaints and inquiries, such as direct lines to staff and over-the-counter services, ensuring timely resolution of issues. It also offers online digital platforms with downloadable information services to deliver the latest updates and quality support. TDCC consistently prioritizes customer needs and collects feedback through satisfaction surveys and regular or ad hoc communication. While promoting diversified services and innovative technology, it continues to uphold the spirit of information services and maintain a warm and approachable corporate culture.



Personal Data Protection

As a key back-office service provider for the capital and money markets, TDCC is committed to constructing financial market infrastructure and maintaining custody data for investors. As such, personal data protection and information security are issues of the utmost importance to the Company. FundRich, as a domestic and cross-border fund trading platform, also prioritizes customer privacy and the stability and security of its servers. Both institutions employ robust cybersecurity measures to safeguard customer rights and are fully dedicated to personal data and information security protection. In 2025, the total number of complaints concerning infringement of customer privacy or loss of customer data by TDCC and FundRich, received from external parties and substantiated by the Company or filed with competent authorities, was 0.

Personal Data Protection Measures

TDCC	FundRich
Since 2012, TDCC has actively promoted personal data protection by introducing the Taiwan Personal Information Protection and Administration System (TPIPAS). In 2013, it obtained the Data Privacy Protection Mark (dp.mark) certified by a professional institution, becoming the first enterprise in Taiwan's financial sector to adopt TPIPAS. Annual verifications by professional institutions are conducted to ensure the safety and privacy of investor asset data. On December 12, 2025, TDCC passed three important validations and simultaneously obtained the TPIPAS, APEC Cross-Border Privacy Rules (CBPR), and Global Cross-Border Privacy Rules (Global CBPR) seals, becoming Taiwan's first benchmark institution to achieve "one validation and three certifications." In addition, the total number of incidents involving personal data leakage, theft, or loss of customer data in 2025 was 0.	FundRich has established 10 regulations related to personal data protection in accordance with laws, regulations, and practical operational needs. It also regularly engages professional consultants to assist in reviewing potential personal data risks. Based on the results of risk assessments and changes in laws and regulations, FundRich supervises the establishment or revision of appropriate management mechanisms and has established an incident response mechanism. Each year, the Operations Management Department regularly convenes all departments to conduct personal data inventories, understand potential risks of personal data leakage, and conduct drills to test the effectiveness of the response mechanism. For the protection of personal data and related operations, FundRich provides three hours of personal data protection training each year to build employees' awareness of personal data defense, ensure operating procedures comply with requirements, prevent personal data leakage incidents, and enhance customers' brand trust in FundRich. In addition, the total number of incidents involving personal data leakage, theft, or loss of customer data in 2025 was 0.

Customer Satisfaction Survey

TDCC

To better understand customer feedback and reinforce customer engagement, TDCC conducts annual customer satisfaction surveys to continuously improve service quality. This mechanism allows the Company to regularly track customer evaluations, interpret the data through objective and scientific methods, and offer professional insights that serve as the foundation for prioritizing services and enhancing customer satisfaction.

In 2025, a professional market research firm was commissioned to conduct customer satisfaction surveys targeting customer groups for three topics: "eNotice," "Easy Inquiry Platform for Dynamic Inquiry of Participants' Bond and Bill Settlement Information," and "Participants' Operations for Flexible Measures on Advance Receipt of Funds and Securities for Disposed Securities". According to the survey report submitted by the market research firm, the response rate reached 100%, and the average satisfaction score of all users across TDCC's indicators was 96.59. To further understand customers' feelings and experiences in their interactions with TDCC, the scores for the common question set are listed below:

Item	2024	2025
Comprehensive Corporate Image Evaluation	92.73	96.10

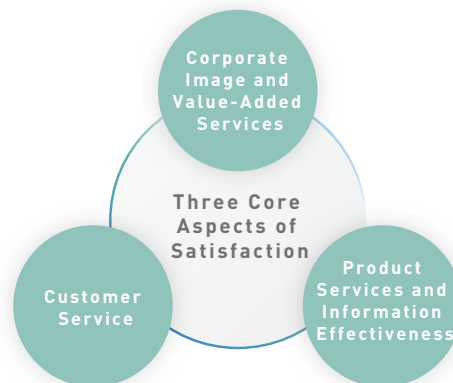
FundRich

FundRich introduced a voice-based customer satisfaction survey, inviting customers who used the customer service hotline to indicate their satisfaction with customer service representatives' responses. In 2025, there were 32,250 incoming calls, with 25,841 completed questionnaires, accounting for 80.13% of all incoming calls. Among completed questionnaires, 25,630 responses indicated satisfaction, accounting for 99.18%.

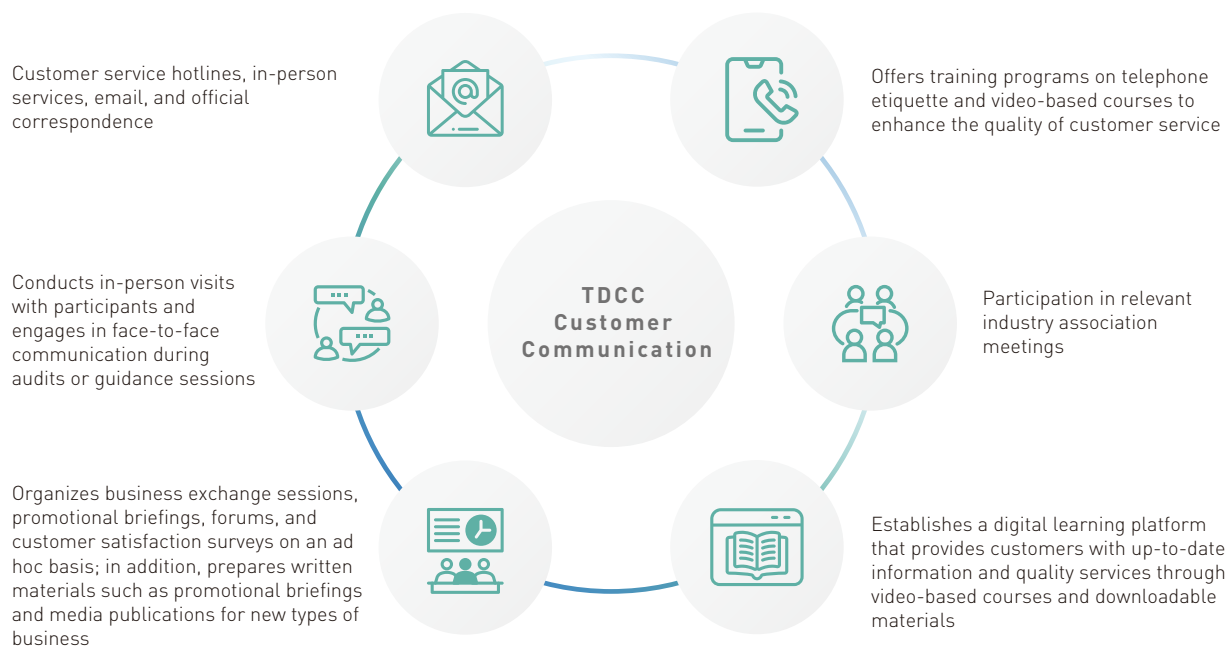
3.3.2 Customer Communication

TDCC

Feedback and suggestions collected from survey respondents are categorized into those that can be addressed immediately and those requiring further evaluation. The Company formulates improvement plans accordingly. Comments indicating dissatisfaction are used as a reference for setting internal and external priorities and quality goals in subsequent years. The General Manager convenes meetings to discuss such matters, and responsible departments proactively contact respondents to inform them of follow-up actions, ensuring proper feedback is provided.



TDCC actively maintains communication with clients and responds to stakeholder needs and inquiries through the following channels:



FundRich

Customer service representatives at FundRich possess strong professional knowledge in mutual funds and actively listen to clients with empathy and enthusiasm. In 2025, FundRich conducted a diverse range of internal training programs, including: Information Security Awareness Training, Financial Consumer Protection Act, Fair Treatment Principles, Training on Dispute Resolution and Friendly Financial Services, Training on Personal Data Protection Awareness, and Anti-Money Laundering and Counter-Terrorism Financing Training. These programs aimed to enhance staff professionalism across all dimensions and improve overall service quality to meet customer expectations.

» 3.3.3 Business Promotion and Marketing

TDCC continues to introduce diversified products and services by aligning with international trends and domestic/foreign policies and regulations, leveraging big data and cloud innovation. To help investors and TDCC personnel better understand emerging services, the Company organizes multiple promotional briefings, training programs, outreach sessions, and engagement activities. On the international front, TDCC actively participates in Asia-Pacific CSD organizations, signs MOUs with global CSDs, and maintains close interaction with international central securities depositories, clearinghouses, and custodian banks. The Company exchanges insights on business development, financial governance, and information security through forums and seminars.

Domestic Business Promotion and Development

To broaden the reach of its services and align with the trends of inclusive and open finance, TDCC proactively hosts promotional briefings, offers various consultation channels, and collaborates with relevant organizations to participate in exhibitions and promotional events. The Company also holds online forums and utilizes its digital e-Training platform to expand service coverage and collect market insights for continuous product and service optimization.

TDCC adheres to the principle of advertising integrity and prioritizes the rights of consumers and investors. All marketing and promotional activities comply with applicable laws and regulations, ensuring transparent, accurate, and non-misleading disclosures. In 2025, TDCC recorded no violations related to product/service labeling or marketing communication regulations, demonstrating its ongoing commitment to ethical business practices and investor protection.

The activities for business promotion and education training in 2025 are outlined as follows:

TDCC

Business and system/platform briefings

- Training for stock affairs personnel: 383 participants
- Shareholder meeting proxy solicitation briefing: 408 participants
- Briefing on revisions to internal control system standards: 178 participants
- Shareholder e-Services business outreach briefings, with a total of 1,035 participants.
- Briefings for securities firms: 1,379 participants.
- TISA account establishment and reporting operations briefings, with a total of 474 participants.
- Nine different business briefings, including sustainable development bills business outreach briefings, digital production of stewardship reports and Offshore Structured Notes Observation System business briefings, and multi-account payment operations briefings for the clearing platform, with a total of 993 participants.

Marketing

- Through diversified online and offline media channels, TDCC promoted TISA, the TDCC e-Passbook App, eVoting, eMeeting, eNotice, eCounter, fund services, and other businesses, while also raising anti-fraud awareness. There were no violations of any regulations related to advertising, promotion, or sponsorship.

FundRich

Business Promotion Channels

- Through news media and financial programs, FundRich promotes the concept of disciplined and long-term investing, emphasizes retirement preparation, and raises awareness about anti-fraud practices and financial literacy.
- FundRich also delivers short promotional videos via TV advertisements and social media platforms to promote legal fund investment platforms and the importance of retirement planning.
- Participated in the Chiayi Financial Services Charity Carnival, Taipei International Finance Expo, Business Today Happy Aging Taiwan-Japan Exchange Forum, and Asia Asset Management's 18th Taiwan Roundtable Forum. TDCC also hosted the CTBC Brothers Baseball Theme Day, the "Well-Prepared Retirement and TISA Easy Invest" press conference, the "Grow Well" Children's Theme Day event, and online and in-person seminars.

Internet Marketing Analysis

- With a focus on financial inclusion, the official website and app analyze user behavior data on the platform, incorporating trending investment topics and market trends to compile curated fund lists suitable for either short-term lump-sum investment or long-term regular investment. These lists serve as reference tools for investors with different needs, ranging from high-risk, high-return strategies to steady, long-term growth.
- * FundRich defines Facebook as a platform for content management, brand visibility, and customer service, while LINE is used to increase investor engagement. Through the collection and tagging of user data, FundRich segments existing and potential clients to enable precise marketing strategies. Additionally, users are provided with basic investment information and promotional offers, while deeper, personalized functionalities are positioned as an introduction to the official app.

Incidents of non-compliance concerning marketing communications

- As an e-commerce platform providing customers with online fund trading services, FundRich conducts marketing communications, including advertising, promotion, and sponsorship, to customers from time to time. FundRich conducts all marketing communications in accordance with laws and regulations. Before relevant materials are released, they are reviewed by department heads and the compliance unit, and may only be launched after they comply with regulations. In 2025, no customer complaints or penalties by competent authorities arose from marketing communication incidents.



2025 Well-Prepared Retirement and TISA Easy Invest Press Conference



FundRich's mascot chick joining the public in promoting basic anti-fraud awareness



2025 Grow Well Theme Day Event

International Promotion and Exchange

Note: This section does not apply to FundRich.

To stay abreast of global financial and regulatory trends, expand international business, and promote global engagement, TDCC actively participates in international organizations and engages in global conferences and visits. These efforts aim to align with global developments and showcase Taiwan's market practices on the international stage, thereby enhancing global visibility and strengthening connections with overseas markets.

Each year, TDCC sends personnel abroad to participate in international conferences and activities, such as the IOSCO Annual Meeting, SIBOS organized by SWIFT, the World Forum of CSDs (WFC), the International Securities Services Association (ISSA) Annual General Meeting, the ACG Cross Training Seminar (CTS), the International Capital Market Association Annual Meeting (ICMA), the International Corporate Governance Network Annual Conference (ICGN), International Institute of Internal Auditors (IIA) seminars, the Association of Certified Anti-Money Laundering Specialists Annual Conference (ACAMS Conference), Gartner IT Symposium/Xpo, Responsible Investor Asia (RI Asia), and the Asian Corporate Governance Association (ACGA) Annual Conference. To strengthen the connection between Taiwan's capital market and international securities institutions, TDCC continued in 2025 to serve as a member of the ACG Executive Committee and the convener of its working group. Throughout the year, the company participated in 30 international engagements, including 4 ACG Executive Committee meetings and 26 international conferences.

Holding Key Roles in International CSD Organizations

With support from ACG members, TDCC successfully established the "Investor Services" Task Force in 2018 and assumed its convenership, thereby securing an ex officio seat on the ACG Executive Committee and actively contributing to ACG operations.

To enhance the international visibility of Taiwan's capital market and promote international exchange and business development, TDCC actively participates in various international exchange activities. In May 2025, as convener of the ACG Investor Services Task Force, TDCC hosted the seminar "Future of Investor Services with Technology and Digital Innovation," attended by nearly 100 representatives from 30 ACG member institutions. TDCC invited 10 speakers from CSDs in Korea, Singapore, India, Pakistan, Indonesia, Kazakhstan, and other countries to share their recent financial innovation, practical experience, and future plans. In October 2025, under the theme "Learning and Moving Forward Together: Sharing Experiences, Inspiring Growth," TDCC hosted the 2025 Joint Business Seminar, inviting representatives from the Japan Securities Depository Center (JASDEC), Korea Securities Depository (KSD), and Kustodian Sentral Efek Indonesia (KSEI) to join TDCC representatives in discussing business innovation, technology applications, and cross-border market development trends, injecting innovative momentum into next-generation international cooperation. Through holding such key events, TDCC promotes business exchange within ACG and enhances cross-border dialogue, thereby strengthening Taiwan's capital market cooperation with the global financial community and spotlighting TDCC's successful practices on the international stage. Moving forward, TDCC will continue advancing Asia-Pacific capital market exchanges and demonstrate Taiwan's strengths in digital innovation, sustainable resilience, and cybersecurity to build a new blueprint for value-added CSD services.

Participation in various+3 international events during 2025

To continuously exert its market influence and fulfill its role as a stable financial market infrastructure provider, TDCC closely monitors global developments. By participating in international conferences and engaging with industry experts worldwide, TDCC stays informed of the latest innovations and best practices for enhancing market efficiency and advancing sustainable financial services, thereby laying the groundwork for expanding future business opportunities.

TDCC served as the speaker, sharing business practices and promoting international sustainable finance services

Meeting	Location/ Time	Topic Shared
The 25th ACG Cross Training Seminar (CTS25)	Yokohama, Japan May	As convener of the ACG Investor Services Task Force, TDCC hosted the seminar "Future of Investor Services with Technology and Digital Innovation," attended by nearly 100 representatives from 30 ACG member institutions. TDCC invited 10 speakers from CSDs in Korea, Singapore, India, Pakistan, Indonesia, and Kazakhstan to share their recent financial innovation, practical experience, and future plans. The Company also introduced to attendees the new "eFastChannel Platform" function of the TDCC e-Passbook App. Through opportunities to exchange innovative applications with other countries, TDCC worked together with peers to enhance service quality and operational efficiency in the CSD industry across the Asia-Pacific region.
The 10th J.P. Morgan India Investor Conference	Mumbai, India September	During the conference, TDCC visited the institution's local operations center and shared and exchanged views on the development history and future plans of the Company's cross-border custody and sub-brokerage business.
The World Forum of CSDs; WFC	Almaty, Kazakhstan September	The Kazakhstan Central Securities Depository (KCSD) hosted the 2025 World Forum of CSDs under the theme "Evolving Landscape of CSDs: Navigating Challenges, Opportunities, and the Future of Post-Trade Infrastructures." TDCC was invited to speak during the case study session "The Role of the Post-Trade Community in Advancing Sustainable Development," sharing how the Company promotes the sustainable development of Taiwan's market through a dual-track strategy of information transparency and process digitalization. TDCC also introduced the application results of the ESG IR Platform and the "Shareholder Services 4e" services, emphasizing that CSDs should become proactive leaders in promoting sustainable finance.
Junior CSD Workshop	Taipei October	During the conference, TDCC delivered presentations on topics including the TDCC e-Passbook App, Advancing Taiwan's Future: Real World Asset Tokenization Task Force, Driving Green Transformation: TDCC's Financial Carbon Emissions Calculator, Introduction to Cross-Border Custody Business, Ensuring Smooth Core System Upgrades through Automated Testing, and AI-Driven Customer Service and Knowledge Center.



International Exchange Activities of TDCC



List of MOU on International Cooperation

TDCC has signed Memoranda of Understanding (MOUs) with 15 ACG member organizations and 8 related institutions, totaling 23 overseas entities. These agreements have further strengthened international partnerships, facilitated the exchange of information, and created new opportunities for cross-border collaboration.

Chapter 4

Green Vision Commitment

TDCC has long been committed to sustainable actions. In 2018, the Company took its first step toward carbon reduction by identifying greenhouse gas emission hotspots and, based on operational characteristics, formulating carbon reduction plans. These reduction actions have been implemented progressively year by year, with the goal of achieving net-zero emissions for Category 1 and Category 2 by 2030.

- 4.1 Climate Governance
- 4.2 Energy Management
- 4.3 GHG Emissions Management
- 4.4 Green Operations

Material Topics and Corresponding GRI Standards

GRI 305: Emissions

Corresponding Material Topics

Measures in response to climate change

Priority Stakeholders

Customers/participants, suppliers/contractors

Alignment with the United Nations Sustainable Development Goals (SDGs)



4.1 CLIMATE GOVERNANCE

Note: The content of this chapter does not apply to FundRich.

Disclosure under the TCFD Framework on Climate-Related Risks

In view of the increasing severity of climate change and its environmental impacts, which affect multiple dimensions of the Company's operations, TDCC has adopted the Task Force on Climate-related Financial Disclosures (TCFD) framework and established the TCFD Task Force under the ESG Committee's Environmental Sustainability Team. Climate-related information is disclosed in accordance with four core elements: Governance, Strategy, Risk Management, and Metrics & Targets. Risks are assessed comprehensively through both qualitative and quantitative means, and appropriate response measures and management strategies are determined to ensure sustainable business operations.



Climate-Related Financial Disclosure Report

4.1.1 Climate Governance

The Board of Directors is the highest governance body responsible for managing climate change issues at TDCC. Climate change risks have been classified as one of the Company's major risk categories. Through the Sustainable Development Committee and the Risk Control Committee, the Company implements its sustainability policies and climate commitments while jointly managing risks and opportunities associated with climate change.

Board of Directors

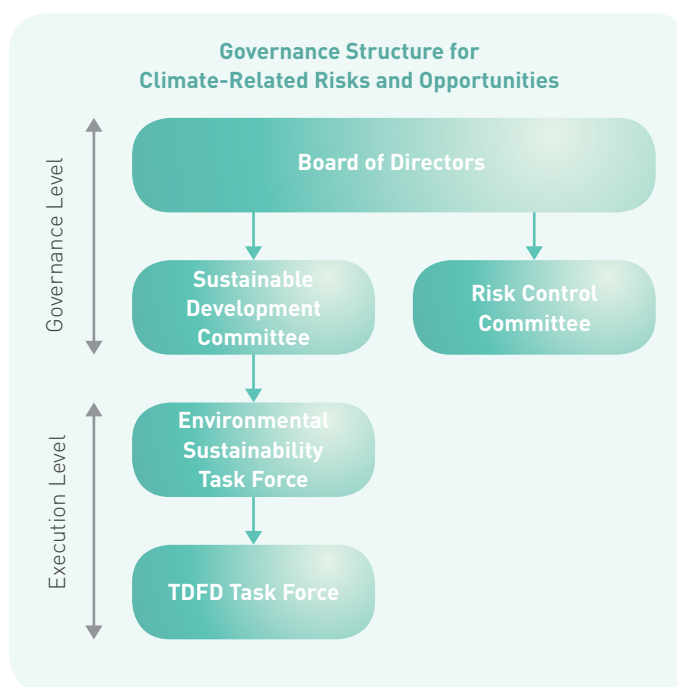
Acts as the highest supervisory body for managing climate-related risks and opportunities. It approves climate and environmental risk management policies, oversees climate risks, endorses action plans, and ensures the effective operation of risk management mechanisms.

Sustainable Development Committee

Convenes at least twice annually, incorporating climate governance into its agenda and reporting to the Board of Directors. The Sustainable Development Committee oversees six task forces led by department heads to implement ESG initiatives. The TCFD Task Force, under the Environmental Sustainability Task Force, is responsible for monitoring climate-related risks and opportunities.

Risk Control Committee

Operating under the Board, this committee is responsible for coordinating the implementation of climate-related financial disclosure projects. It holds at least two meetings annually, reports progress to the Board, reviews operations, and evaluates the effectiveness of climate governance, thereby reinforcing TDCC's accountability in managing climate-related risks.



» 4.1.2 Climate Resilience Assessment

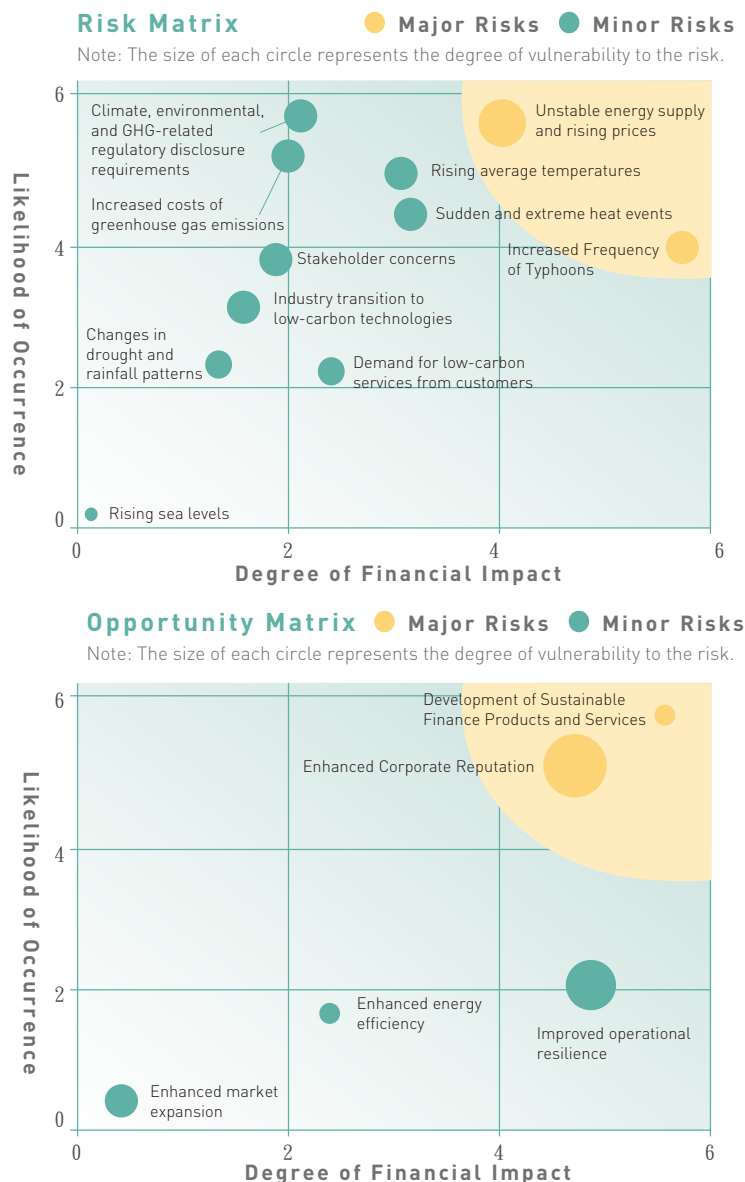
To understand the impact of climate change on TDCC and to proactively devise response strategies that enhance operational resilience, the Company conducted a comprehensive assessment of climate risks and opportunities. This assessment integrated considerations from peer CSDs, relevant institutions, and large financial organizations. Department heads were also invited to analyze climate factors based on the specific nature of their operations.

TDCC Climate Risk Matrix

TDCC assessed 11 climate risk factors and 5 opportunity factors based on three key dimensions: probability of occurrence, level of financial impact, and degree of vulnerability (or controllability in the case of opportunities). The assessment also considered the potential impact of each risk or opportunity across different future time horizons and value chain segments to understand the full scope of their implications. Through the quantitative analysis of climate risk values, a risk matrix was developed, identifying two high-risk items and two high-opportunity items. Among the high risks were one physical risk and one transition risk.

Given TDCC's operating context, the time horizons adopted for the climate risk and opportunity assessment were defined as follows: short-term is within 1 to 3 years, medium-term is 3 to 5 years, and long-term exceeds 5 years.

Climate Risk and Opportunity Materiality Matrix



Materiality Ranking of Climate Risks

Sorting	Description of Climate Risk			Time Horizon	Affected Value Chain Stage
	Risk Category	Risk Factor	Risk Description		
1	Transition risk	Market risk	Unstable energy supply and rising prices	Short-, medium-, long-term	Own operations
2	Physical risk	Immediate risk	Increased Frequency of Typhoons	Long-term	Own operations
3	Physical risk	Long-term risk	Rising average temperatures	Long-term	Own operations
4	Physical risk	Immediate risk	Sudden and extreme heat events	Long-term	Own operations, downstream
5	Transition risk	Policy and regulatory risk	Climate, environmental, and GHG-related regulatory disclosure requirements	Long-term	Upstream, own operations, downstream
6	Transition risk	Policy and regulatory risk	Increased costs of greenhouse gas emissions	Long-term	Own operations
7	Transition risk	Reputational risk	Stakeholder concerns	Long-term	Upstream, own operations, downstream
8	Transition risk	Technology risk	Industry transition to low-carbon technologies	Long-term	Upstream, own operations, downstream
9	Transition risk	Market risk	Demand for low-carbon services from customers	Long-term	Own operations, downstream
10	Physical risk	Immediate risk	Changes in drought and rainfall patterns	Short-, medium-, long-term	Own operations
11	Physical risk	Long-term risk	Rising sea levels	Long-term	Own operations

Materiality Ranking of Climate Opportunity

Sorting	Description of Climate Opportunity		Time Horizon	Affected Value Chain Stage
	Opportunity Category	Opportunity Factor		
1	Market	Enhanced Corporate Reputation	Short-, medium-, long-term	Own operations
2	Product and service	Development of Sustainable Finance Products and Services	Long-term	Own operations, downstream
3	Resilience	Improved operational resilience	Long-term	Own operations
4	Energy use efficiency	Enhanced energy efficiency	Short-, medium-, long-term	Own operations
5	Market	Market development opportunities	Long-term	Own operations, downstream

Material Climate Risk Scenario Analysis

After identifying and ranking material climate-related risks and opportunities, TDCC conducted in-depth assessments of the two key climate risks: “unstable energy supply and rising prices” and “increased frequency of typhoons”, to strengthen the organization’s strategic resilience in the face of climate change. Through climate scenario analysis, TDCC evaluated the expected impacts under different transition pathways, reviewing how such risks may affect its operations, strategies, products, and financial planning. Based on the results, TDCC adjusted its management strategies to mitigate the potential impacts of climate-related risks.

Impacts of Material Climate Risks

	Physical Risk - Increased frequency of typhoons	Transition Risk - Unstable energy supply and rising prices
Risk Description	As global warming intensifies, both the frequency and severity of typhoons have increased, leading to more typhoon-related office closures ("typhoon days"), resulting in decreased revenue.	In response to the global 2050 net-zero target, the government of Taiwan has enacted energy transition policies to gradually increase the share of renewable energy. To achieve this goal, it is essential to significantly increase the share of renewable energy generation. As a result, the cost of electricity generation is expected to rise, which is likely to be passed on to end users.
Impact Areas	Upstream (Suppliers): As the Company's primary suppliers are hardware and software service providers, it is assessed that the increased frequency of typhoons would not have a significant impact on them. Own Operations: Typhoon days may result in a decline in revenue. Downstream (Customers): As the Company's customers primarily use its online platform services, any disruption in the Company's services caused by typhoons may consequently impact downstream customers.	Upstream (Suppliers): As the Company's primary suppliers are hardware and software service providers, it is assessed that rising electricity prices would not have a significant impact on them. Own Operations: Rising electricity prices may lead to increased power costs for office premises and data centers. Downstream (Customers): As the Company's customers primarily use its online platform services, rising electricity prices are assessed to have no significant impact on downstream customers.

To better understand the financial impacts of climate change, TDCC conducted scenario analyses on the above risks using scenarios published by the Intergovernmental Panel on Climate Change (IPCC) and the International Energy Agency (IEA). These results serve as a key reference for developing risk mitigation strategies.

Financial Impact of Material Climate Risks

Increased Frequency of Typhoons

To assess the projected number of typhoons making landfall in Taiwan in the future, TDCC referred to the RCP8.5 scenario outlined in the Fifth Assessment Report of the Intergovernmental Panel on Climate Change (IPCC), and incorporated research conducted by the National Science and Technology Center for Disaster Reduction (NCDR) under the same scenario. This research simulated the average number of typhoons striking Taiwan across different time periods through the end of the century, and was used to estimate the annual landfall frequency of typhoons in Taiwan up to 2100. Among the key factors in this simulation was the impact of typhoon days. In setting parameters for typhoon days, TDCC reviewed historical records of typhoon days in Taipei City. Considering the anticipated intensification of typhoons in the future, along with the actual typhoon-related office closures observed in 2025, it is projected that the number of typhoon days caused by a single typhoon will continue to rise. Therefore, starting from 2025, the impact of a single typhoon in terms of workday disruptions has been assumed to increase progressively, in order to simulate potential adverse effects.

Note: Representative Concentration Pathways (RCPs) are four greenhouse gas concentration trajectories defined in the IPCC Fifth Assessment Report (AR5), representing different climate futures (RCP2.6, 4.5, 6.0, and 8.5). These scenarios are differentiated by the level of radiative forcing (i.e., the change in energy flux in the atmosphere) by the year 2100 relative to pre-industrial levels in 1750. RCP8.5 represents the most extreme warming scenario, with radiative forcing reaching 8.5 watts per square meter by 2100.

Impact Item	Financial Impact		Mitigation Measures
	2030	2050	
Revenue loss due to typhoon days	2.43%	2.36%	In the event of future typhoon landfalls in Taiwan, TDCC will adhere to the principle of minimizing the number of on-site personnel and will pre-arrange a minimum workforce to be on duty during typhoon days. In response to the anticipated intensification of typhoons, the Company will also establish disaster response measures to mitigate risks to employee safety. Additionally, work schedules for the day following a typhoon day will be planned and adjusted in advance to reduce employee workload and minimize overtime expenses.
Overtime expenses incurred on typhoon days and the following workdays	0.0066%	0.0064%	

Unstable energy supply and rising prices

To assess the potential changes in electricity costs under TDCC's green power transition policy, the Company referred not only to the electricity mix planning published by the Ministry of Economic Affairs, but also to studies conducted by domestic research institutions as the basis for the baseline scenario. In addition, TDCC incorporated two scenarios from the International Energy Agency (IEA) World Energy Outlook 2023, the Stated Policies Scenario (STEPS) and the Net Zero Emissions (NZE) Scenario, using projected leveled cost of electricity (LCOE) changes across generation technologies as the basis for estimating electricity price fluctuations in 2030. Furthermore, to reflect the challenges currently faced by Taiwan's green energy development and the persistent demand for renewable electricity from enterprises, TDCC also developed a Severe Assumption Scenario as a supplementary stress test to the other three scenarios.

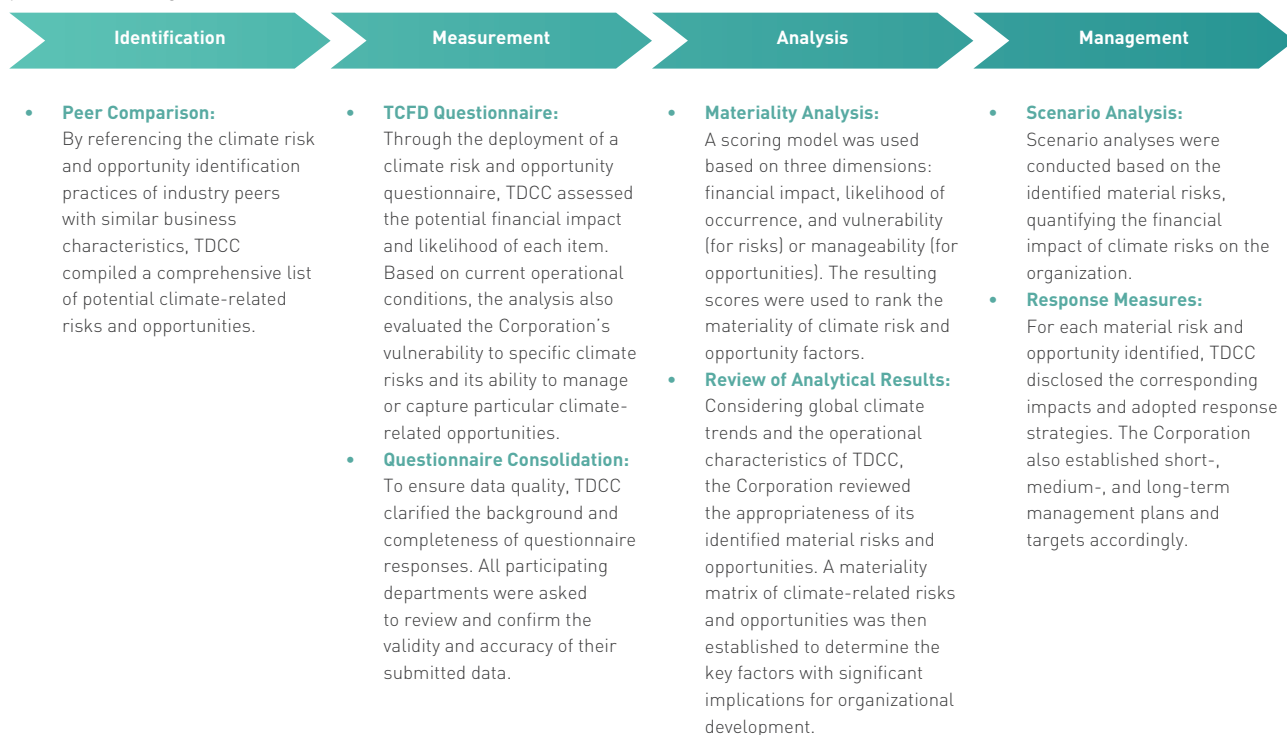
Scenarios Adopted	Description and Assumptions	Parameter Setting: LCOE Annual Variation Rate
Baseline Scenario (BAU)	This scenario projects future electricity prices based on historical trends, assuming no major policy or market changes. The coefficients are based on the 2018 report The Impact of Renewable Energy Development on Electricity Prices by the Institute of Nuclear Energy Research, which provides forecasts of Taiwan's future energy prices under current policies.	Coal: 2.75% Gas: 0.69% Renewable Energy: -0.65%
Stated Policies Scenario (STEPS)	This scenario assumes all currently announced global climate policies are fully implemented as planned. The coefficients are based on the LCOE data provided under the STEPS scenario in the IEA World Energy Outlook 2023.	Coal: -0.10% Gas: 0.93% Renewable Energy: -2.50%
Net Zero Emissions Scenario (NZE)	This scenario models the global energy transition required to achieve net-zero emissions by 2050. The coefficients are based on LCOE data under the NZE scenario in the IEA World Energy Outlook 2023.	Coal: -6.58% Gas: 0.28% Renewable Energy: -3.05%
Severe Assumption Scenario(Self-defined)	Assumed Background: It is anticipated that Taiwan faces challenges in transitioning to renewable energy due to insufficient technological autonomy, while corporate demand for green electricity remains high.	The LCOE change rates for coal and gas follow the BAU scenario. Renewable Energy (Taipower): 1.5% Renewable Energy (Private Providers): 2.5%

Assuming stable electricity demand, TDCC will continue to implement energy-saving measures aligned with its current carbon reduction roadmap to reduce overall electricity usage and mitigate the financial impact of rising power costs. However, achieving national net-zero targets remains extremely challenging. Under the Severe Assumption Scenario, the cost of green electricity for enterprises is expected to rise. TDCC will address this by signing long-term Power Purchase Agreements (PPAs) with renewable energy providers to lock in electricity prices and minimize potential impacts.

Scenarios Adopted	Electricity Cost as a Percentage of 2025 Revenue by 2030
Baseline Scenario (BAU)	0.19%
Stated Policies Scenario (STEPS)	0.16%
Net Zero Emissions Scenario (NZE)	0.15%
Severe Assumption Scenario (Custom)	0.22%

Climate Risk Management

TDCC identifies climate-related risks and opportunities through internal surveys across departments to quantitatively assess physical and transition risks. This process enables the Company to gather data aligned with the TCFD framework, evaluate current status, and identify areas for improvement. Key climate risk factors are identified, and the overall risk management process is strengthened.



To enhance climate risk management, TDCC has incorporated climate-related risks into its existing Business Continuity Planning (BCP) framework. This integration is part of TDCC's broader Business Continuity Management (BCM) to ensure sustainable business operations. (For details, please refer to Chapter 2.3.1)

Metrics and Targets

For each material climate risk issue, TDCC has established corresponding indicators and targets to monitor, review, and manage its annual performance. Future goals are also set to encourage overall compliance across the organization, thereby ensuring effective climate risk management and fulfilling the Company's commitments to stakeholders and the environment.

Response Measures and Management Targets for Material Climate Risks and Opportunities

Material Climate Risks		
	Unstable energy supply and rising prices	Increased Frequency of Typhoons
Response Measures and Strategies	Strengthen energy data monitoring, reduce non-essential electricity usage, and equip sufficient emergency generators to ensure power stability during shortages.	Enhance equipment monitoring systems and building waterproofing measures, and continuously update disaster response management protocols.
Management Objectives	Continue promoting carbon reduction and energy efficiency optimization programs; provide digital services that support carbon reduction for the market.	Ensure that in the event of service disruptions affecting critical infrastructure and its applications, recovery to the minimum acceptable service level is achieved within the maximum tolerable downtime, accompanied by timely notifications to regulatory authorities and assurance of employee safety.
2025 Achievements	- The expected carbon reduction benefits of digital services totaled 29,609 tCO₂e (please refer to 4.3.2 Carbon Reduction Benefits of Products and Services). - Achieved ISO 50001 Energy Management System certification.	The infrastructure and equipment operations at the main data center and the Hongya backup site functioned without abnormalities in power, air conditioning, or network communications; external services continued without disruption.

Material Climate Opportunities		
	Enhanced Corporate Reputation	Development of Sustainable Finance Products and Services
Response Measures and Strategies	Achieve established carbon reduction targets steadily, accelerate the replacement of old high-emission equipment, and gradually increase the proportion of renewable energy usage.	Continuously improve the ESG IR platform and other service platforms, accelerate the development of sustainability-related products, and support enterprises in aligning their information disclosure and GHG inventory practices with international standards.
Management Objectives	Achieve 70% renewable electricity usage in the Hongya Building by 2024, increasing to 100% by 2030.	Continue enhancing the ESG IR platform's functionality and promote the development and expansion of Scope 3 GHG inventory tools for the financial sector.
2025 Achievements	In 2025, 74% of the total annual electricity consumption at the Hongya Building was green electricity.	Development of the Scope 3 inventory tool for the financial industry began in 2023, and the tool was officially launched in 2025 for use by industry participants.

4.2 ENERGY MANAGEMENT

TDCC's operational greenhouse gas emissions are primarily derived from purchased electricity. As such, the Corporation has implemented an energy management system to improve energy efficiency and enforce energy-saving policies. These efforts are critical to future GHG inventories, achieving carbon neutrality, and meeting the Corporation's 2030 net-zero emissions goal. Additionally, they help reduce the environmental impact of daily operations, fulfill stakeholder expectations, and uphold corporate responsibility.

4.2.1 Energy Policy and Management

Note: This section does not apply to FundRich.

Energy Management System

TDCC is the first securities market infrastructure institution in Taiwan to adopt the ISO 50001 Energy Management System. The Corporation's energy policy is formally endorsed by the President and is supported by a structured organization of roles and responsibilities as defined in internal energy management procedures. TDCC initially obtained ISO 50001 certification in 2020 and successfully renewed its three-year certification in November 2023. The Corporation also passed its annual audit in August 2025 by the certifying body.

The Company regularly conducts stakeholder (as defined in Chapter 1.4.1) surveys, and results indicate that stable power supply, energy-saving in data centers, and air-conditioning efficiency are key energy issues of mutual concern among stakeholders. Through internal energy audits, the Company has identified that the primary energy consumption at the Hongya Building, Nangang Site I, and Zhubei Site II aligns with the operational characteristics of each location and corresponds with stakeholder concerns. Accordingly, the Company incorporates high-energy-consuming equipment and daily electricity usage into its management framework to establish an energy use baseline. Based on this baseline, responsible units are tasked with formulating and implementing Company-wide energy-saving action plans, covering all offices and operational sites. Implementation results are reviewed periodically to ensure continued progress toward the established energy-saving targets.

Whereas greenhouse gas inventories serve as a passive disclosure mechanism, the energy management system represents a proactive approach. Although TDCC is not an industry with high emissions, systematic inventorying, review, and continuous improvement enable the Company to unlock more opportunities for enhancing energy efficiency and to build a green, environmentally responsible, and sustainable enterprise.



TDCC Energy Policy

Green Operations Management

Waste Management

The Company's main businesses are core financial product operations and information services, and it has no production activities that give rise to pollution or waste concerns. Resource recycling bins are placed on each office floor to sort recyclables, and employees are encouraged to implement resource recycling. Water dispensers, food steamers, microwaves, and other equipment are provided to encourage employees to bring their own tableware and cups, reducing the use of plastic bottled water during meetings. The Company has launched "green living and eco-friendly procurement" actions, giving priority to equipment with environmentally friendly labels for energy conservation, environmental protection, and related attributes.

Waste Collection and Removal

The Company's waste mainly consists of general household waste. All waste is removed by external contractors commissioned by the building management center and licensed by the Environmental Protection Bureau for waste removal, ensuring that waste disposal does not cause secondary environmental impacts. The offices use environmentally friendly toner, and 100% of used toner cartridges are returned to the original manufacturer for recycling to avoid environmental pollution and resource waste.

Resource Recycling

Paper use is part of the operating process. Confidential documents are destroyed in accordance with the relevant requirements of the Personal Data Protection Act to ensure that information is not leaked. For confidential documents entrusted to qualified contractors, secure and environmentally friendly water dissolution treatment is adopted, and waste paper is recycled into recycled paper to achieve resource circulation, reuse, and waste reduction.

Water Resources Management

As a financial services company, the Company is not a water-intensive manufacturing enterprise. Its water resources management scope mainly covers water required for daily living. Given that water resources are a critical issue for global sustainable development, and recognizing the potential impact of climate change on water resources, the Company considers the proper management and utilization of water resources essential. 100% of the water used is tap water, with no groundwater or other water sources withdrawn. Water is used only by employees and visitors at office buildings in operating locations, primarily for cleaning, drinking, and air-conditioning cooling systems. The Company has long promoted water conservation and environmental education among employees, practices water conservation, and reduces impacts on water resources and the environment.

Water Resource Usage		
Item	2024	2025
Water withdrawal (million liters)	15.1030	15.2979
Water intensity	0.0012	0.0012
Operating revenue (NT\$ million)	12,367	12,762
Data coverage rate	100%	100%

Note:

1. Water withdrawal = water discharge = water consumption.
2. The data source for water withdrawal is the residential tap water consumption figures published by the Water Resources Agency, Ministry of Economic Affairs.
3. Water intensity = water withdrawal/operating revenue (NT\$ million).

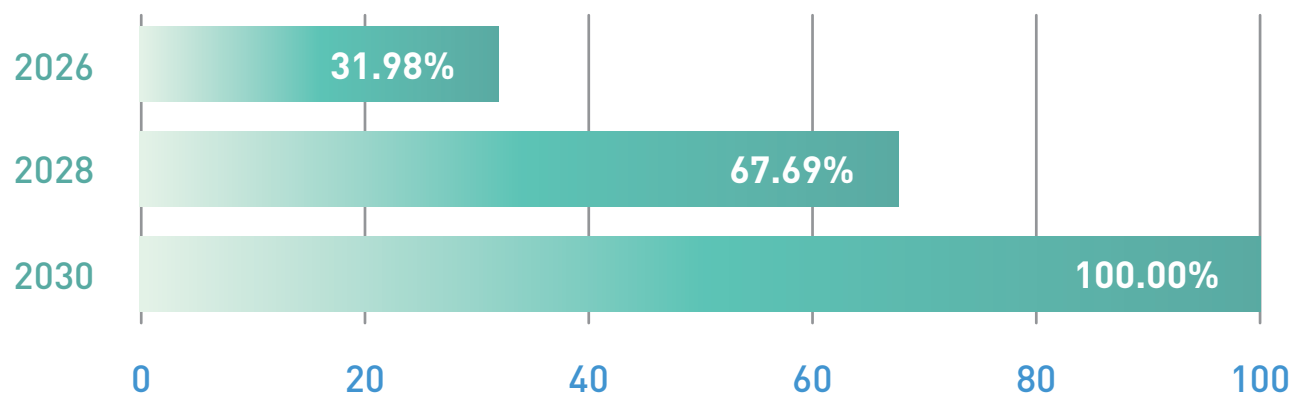
Wastewater Discharge

Wastewater comes from general domestic sewage generated in offices and does not cause material impacts on water bodies or significant negative impacts on water sources. Domestic sewage generated after use complies with laws and regulations and is legally discharged into the sewage system to meet effluent discharge standards. It also does not affect the characteristics, area, protection status, or biodiversity value of receiving water bodies and related habitats.

4.2.2 Renewable Energy Procurement Targets

Note: This section does not apply to FundRich.

TDCC has established short-, medium-, and long-term strategies and targets for emission reduction and green electricity procurement for 2026, 2028, and 2030, respectively. Following its 2023 carbon neutrality declaration, TDCC is progressively reducing GHG emissions each year through energy-saving and carbon-reduction measures and the use of renewable energy. Details are shown in the table below.



In 2025, TDCC purchased 617,514 kWh of green electricity, accounting for 74% of the Hongya Building's self-use electricity meter and 12% of total electricity consumption across all sites in 2025.

4.3 GHG Emissions Management

4.3.1 GHG Policy and Targets

TDCC and FundRich conducted their 2025 greenhouse gas inventory in accordance with ISO 14064-1:2018, and the results were verified by a third-party assurance provider. These findings serve as the foundation for subsequent energy-saving and emission-reduction improvements. The operational boundary for TDCC and FundRich includes the office areas in the Hongya Building, Nangang Site I, Zhubei Site II, and the Hongtai Building. In 2024, the Sustainability Development Committee approved the target of achieving net-zero Scope 1 and Scope 2 emissions by 2030, reinforcing the Company's carbon reduction commitment and advancing toward sustainable development. Measures include:

Direct fuel use (Category 1):

Plans to replace existing vehicles with electric vehicles.

Purchased electricity (Category 2):

Implementing energy-saving measures such as reducing lighting in office areas, increasing the air-conditioning setpoint by 3 degrees Celsius in server and relay rooms, and increasing the volume of green electricity transferred to the Hongya Building in 2024.

TDCC has initiated accounting for Category 3 indirect GHG emissions, including those from "employee commuting" and "business travel", as well as Category 4 emissions from "capital goods", "fuel- and energy-related activities", and "use of assets", in order to identify the sources and quantify the volume of GHG emissions beyond the Company's direct control. This assessment helps TDCC understand the extent of its value chain's contribution to global warming, manage its corresponding actions accordingly, and expand its carbon reduction efforts in alignment with climate change mitigation.





Verification Opinion

Verified as Satisfactory	
Reasonable Assurance: Based on the process and procedures conducted, the GHG statement contained in the Taiwan Depository & Cleaning Corporation 2025 GHG report produced by Taiwan Depository & Cleaning Corporation covering the direct GHG emissions and removals (Scope 1) and the indirect GHG emissions from imported energy (Scope 2):	- Is materially correct and is a fair representation of GHG data and information. - Has been prepared in accordance with ISO 14064-1:2018 and its principles.
Limited Assurance: Based on the process and procedures conducted, there is no evidence that the GHG statement contained in the Taiwan Depository & Cleaning Corporation 2025 GHG report produced by Taiwan Depository & Cleaning Corporation covering the other indirect GHG emissions (Scope 3):	- Is not materially correct and is not a fair representation of GHG data and information. - Has not been prepared in accordance with ISO 14064-1:2018 and its principles. - For certain categories, greenhouse gas emissions are estimated using secondary data, which may introduce inherent uncertainty in the resulting emissions figures.
Lead Verifier	Jane Huang
Independent Reviewer	Bruce Chan
Signed on behalf of BSI	<i>[Signature]</i> Managing Director Northeast Asia, APAC Assurance
Issue Date	2026-06-05
BSI Group Singapore Pte. Ltd. Taiwan Branch, 2nd floor, No. 37 Ji-Hu Road, Neihu Dist., Taipei 114700, Taiwan. NOTE: BSI Group Singapore Pte. Ltd. Taiwan Branch (hereafter referred to as BSI Taiwan) is independent to and has no financial interest in Taiwan Depository & Cleaning Corporation. This 3rd party Verification Opinion has been prepared for Taiwan Depository & Cleaning Corporation only for the purpose of verifying its statement relating to its GHG emissions more particularly described in the scope above. It was not prepared for any other purpose. In making this Statement, BSI Taiwan has assumed that all information provided to it by Taiwan Depository & Cleaning Corporation is true, accurate and complete. BSI Taiwan accepts no liability to any third party who places reliance on this statement.	
Certificate Number and date of issuance of opinion: CFV 835313 Dated 2026-06-05	



Page: 1 of 4



Independent Verification Opinion

Verification Opinion No.: CB49026-2025-AG-TWN-TAF
 Issued Place and Date: Taipei, 26 March, 2026
 Page 1 of 2

This is to verify initiate reporting of Greenhouse Gas Inventory Management Report (2025) of

FundRich Securities Co., Ltd.

Scope of Verification
 DNV Business Assurance (DNV) has been commissioned by FundRich Securities Co., Ltd. (hereafter "the Organization") to perform a verification of the greenhouse gas statements of Greenhouse Gas Inventory Management Report (2025) (hereafter the "Inventory Report") in Taiwan, R.O.C. with respect to the sites listed as below.

Site	Address
FundRich Securities Co., Ltd.	7FL, No. 170, Dunhua North Road, Songshan District, Taipei, Taiwan

The Reporting Boundary for the verification includes direct GHG emissions and removals, indirect GHG emissions from imported energy, and other indirect GHG emissions. Further descriptions of the Reporting Boundary are provided in Appendix A.

Verification Criteria and GHG Programme
 The verification was performed on the basis of ISO 14064-1:2018 as well as criteria given to provide for consistent GHG emission identification, calculation, monitoring and reporting.
 The verification was conducted in accordance with ISO 14066:2023, ISO 14065:2020, ISO 14064-3:2019

Verification Opinion
 It is DNV's opinion that the Inventory Report (2025), which was published on March 16, 2026 (Version 5), is free from material discrepancies in accordance with the verification criteria identified as stated above. The opinion is decided based on the following approaches:
 - For the Direct (Category 1) and Indirect GHG emissions from imported energy (Category 2), the reliability of the information within the Inventory Report (2025) were verified with reasonable level of assurance.
 - For the other indirect GHG emissions, the involved information was verified using limited assurance, defined in Inventory Report.

GHG Verifier: Yi Zhu Elsie Huang 	For the issuing office: DNV Business Assurance Co., Ltd.  Management Representative
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The Appendix forms an integral part of this Certificate, which shall be invalid when used without the Appendix.
 Lack of fulfillment of conditions as set out in the Verification Agreement may render this Verification Opinion invalid. This Verification Opinion is based on the information made available to us and the engagement conditions detailed above. Hence, DNV cannot guarantee the accuracy or correctness of the information. DNV cannot be held liable by any party relying or acting upon this Verification Opinion.
 The issuing office: DNV, No. 205, Sec. 2, Wenhuai Rd., Banqiao District, New Taipei City 220, Taiwan Tel.: +886-2-82537800. <https://www.dnv.com/ba/>
 DNV TAIWAN-CP-FSA, Rev 0, 2025-03

TDCC and FundRich Greenhouse Gas Emissions Overview		
Unit: tCO ₂ e/year	2025	
Category 1	51.21	
Category 2	Location-based	Market-based
	2,135.69	1,842.99
Category 3	280.83	
Category 4	1,908.09	
Total	4,375.82	4,083.12

Note 1: The Global Warming Potential (GWP) values used are based on the Intergovernmental Panel on Climate Change (IPCC) Sixth Assessment Report (2023).

Note 2: GHG Emission Factors: The emission factors used for the GHG inventory in Taiwan are based on the most recent version announced by the Ministry of Environment at the time of the inventory process. Regarding electricity gas emissions factors, the Bureau of Energy has not announced the 2025 emissions factor; therefore, the 2025 calculations used the 2024 factor of 0.474kgCO₂e/kWh.

Note 3: The GHG emissions included in the inventory cover the following gases: Carbon dioxide (CO₂), Methane (CH₄), Nitrous oxide (N₂O), Hydrofluorocarbons (HFCs), Perfluorocarbons (PFCs), Sulfur hexafluoride (SF₆), and Nitrogen trifluoride (NF₃). Notably, Biogenic CO₂ emissions are reported as 0 tCO₂e/year.

Category 3 & Category 4 GHG Emissions (TDCC and FundRich)			
Category	TDCC	FundRich	Total
Category 3: Employee Commuting	214.13	–	214.13
Category 3: Business Travel	64.51	2.19	66.70
Category 4: Fuel- and Energy-Related Activities	491.82	12.70	504.52
Category 4: Capital Goods	407.68	663.02	1,070.70
Category 4: Use of Assets	332.87	–	332.87
Total	1,511.01	677.91	2,188.92

Note 1: Calculated using Category 6 - Business Travel from the WBCSD "Technical Guidance for Calculating Scope 3 Emissions", based on mileage derived from business travel records and emission factors by transport mode.

Note 2: Calculated using Category 2 - Capital Goods methodology from the WBCSD "Technical Guidance for Calculating Scope 3 Emissions", based on data extracted from the procurement system.

Note 3: Calculated using Category 3 - Fuel- and Energy-Related Activities Not Included in Scope 1 or Scope 2 from the WBCSD "Technical Guidance for Calculating Scope 3 Emissions", based on energy consumption data.

Note 4: TDCC and FundRich have each set inventory category targets for different stages, and their starting years for inventory differ. Therefore, their inventory boundaries are not entirely the same.

GHG Emissions Intensity of TDCC and FundRich (Category 1 + Category 2)			
Item	2023	2024	2025
Emissions intensity (tCO ₂ e/person) (location-based)	3.16	3.43	3.48
Emissions intensity (tCO ₂ e/person) (market-based)	3.16	3.01	3.01
Emissions intensity (tCO ₂ e/NT\$ million) (location-based)	0.21	0.17	0.17
Emissions intensity (tCO ₂ e/NT\$ million) (market-based)	0.21	0.15	0.15

Note 1: GHG emissions intensity is calculated based on the number of employees as of December 31 of the respective year: 629 employees in 2025, 615 employees in 2024, and 599 employees in 2023.

Note 2: GHG emissions intensity is calculated based on consolidated revenue for the respective year: NT\$12,762 million in 2025, NT\$12,368 million in 2024, and NT\$9,160 million in 2023.

GHG Emissions by Site (TDCC and FundRich)								
Scope		Category 1				Category 2		Total Emissions (t-CO2e/year)
2025	Emission Type	Fixed combustion emissions	Mobile combustion emissions	Proces semissions	Fugitive emissions	Energy Indirect Emissions		
						Location-based	Market-based	
	Hongya Building	0.00	17.09	0.00	1.44	838.52	527.28	545.81
	Nangang Office Site I	1.21	0.00	0.00	5.00	1,246.22	1,246.22	1,252.43
	Zhubei Office Site II	0.00	0.00	0.00	0.07	0.00	0.00	0.07
	Yashi Building	0.00	0.00	0.00	21.60	1756	17.56	39.16
	FundRich	0.00	1.36	0.00	3.44	51.92	51.92	56.72
	Total Emissions by Category	1.21	18.45	0.00	31.55	2,154.22	1,842.98	1,894.20
	Category 1 & 2 as % of Total Emissions	2.70%				-	97.30%	100.00%

TDCC and FundRich Greenhouse Gas Emissions in Recent Years			
Unit: metric tons CO2e/year	2023	2024	2025(Base Year)
Category 1	20.05	28.29	51.21
Category 2	1,871.48	1,821.91	1,842.99
Category 3	102.06	389.88	280.83
Category 4	565.12	2,477.52	1,908.09
Total	2,558.71	4,717.60	4,083.12

Note 1: The Category 2 emissions shown in the table above are market-based emissions.

Note 2: For the Company's 2025 GHG emissions from Category 4 capital goods, the quantification method was adjusted following verification. Accordingly, the 2023 and 2024 GHG emissions from Category 4 capital goods have been retrospectively revised.

TDCC has actively implemented energy conservation and carbon reduction in recent years, achieving preliminary results. In 2025, Category 2 increased due to the addition of the Yashi Building location. For Category 3 employee business travel, related emissions decreased compared with the previous period as the Company continued to encourage employees to prioritize lower-carbon transportation methods during business trips. For Category 4 capital goods, to follow the accuracy and transparency principles for GHG inventory data, the Company adopted publicly available or nationally released data in place of the original quantification method and retrospectively adjusted data for recent years.

4.3.2 Carbon Reduction Benefits of Products and Services

Carbon Reduction Benefits of TDCC's Market Digital Services			
Operation Item	 Annual Carbon Emissions(tCO2e)	 Equivalent Trees' Annual Carbon Absorption (per Tree)	 Annual Carbon Absorption of Da'an Forest Park (per park)
Online account opening for foreign investors and investment trusts (eSMART)	1,069	89,071	15
TDCC e-Passbook App	6,589	549,108	92
Delivery of secondary bond trading confirmations and electronic bond passbooks	1,804	150,359	25
Electronic shareholder notification service (e-Notice)	18,093	1,507,724	251
Dematerialized issuance of securities (funds, commercial paper, stocks)	1,200	100,000	17
Single-window access to financial inheritance information	854	71,167	12
Total	29,609	2,467,429	412

Note: Emissions generated from electronic transmission are excluded.

Field descriptions and data sources are as follows:



- Carbon emissions from each operation item are estimated as an equivalent number of trees (one tree can absorb an average of 12 kilograms of carbon dioxide per year)
- Forestry and Nature Conservation Agency, Ministry of Agriculture (www.forest.gov.tw > Website Services/Site Search/President's Remarks at the 2014 Central Memorial Tree-Planting Event)



- Carbon emissions from each operation item are estimated as an equivalent number of Da'an Forest Parks in annual carbon absorption (one Da'an Forest Park has more than 6,000 trees, and each tree can absorb an average of 12 kilograms of carbon dioxide per year according to the Forestry Bureau)
- Parks and Street Lights Office, Public Works Department, Taipei City Government: (https://pkl.gov.taipei/News_Content.aspx?n=43E05059FCC72525&s=2FAA288D30F7BF77)

4.3.3 Carbon Neutrality

Note: The content of this chapter does not apply to FundRich.

In 2025, TDCC continued to pass ISO 14068-1 carbon neutrality verification by the British Standards Institution (BSI), committed to achieving net-zero emissions by 2050, and took the lead in supporting Indigenous Carbon Sink Conservation Programs, leading Taiwan's sustainable finance actions.

To achieve net-zero emissions, the Company began implementing the carbon neutrality standard in 2023 and established a short-, medium-, and long-term carbon reduction roadmap aligned with the 1.5°C target based on the Science-Based Targets initiative (SBTi). Using 2022 as the base year, the Company plans to reduce greenhouse gas emissions by 96.1% by 2030 and supplement with nature-based carbon offsets to achieve net-zero.

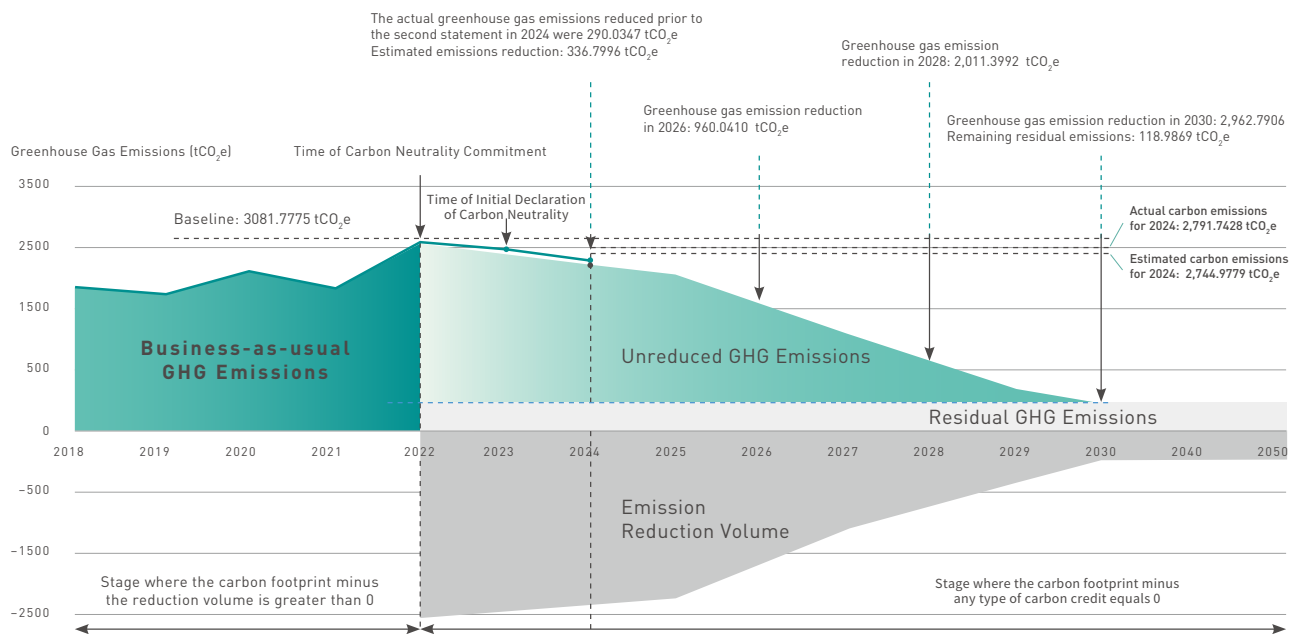


Carbon Neutrality Report

TDCC follows a carbon neutrality roadmap to gradually reduce greenhouse gas emissions, formulate carbon neutrality management plans, and achieve its carbon neutrality pathway and targets. The Company has implemented the following key measures to reduce emissions:

1. Replacing company vehicles with electric vehicles
2. Implementing energy-saving measures at the Hongya Building and Nangang Office Site I
3. Gradually increasing the use of renewable energy, with the goal of 100% renewable energy usage across all sites by 2030
4. Executing carbon-negative technologies (natural carbon sinks)

Carbon Neutrality Roadmap



Note: The differences between the carbon neutrality roadmap and that presented in the previous year's report are summarized below:

1. Electricity emission factor adjustment: To ensure the comparability of emissions calculations with the base year, the estimated electricity emission factors for all reporting years have been aligned with the electricity emission factor adopted for the base year.
2. Revision to the official vehicle electrification schedule: The original roadmap targeted the full replacement of company-owned official vehicles with electric vehicles by 2030. However, after taking into account the current infrastructure conditions and implementation feasibility, the target has been revised to after 2030. The electrification plan will continue to be reviewed and advanced in consideration of future policy developments and technological advancements.

This marks TDCC's second declaration of carbon neutrality, covering the period from January 1 to December 31, 2024. Based on the inventory results for the target year, residual greenhouse gas emissions totaled 2,791.74 tCO₂e. TDCC has completed the procurement and offsetting of these emissions using carbon credits sourced from projects listed under the Gold Standard and Verra platforms.

Carbon Offset Sources for the Target Year

Case Type	Certification Authority	Methodology	Location	SDGs Impact	Tonne	Vintage
Agriculture Forestry and Other Land Use	Verra	AR-AM0014	Myanmar	3, 4, 5, 7, 8, 9, 13, 14, 15	50	2022
Agriculture Forestry and Other Land Use	Verra	AR-ACM0003	Paraguay	1, 9, 13, 15	50	2020
Energy Efficiency	Gold Standard	GS TPDDTEC v 1.	Uganda	3, 5, 6, 13	538	2021& 2022
Energy Efficiency	Gold Standard	GS TPDDTEC v 1.	Uganda	3, 5, 6, 13	538	2021
Biogas	Gold Standard	GS TPDDTEC v3.1	Kenya	7, 8, 13	150	2021
Energy Efficiency	Gold Standard	GS TPDDTEC v3.1	Mozambique	3, 5, 6, 13	1,466	2022

Special Column: Promoting Indigenous Forest-Based Carbon Sinks

To achieve the goal of “net-zero Scope 1 and Scope 2 emissions by 2030,” the Company must remove greenhouse gases through technological methods or natural carbon sinks. Given that technological removal solutions are not yet widespread, domestic companies currently focus primarily on promoting natural carbon sinks. For example, Hon Hai has collaborated with National Taiwan Ocean University and National Taiwan University, respectively, on industry-academia research into marine and soil carbon sinks; TSMC has worked with the Taichung City Government to promote a coastal afforestation project. These cases demonstrate that natural carbon sinks have value in ecological conservation and academic research, and play a key role in corporate net-zero pathways.

To ensure that planning for natural carbon sinks is scientifically grounded and feasible, the Company began a one-year industry-academia collaboration project in November 2025 to study and evaluate the development potential of natural carbon sinks in native bamboo forests in Fuxing District, Taoyuan City. In addition to establishing carbon sink data, the industry-academia collaboration project also aligns with multiple United Nations Sustainable Development Goals and the Global Biodiversity Framework, helping implement ESG values and demonstrate corporate responsibility.

On March 13, 2025, TDCC and National Taipei University jointly held the “Net-Zero Challenges and ESG Opportunities in Indigenous Carbon Sinks” forum. Multiple experts and scholars engaged in in-depth dialogue and exchange on topics such as net-zero emissions, climate justice, and natural carbon sinks in Indigenous communities, attracting nearly 100 attendees. Legislator Wu Li-Hua (Saidhai Tahovecahe), Wang Jui-Ying, Head of Division of the Department of Economic Development, Council of Indigenous Peoples, and Su Yi-Yun, Division Director of the Climate Change Administration, Ministry of Environment, also attended the event, expressing strong concern for issues such as climate change and Indigenous welfare.



4.4 GREEN OPERATIONS



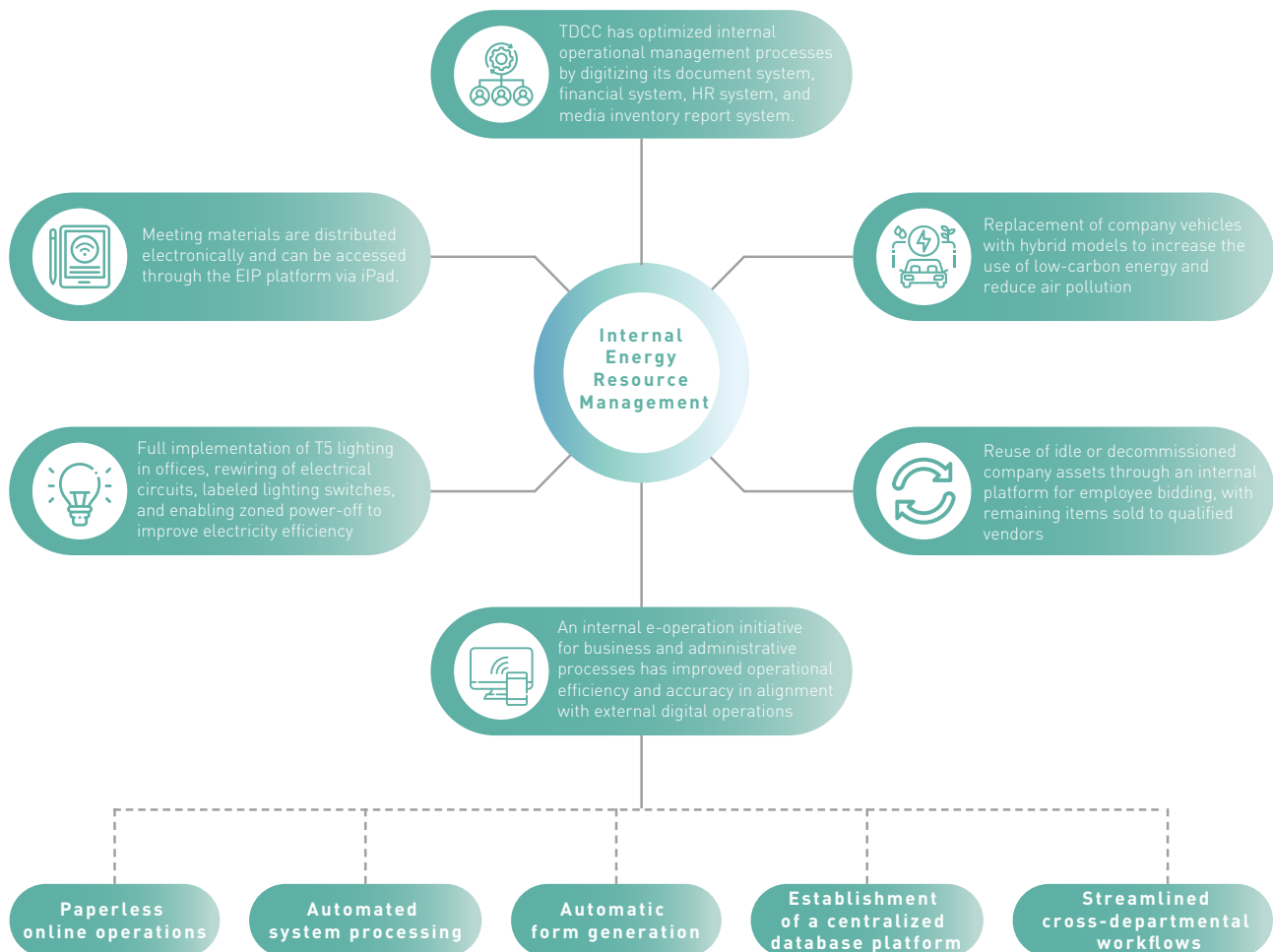
ESG Investment

To fulfill its overall sustainable development strategy and advance toward net-zero emissions and sustainable transformation, TDCC has invested in eligible instruments recognized under the Taipei Exchange's "Operational Directions for Sustainable Bonds." Through such investments in sustainable development bonds, TDCC aims to contribute to environmental protection and social progress.



Green Procurement

To implement low-carbon initiatives, TDCC continues to prioritize the internal procurement of products bearing Green Marks, such as air conditioners, dehumidifiers, refrigerators, printers, paper, and other equipment and stationery supplies. In addition, its energy policy also sets out the principle of procuring energy-efficient equipment, emphasizing the improvement of energy use efficiency.



» 4.4.1 Sustainable Finance

Carbon Footprint Analysis and Results for Investment and Financing (PCAF)

Note: This section does not apply to FundRich.

To achieve its overall sustainable development strategy targets and advance toward net-zero emissions and sustainable transformation, TDCC continues to invest in sustainable development bonds that comply with and have obtained eligibility recognition under the Taipei Exchange "Operational Directions for Sustainable Bonds". In 2025, the Company also established the Sustainable Investment Policy, gradually expanding its investment scale in sustainable financial products, with a target of reaching NT\$10 billion in sustainable investment positions within three years. As of the end of 2025, the Company's total sustainable investments amounted to NT\$8,372,408 thousand.

TDCC calculates the carbon emissions of its investment portfolio using the methodology provided by the Partnership for Carbon Accounting Financials (PCAF). Asset classes included in the calculations comprise equity investments, corporate bonds, and sovereign bonds. In the 2025 investment portfolio, total carbon emissions excluding land use and forestry (Land use, land-use change, and forestry, LULUCF) amounted to 68,940.85 tCO₂e. Among these, unlisted corporate bonds accounted for the largest share in both emission volume and carbon intensity, representing 98.83% of total emissions with a carbon intensity of 5.90 tCO₂e per NT\$1 million.

Greenhouse Gas Emissions of the 2025 Investment Portfolio (tCO₂e) by Asset Class

Classification by Asset Type	Item		Assigned Emissions (tCO ₂ e)	Carbon Intensity (tCO ₂ e/NT\$ million)	Data Quality	Coverage Ratio	Share of Emissions (Excluding LULUCF)
	Listed Corporate Bonds		7.19	0.0039	1.0000	62.76%	0.01%
	Unlisted Corporate Bonds		68,130.94	5.8980	1.0000	61.80%	98.83%
	Unlisted Equity Investments		138.60	0.0538	1.1682	100.00%	0.20%
	Sovereign Bonds	Including LULUCF	612.33	4.1074	2.0000	100.00%	–
		Excluding LULUCF	664.12	4.4547			0.96%
	Total						
		Including LULUCF	68,889.06	4.2703	1.0361	66.19% (Note)	–
		Excluding LULUCF	68,940.85	4.2735			100%

Note 1: TDCC's investment holdings have been updated to reflect the portfolio as of the end of 2025. However, because most investee companies have not yet published their 2025 financial reports and carbon emissions data, the calculations still rely on data from the end of 2024.

Note 2: The inventory of listed and TPEx-listed corporate bonds and unlisted corporate bonds has covered the vast majority of assets. However, several corporate bonds invested in by TDCC are sustainable bonds. As the aforementioned sustainable bonds have not disclosed project carbon emissions, and as references such as the domestic banking industry's Practical Handbook for Financed Emissions of Investment and Financing Portfolios and outsourced research reports by domestic securities and related associations have not yet established substantive calculation methodology principles, such assets are temporarily excluded. The Company will continue to monitor progress in sustainable bond disclosure and update carbon emissions calculations as appropriate.

» 4.4.2 Sustainable Procurement

Supplier Management

Note: This section does not apply to FundRich.

To fulfill TDCC's vision and strategy for sustainable operations and expand its sphere of influence, the Company not only promotes sustainable practices within its own operations and internal culture, but also seeks to work hand in hand with suppliers to jointly implement ESG (Environmental, Social, and Governance) policies. These efforts aim to uphold high ethical standards, protect labor rights, and promote environmental stewardship.

The Company has established comprehensive grievance mechanisms and channels for suppliers and other stakeholders to report illegal conduct and human rights violations. These include filing complaints through the "Whistleblowing System" section on the Company's official website, as well as posting posters promoting grievance channels in public areas such as internal and external office floors and security counters, publicly disclosing dedicated mailboxes and telephone numbers. When a complaint or report is received, the Company follows the procedures set forth in the "Whistleblower Case Handling Guidelines" or the "Prevention Plan Against Unlawful Acts During Duty," and conducts subsequent tracking and post-case handling.

100% of TDCC's suppliers are local suppliers. The Company's procurement principles under the "Regulations for Construction and Repair Projects and the Purchase and Customization of Property" are summarized as follows:

- I. For amounts of NT\$20,000 or less, after approval by the department/unit head, procurement was transferred to the General Administration for procurement.
- II. For amounts exceeding NT\$20,000, the case is transferred to the General Administration for procurement according to the authorized amount and countersigned by the Finance Department. If a contract must be signed, a draft contract shall be attached and countersigned by Legal Affairs & Compliance. For amounts exceeding NT\$500,000, the case shall be countersigned by Internal Auditing and submitted to the authorized supervisor for approval.
- III. For amounts of NT\$6 million or more, in addition to being handled in accordance with the preceding two items, the case shall be handled in accordance with the Company's "Guidelines for Establishment of the Review Team for Construction and Repair Projects and the Purchase and Customization of Property Cases."

The Company issued the "Supplier Sustainability Promotion Policy", which suppliers shall sign concurrently when executing contracts, to promote the supplier's corresponding code of conduct. By the end of 2025, all suppliers had signed the policy, with a completion rate of 100%.

Local and Green Procurement

To promote low-carbon operations, the Company continues to prioritize the procurement of products bearing environmental labels, such as air conditioners, dehumidifiers, refrigerators, printers, paper, and other office equipment and supplies. The Company's energy policy also explicitly states the principle of prioritizing the purchase of energy-efficient equipment and emphasizes the importance of enhancing energy usage efficiency. In addition, to reduce greenhouse gas emissions generated during transportation, the Company actively practices local procurement principles. In 2025, the Company achieved a 100% local procurement ratio.

Category	Procurement Amount (NT\$ thousand)	Proportion (%)
Local Procurement Amount	509,543	100

Note 1: The statistical information listed in the table above covers only TDCC's operating locations.

Note 2: Local procurement refers to purchases made within the Company's operational location in Taiwan.

Chapter 5

Safeguarding Employee Wellbeing

Employees are the foundation of an enterprise. TDCC regards human capital as its core mission. In line with its sustainability vision, embrace of innovative technologies, and expansion of diversified operations, the Company has established comprehensive talent acquisition, development, retention, and empowerment systems. Through competency development, rights protection, and work-life care, TDCC is committed to creating a happy and supportive workplace.

- 5.1 Talent Attraction
- 5.2 Talent cultivation
- 5.3 Human Rights and Labor Relations
- 5.4 Workplace Safety and Health Management

Material Topics and Corresponding GRI Standards

GRI 401: Employment

GRI 402: Labor/Management Relations

GRI 403: Occupational Health and Safety

GRI 404: Training and Education

Corresponding Material Topics

Talent cultivation and development

Priority Stakeholders

Shareholders/Investors, Shareholders/Investors, Communities, Employees

Alignment with the United Nations Sustainable Development Goals (SDGs)



5.1 TALENT ATTRACTION

To promote sustainable development and the transfer of knowledge, TDCC upholds “CARE” (Creativity, Appreciation, Responsibility, Excellence) as its core value. Employees are encouraged to be innovative, grateful, responsible, and committed to excellence. “CARE” itself also conveys attention, compassion, and care. In the era of AI-driven transformation, it is even more essential to care about issues, people, society, and the environment. This value helps the Company maintain momentum amid change.

» 5.1.1 Talent Recruitment

Talent is the key to a company’s continuous growth. In recent years, TDCC has actively built its employer brand by leveraging digital marketing and utilizing diverse platforms and tools to reach potential job seekers. The Company increases its online presence to improve public awareness of TDCC. New hires are encouraged to produce their own recruitment videos, which are published on the Company’s website and YouTube channel. Additionally, podcasts have been recorded to introduce the TDCC e-Passbook App, virtual shareholders’ meetings, and FinTech trends. These popular channels help TDCC attract attention from the general public.

Employee Composition and Diversity

In line with the spirit of workplace diversity and care for disadvantaged groups, TDCC primarily hires local talent in Taiwan. In compliance with regulations, the Company also ensures employment opportunities for persons with disabilities. As of the end of 2025, TDCC and FundRich employed a total of 612 full-time employees and 17 non-full-time workers, amounting to 629 staff members in total. Over the past three years, the headcount has remained relatively stable.

Number of Regular and Non-Regular Employees at TDCC and FundRich in Recent Years

Year	2023		2024		2025	
	Regular Employees	Non-Regular Employees	Regular Employees	Non-Regular Employees	Regular Employees	Non-Regular Employees
Female	268	3	270	3	274	4
Male	315	13	330	12	338	13
Total	583	16	600	15	612	17

Employee Composition in 2025

	TDCC				FundRich				Total			
	Labor Employment Contract		Type of Employment		Labor Employment Contract		Type of Employment		Labor Employment Contract		Type of Employment	
	Permanent employees		Full-Time Employees		Permanent employees		Full-Time Employees		Permanent employees		Full-Time Employees	
	Number of Individuals	%	Number of Individuals	%	Number of Individuals	%	Number of Individuals	%	Number of Individuals	%	Number of Individuals	%
Female	231	43.33	231	43.33	43	54.43	43	54.43	274	44.77	274	44.77
Male	302	56.67	302	56.67	36	45.57	36	45.74	338	55.23	338	55.23
Total	533	100.00	533	100.00	79	100.00	79	100.00	612	100.00	612	100.00

Note 1: Among regular employees of local nationality, 9 are persons with disabilities; there are no Indigenous employees.

Note 2: Regular employees under employment contracts refer to permanent employees and are all full-time staff; The Company has no fixed-term (temporary), zero-hour, or part-time employees

Note 3: Student tour guides at the Stock Museum averaged 4.61 persons per month on a full-time equivalent basis (full-time equivalent = total working hours ÷ 8 hours per day ÷ 12 months ÷ 22 days per month) and are not included in the table

Note 4: Non-regular employees refer to non-staff workers, including drivers, security personnel, and general service assistants hired through staffing agencies.

New Hires and Departures in 2025

		TDCC				FundRich				Total			
		New Employees		Departing Employees		New Employees		Departing Employees		New Employees		Departing Employees	
		Number of Individuals	Proportion of Total Employee Count	Number of Individuals	Proportion of Total Employee Count	Number of Individuals	Proportion of Total Employee Count	Number of Individuals	Proportion of Total Employee Count	Number of Individuals	Proportion of Total Employee Count	Number of Individuals	Proportion of Total Employee Count
Female	Under 30	4	0.75%	1	0.19%	1	1.27%	4	5.06%	5	0.82%	5	0.82%
	Age 30 to 50	3	0.56%	2	0.37%	5	6.33%	3	3.80%	8	1.31%	5	0.82%
	Over 50	1	0.19%	4	0.75%	0	0.00%	1	1.27%	1	0.16%	5	0.82%
Male	Under 30	9	1.69%	4	0.75%	0	0.00%	1	1.27%	9	1.47%	5	0.82%
	Age 30 to 50	8	1.50%	0	0.00%	3	3.80%	4	5.06%	11	1.80%	4	0.65%
	Over 50	0	0.00%	8	1.50%	3	3.80%	1	1.27%	3	0.49%	9	1.47%
Total		25	4.69%	19	3.56%	12	15.20%	14	17.73%	37	6.05%	33	5.40%

Note 1: Only regular employees are included (including the Chairperson). The age group of "Age 30 to 50" refers to employees aged 31 through 50, while the "Over 50" group refers to those above 50 years of age, excluding 50.

Note 2: New Employee Rate = Total Number of New Employees/Total Number of Employees (Number of New Employees in 2025/Number of Employees as of December 31, 2025)

Note 3: Departing Employee Rate = Total Number of Departing Employees/Total Number of Employees (Number of Departing Employees in 2025/Number of Employees as of December 31, 2025)

Note 4: The above statistical information includes all TDCC operational locations.

The Company embraces diversity and inclusiveness in its recruitment practices, welcoming employees from various educational systems and backgrounds. All employees possess industry-relevant professional knowledge or skills and are assigned positions appropriate to their experience, qualifications, and seniority. The educational background and job category breakdown of TDCC employees are as follows:

Educational Background of Employees in 2025

Category	Group	TDCC				FundRich				Total			
		Male		Female		Male		Female		Male		Female	
		Number of Individuals	%	Number of Individuals	%	Number of Individuals	%	Number of Individuals	%	Number of Individuals	%	Number of Individuals	%
Education Background	High school or below	4	0.75%	15	2.81%	0	0.00%	0	0.00%	4	0.65%	15	2.45%
	Junior college	29	5.44%	49	9.19%	5	6.33%	2	2.53%	34	5.56%	51	8.33%
	Bachelor's degree	124	23.26%	76	14.26%	21	26.58%	35	44.30%	145	23.69%	111	18.14%
	Master's degree	144	27.02%	91	17.07%	10	12.66%	6	7.59%	154	25.16%	97	15.85%
	Doctorate	1	0.19%	0	0.00%	0	0.00%	0	0.00%	1	0.16%	0	0.00%

Note: Only regular employees are included.

Employee Position Structure in 2025

Category		TDCC						FundRich						Total					
		Directors/Supervisors		Supervisor		Non-supervisor		Directors/Supervisors		Supervisor		Non-supervisor		Directors/Supervisors		Supervisor		Non-supervisor	
		Number of Individuals	%	Number of Individuals	%	Number of Individuals	%	Number of Individuals	%	Number of Individuals	%	Number of Individuals	%	Number of Individuals	%	Number of Individuals	%	Number of Individuals	%
Gender	Female	2	20.00	20	3.75	211	39.59	3	25.00	3	3.80	40	50.63	5	22.73	23	3.76	251	41.01
	Male	8	80.00	20	3.75	282	52.91	9	75.00	3	3.80	33	41.77	17	77.27	23	3.76	315	51.47
	Total	10	100.00	40	7.50	493	92.50	12	100.00	6	7.59	73	92.41	22	100.00	46	7.52	566	92.48
Age	Under 30	0	0.00	0	0.00	37	6.94	0	0.00	0	0.00	7	8.86	0	0.00	0	0.00	44	7.19
	Age 30 to 50	0	0.00	0	0.00	225	42.21	0	0.00	1	1.27	54	68.35	0	0.00	1	0.16	279	45.59
	Over 50	10	100.00	40	7.50	231	43.34	12	100.00	5	6.33	12	15.19	22	100.00	45	7.35	243	39.71
	Total	10	100.00	40	7.50	493	92.50	12	100.00	6	7.59	73	92.41	22	100.00	46	7.52	566	92.48

Note 1: Managerial positions at TDCC include managers, deputy managers, and business committee members; managerial positions at FundRich include heads and department managers.

Note 2: The breakdown includes gender and age categories; the Company does not employ staff of differing race/ethnicity (nationality).

Note 3: Full-time employees of domestic nationality include nine non-managerial employees with disabilities at TDCC: two females and seven males, and all were aged over 50.

» 5.1.2 Compensation System and Retention

Salary Policy

Note: This section does not apply to FundRich.

TDCC has established a fair, reasonable, and competitive compensation system, with salary levels determined based on educational background. The policy is open and transparent, reinforcing the Company's competitive advantage in attracting high-caliber talent. All employees are required to set performance targets in line with the Company's annual business plan, which covers economic, environmental, and social aspects, and progress is reviewed quarterly. The results of annual performance evaluations, as well as outstanding business performance, are reported to the competent authority for performance assessment purposes. Employee remuneration at all levels is not affected by gender, thereby ensuring gender equality in the workplace. Major operating locations are employee workplaces, including three sites at Fuxing North Road, Minsheng East Road, and Nangang. In 2025, the average salaries of both female and male entry-level employees were higher than Taiwan's minimum wage. The ratio of basic salary and remuneration between females and males was 1:1, demonstrating the Company's emphasis on and trust in employees' professional capabilities.

Retirement Pension Plan

Note: For full-time employees only.

TDCC

- The Company's pension system is divided into four implementation stages by date. When employees meet retirement requirements, their lump-sum retirement payment is calculated in segments according to the applicable pension system at different stages of the Company. In addition, employees whose year-end performance evaluation during their service with the Company is rated A will receive an additional 1% of the principal and interest of their jointly contributed savings for each year, paid from the "Mutual Savings Fund". The maximum additional amount is capped at 20%.
- Superannuation (prior to December 31, 1995)
In accordance with TDCC's original employee retirement, service bonus, and bereavement payment policy, years of service and job level as of December 31, 1995, are preserved and calculated. A one-time payment will be made upon retirement, and the calculation may be adjusted in accordance with the Company's salary standards.
- Mandatory Pension Contribution (Pension System before the Labor Standards Act became applicable, from January 1, 1996 to February 28, 1998)
Employees contributed 3% of their monthly salary as "Voluntary Pension Contribution". The Company contributed at least 6.5% as "Mandatory Pension Contribution", and an additional 1.5% as "Mutual Pension Contribution". Upon retirement, employees receive a one-time payment comprising the principal and interest of "Voluntary Pension Contribution" and "Mandatory Pension Contribution".
- Defined Contribution Plan (Applicable to the Labor Standards Act, referred to as the Old Labor Pension System)
Under TDCC's Personnel Management Policy, the Company contributed to both Mandatory Pension Contribution and Mutual Pension Contribution. Upon retirement, the sum of these contributions (plus interest) is compared with the pension amount calculated under the Labor Standards Act (average monthly salary × service years). The higher amount is paid, with the Company covering any shortfall.
- Defined Contribution Plan (Applicable to the Labor Pension Act, referred to as the New Labor Pension System)
 - Employees who joined the Company on or after July 1, 2005.
 - Employees originally under the old system who opted into the new system between July 1, 2005 and June 29, 2010.
 Under TDCC's Personnel Management Policy, the Company contributed to both Mandatory Pension Contribution and Mutual Pension Contribution. The accumulated amount is paid out in a lump sum upon retirement.
- The Company provides post-employment benefit plans and contributes retirement reserves under each retirement plan to ensure sufficient pension contributions. For the related contribution rates and contribution amounts, please refer to the Company's consolidated financial statements.



Financial Reports

FundRich

All FundRich employees are covered by the new labor pension system, under which the company contributes a fixed percentage of salary each month to employees' individual labor pension accounts.

» 5.1.3 Employee Benefits

Employee Benefits

Note: This paragraph covers only full-time TDCC employees.

TDCC values not only compliance with statutory benefits, such as group insurance, annual leave, and retirement/severance pay, but also places great emphasis on work-life quality. Consequently, together with the Employee Welfare Committee, TDCC offers a wide range of financial incentives, medical protections, and supportive benefits:

Welfare Measures

- **Marriage allowance**

NT\$12,000 per employee

- **Bereavement allowance**

Covers parents, spouse, and children

- **Partner discounts**

With partner vendors, including restaurants, hotels, shops, postpartum centers, etc.

- **Severance consolation payment**

- **Hospital visit fruit baskets, delivered during employee hospitalization**

- **Year-end bonuses, employee remuneration, festival bonuses, and holiday gifts**

- **Childbirth incentives and subsidies**

- **Childcare subsidies for preschool-aged children**

Monthly subsidy for children under 5 years old

- **Nursery allowances**

Semi-annual subsidy for children under 12 years old

- **Educational support for children**

Subsidies vary by education level

- **Hospitalization subsidies**

for employees and dependents

- **Breastfeeding (nursing) rooms are located in office buildings to promote breastfeeding and support infant health.**

- **Birthday gifts, employee self-organized trips, and health checkups**



Employee Welfare Committee

Note: This paragraph covers only full-time TDCC employees.

TDCC's Employee Welfare Committee oversees and manages welfare-related operations, providing comprehensive care and benefits to employees. This fosters a strong sense of belonging and loyalty, helping employees thrive both professionally and personally. The Committee convenes quarterly to review proposals and budgets related to employee travel, club activities, mutual assistance funds, and community service initiatives. Its goal is to continually improve the workplace experience.

Employee Welfare Activities in 2025

Employee Self-Organized Trips

TDCC subsidizes both domestic and overseas employee trips annually, including group and travel insurance expenses. Employees are encouraged to bring family members along to enhance bonding, unwind from daily work, and enjoy quality time together.



Employee Trip to Japan

Club Activities

The Employee Welfare Committee has approved and supports 13 active employee clubs, including: Charity Club, Badminton Club, Yoga Club, Dance Club, Softball Club, Tai Chi Club, Table Tennis Club, Basketball Club, Handicraft Club, Buddhist Studies Club, Cycling Club, Photography Club, and Golf Club. These clubs actively participate in competitions organized by financial institutions and industry affiliates, frequently achieving outstanding results.



Yoga Club Participation in the 14th Securities & Futures Cup Yoga Competition

Parental Leave without Pay

TDCC

Item	2024			2025		
	Male	Female	Total	Male	Female	Total
Number of employees eligible for parental leave without pay in the current year (A)	23	14	37	19	12	31
Number of employees who actually applied for parental leave without pay in the current year (B)	0	4	4	1	2	3
Number of employees scheduled to return from parental leave without pay in the current year (C)	0	1	1	0	4	4
Number of employees who actually returned from parental leave without pay in the current year (D)	0	1	1	0	3	3
Number of employees who actually returned from parental leave without pay in the previous year (E)	0	1	1	0	1	1
Number of employees who remained employed 12 months after returning from parental leave without pay in the previous year (F)	0	1	1	0	1	1
Unpaid parental leave application rate (%) (=B/A)	0.00%	28.57%	10.81%	5.26%	16.67%	9.68%
Return-to-work rate (%) (=D/C)	0.00%	100.00%	100.00%	0.00%	75.00%	75.00%
Retention rate (%) (=F/E)	0.00%	100.00%	100.00%	0.00%	100.00%	100.00%

FundRich

Item	2024			2025		
	Male	Female	Total	Male	Female	Total
Number of employees eligible for parental leave without pay in the current year (A)	0	2	2	0	2	2
Number of employees who actually applied for parental leave without pay in the current year (B)	0	1	1	0	1	1
Number of employees scheduled to return from parental leave without pay in the current year (C)	0	0	0	0	0	0
Number of employees who actually returned from parental leave without pay in the current year (D)	0	0	0	0	0	0
Number of employees who actually returned from parental leave without pay in the previous year (E)	0	0	0	0	1	1
Number of employees who remained employed 12 months after returning from parental leave without pay in the previous year (F)	0	0	0	0	0	0
Unpaid parental leave application rate (%) (=B/A)	0.00%	50.00%	50.00%	0.00%	50.00%	50.00%
Return-to-work rate (%) (=D/C)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Retention rate (%) (=F/E)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

5.2 TALENT CULTIVATION

To drive continuous innovation in response to the rapid evolution of digital technologies in the financial sector, TDCC and FundRich actively recruit top talent across diverse fields to provide the market and society with novel, creative, and convenient services. At the same time, the companies are committed to the training and education of employees to ensure their capabilities and knowledge keep pace with industry trends, enabling them to thrive in the digital financial era.

» 5.2.1 Diverse Talent Development

Employee Training

To provide more innovative and user-friendly services and support the diversification of departmental functions, the companies not only organize internal training programs and send employees to external training, but also emphasize IT and cybersecurity-related training in response to developments in digital finance. Professional organizations are commissioned to offer courses on subjects such as personal data certification, data protection and security awareness, hacking methods, and trend analysis, strengthening employees' ability to identify cyberattacks. Additional training programs include fire safety seminars, ISO standard introductions, and anti-money laundering courses. Employees have access to multiple learning channels, including in-person training courses and the digital learning platform e-Training.

In accordance with the "Employee Professional Certification Subsidy and Management Guidelines," TDCC offers subsidies and guidance to help employees obtain professional certifications and has established a management system for certification validity and maintenance. Employees pursuing further studies at domestic or overseas graduate schools or attending pre-bar training for attorneys may apply for a leave of absence under the "Employee Leave without Pay Application Guidelines."



The Training Hours for the Various Courses in 2025 are Outlined Below:

2025 Employee Training Statistics									
Employee Category	TDCC				FundRich				Total
	Supervisor		Non-supervisor		Supervisor		Non-supervisor		
	Male	Female	Male	Female	Male	Female	Male	Female	
Total Training Hours	751	867.60	10,141	8,071	98	163	1,419	1,857	23,367.60
Average training hours	31.29	41.31	36.09	37.37	32.67	54.33	41.74	46.43	38.18
Total number of employees in the category	24	21	281	216	3	3	34	40	612

Note 1: Includes employees who resigned or retired during 2025

Note 2: The headcount for FundRich's education and training statistics includes employees seconded from TDCC.

The Training Hours for the Various Courses in 2025 are Outlined Below:

2025 Employee Training Table

Employee Education Training	TDCC			FundRich			Total		
	Number of Trainees	Number of Courses	Total Training Hours	Number of Trainees	Number of Courses	Total Training Hours	Number of Trainees	Number of Courses	Total Training Hours
In-person courses	6,757	209	19,476.1	105	459	2,903	6,862	668	22,379.1
Online courses	4,572	119	2,490	6	330	634	4,578	449	3,124
Total course hours		21,966.1			3,537			25,503.1	
Total Training Expenditure		NT\$22.36 million			NT\$1.64 million			NT\$24.00 million	

Note: Includes occupational safety education and training.

List of TDCC Diverse Training Courses

Course Category	Number of Trainees	Number of Courses	Training Hours
Information Technology Courses	731	23	2,254
Digital Technology and Sustainable Finance	285	49	930
Legal Compliance	1,255	29	3,625.5
New Employee Orientation	75	3	150
Special Lectures	641	11	3,672
National Critical Infrastructure	663	9	1671
Financial Industry and Economic Trends	326	25	1,123.5
Others	2,544	50	5,775.1
Sharing of Learning Outcomes	184	10	275
Foreign Language Courses	24	–	857
Professional Certification	29	–	–

Note 1: Occupational safety and health training courses are calculated independently and not included in the above. For detailed information, please refer to Chapter 5.4 Workplace Safety and Health Management.

Note 2: As the categories of professional certifications vary and the number of training hours differs, only the number of trainees and course sessions is disclosed; therefore, the reported average training hours are lower than the actual figure.

Note 3: No relevant programs or courses have been provided for transition assistance programs for retired or departing employees regarding continued employability and career planning.

List of FundRich's Diverse Training Courses

Course Category	Number of Trainees	Number of Courses	Training Hours
Sustainable Development (ESG)	11	8	36
In-Service Professional Development	12	7	138
Regulatory Compliance	667	42	2,149
Anti-money laundering	12	8	60
Information Security	28	27	341
Pre-Service Training	12	5	162
Artificial Intelligence Application	23	11	309
Professional Certification Training	25	18	153
Digital Marketing	16	14	189

Note: No relevant programs or courses have been provided for transition assistance programs for retired or departing employees regarding continued employability and career planning

» 5.2.2 Performance Evaluation

TDCC

The Company places great importance on its performance management system. All full-time employees are required to undergo regular annual performance evaluations, which serve as a key basis for human resource management and talent development. The evaluation process is conducted in accordance with the "Annual Employee Performance Evaluation Guidelines," and is carried out objectively and fairly by supervisors at all levels based on employees' daily performance.

To ensure consistency and a solid foundation in the assessment process, TDCC has divided the annual evaluation into three phases. Regular evaluations will be conducted in the December-April and May-September periods, while the year-end evaluation will take place in October and November. Employees are required to complete a performance evaluation form detailing their responsibilities, special achievements, and areas for improvement during the review period, which serves as a crucial reference for supervisors.

Supervisors must assess performance based on actual work results and documented facts. Upon completion of each interim evaluation, department heads review the assessments made by supervisors and conduct performance review meetings with employees. After employees confirm and sign the evaluation form, the department head assigns the final score. This process ensures transparency and employee engagement, while promoting effective communication and mutual understanding between employees and their supervisors.

As of the end of December 2025, the number of managerial personnel subject to evaluation was 20, and the number actually evaluated was 20 (9 females, 11 males). The number of non-managerial personnel subject to evaluation was 514; after excluding three employees on unpaid leave or who had returned to work but were not subject to performance evaluation, the number subject to evaluation was 511 (222 females, 289 males). The actual evaluation rate was 100%.

Note: Performance evaluations include resigned and retired employees, but exclude the Chairman and President.

FundRich

All full-time employees are required to undergo regular annual performance evaluations, which serve as a key basis for human resource management and talent development. Evaluation procedures are conducted in accordance with the Employee Performance Evaluation Guidelines and are divided into new employee evaluations and annual employee evaluations. New employee evaluations are conducted after three months of service. Annual employee evaluations are conducted twice, covering the first half of the year (January to June) and the second half of the year (July to December). Employees are required to accurately complete the evaluation form with details of their work content, special achievements, and areas for improvement during the evaluation period, serving as an important reference for supervisors. Supervisors at all levels conduct objective and fair evaluations based on employees' regular work performance.

Supervisors must assess performance based on actual work results and documented facts. Upon completion of each interim evaluation, department heads review the assessments made by supervisors and conduct performance review meetings with employees. After employees confirm and sign the evaluation form, the department head assigns the final score. This process ensures transparency and employee engagement, while promoting effective communication and mutual understanding between employees and their supervisors.

As of the end of December 2025, the number of managerial personnel subject to evaluation was six, and the number actually evaluated was six (3 females and 3 males). The number of non-managerial personnel subject to evaluation was 72, and the number actually evaluated was 72 (40 females and 32 males).

5.3 HUMAN RIGHTS AND LABOR RELATIONS

5.3.1 Human Rights Policy

Diversity, Equality, and Human Rights

Note: This section does not apply to FundRich.

TDCC values the promotion of diversity and equality within the organization and is committed to upholding international human rights conventions, including the Universal Declaration of Human Rights and the United Nations Global Compact. The Company also strictly complies with labor regulations in Taiwan, such as the Labor Standards Act and the Gender Equality in Employment Act. TDCC aims to establish proper management methods and procedures to prevent any infringement or violation of human rights. The "Human Rights Commitment and Policy" was approved and announced by the President to create a safe and reassuring workplace environment and foster a positive corporate culture.



Human rights commitment and policy

Management Principles

Human rights are managed through internal company regulations and internal audits, with the following principles established:

- Full compliance with national labor laws
- Prohibition of forced labor
- Reasonable working hours and rest periods
- Prohibition of discrimination and harassment
- Freedom of association
- Implementation of equal treatment and mutual respect
- Equal pay for equal work
- Maternity protection

Human Rights Management Strategies

Human Rights Topics and Management Measures for Employees:

- Establishment of a secure and confidential grievance mechanism
- Open and accessible communication channels
- Employee safety mechanisms such as security guards and access control
- Promotion and training on workplace equality and safety policies
- Implementation of employee assistance programs
- Reasonable staffing and job assignment
- Labor law education and full disclosure
- Strict compliance with labor laws and attendance control
- Leadership and management training for supervisors



Workplace Equality

TDCC upholds gender equality and mutual respect in the workplace. The Company has established the “Regulations for Prevention, Complaint, and Disciplinary Measures on Workplace Sexual Harassment.” This includes setting up dedicated complaint channels such as a hotline, fax number, and email address, and prominently displaying this information in the workplace. A designated unit is responsible for handling workplace sexual harassment complaints. In 2025, TDCC and FundRich did not receive any grievance cases involving discrimination or workplace sexual harassment, and the total number of related incidents was 0.

» 5.3.2 Labor-Management Communication

Labor-Management Communication

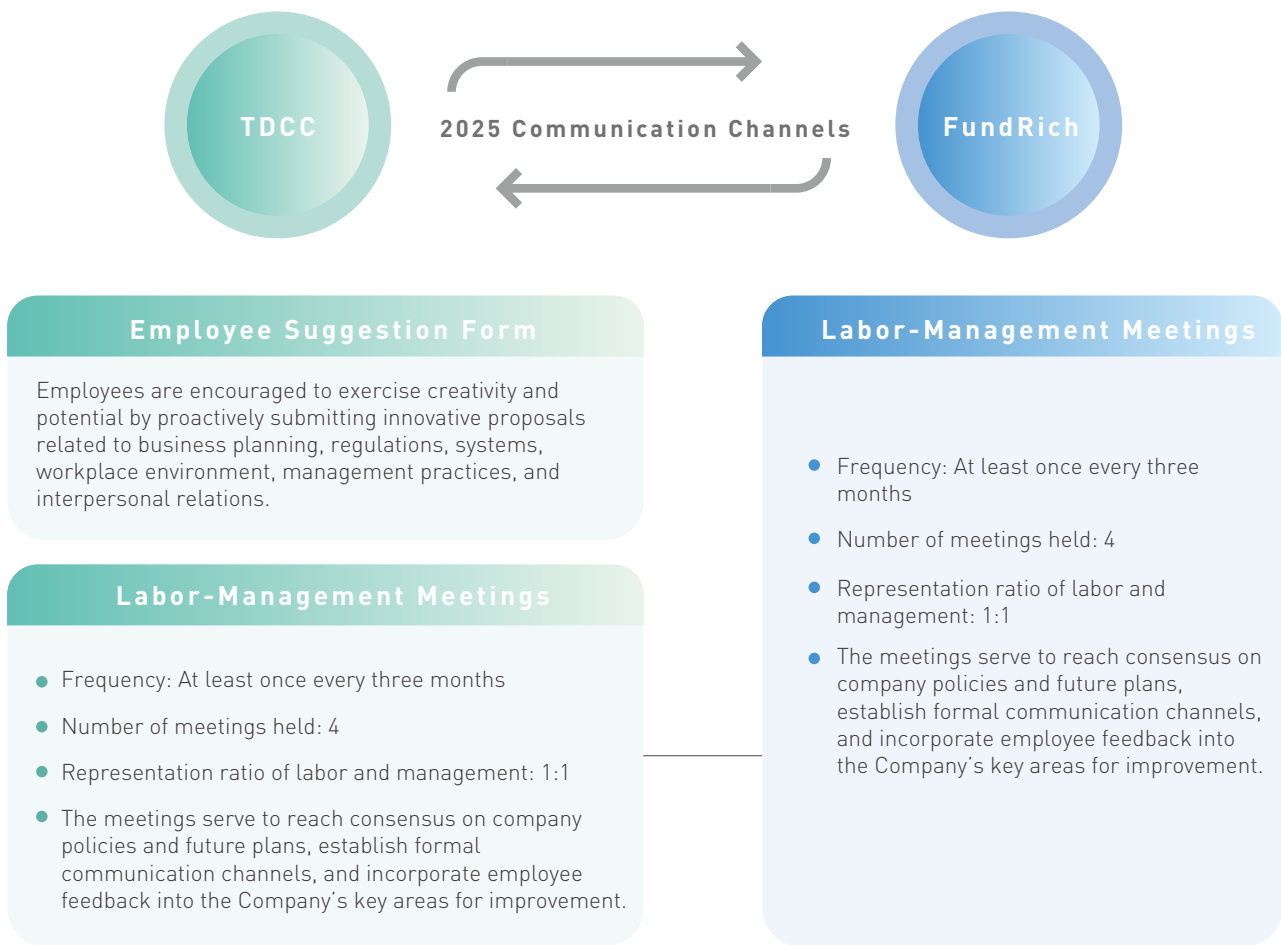
TDCC regards its employees as family-like partners and important stakeholders. Through regular labor-management meetings, employee feedback mechanisms, and interviews, the Company has established multiple communication channels to listen to employees, monitor their work status, and continue enhancing workplace friendliness.

In the event of major operational changes due to shifts in ownership or significant adjustments in business scope that may impact employees' working conditions, the Company shall provide advance notice according to Article 16 of the Labor Standards Act: Where a worker has worked continuously for more than three months but less than one year, the notice shall be given ten days in advance; where a worker has worked continuously for more than one year but less than three years, the notice shall be given twenty days in advance; where a worker has worked continuously for more than three years, the notice shall be given thirty days in advance. This aims to mitigate the impact of position changes on employees and safeguard their employment rights.

The TDCC Enterprise Union was established in May 2023. In 2025, 60.03% of employees joined the union. Through collective bargaining meetings, the Company is currently negotiating with the enterprise union on matters such as employee benefit systems, thereby establishing integrity-based and harmonious interactions and promoting friendly inclusion with employees. In addition, through labor-management meetings, the Company and the enterprise union completed improvements to benefit systems, including increasing meal allowances, increasing year-end employee welfare gift vouchers, and extending the deadline for birthday leave to the month following employees' birthdays.

Note: The TDCC Enterprise Labor Union does not include FundRich employees.



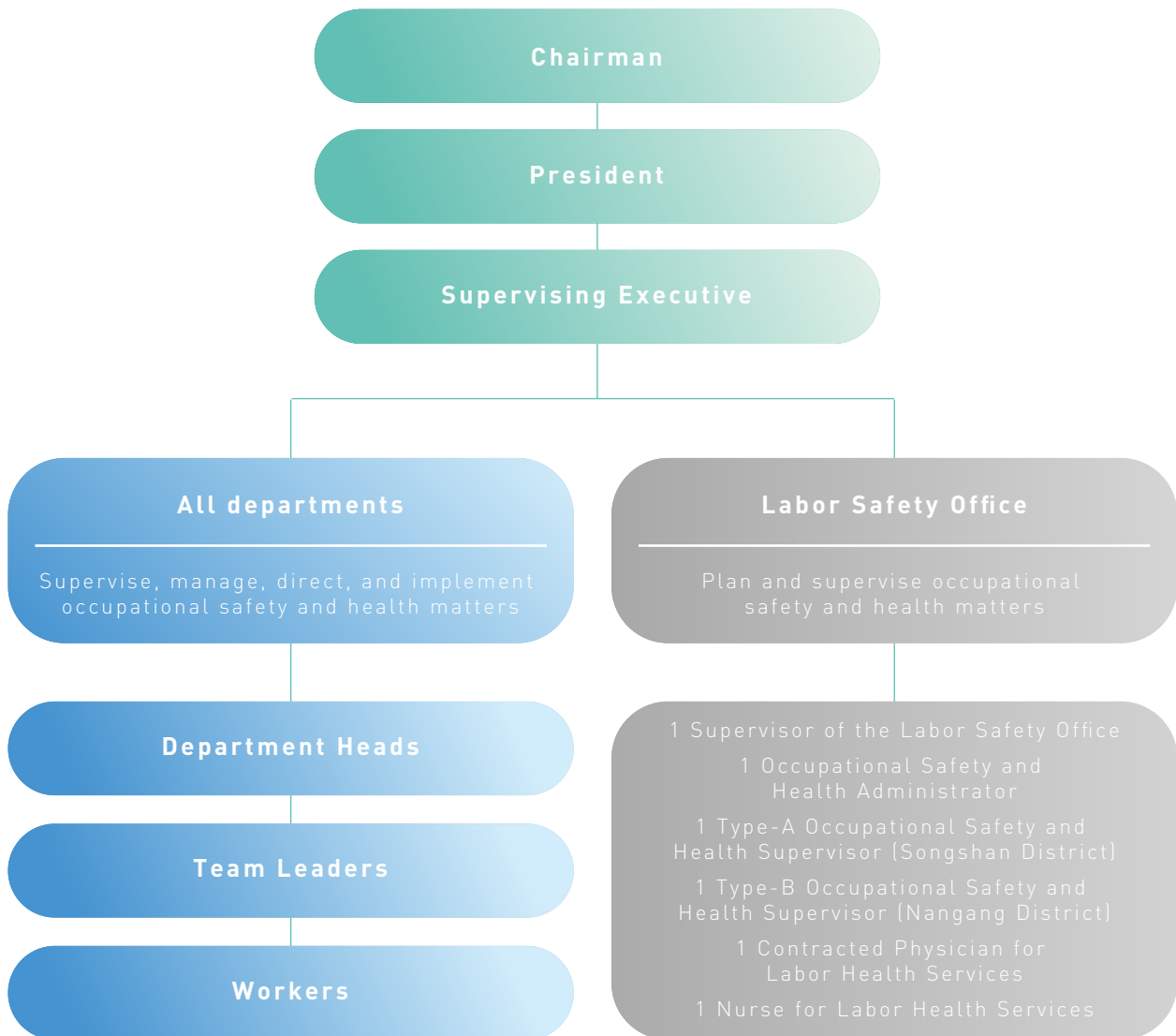


5.4 WORKPLACE SAFETY AND HEALTH MANAGEMENT

TDCC is committed to maintaining a safe and healthy work environment. In accordance with the Occupational Safety and Health Act, the Company has established a Labor Safety Office and holds irregular meetings of the Occupational Safety and Health Committee. Plans are updated in accordance with regulatory changes, published for implementation, and communicated to all employees. Related announcements are also disclosed in the "Occupational Safety and Health and Sexual Harassment Prevention Section" of the Company's internal website. It also publicly displayed posters promoting grievance channels in public areas, including internal and external office floors and security counters, to remind TDCC employees and other external third parties, thereby effectively implementing awareness promotion. In addition, in accordance with the plans, grievance channels have been established for unlawful infringement in the workplace, workplace bullying, and sexual harassment. Workplace inspections and preventive improvement measures are conducted on a rolling basis together with supervisors of each unit and labor representatives. Besides complying with occupational safety and health regulations, TDCC also manages personal health data under the Taiwan Personal Information Protection and Administration System (TPIPAS), and is further committed to promoting various workplace safety and health promotion activities. These activities have no favorable or unfavorable psychological impact, working condition impact, or treatment impact on employees, with the aim of providing employees with a more comprehensive and sustainable workplace environment. In 2025, total employee working hours were 1,086,244 hours, comprising 1,044,944 hours for full-time employees and 41,300 hours for non-full-time employees. No occupational injury incidents occurred.

FundRich, to safeguard the health and safety of employees, provides annual health checkups to all employees beyond regulatory requirements to support early detection and treatment. In accordance with Article 34 of the Occupational Safety and Health Act, FundRich has established its own Safety and Health Work Guidelines with comprehensive measures to ensure and promote employee health and safety. In 2025, no occupational injuries occurred at FundRich.

TDCC Occupational Safety and Health Organization Chart



» 5.4.1 Labor Health and Occupational Safety and Health Management

Labor Health and Occupational Safety and Health Management

Note: This section does not apply to FundRich.

Summary of TDCC's Key OSH Programs:

Name	Description
Occupational Safety and Health Management Regulations	Establishes internal management procedures and documentation for supervisors at all levels to manage, direct, and oversee personnel involved in occupational safety and health, and sets up the OSH organization.
Safety and Health Work Guidelines	Specifies the contents of the work code and establishes a system for executing occupational safety and health tasks.
Occupational Safety and Health Management Plan	Aims to achieve OSH management goals by taking timely corrective and preventive actions.
Safety and Health Self-Inspection Plan	Conducts regular proactive inspections of OSH matters to eliminate or control hazards and prevent accidents.
Ergonomic Hazard Prevention Plan	Implements preventive measures for employees performing repetitive tasks.
Prevention Plan for Diseases Induced by Abnormal Workloads	Introduces relevant disease prevention measures for employees working shifts, night hours, or extended hours.
Prevention Plan Against Unlawful Acts During Duty	When employees perform their duties, relevant violence prevention measures are adopted to avoid physical or psychological unlawful infringement caused by the actions of others. These measures include hazard identification and assessment, appropriate workplace allocation, appropriate manpower adjustments based on job suitability, establishment of codes of conduct, training on hazard prevention and communication skills, establishment of incident reporting mechanisms, emergency response procedures, incident coordination and handling, and subsequent follow-up.
Maternal Worker Health Protection Plan	Applies hazard assessment, control, and tiered management to protect maternal health.
Regulations for Prevention, Complaint, and Disciplinary Measures on Workplace Sexual Harassment	Provides a workplace and service environment free from sexual harassment by adopting appropriate prevention, correction, disciplinary, and handling measures.

To maintain a safe and healthy workplace, TDCC organizes training courses on hazard prevention, disaster prevention and response, and first aid. A total of 2,177 participants received training, as detailed below:

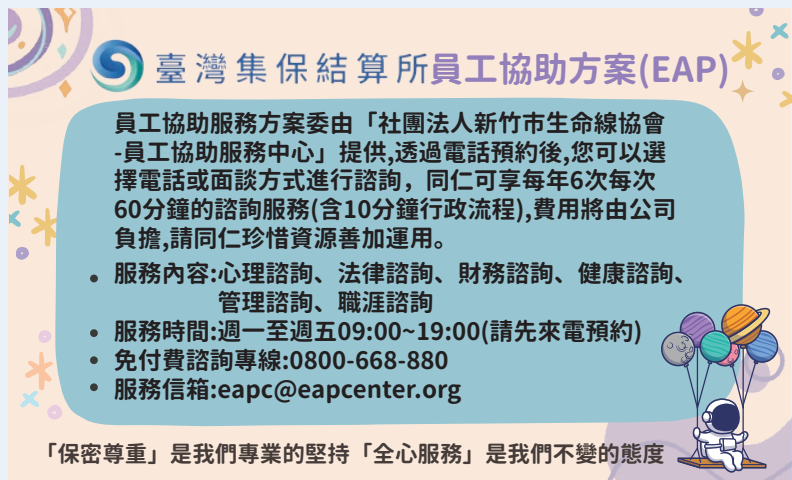
Course Category	Course Name	Course Category	Number of Courses	Total Course Hours
Occupational Safety Education Training	General safety training for new and current employees	535	7	15
	Training on hazard prevention and communication skills under the prevention plan for unlawful infringement, targeting supervisors at the team level and above.	117	2	4
	Seminar on the prevention of unlawful acts during duty and introduction to the employee assistance program (including sexual harassment prevention)	531	8	24
	In-service training for OSH administrators	2	1	12
	In-service training for nursing personnel in occupational health services	1	1	16
	Basic first aid, safety and health training for designated first-aid personnel.	11	9	144
	Refresher training on health and safety for designated first-aid personnel.	13	7	21
Disaster Prevention, Emergency Response, and First Aid	Fire and earthquake evacuation concepts (including emergency medical response management)	470	7	21
	AED & CPR course for all employees	497	16	20.8

5.4.2 Health Promotion and Healthcare

Note: This section does not apply to FundRich.

- Since 2015, TDCC has responded to the Health Promotion Administration, Ministry of Health and Welfare's initiative to promote the Healthy Workplace Certification mechanism. In 2025, TDCC obtained the Workplace Health Promotion Self-Assessment Certificate.
- To maintain a healthy working environment for employees, TDCC has installed 10 AEDs, three medical-grade blood pressure monitors, and a health center. In addition to assigning occupational health nurses and arranging on-site consultation services by occupational safety and health physicians in accordance with regulations, TDCC was committed to providing AED and CPR training for all employees in 2025. TDCC also applied for AED Safe Place recertification in accordance with regulations and obtained the "AED Safe Place" certificate.
- A breastfeeding room has been set up to provide a safe and secure space for female employees to breastfeed or express milk after childbirth.
- Occupational health nurses are regarded as guardian angels in the workplace by TDCC employees. In line with the design philosophy of the "Healthy Workplace Program," they work with relevant departments to support the health and safety of Company employees.
- Each year, the Company provides employee health examination programs that exceed legal requirements. Through various health seminars and informational campaigns, health awareness is integrated into the daily lives of employees.

TDCC has implemented an Employee Assistance Program (EAP). In 2025, the program recorded 116 participants in the first phase and 61 participants in the second phase, with an employee satisfaction rate of 99.6%. With prior assessment by a nurse or counselor, family members may also be accompanied by the employee for psychological counseling.



The EAPC offers consultancy services in the following areas:
career development, psychological support, management, health, legal issues, financial planning and relationship guidance.

2025TDCC Employee Health Promotion Activities

1. 12-Week Health and Fitness Training Program

Professional fitness instructors were invited, and various fitness training equipment was used. Before and after the activities, measurements were taken using the Company's InBody body composition analyzer. A total of three course sessions were held.

❖ **Total attendance:**
79 participants (14.82%) ❖

2. Professional Health Seminars

Seminars focused on physical and mental health needs were held to instill a sense of personal health management.

❖ **Total attendance:**
276 participants (51.78%) ❖

3. On-site Physician Consultation Services

Quarterly health consultations with on-site physicians were arranged to support post-examination follow-ups.

❖ **Total individuals received consultations: 34 (6.38%)** ❖

4. Questionnaire Surveys on Four Major Programs

Each year, questionnaires on overwork and human factors-related physical and mental health are conducted in conjunction with annual employee health examinations to implement stratified management and follow-up. This includes screening medium- and high-risk groups and arranging health guidance with physicians and physical therapy recommendations.

❖ **Ergonomic assessments were completed for 13 individuals (2.44%)** ❖
❖ **Total individuals received second-stage consultations for overwork assessment: 33 (6.19%)** ❖

5. CPR and AED Training for All Employees

Refresher courses are held annually to maintain employee emergency response readiness.

❖ **Total attendance:**
497 participants (93.24%) ❖

6. Influenza Vaccination Service

To care for employee health and increase vaccination rates in order to achieve the benefits of herd immunity, a vaccine subsidy of NT\$500 per person was added.

❖ **Total individuals received vaccination: 258 (48.40%)** ❖

7. All-Employee Walking Activity

To promote employees' physical and mental health and strengthen support and incentives for employees who are developing exercise habits as well as those who lack exercise, a three-month walking activity was specially organized.

❖ **Total participants:**
530 employees (99.44%) ❖
❖ **The total step count was 587,332,934, with an estimated distance of 469,855 kilometers, which was approximately equivalent to circling Taiwan 391 times** ❖

Note: Percentage = number of participants/533 full-time employees.

Chapter 6

Spreading Love through Public Welfare

TDCC upholds the philosophy of “giving back to society what it receives from society” and emphasizes the practice of corporate social responsibility by actively addressing social needs and fulfilling its social mission and values. Through four major pillars, nurturing financial talent, promoting education in rural areas, supporting disadvantaged groups, and sponsoring arts and cultural activities, TDCC drives sustainable development across the financial sector and society. The Company continues to exert a positive influence through five key areas of public welfare: welfare for the disadvantaged, educational welfare, cultural welfare, sports welfare, and other charitable causes.

6.1 Social Value Creation

6.2 Social Welfare Practices

Material Topics and Corresponding GRI Standards

—

Corresponding Material Topics

Community and social impact

Priority Stakeholders

Community

Alignment with the United Nations Sustainable Development Goals (SDGs)



6.1 SOCIAL VALUE CREATION

Note: The content of this chapter does not apply to FundRich.

Public Welfare Policy and Management Measures

In response to the Financial Supervisory Commission's (FSC) initiative to strengthen corporate social responsibility in the financial industry and to encourage financial institutions to invest in social welfare, TDCC has stipulated in its Articles of Incorporation that 3% to 5% of after-tax profit shall be allocated annually for charitable donations and sponsorships. To fulfill its commitment as a responsible corporate citizen and to practice social care, TDCC donates to governmental social welfare agencies, schools, non-profit social welfare organizations, and public welfare campaigns promoted by the government. The Company has formulated the Guidelines for Managing Public Welfare Donations to standardize these practices.

Vision and Performance of Public Welfare Strategies

Type of Public Welfare	Linked SDGs	Public Welfare Vision
Welfare for the Disadvantaged For details, refer to Chapter 6.2.1 Social Assistance	 No Poverty	Through long-term and proactive engagement, TDCC aims to assist underprivileged families and students, care for the elderly in communities, and support marginalized groups, enabling more disadvantaged individuals to receive support and improve their quality of life—thereby realizing the ideal of a welfare society.
Cultural Charity For details, refer to Chapter 6.2.2 Cultural Development	 Reduced Inequalities	By fostering collaboration between the financial industry, cultural institutions, and academia, TDCC seeks to build a resilient and sustainable arts and cultural ecosystem in Taiwan.
Educational charity For details, please refer to Chapter 6.2.3 Education Initiatives	 Quality Education	TDCC is committed to expanding financial literacy, enhancing the general public's financial management knowledge, and promoting education in rural areas to reduce wealth gaps and drive sustainable development in the financial sector and society.
Sports charity For details, please refer to Chapter 6.2.4 Talent Development in Sports	 Reduced Inequalities	In response to government initiatives calling for corporate support of athletic activities, TDCC has long supported training programs for grassroots athletes, especially those from rural or underprivileged backgrounds. The aim is to offer more opportunities for training and competition, helping young athletes to shine on the international stage and achieve their dreams.

6.1.1. Public Welfare Philosophy and Action Guidelines

Rooted in the principles of sustainable development and giving back to shareholders, TDCC has long been committed to public welfare activities and the promotion of financial education, actively implementing the concept of inclusive finance. Externally, the Company extends its humanistic care by deepening its engagement in diverse public welfare actions, expanding its efforts across areas such as disadvantaged support, education, arts and culture, and sports. Looking ahead, TDCC will continue to reinforce its commitment to public welfare, promote social inclusion, and join hands with partners to create a sustainable Taiwan.

Strategic Initiatives	Social Impact
• "Retirement Preparation Platform" donation program • Subsidies for community care centers • "Love in Finance, Food Bank with Heart" • Funding of local government social welfare programs • Donations to disadvantaged and welfare organizations	• Total donations amounted to NT\$87.10 million in 2025 • Subsidies for community care centers: NT\$26.20 million • Donations to food banks: NT\$12 million • Donations to Retirement Preparation Platform NT\$17 million • Local government social welfare programs: NT\$24 million • Donations to disadvantaged/welfare groups: NT\$7.9 million
• Exhibition of award-winning works from the Contemporary Art Awards • Special performances of Cloud Gate Culture and Arts Foundation for the promotion of arts education • "Sustainability and Co-Prosperty" program with the National Theater & Concert Hall • Movie "Formosa" national cinema tour • Cultural promotion by the General Association of Chinese Culture • Sponsorship of various art and cultural group events	• Total donations amounted to NT\$18.1 million in 2025 • Cloud Gate Dance Theatre: NT\$3.5 Million • National Theater and Concert Hall: NT\$2.5 million • Movie "Formosa" Cinema Tour: NT\$2 million • General Association of Chinese Culture: NT\$4.5 million • Art and cultural group events: NT\$5.6 million
• Financial Literacy for Youth (FLY) Courses • Taiwan Stock Museum • Industry-Academia Internship Program • Financial Services Education Public Welfare Fund • International financial talent development • Ministry of Education savings accounts • Funding for local government multi-program education projects • Funding for local government educational initiatives	• Total donations amounted to NT\$69.77 million in 2025 • Financial Literacy for Youth (FLY) Courses: NT\$13.07 million • Financial Services Education Public Welfare Fund: NT\$10 million • College of Global Banking and Finance: NT\$10 million • Ministry of Education savings accounts: NT\$5 million • Local government education programs: NT\$24 million • Rural education programs: NT\$7.7 million
• Support for sports training programs in rural schools • Organization of sports competitions	• Support for sports association events • Total donations amounted to NT\$13.77 million in 2025 • School sports training: NT\$7.12 million • Sports competitions: NT\$1.15 million • Sports associations: NT\$5.5 million

6.2 SOCIAL WELFARE PRACTICES

Note: The content of this chapter does not apply to FundRich.

While TDCC continues to enhance its core operations and evolve, it has also long been committed to public welfare efforts, demonstrating care for and giving back to society. In recent years, it has actively worked to foster a senior-friendly environment, support underprivileged families and students, and encourage employees to participate in activities organized by the Taiwan Fund for Children and Families, spreading warmth and amplifying the positive impact of compassion.

6.2.1 Social Assistance

Subsidies/Donations to Community Care Centers

TDCC has allocated resources in response to the government's policy of aging in place, promoting a new societal mindset around elderly care. Through collaboration with the Social and Family Affairs Administration of the Ministry of Health and Welfare, TDCC launched the "Public Welfare Donation and Subsidy Program for Community Care Centers," donating to a total of 91 centers, including Aimen Community in Huxi Township, Penghu County, with total contributions reaching NT\$26.20 million. Recipients of the program reported significant improvements in the effectiveness of activities, enhanced community self-governance, and increased social participation among seniors, thus contributing to the creation of healthy and sustainable communities.

Special Assistance Projects with Local Governments

By leveraging the capacity of private-sector organizations and infusing resources into regional projects, TDCC aims to continuously support counties and cities in strengthening their social welfare networks. This is expected to broaden the scope and scale of services, enabling more disadvantaged individuals to access support and helping to realize the ideal of a welfare-oriented society.



Donation Ceremony of Social Affairs Department, Hualien County Government

- Social Affairs Department, Miaoli County Government: Services for elderly persons, economic assistance and poverty alleviation, and life care programs for persons with disabilities
- Social Affairs Bureau of Chiayi County: Savings program for disadvantaged families and special economic assistance program
- Social Affairs Department, Penghu County Government: "Inclusive Home" care and assistance program for disadvantaged groups
- Social Affairs Department, Hualien County Government: Donation of rehabilitation buses and sponsorship program for educational assistance to disadvantaged families
- Department of Social Welfare, Taoyuan: Compassionate meal services, youth self-reliance development program, and emergency relief program for disadvantaged families
- Taitung County Social Affairs Department: Star Innovation AI Training and Project Intake Center, family healing workshops, and five-senses art therapist program
- Pingtung County Department of Social Affairs: Family, youth, and disabled senior services
- Social Affairs Bureau, Kaohsiung City Government: Delivering Love and Warmth Project • Delivering Happiness: Care Services Program for Disadvantaged Groups

"Love in Finance, Food Bank with Heart"

What we take for granted in daily life is often a luxury for underprivileged families. TDCC continues its participation in the "Love in Finance, Food Bank with Heart" initiative, allocating NT\$12 million in 2025 to support those in need, in collaboration with peers in the financial sector, delivering tangible care and extending the reach of compassion.

Ministry of Education School Savings Accounts

Each year, TDCC donates NT\$5 million as part of the "Love in Finance, Caring for Disadvantaged Students" campaign, jointly initiated by the Taiwan Stock Exchange and seven financial peripheral institutions. Donations go into Ministry of Education School Savings Accounts to support economically disadvantaged students from elementary to high school, covering needs such as meals, tutoring, transportation, housing, and tuition. In 2025, students from schools in 21 counties and cities benefited, totaling more than 8,069 recipients.

Taiwan Fund for Children and Families: Happiness Train

Since 2011, TDCC has partnered with regional centers of the Taiwan Fund for Children and Families to host the annual “Happiness Train” parent-child care events. In 2025, the program brought warmth to Taichung in collaboration with the South Taichung Center. Held at the Bay Picture Book Hall in Qingshui District, the winter care event combined reading and companionship to offer children gamified learning experiences and emotional warmth, planting seeds of hope in their lives.



Sponsorship of Welfare Organizations and Disadvantaged Groups

Since 2015, as part of the Company’s anniversary celebrations and charity sales events, we have sponsored social welfare organizations by donating to groups supporting disadvantaged individuals, including those with disabilities, seriously ill children and economically disadvantaged young people. The aim of this initiative is to provide more comprehensive support to vulnerable communities. In 2025, TDCC donated NT\$5.40 million to 18 social welfare institutions and disadvantaged groups, and NT\$2.50 million to other disadvantaged groups, for a total of NT\$7.90 million, aiming to improve their quality of life and reignite hope for the future.

Participation in Social Relief and Inclusion Efforts

Donations for Typhoon Danas Disaster Relief

On July 6, 2025, moderate Typhoon Danas made landfall late at night in Budai Township, Chiayi, causing severe damage. Guided by the corporate care philosophy of treating others’ hunger and suffering as one’s own, TDCC actively participated in disaster relief donations through the Disaster Relief Foundation, the Social Affairs Bureau of Tainan City Government, and other organizations, to support disaster assistance, emergency medical care, shelter and resettlement, and recovery and reconstruction, with the hope that disaster-affected areas could return to normal life as soon as possible.

Disaster Relief for the Matai’an Creek Barrier Lake Overflows Incident in Hualien County

In late September 2025, torrential rain brought by the outer circulation of a typhoon caused the barrier lake on Matai’an Creek in Hualien County to overflow. Guided by the corporate care philosophy of giving back to society, TDCC donated funds to express gratitude to the armed forces for their continued participation in post-disaster recovery work in Guangfu Township, Hualien County.

Mennonite Christian Hospital - Eastern Taiwan Medical and Nursing Talent Cultivation Program

To address the chronic shortage of healthcare professionals in rural eastern Taiwan, TDCC continues to support Mennonite Christian Hospital’s “Eastern Taiwan Medical and Nursing Talent Cultivation” program. The initiative ensures a steady supply of nurses and medical personnel across various roles for both healthcare and long-term care services, improving consistent care for patients and elderly residents in the region.

“Walk for Good Days” by the Syinlu Social Welfare Foundation

TDCC supports the Syin-Lu Foundation’s work with individuals with intellectual disabilities by funding the “Walk for Good Days - Embracing Negative Energy to Walk with Inner Strength” initiative. Employees also volunteered as walking companions, helping to create an inclusive environment that encourages individuals with intellectual disabilities to step out into society, interact with others, and affirm their self-worth.

Support for the Police and Firefighters with Action

In 2025, TDCC donated firefighting and rescue equipment to the Fire Departments of Taipei City Government, Nantou County Government, Miaoli County Government, and Taichung City Government. Additionally, duty-related gear was donated to the Taipei City Police Department. These donations were made to ensure that police and firefighting personnel are well-equipped during emergency response and rescue operations, demonstrating care for local communities and expressing respect and gratitude for the service of frontline officers.

Public Interest Subscription - Broadening Horizons and Promoting Reading

Fulfilling its corporate social responsibility and encouraging reading and global awareness among citizens, TDCC has participated in the "Public Interest Subscription Program" for CNA News World monthly publications since 2019. In 2025, TDCC sponsored 240 copies of CNA News World Monthly each month, distributed to junior high and high schools as well as township libraries in Yilan, Hualien, Taitung, Yunlin, Chiayi, Tainan, Pingtung, Penghu, Kinmen, and Lienchiang, reinforcing its commitment to promoting reading and cultivating global perspectives.

Christmas Charity Day Event

TDCC has demonstrated long-term community care by organizing a charity blood drive for 16 consecutive years, donating 10,000 blood bags annually. The event has received strong support from nearby companies and local residents, with over 200 bags collected in a single day. Over 3,000 individuals have participated in the past 16 years, contributing a cumulative total of 800,000 cc of donated blood. The total value of donated blood bags has exceeded NT\$14.49million. Each year, Taipei Blood Center also presents TDCC with a special contribution award in recognition of its long-term dedication to this cause.



Chairman Lin represented the Company in donating blood bags to the Taipei Blood Center.

"Aging Well" Charity Project

In confronting a super-aged society, enabling young and middle-aged adults to learn the wisdom of aging early, and allowing older adults to enjoy the process of aging with peace of mind, is a lesson that Taiwanese society as a whole must work together to complete. In coordination with the "Well-Prepared Retirement Platform," TDCC promoted the "Aging Well" public welfare donation program, hoping to create a friendly and safe service environment for older adults by providing resources to community care centers across Taiwan.

In 2025, TDCC continued to donate to more than 91 community care centers across Taiwan, as well as to the Eden Social Welfare Foundation, Hondao Senior Citizen's Welfare Foundation, Old Five Old Foundation, Mennonite Social Welfare Foundation, and A Kernel of Wheat Foundation, with total donations amounting to NT\$43.20 million.

» 6.2.2 Cultural Rooting

Note: The content of this chapter does not apply to FundRich.

In an age of technological change, the role and power of culture have become increasingly vital. Culture allows time to slow down and minds to reflect; it is the essence of life, both a mirror of our surroundings and a reflection of our inner world. TDCC has long supported the arts and hopes to build a sustainable artistic business model by fostering collaboration between the financial industry, cultural institutions, and academia. TDCC seeks to build a resilient and sustainable arts and cultural ecosystem in Taiwan.

Special Performances of Cloud Gate Culture and Arts Foundation for the Promotion of Arts Education

Since 2020, TDCC has partnered with the Cloud Gate Foundation to promote aesthetic education in rural schools. In 2025, it supported the "Dandelion Arts Education Promotion Project" and "The Ears That Cannot Be Turned Off" touring and education promotion program, as part of its commitment to supporting arts and culture education in remote areas and helping the government sustain and expand artistic outreach in underserved communities.

2025 Program for Older Adults with the National Theater & Concert Hall

In 2025, TDCC continued to support the National Theater & Concert Hall. Through Youth-Senior Encounters, Youth-Senior Co-Creation, and Active Aging OUTREACH, TDCC continued to facilitate intergenerational communication, promote intergenerational inclusion, and enhance the health and well-being of older adults through the performing arts.

Academy of Taiwan Strings Enters Elementary Schools in Rural Areas

In 2025, TDCC continued its support for the Academy of Taiwan Strings's "Music Forest for Children Far Away" project, which brings the beauty and elegance of classical music to children in remote areas, offering them the same joy and cultural experiences as their urban counterparts, despite not having easy access to concert halls.

Movie "Formosa" 3D Mobile Cinema

Rooted in goodwill, the Formosa Association uses visual storytelling to connect communities across Taiwan. TDCC continued to support the Movie "Formosa" 3D Mobile Cinema project and the feature film Taiwan Unsung Hero. The mobile cinema travels to schools across the country to screen these works.

The mobile cinema hosted 60 campus screenings of Taiwan Unsung Hero (Finance Edition), held financial literacy workshops; TDCC also supported the filming of the sequel to "Taiwan Unsung Hero," where they were introduced to Taiwan's natural beauty, cultural richness, correct values, environmental sustainability awareness, and basic financial literacy.



» 6.2.3 Setting Sail for Financial Education

Note: The content of this chapter does not apply to FundRich.

TDCC is committed to cultivating well-rounded financial talent for the nation. Amid the impact of rapid changes in digital finance and global markets, the Company actively promotes financial literacy and enhances the general public's financial management knowledge, with the aim of narrowing the wealth gap and fostering sound market development.

Financial Literacy for Youth (FLY) Courses

Some tertiary students, due to family financial factors, must share household expenses or raise their own tuition and living expenses. As they are occupied with part-time work, their academic performance is adversely affected, and they lack funds to pay for registration fees or courses for technical and vocational certification exams, placing them at a relative disadvantage in employment conditions. In 2015, the Company invited financial, securities, and futures peripheral institutions to establish the "Financial Literacy for Youth (FLY) Courses", assisting tertiary students from economically disadvantaged families by providing financial professional knowledge, guidance in obtaining financial licenses, and assistance in matching them with financial industry positions, in order to improve their financial circumstances and promote social inclusion.

Implementation Status of the Financial Literacy for Youth (FLY) Courses over the Most Recent Three Cohorts			
Year/Cohort	2023 to 2024 (Academic Year 112(ROC)), 9th Cohort	2024 to 2025 (Academic Year 113(ROC)), 10th Cohort	2025 to 2026 (Academic Year 114(ROC)), 11th Cohort
Number of Program Completers	326	302	336
Number of Program Completers Obtaining Three or More Financial Licenses	267	195	246
Number of Hires from Employment Matching	167	180	In progress



Yen-Liang Chen, Vice Chairperson of the Financial Supervisory Commission, poses for a commemorative photograph with distinguished guests during the opening ceremony of the 11th Financial Literacy for Youth (FLY) Courses.

Taiwan Stock Museum

Background and Purpose

The Taiwan Stock Museum is the first of its kind in the country. The museum presents the evolution of stock trading through historical documents and collections, offering a comprehensive view of the development of Taiwan's stock market and broader economic context. It also features multimedia interactive zones, enabling visitors to experience key milestones in the history of Taiwan's stock market firsthand.

To refresh the Museum's activities, the "Stock Museum and the Phantom Thief of Time and Space" event was launched from July 28 to August 29, 2025 during the summer vacation. For the first time, the event combined narrative-guided tours, real-world puzzle solving, and mission challenges into an interactive exhibition experience, creating an entertaining and educational financial adventure.

TDCC is also dedicated to promoting digital financial education through its e-Museum initiative. Efforts include enhancing the Taiwan Stock Museum's official website with content-rich features such as "Online Museum," "Online Financial Education," and "Online Interaction," thereby broadening the online reach of digital visitors.

In 2025, the museum hosted 661 tour sessions with a total of 6,685 visitors. Since its opening, the museum has accumulated 14,065 sessions and 182,472 visitors as of the end of 2025.

Distribution of Visitor Categories at the Taiwan Stock Museum in 2025

Category	Percentage
Competent authorities, affiliates, and training institutions	1.20%
Students and teachers from various educational levels	72.52%
Securities industry professionals	0.58%
Corporate groups and others	25.70%



Industry-Academia Collaboration - Stock Museum Docent Program

In 2025, a total of 30 student internship positions were provided to 13 schools. TDCC continued to provide docent training courses covering professional financial knowledge, public speaking and tour delivery, and etiquette. Each day, the docents shared photos of visiting groups and anecdotes from the museum on the Stock Museum's Facebook fan page.

Reflections from 2025 Museum Docent Program



Student Chen o-Zhen, National Chengchi University

The daily work of guiding tours and etiquette training helped me refine my posture and demeanor, and I also learned the finer details of interpersonal conduct.



Student Hung o, University of Taipei

I hosted various individual visitors and tour groups, and even guided foreign visitors in English. I also learned about TISA funds and gained my first investment experience.

Taiwan Securities and Futures Virtual Museum Online Experience

To provide diverse online experiences for modern users, the Taiwan Securities and Futures Virtual Museum website features a 360-degree panoramic browsing system. This allows users to explore the Taiwan Stock Museum online at any time, regardless of location or time, offering a seamless experience that integrates physical collections with digital presentation. As of the end of 2025, the website had accumulated nearly 600,000 views.

Digitization of Financial Education

The official website of the “Taiwan Securities and Futures Virtual Museum” continues to offer digital publications, allowing readers to download and browse content on mobile devices, thereby promoting accessible financial literacy for the investing public.



International Exchange

The Stock Museum is a member of the International Council of Museums (ICOM) and participates in three ICOM subcommittees: the International Committee for Museology, the Committee for Money and Banking Museums, and the Committee of Marketing and Public Relations.



Industry-Academia Internship Program

Young students are a vital talent pool for cultivating future financial professionals. To enhance student knowledge and industry experience, and under the guidance of regulatory authorities—TDCC, together with the Taiwan Stock Exchange, Taipei Exchange, and Taiwan Futures Exchange, jointly established an “Industry-Academia Internship Program.” In cooperation with the Ministry of Education, the program encourages listed, OTC-listed companies, financial institutions, and professional firms to provide technical and vocational students with internships and post-graduation employment opportunities. The goal is to align academia with industry needs and support schools in developing the talent required by enterprises.

Year/Cohort	2023 - 8th	2024 - 9th	2025 - 10th
Internship Slots	1,876	1,509	1,199
Successful Placements	1,557	1,268	1,019
Placement Rate	83%	84%	85%

Financial Services Education Public Welfare Fund

Since 2015, in response to government policy, TDCC has donated NT\$10 million annually to the “Financial Services Education Public Welfare Fund.” This fund provides scholarships to students in public and private universities and colleges across Taiwan, helping economically disadvantaged youth complete their education and offering financial education courses to enhance the effectiveness of industry-academia collaboration.

Local Government Multi-Program Education Projects

TDCC aims to use corporate resources to provide children with a well-rounded education that includes art, music, sports, technology, and digital learning. These initiatives also seek to foster teamwork and well-rounded character development, inspiring students to pursue their dreams with confidence and shine in their chosen fields.

- Taitung County Department of Education: Guanshan Junior High School, Dawu Elementary School, Changbin Junior High School, Longtian Elementary School, Dapo Elementary School, Xinsheng Kindergarten, Siwei Kindergarten, Fengnian Elementary School, Changbin Elementary School, Ningpu Elementary School, Sanjian Elementary School, Zhangyuan Elementary School, Zhuhu Elementary School, Donghai Junior High School, Chishang Junior High School, Dianguang Elementary School, Kangle Elementary School, Luanshan Elementary School, Fengtian Junior High School, Baosang Junior High School.
- Bureau of Education, Tainan City Government: Tainan 400
- Art Together: Tainan City Arts Education Enhancement Program for Outstanding Teams, Equipment, and Activities
- Pingtung County Sports Development Center: Changzhi Junior High School, Neipu Junior High School, Xinyuan Junior High School, Gaotai Junior High School, Datong Senior High School, Zhongzheng Junior High School, Wantan Elementary School, Jiayi Elementary School, Fangliao Senior High School, Linluo Junior High School, Guangchun Elementary School, Linluo Elementary School, Guangchun Junior High School, Yanpu Junior High School.
- Department of Education, Hualien County Government: Ji'an Elementary School, Taichang Elementary School, Guofeng Junior High School, Fenglin Elementary School, Huaren Junior High School, Zhonghua Elementary School, Fengbin Elementary School, Fushi Elementary School, Chongde Elementary School.
- Department of Education, Keelung City Government: Bridging the Digital Divide Project, and Shenmei Elementary School, Wudu Elementary School, Zhongshan Senior High School, Badu Senior High School.
- Education Bureau of Hsinchu County Government: Taiping Elementary School, Lufeng Elementary School, Hengshan Elementary School, Baoshan Elementary School, Guanxi Junior High School, Zhaomen Junior High School.
- Department of Education Chiayi City : Beiyuan Elementary School, Lantan Elementary School, Daye Experimental Junior High School, Jiabei Elementary School, Chongwen Elementary School, Yushan Junior High School, Jingzhong Elementary School.
- Education Department, Penghu County Government: Educational Assistance Program for Primary and Secondary Schools, Creative Drama Competition for Character Education Promotion in Elementary Schools, AI and Digital Tools Integration Training Program for Elementary and Junior High Schools, and AI Smart Technology Application Workshop.

Vox Nativa Music School - Indigenous Education Service Program

TDCC continues to support the Vox Nativa Music School's Indigenous Education Service Program, contributing to the opportunity for more children from tribal communities to join the school and receive a holistic education. The goal is to help these children build confidence and a positive attitude, strengthen their learning capacity, and support them through their university education, with the hope that they will gain the ability and the right to make choices for their own lives in the future.

Rural Area Education Caring

TDCC has long sponsored the educational development of schools in remote areas. Through a variety of training and development programs, it aims to comprehensively improve the learning environment and quality for children in these regions. These initiatives encourage holistic development, allowing children with special talents to further realize their potential, cultivate practical skills, and build self-confidence, injecting boundless possibilities into their formative years.



- Care for Rural Schools: PingXi Elementary School and Heping Elementary School in New Taipei City
- Young Creative Artists Cultivation Program: Shiding Elementary School in New Taipei City
- Multidimensional Talent Development Program: Xinyuan Elementary School and Hongye Elementary School, Taitung County
- Outstanding Talent Development Program: Xikou Elementary School, Beichang Elementary School, Taichang Elementary School, Fonglin Elementary School in Hualien County, and Zhonghua Elementary School in Hualien City

Students from seven schools in Hualien gathered for a group photograph at the "Moving Forward with TDCC, Resonating with Happiness" joint concert. The event encouraged students from rural areas to broaden their horizons and pursue their dreams with courage, and demonstrated TDCC's commitment to grassroots education.

» 6.2.4 Nurturing Sports Talent

Note: The content of this chapter does not apply to FundRich.

Development of Grassroots Athletes

- Badminton: Yichang Junior High School in Hualien County, Lyudao Primary School and Da Wang Elementary School in Taitung County, as well as Yuanshan Junior High School and Dahu Elementary School in Yilan County
- Soccer: Junior high school program, DongGang Senior High School in Pingtung County, and Hualien Girls' Soccer Team
- Archery: Jian Elementary School and Jian Ching Elementary School in Hualien County, Dong Ao Elementary School in Yilan County, Jen Ho Junior High School in Taoyuan City, Kaohsiung Municipal Fongsi Junior High School, Szu Chen Junior High School in Taichung City, as well as Fuli Junior High School and Hsiangshan Primary School in Hsinchu City
- Baseball: Xiufeng High School in New Taipei City
- Speed Roller Skating: Dawan Elementary School in Tainan City

Dream-Building Soccer Program for Youth in Rural Areas

Since 2014, TDCC, in collaboration with the Taiwan Stock Exchange, Taiwan Futures Exchange, and Pou Chen Group, has jointly sponsored the junior high school soccer teams of Donggang High School Junior Division, Laiyi High School Junior Division, Majia Junior High School, and Changzhi Junior High School in Pingtung County. Through the infusion of resources, the program aims to give children in remote areas access to regular training opportunities.

The four sponsoring organizations take turns hosting annual friendly matches, allowing young players to showcase their skills on the field, where they compete as rivals but connect as friends off the field. Through soccer, the players develop confidence and discipline, learn teamwork and collaboration, and strive to achieve glory, both for their teams and for themselves.



Group Photo of All Participants in the 11th Taiwan Youth Football Friendship Tournament

Appendix

APPENDIX I: GRI SUSTAINABILITY REPORTING STANDARDS CONTENT INDEX

Statement of Use	Taiwan Depository & Clearing Corporation (TDCC) has reported in accordance with the GRI Standards.
Disclosure Period:	January 1 to December 31, 2025
GRI 1 Used	GRI 1: Foundation 2021
Applicable GRI Sector Standards	No applicable GRI sector standards at this time

Standards/ Other Sources	Disclosure Item	Corresponding Chapter	Page	Reasons for Omission
General Disclosure				
GRI 2: General Disclosures 2021	2-1 Organizational details	About This Report, About TDCC	3、5	—
	2-2 Entities included in the organization's sustainability reporting	About This Report	3	—
	2-3 Reporting period, frequency and contact information	About This Report	3	—
	2-4 Restatements of information	About This Report	3	—
	2-5 External assurance	Appendix III	122	—
	2-6 Activities, value chain and other business relationships	About TDCC	5	—
	2-7 Employees	5.1.1 Talent Recruitment	85	—
	2-8 Workers who are not employees	5.1.1 Talent Recruitment	85	—
	2-9 Governance structure and composition	2.1.1 Governance Structure and Key Drivers	29、85	—
	2-10 Nomination and selection of the highest governance body	2.1.1 Governance Structure and Key Drivers	29	—
	2-11 Chair of the highest governance body	2.1.1 Governance Structure and Key Drivers	29	—
	2-12 Role of the highest governance body in overseeing the management of impacts	1.2 Sustainability Organization Structure, 2.1.1 Governance Structure and Key Drivers	16、29	—
	2-13 Delegation of responsibility for managing impacts	1.2 Sustainability Organization Structure, 2.1.1 Governance Structure and Key Drivers	16、29	—
	2-14 Role of the highest governance body in sustainability reporting	1.2 Sustainability Organization Structure, 2.1.1 Governance Structure and Key Drivers	16、29	—
	2-15 Conflicts of interest	2.1.2 Board Operations	33	—
	2-16 Communication of critical concerns	2.1.1 Governance Structure and Key Drivers	29	—
	2-17 Collective knowledge of the highest governance body	2.1.2 Board Operations	33	—
	2-18 Evaluation of the performance of the highest governance body	2.1.2 Board Operations	33	—
	2-19 Remuneration policies	2.1.2 Board Operations	33	—
	2-20 Process to determine remuneration	2.1.2 Board Operations	33	—
	2-21 Annual total compensation ratio	2.1.2 Board Operations	33	—

Standards/ Other Sources	Disclosure Item		Corresponding Chapter	Page	Reasons for Omission
GRI 2: General Disclosures 2021	2-22	Statement on sustainable development strategy	Message from the Chairman	4	—
	2-23	Policy commitments	Sustainability Policies and Commitments, 2.1.3 Integrity in Business Operations	7、34	—
	2-24	Embedding policy commitments	Sustainability Policies and Commitments, 1.4.1 Stakeholder Engagement, 4.4.2 Sustainable Procurement, 5.3.1 Human Rights Policy	7、19、 82、96	—
	2-25	Processes to remediate negative impacts	Sustainability Policies and Commitments, 1.4.1 Stakeholder Engagement, 4.4.2 Sustainable Procurement, 5.3.1 Human Rights Policy	7、19、 82、96	—
	2-26	Mechanisms for seeking advice and raising concerns	Sustainability Policies and Commitments, 2.1.3 Integrity in Business Operations, 5.3.1 Human Rights Policy	7、34、96	—
	2-27	Legal compliance	2.2 Regulatory Compliance	35	—
	2-28	Membership associations	Participation in Industry Associations	12	—
	2-29	Approach to stakeholder engagement	1.4 Materiality Assessment and Stakeholder Engagement	19	—
	2-30	Collective bargaining agreements	5.3.2 Labor-Management Communication	97	—
Material Topic					
GRI 3: Material Topic 2021	3-1	Process to determine material topics	1.4 Materiality Assessment and Stakeholder Engagement	19	—
	3-2	List of material topics	1.4.2 Material Topic Identification and Responses	21	—
Information Security					
GRI 3: Material Topic 2021	3-3	Management of material topics	1.4.3 Impact Management for Material Topics	23	—
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	2.4.2 Cybersecurity Protection Measures 3.3.1 Customer Relationship Management	41、56	—
Corporate Governance and Integrity Management					
GRI 3: Material Topic 2021	3-3	Management of material topics	1.4.3 Impact Management for Material Topics	23	—
GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption	—	—	The Company plans to conduct a corruption-related risk assessment in 2026.
	205-2	Communication and training about anti-corruption policies and procedures	2.1.3 Integrity in Business Operations	34	—
	205-3	Confirmed incidents of corruption and actions taken	2.1.3 Integrity in Business Operations	34	—

Standards/ Other Sources	Disclosure Item		Corresponding Chapter	Page	Reasons for Omission
GRI 206: Anti-competitive Behavior 2016	206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	2.1.3 Integrity in Business Operations	34	—
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	5.1.1 Talent Recruitment	85	—
Measures in Response to Climate Change					
GRI 3: Material Topic 2021	3-3	Management of material topics	1.4.3 Impact Management for Material Topics	23	—
GRI 201: Economic Performance 2016	201-2	Financial implications and other risks and opportunities due to climate change	4.1 Climate Governance	65	—
Talent Cultivation and Development					
GRI 3: Material Topic 2021	3-3	Management of material topics	1.4.3 Impact Management for Material Topics	23	—
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	5.2.1 Diverse Talent Development	92	—
	404-2	Programs for upgrading employee skills and transition assistance programs	5.2.1 Diverse Talent Development	92	—
	404-3	Percentage of employees receiving regular performance and career development reviews	5.2.2 Performance Evaluation	95	—
Customer Relations and Rights Protection					
GRI 3: Material Topic 2021	3-3	Management of material topics	1.4.3 Impact Management for Material Topics	23	—
GRI 417: Marketing and Labeling 2016	417-3	Incidents of non-compliance concerning marketing communications	3.3.3 Business Promotion and Marketing	59	—
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	2.4.2 Cybersecurity Protection Measures 3.3.1 Customer Relationship Management	41、56	—
Risk Management and Communication					
GRI 3: Material Topic 2021	3-3	Management of material topics	1.4.3 Impact Management for Material Topics	23	—
Custom Topic	—	—	2.3 Risk Management	38	—
Compliance with Policies and Regulations					
GRI 3: Material Topic 2021	3-3	Management of material topics	1.4.3 Impact Management for Material Topics	23	—
Custom Topic	—	—	2.1.3 Integrity in Business Operations 2.2 Regulatory Compliance	34、35	—

Standards/ Other Sources	Disclosure Item		Corresponding Chapter	Page	Reasons for Omission
Sustainable Finance and Product Innovation					
GRI 3: Material Topic 2021	3-3	Management of material topics	1.4.3 Impact Management for Material Topics	23	—
Custom Topic		—	3.2 Digital Innovation Services	46	—
Community and Social Impact					
GRI 3: Material Topic 2021	3-3	Management of material topics	1.4.3 Impact Management for Material Topics	23	—
Custom Topic		—	6.1 Society Value Creation 6.2 Social Welfare Practices	105、107	—

▶▶ SASBAPPENDIX II: COMPARISON TABLE OF SASB SUSTAINABILITY ACCOUNTING STANDARDS

Based on the industry classification retrieved from the official SASB website, TDCC has selected applicable disclosure indicators from the SASB Materiality Map, which includes 11 sectors and 77 industries under the SASB Sustainability Accounting Standards:

- Sector: Financials
- Industry: Security & Commodity Exchanges

Disclosure Topic	Indicator Code	Disclosure Metric	Type	Description	Page
Promotion of a transparent and efficient capital market	FN-EX-410a.1	(1) Number and (2) average duration of halts related to the dissemination of public information or unusual trading volatility	Quantitative	Not applicable. As TDCC provides centralized custody, clearing and settlement, book-entry transfer, shareholder services, and information backend services for stocks, futures, bonds, funds, and cross-border custody, it is not involved in trading halts.	NA
	FN-EX-410a.2	Percentage of trading activity generated from automated trading systems	Quantitative	Not applicable. As TDCC provides centralized custody, clearing and settlement, book-entry transfer, shareholder services, and information backend services for stocks, futures, bonds, funds, and cross-border custody, it is not involved in trading halts.	NA
	FN-EX-410a.3	Description of alert policies regarding the timing and content of public disclosures	Qualitative	Not applicable. As TDCC provides centralized custody, clearing and settlement, book-entry transfer, shareholder services, and information backend services for stocks, futures, bonds, funds, and cross-border custody, it is not involved in trading halts.	NA
	FN-EX-410a.4	Description of policies that encourage or require listed companies to disclose ESG information	Qualitative	Not applicable. As TDCC provides centralized custody, clearing and settlement, book-entry transfer, shareholder services, and information backend services for stocks, futures, bonds, funds, and cross-border custody, it is not involved in trading halts.	NA

Disclosure Topic	Indicator Code	Disclosure Metric	Type	Description	Page
Conflict of Interest Management	FN-EX-510a.1	Total monetary losses arising from legal proceedings relating to fraud, insider trading, antitrust violations, unfair competition practices, market manipulation and other relevant financial industry laws and regulations.	Quantitative	In 2025, TDCC did not incur any monetary losses arising from violations under this disclosure indicator. For details, please refer to 2.1.3 Integrity in Business Operations FundRich was subject to a penalty of NT\$300,000 for violating securities management laws and regulations. For details, please refer to 2.2.1 Regulatory Compliance	34、35、37
	FN-EX-510a.2	Description of processes for identifying and assessing conflicts of interest	Qualitative	2.1.2 Board Operations	33
Business Continuity Management and Technology Risk	FN-EX-550a.1	(1) How many times there were major market disruptions, and (2) How long the downtime lasted	Quantitative	2In 2025, TDCC did not experience any significant market disruptions affecting the market. For details, please refer to 2.4.2 Cybersecurity Protection Measures	41
	FN-EX-550a.2	(1) Number of data breaches (2) Percentage involving personally identifiable information, and (3) Number of affected customers	Quantitative	In 2025, TDCC did not experience any major cybersecurity incidents affecting the market. For details, please refer to 3.3.1 Customer Relationship Management	57
	FN-EX-550a.3	Explanation of efforts to prevent technical errors, information security vulnerabilities and market disruptions	Qualitative	1.4.4 Material Topics and Goals For details, please refer to 2.4 Information Security	25、40
Average daily number of trades by product or asset class	FN-EX-000.A	Average daily number of trades by product or asset class	Quantitative	Daily average number of transactions for TDCC's five core business lines. For details, please refer to 3.1 Business Development Philosophy	45
Average Daily Transaction Volume by Product or Asset Category	FN-EX-000.B	Average Daily Transaction Volume by Product or Asset Category	Quantitative	Daily average transaction volume for TDCC's five core business lines. For details, please refer to 3.1 Business Development Philosophy	45

SASB Materiality Map:<https://materiality.sasb.org/>

Official SASB Website, please visit:<https://www.sasb.org>

APPENDIX III:EXTERNAL INDEPENDENT ASSURANCE/CERTIFICATES

Consolidated Summary Table of Verification Reports/Certificates for TDCC and FundRich

Item	Name	TDCC	FundRich
1	ESG Report	✓	✓
2	ISO 14064-1:2018 Organizational Greenhouse Gas Inventory	✓	✓
3	ISO 14068-1 Carbon Neutrality Verification	✓	-
4	ISO 22301:2019 Business Continuity Management System	✓	-
5	ISO 27001:2022 Information Security Management System	✓	✓
6	ISO 50001:2018 Energy Management System	✓	-
7	Independent Auditor's Report on the Consolidated Financial Statements	✓	

Note: A "V" indicates that the item has passed assurance, verification, or audit.

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ISO 14068-1 Carbon Neutrality Verification



Opinion Statement

Carbon Neutrality Declaration Verification Opinion Statement




By Royal Charter

This is to verify that: **Taiwan Depository & Clearing Corporation**
11F,
No. 363, Fuxing N. Rd.
Songshan Dist.
Taipei City
105401
Taiwan

臺灣集中證券交易所股份有限公司
臺灣
臺北
松山區
復興北路 363 號
11 樓
105401

Holds Statement No: **OCV 822337**

As a result of carrying out verification procedures in accordance with ISO 14064-3:2019, it is the opinion statement for carbon neutrality claim:

- Taiwan Depository & Clearing Corporation has set year 2022 as base period and adopted greenhouse gas reduction measures and purchased carbon credits offset for unabated greenhouse gas emissions during the reporting period.
- The reporting period covered by the carbon neutrality claim is from 2024-01-01 to 2024-12-31.
- Carbon Neutrality Claim for the year 2024 prepared by Taiwan Depository & Clearing Corporation has been prepared in accordance with ISO 14066-1: 2023.
- The verification opinion, verification engagement, greenhouse gas emissions and carbon credit information are shown on the following page.



For and on behalf of BSI:

Managing Director BSI Taiwan, Peter Hu

Originally Date: 2025-07-30

Latest Issue: 2025-07-30

Page: 1 of 5

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The British Standards Institution is independent to the above named client and has no financial interest in the above named client. This Opinion Statement has been prepared for the above named client only for the purposes of verifying its carbon emissions more particularly described in the scope. It was not prepared for any other purposes. This information is not intended to be used, nor should it be used, as a basis for any claim or liability, or as a basis for any action or inaction, or as a basis for any other purpose for which it may be used or to any person by whom the Opinion Statement may be read. This Opinion Statement is prepared on the basis of review by the British Standards Institution of information provided for it by the above named client. The review does not extend beyond such information and is solely based on it. In performing such review, the British Standards Institution has assumed that all such information is complete and accurate. Any claims that may arise by virtue of this Opinion Statement or upon which it is relied on or in reliance on the above named client, or any person by whom the Opinion Statement may be read, shall be the responsibility of the above named client.

BSI Taiwan is a subsidiary of British Standards Institution.



Certificate of Registration

INFORMATION SECURITY MANAGEMENT SYSTEM - ISO/IEC 27001:2022

This is to certify that:

Taiwan Depository & Clearing Corporation
11F,
No. 363, Fusing N. Road
Songshan District
Taipei City
105401
Taiwan

Holds Certificate No: **IS 87017**

and operates an Information Security Management System which complies with the requirements of ISO/IEC 27001:2022 (CNS 77001) for the following scope:

Please see scope page.



For and on behalf of BSI Taiwan:

Michael Lam, Senior Vice President, APAC Assurance

Original Registration Date: 2004-09-16
Latest Revision Date: 2024-11-14

Effective Date: 2023-12-10
Expiry Date: 2026-12-09

Page: 1 of 3



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This certificate was issued electronically and remains the property of BSI and is bound by the conditions of contract.
An electronic certificate can be substantiated [online](https://www.bsi-global.com/Clients/Directory).
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Taiwan Headquarters: 2nd Floor, No.27, 3-Hu Rd., Nei-Hu Dist., Taipei 114, Taiwan, R.O.C.
A Member of the BSI Group of Companies.

DNV GL Business Assurance Co., Ltd. - ISO 50001: 20.18 energy management system

DNV

MANAGEMENT SYSTEM CERTIFICATE

Certificate no.: 05004-2025-AN-TWN-TAF
Initial certification date: 12 November 2023
Valid: 12 November 2023 – 11 November 2028

This is to certify that the management system of
Taiwan Depository & Clearing Corporation
11F., No.363, Fuxing N. Rd., Songshan Dist., Taipei City 105, Taiwan
and the sites as mentioned in the appendix accompanying this certificate
has been found to conform to the Energy Management System standard:
ISO 50001:2018

This certificate is valid for the following scope:
Digital Finance, Financial Market Infrastructure and Financial Market Supervision and Investor Services

Place and date:
Taipei, 09 November 2023

For the issuing office:
DNV - Business Assurance
281F, No. 281, Sec. 2, Wenhua Rd., Banqiao District, New Taipei City 220, Taiwan

Joseph Chu
Management Representative

Lack of fulfillment of conditions as set out in the Certification Agreement may render this Certificate invalid.
ACCREDITED UNIT: DNV Business Assurance Co., Ltd. 281F, No. 281, Sec. 2, Wenhua Rd., Banqiao Dist., New Taipei City, Taiwan R.O.C. - TEL: +886 2 8253 7880.
www.dnv.com/baassurance

DNV

Certificate no.: 05004-2025-AN-TWN-TAF
Place and date: Taipei, 09 November 2023

Appendix to Certificate

Taiwan Depository & Clearing Corporation
Locations included in the certification are as follows:

Site Name	Site Address	Site Scope
Taiwan Depository & Clearing Corporation	11F., No.363, Fuxing N. Rd., Songshan Dist., Taipei City 105, Taiwan	Digital Finance, Financial Market Infrastructure and Financial Market Supervision and Investor Services
Taiwan Depository & Clearing Corporation - Nangang IT Room	48F., No. 19-0 & 5F., No.19-6, Sanchong Rd., Nangang Dist., Taipei City, Taiwan	Digital Finance, Financial Market Infrastructure and Financial Market Supervision and Investor Services
Taiwan Depository & Clearing Corporation - Zhubei IT Room	5F., No. 136, Guangming 5th St., Zhubei City, Hsinchu County, Taiwan	Digital Finance, Financial Market Infrastructure and Financial Market Supervision and Investor Services

Lack of fulfillment of conditions as set out in the Certification Agreement may render this Certificate invalid.
ACCREDITED UNIT: DNV Business Assurance Co., Ltd. 281F, No. 281, Sec. 2, Wenhua Rd., Banqiao Dist., New Taipei City, Taiwan R.O.C. - TEL: +886 2 8253 7880.
www.dnv.com/baassurance

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Deloitte Taiwan - Independent Auditor's Report on the Consolidated Financial Statements

Deloitte.

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會計師查核報告

臺灣集中保管結算股份有限公司 公鑒：

查核意見

臺灣集中保管結算股份有限公司及子公司民國114年及113年12月31日之合併資產負債表，暨民國114年及113年1月1日至12月31日之合併綜合損益表、合併權益變動表、合併現金流量表，以及合併財務報表附註（包括重大會計政策彙總），業經本會計師查核竣事。

依本會計師之意見，上開合併財務報表在所有重大方面係依照經金融監督管理委員會認可並發布生效之國際財務報導準則、國際會計準則、解釋及解釋公告編製，足以允當表達臺灣集中保管結算股份有限公司及子公司民國114年及113年12月31日之合併財務狀況，暨民國114年及113年1月1日至12月31日之合併財務績效與合併現金流量。

查核意見之基礎

本會計師係依照會計師受託查核證財務報表規則及審計準則執行查核工作。本會計師於該等準則下之責任將於會計師查核合併財務報表之責任段進一步說明。本會計師所隸屬事務所受獨立性規範之人員已依會計師職業道德規範，與臺灣集中保管結算股份有限公司及子公司保持超然獨立，並履行該規範之其他責任。本會計師相信已取得足夠及適切之查核證據，以作為表示查核意見之基礎。

關鍵查核事項

關鍵查核事項係指依本會計師之專業判斷，對臺灣集中保管結算股份有限公司及子公司民國114年度合併財務報表之查核最為重要之事項。該等事項已於查核合併財務報表整體及形成查核意見之過程中予以因應，本會計師並不對該等事項單獨表示意見。

4. 依據所取得之查核證據，對管理階層採用繼續經營會計基礎之適當性，以及使臺灣集中保管結算股份有限公司及子公司繼續經營之能力可能產生重大疑慮之事件或情況是否存在重大不確定性，作出結論。本會計師若認為該等事件或情況存在重大不確定性，則須於查核報告中提醒合併財務報表使用者注意合併財務報表之相關揭露，或於該等揭露係屬不適當時修正查核意見。本會計師之結論係以截至查核報告日所取得之查核證據為基礎，惟未來事件或情況可能導致臺灣集中保管結算股份有限公司及子公司不再具有繼續經營之能力。

5. 評估合併財務報表（包括相關附註）之整體表達、結構及內容，以及合併財務報表是否允當表達相關交易及事件。

6. 對於臺灣集中保管結算股份有限公司內及子公司組成個體之財務資訊取得足夠及適切之查核證據，以對合併財務報表表示意見。本會計師負責臺灣集中保管結算股份有限公司及子公司查核案件之指導、監督及執行，並負責形成臺灣集中保管結算股份有限公司及子公司查核意見。本會計師與治理單位溝通之事項中，決定對臺灣集中保管結算股份有限公司及子公司民國114年度合併財務報表查核之關鍵查核事項，以及重大查核發現（包括於查核過程中所辨認之內部控制顯著缺失）。

本會計師亦向治理單位提供本會計師所隸屬事務所受獨立性規範之人員已遵循會計師職業道德規範中有關獨立性之聲明，並與治理單位溝通所有可能認為會影響會計師獨立性之關係及其他事項（包括相關防護措施）。

本會計師從與治理單位溝通之事項中，決定對臺灣集中保管結算股份有限公司及子公司民國114年度合併財務報表查核之關鍵查核事項。本會計師於查核報告中敘明該等事項，除非法令不允許公開揭露特定事項，或在極罕見情況下，本會計師決定不於查核報告中溝通特定事項，因可合理預期此溝通所產生之負面影響大於所增進之公眾利益。

勤業眾信聯合會計師事務所
會計師 謝東儒
會計師 柯志賢

金融監督管理委員會核准文號
金管證六字第1090347472號

金融監督管理委員會核准文號
金管證六字第093160267號

中華民國 115 年 3 月 18 日



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