

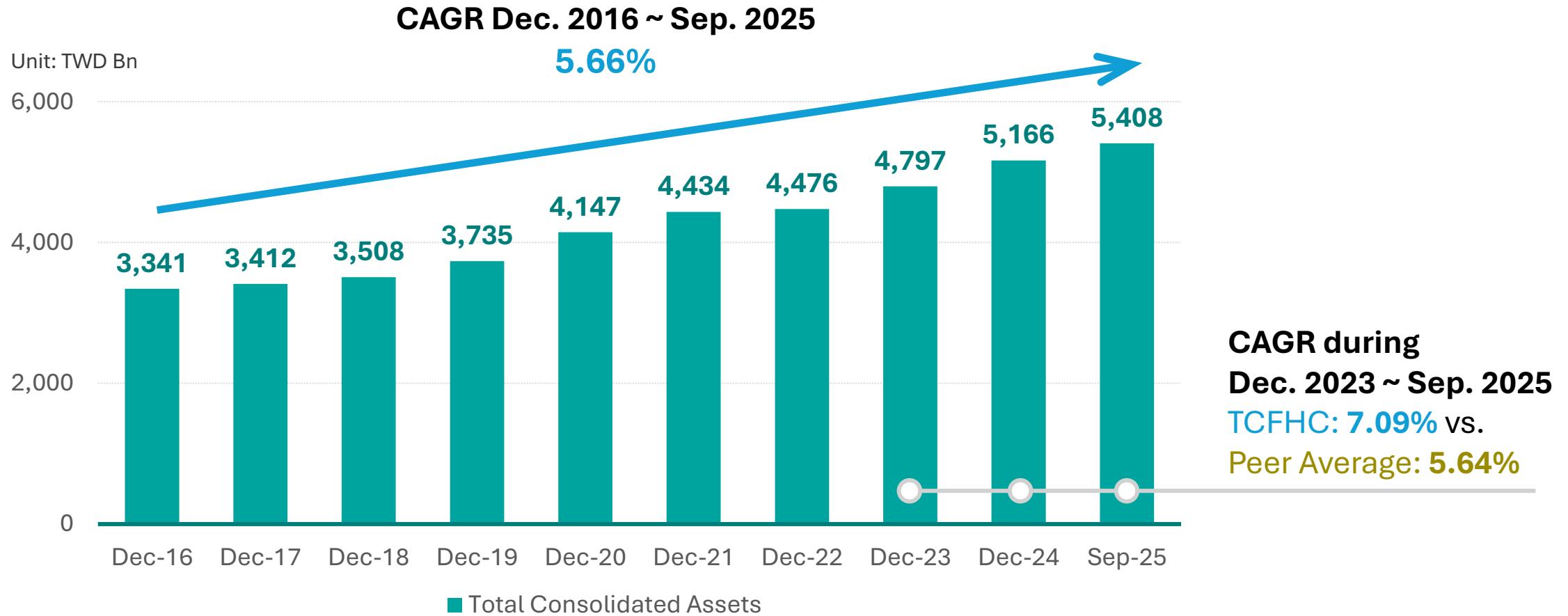


Taiwan Cooperative Financial Holding Company (TCFHC)

Investor & ESG Presentation 2026

TICKER: 5880

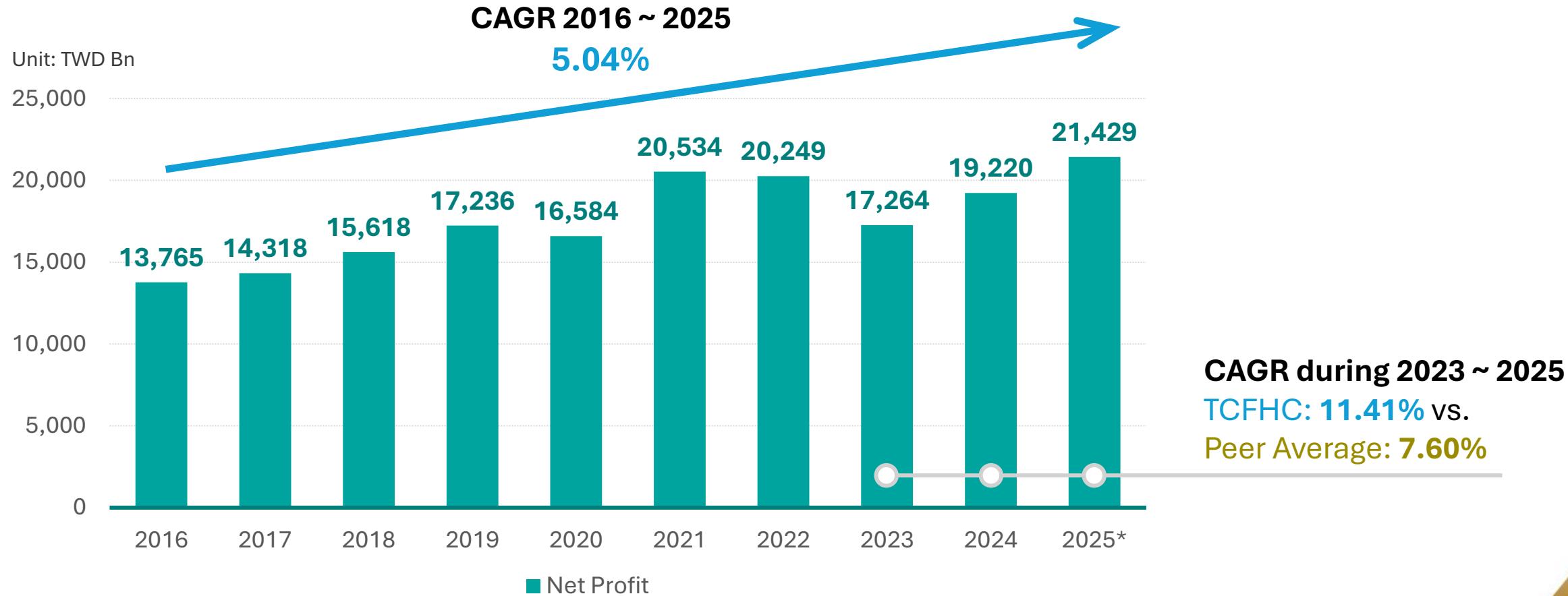
■ Sustained Growth in Total Consolidated Assets, with a Recent 3-year CAGR Above the Peer Average



Note 1: Source: MOPS

Note 2: Peers refer to other listed state-owned financial holding companies
(Hua Nan FHC 2880.TW, Mega FHC 2886.TW, and First FHC 2892.TW).

Steady Net Profit Growth with a Double-digit CAGR Over the Past Three Years

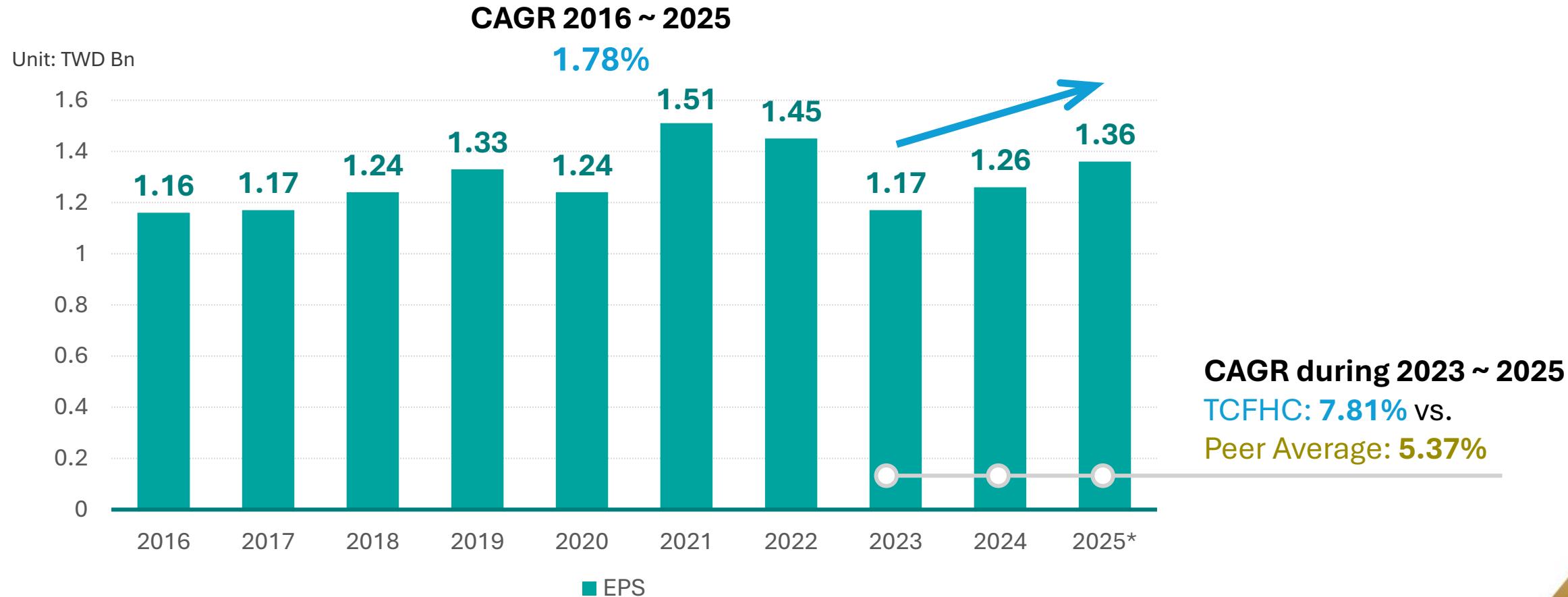


Note 1: Source: MOPS, FY2025 figures are based on material information disclosed via MOPS by each company.

Note 2: Peers refer to other listed state-owned financial holding companies
(Hua Nan FHC 2880.TW, Mega FHC 2886.TW, and First FHC 2892.TW).

EPS CAGR of Nearly 8% Over the Past Three Years,

Above the Peer Average

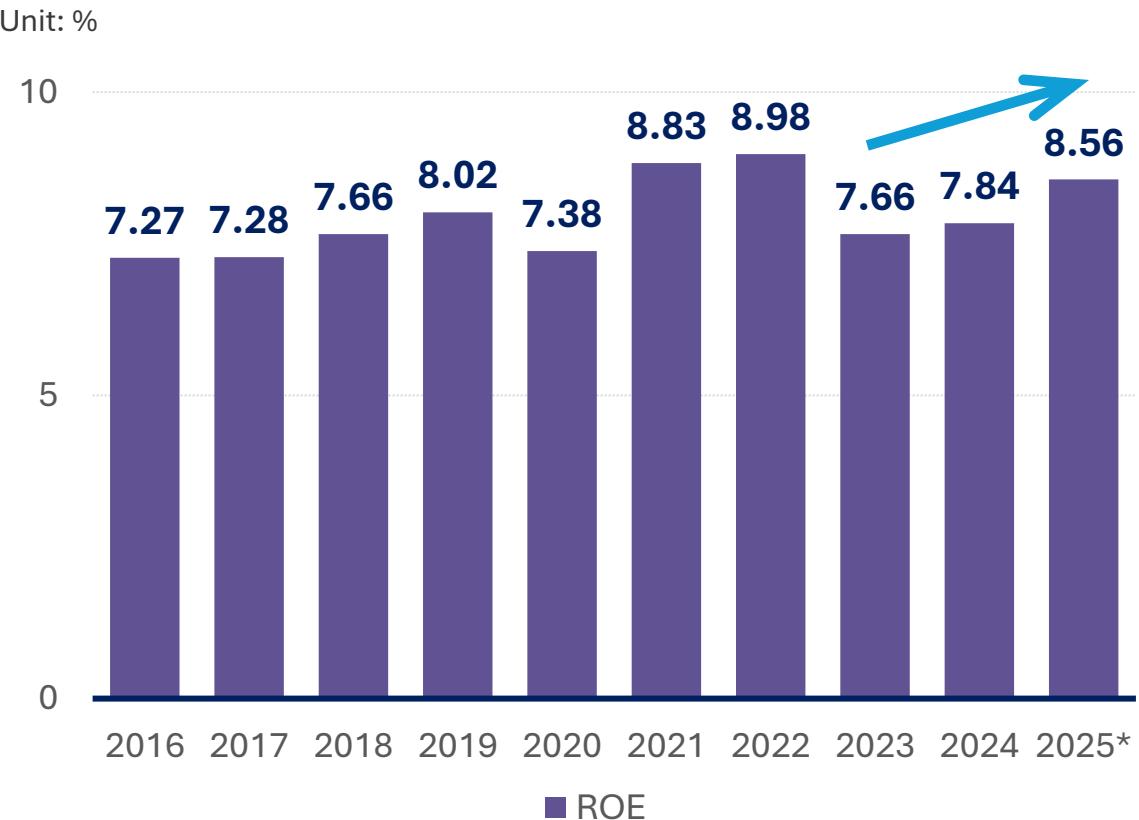
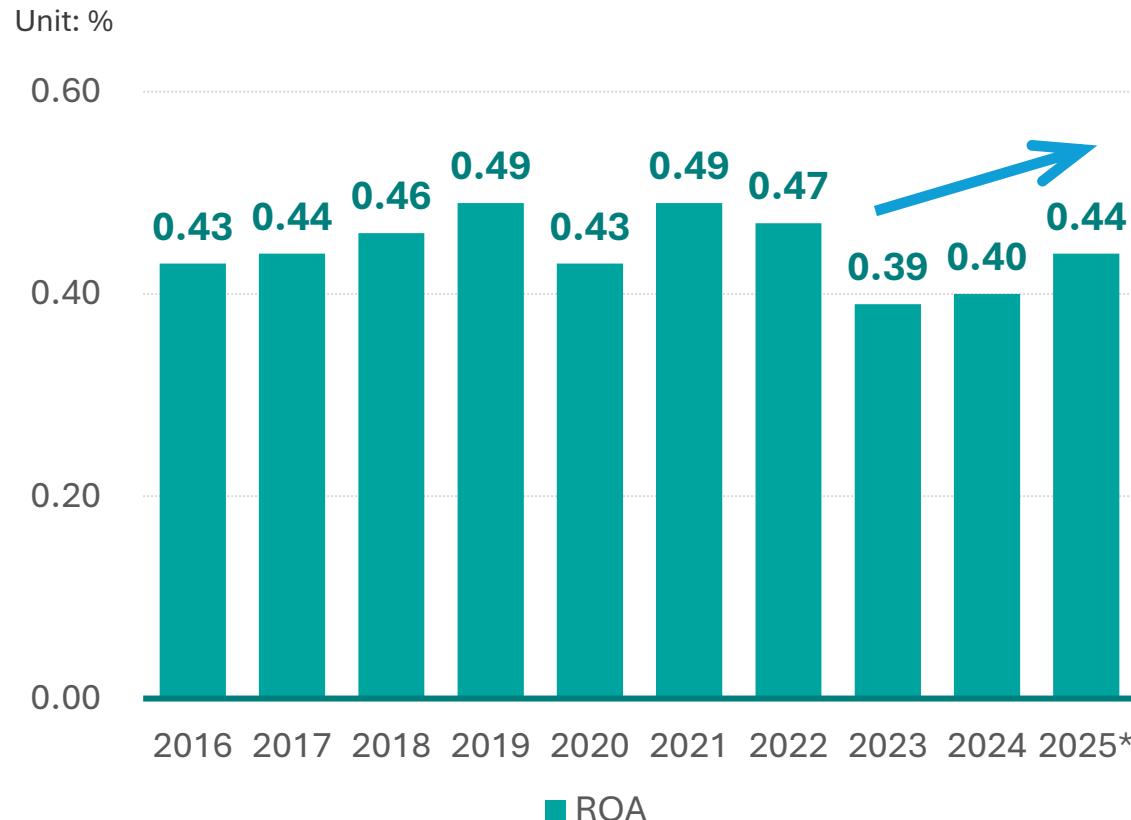


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Long-term Stable ROA; ROE Improvement

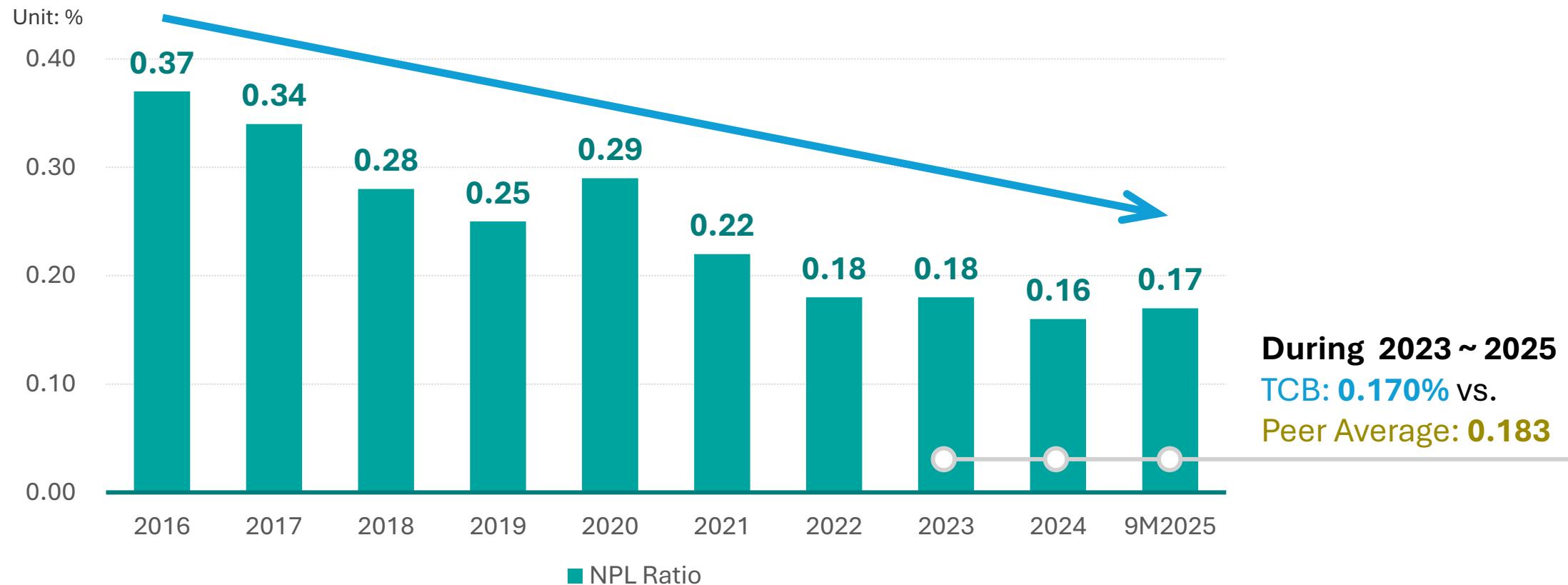
Supported by Ongoing Capital Structure Optimization



Note 1: Source: Company investor presentations.

Note 2: FY2025 data are annualized from the first three quarters.

TCB has Demonstrated Continuous Improvement in its Ratio of Non-performing Loan, Outperforming Peers



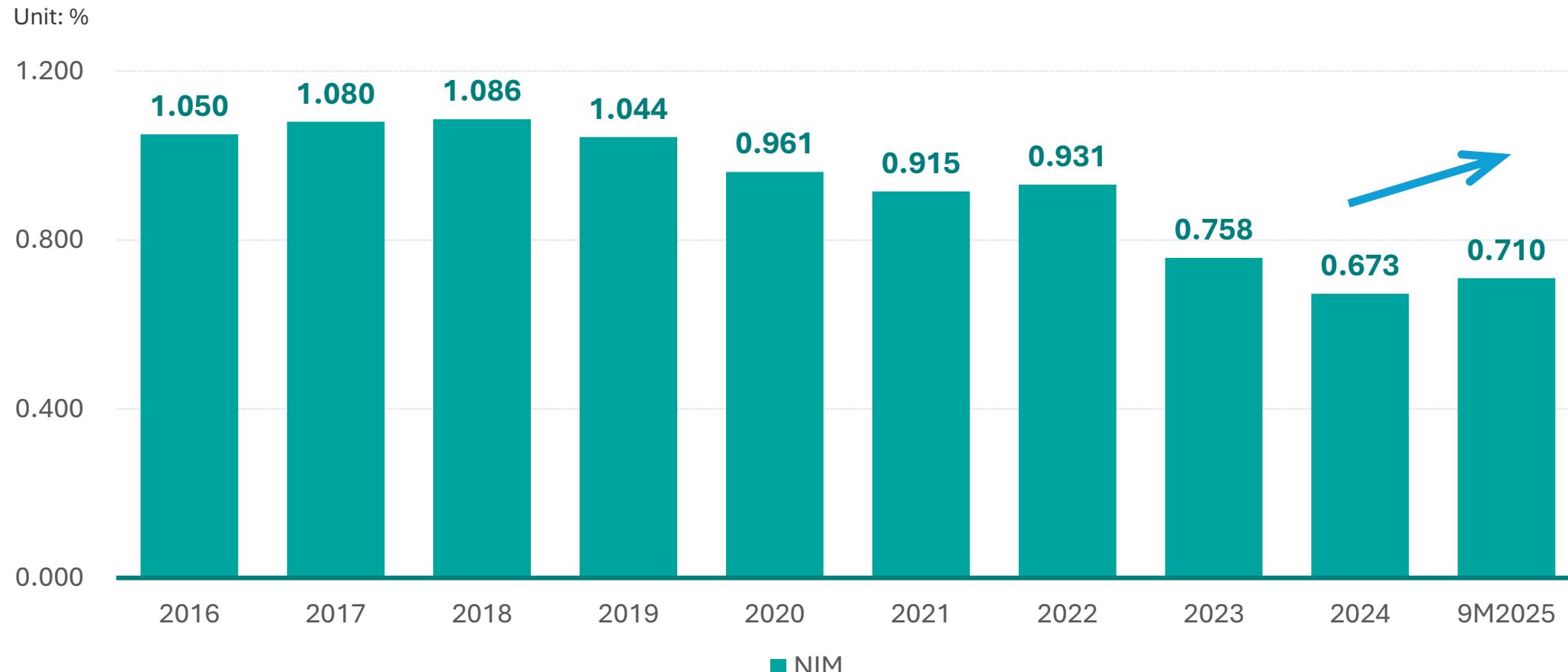
Note 1: Source: Company investor presentations.

Note 2: Bank's peers refer to other listed state-owned banks

(Hua Nan FHC 2880.TW, Mega FHC 2886.TW, and First FHC 2892.TW).

TCB's Net Interest Margin (NIM)

has Rebounded Since 2024

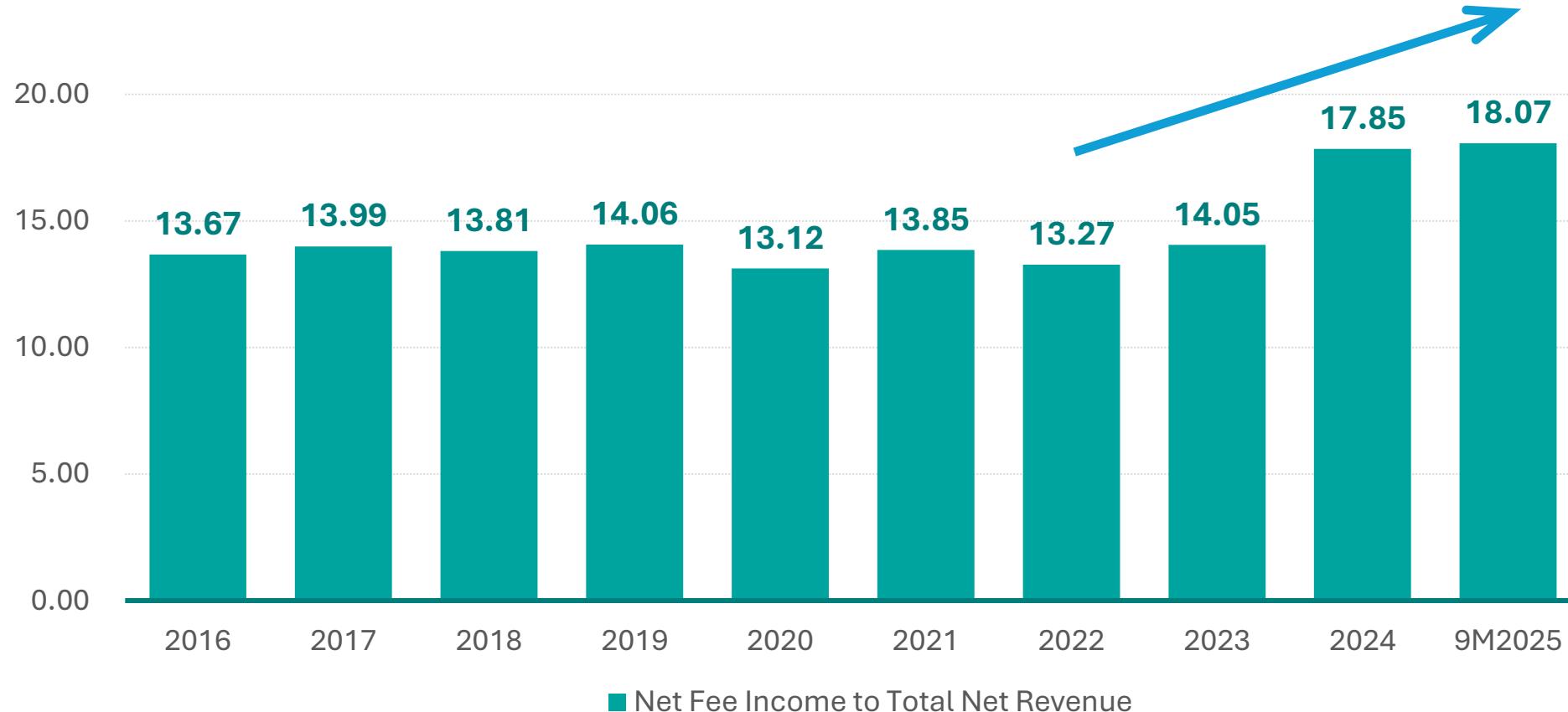


Note 1: Source: Company investor presentations.

Note 2: FY2025 data are annualized from the first three quarters

TCB: A Materially Higher Fee Income Contribution to Net Revenue

Unit: %



Note 1. Source: MOPS; Company financial statement

Third-Party ESG Ratings



MSCI ESG Ratings

Environmental risk management framework leads those of most peers. Achieving an upgrade from A post-board refresh.

MSCI
ESG RATINGS

CCC B BB BBB A AA AAA



Sustainalytics ESG Risk Rating

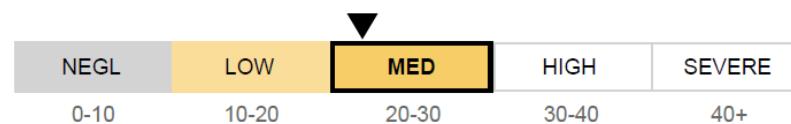
Risk rating shows marked improvement from 25.2 (2022) to 21.9 since board refresh.

21.9 -0.1

Last Full Update Apr 5, 2024

Momentum

Medium Risk



🏆 ESG Achievements and Awards



Constituents in both
**DJSI World Index &
Emerging Markets Index**

Rank 3rd globally among banks

Included in
**FTSE Russel
FTSE4Good Emerging Index**

Constituent stock in
**TWSE “FTSE4Good TIP
Taiwan ESG Index”**

Eight consecutive years

Included in
**“TWSE Corporate
Governance 100 Index”**

Ten consecutive years

BSI ESG Sustainable Development
2025 Leadership Award

Reflects the Group's comprehensive ESG efforts

S&P 2025 Sustainability Yearbook top 5%
CDP A-List (Leadership Level)

Disclosure expanded from TCFD to include TNFD

BSI Climate-Related Financial Disclosures (TCFD)
Level-5+: Excellence (2025)

Third consecutive year

**Equileap Emerging Markets
Gender Equality Enterprises (2024)**

First financial institution recipient in Taiwan

1111 Job Bank
2025 “Happy Enterprise” Gold Award

Marking TCB's 6th win

Psychological Health and Safety at Work
ISO 45003:2021 Certified (2025)

First bank to receive certification domestically

Management Certifications

ISO 14001 (BSI), ISO 14046 (BSI), ISO 14064-1 (BSI, AFNOR), ISO 14067 (BSI), ISO 46001 (BSI),
ISO 50001 (BSI), TCFD (BSI), BS 10012:2017 (BSI), ISO 22301 (BSI), TPIPAS (BSI), TIPS (IDB of
MOEA), ISO 45001 (BSI), TOSHMS (BSI), ISO 27001 (BSI), ISO 45003 (BSI)

Board Sustainability Oversight Sustainable Development Committee

- Established functional Sustainable Development
- Majority (83%, 5/6) Independent Director composition
- Chief Sustainability Officer (CSO) appointed
- Dedicated “Sustainability Office” to oversee sustainable development



Performance tied to Sustainable Development

- Senior Management Pay linked to ESG ✓
- Subsidiaries performance evaluation tied to ESG Initiatives ✓

leaf Sustainability Governance Vision and Strategy

Established in 2024

Sustainability Strategy Blueprint

3 Key Visions

Corporate Sustainability

Environmental Sustainability

Social Sustainability

“RISE” Framework 4 Strategic Pillars

RESILIENCE

Building Resilient
Operations

INCLUSION

Leading Sustainable
Finance

SYNERGY

Creating Diversity and
Inclusion

ENRICHMENT

Enhancing
Environmental
Co-Prosperity

Resilience Information Security

TCB and BNP TCB Life have commissioned external information security professionals to participate in information security management meetings, provide consultations and suggestions on information security issues, and report the **overall implementation status of information security for the previous year to the Board of Directors annually**.

Emergency Response System

- **Annually purchases NT\$150 million of “Cyber Liability Insurance”**

Robust Budget and Training

- 2024 Info Sec. Budget: **NT\$ 278,353,670**
- 2024 Training Expenses: **NT\$ 3,881,097**

Subsidiaries' Information security and protection measures and implementation status
Reviewed Every Six Months

100% Employee Training Completion Rate (2024)

Privacy Protection

Apart from stringent policies, the Company conducts **regular internal audits** to check the effectiveness of the personal data protection management system and its implementation. **“Checklist of Self-Evaluation on Legal Compliance” is conducted every 6 months** to enable regular self-assessment and ensure compliance.

Established Policies

TCFHC Customer Information Confidentiality Measures
Customer Data Sharing Privacy Protection Statement

Resilience

Ethical Management

Sustainable Development Committee (functional committee) is the dedicated unit for promoting ethical management. **In 2024, group-wide operational sites within TCFHC Group conducted corruption risk assessments, achieving a 100% coverage rate.**

100% Signing Rate

“Declaration of Compliance with Ethical Management Policies by Directors and Senior Management”

100% Signing Rate

“Employee Code of Conduct Commitment”

- **Bribery and Anti-Corruption Policy ✓**
- **Suppliers Ethical Conduct Assessments ✓**

- **Annual Ethical Management Training ✓**
(Director, Supervisors, Managers, Employees)

Whistleblowing System

- Established Policies ✓
- Confidentiality and Non-retaliation clauses ✓
- Training for procedures, regulations, and channels ✓

Number of whistleblowing cases disclosed annually. For 2024, 15 reports were substantiated or partially-substantiated.

Inclusion

Financial Inclusion

Tailor-made financial products and services that meet the needs of all sectors of society and different ethnic groups, ensuring all are entitled to fair and reasonable financial services or resources.

Microbusinesses / SMES

- Simple Loans for Microbusinesses
- SME and Other Relevant Loan Projects
- SME Assistance Program

Unemployed Individuals & Entrepreneurs

- Loan for Start-up Assistance for the Unemployed of Employment Insurance
- Unemployed Middle-Aged and Elderly Citizens
- Business Start-up Loan
- Micro/Women Start-up Loan

Youth

- Loan for Youth Entrepreneurship and Start-up Capital
- Housing Loans for Youths by the Ministry of Finance

Indigenous Peoples

- Loans of the Indigenous Peoples Comprehensive Development Fund

Financial Inclusion Policy

Enacted in 2023

Hakka Regional Revitalization Enterprises

- Hakka Regional Revitalization Preferential Loans

First-time Homebuyers (with Subsidy Cert.)

- Ministry of the Interior Purchasing Loan

Indonesian Migrant Workers

- Rapid Remittance for Indonesian Families and Settlement Service

Students Studying Abroad

- Student Loans for Overseas Study Subsidized by the Ministry of Education

Socially Disadvantaged Groups

- Charitable Trust

Disabled People

- Disabled People Property Trust

Inclusion Sustainable Finance

Actively aligns with international standards to promote sustainable finance.

**Principles for Responsible
Investment (PRI)**

**Principles for Responsible
Banking (PRB)**

**Principles for Sustainable
Insurance (PSI)**

Equator Principles (EPs)

Sustainable Financial Policy

Sustainable Financial Products and Services

Sustainable Funds

Total Funds: **NT\$ 55.529 b**
% of total asset size: **26.36%**

Consumer Financing

Total Debt Amount: **NT\$ 5.879 b**
% of total asset size: **11.03%**

Green Energy Financing

Since 2016, cumulatively approved renewable energy financing projects. Outstanding balance of **NT\$335.851 b** in loans to the green and renewable energy.

Full Phase-out of Coal, Oil and Gas

Coal-fired power generation
By 2030

Coal mining and equipment, coal trading,
coal transportation, and infrastructure
By 2030

Unconventional oil and gas
By 2040

Synergy Employee Benefits

Family Care	Welfare Facilities	Healthcare	Reassurance
Life-stage support through family benefits, childcare assistance, flexible work arrangements, and retirement or bereavement support.	Diverse welfare facilities and subsidies covering meals, transportation, healthcare spaces, recreation, accommodation, and employee activities.	Supports employee health through medical examinations, counseling, preventive care, on-site medical services, and flexible work options.	Ensures employee security through comprehensive insurance coverage, emergency assistance, pension plans, and employee ownership programs.

Maternity Protection Measures Superior to Statutory Requirements

- Menstrual leave ↑
- Tocolysis leave ↑
- Miscarriage leave ↑
- Paid parental leave for primary caregiver ↑
- Pregnancy checkup accompaniment leave and paid parental leave for non-primary caregiver ↑

- Family care leave ↑
- Parental leave ↑

↑ denotes better than legal requirement

Employee Stock Ownership

Expanded to cover the Company and all subsidiaries (2024)

Employee Stock Ownership Participation		
Group Average	TCB	Other Subsidiaries

labor unions established for TCB, TCS, and TCSIT, with collective agreements.

Talent Communication, Retention & Development

Employee Satisfaction Survey

Surveys have included all companies in the Group since 2022.

Year	2021	2022	2023	2024	Target
Employee Survey Score	4.36 ✓	4.13 ✓	4.13 ✓	4.33 ✓	Above 4 points each year
Employee Survey Participation Rate (%)	91.19	93.14	93.14	97.37	

Employee Turnover Rate (Excluding Retirement)

Year	2021	2022	2023	2024	Target
Turnover Rate (%)	2.84 ✓	3.01 ✓	3.33 ✓	3.78 ✓	Below 5%

Employee Development Program

Continues to provide complete and comprehensive training on 3 main fronts: **New employee training, Global Associate (GA) training, and leadership management training.**

2024 average training hours for employees were **52 hours**, with average training **expenses of NT\$3,129**.
(Up from NT\$2,451 in 2023)

Climate Strategies and Actions

Net-Zero Transition Pathway

2022**Completed GHG Inventory**

for all domestic and overseas branches and investment/financing activities

2023**Carbon Reduction Target Validated by SBTi**

Scope 1+2 emissions average annual reduction of 4.58% compared to 2021

2024**Scope 1 + 2 reduced by 32.16% compared with 2021**

Surpassing reduction target of 13.75% ✓

2030**Submit net-zero targets to SBTi for review****2032****SBTi Carbon reduction by 50.4% (base year 2021)****2040****Divest from coal and unconventional oil & gas industries****2050****Net Zero Emissions**

**Climate Risk
Management Guidelines**
Established



TAIWAN COOPERATIVE HOLDINGS

Doing Good While Doing Well
2024
Climate and Nature-related
Financial Disclosure Report
氣候暨自然相關財務揭露報告書

本公司網址：<https://www.tcfhc.com.tw>

Publishes Annual Climate and Nature-related Financial Disclosure Report