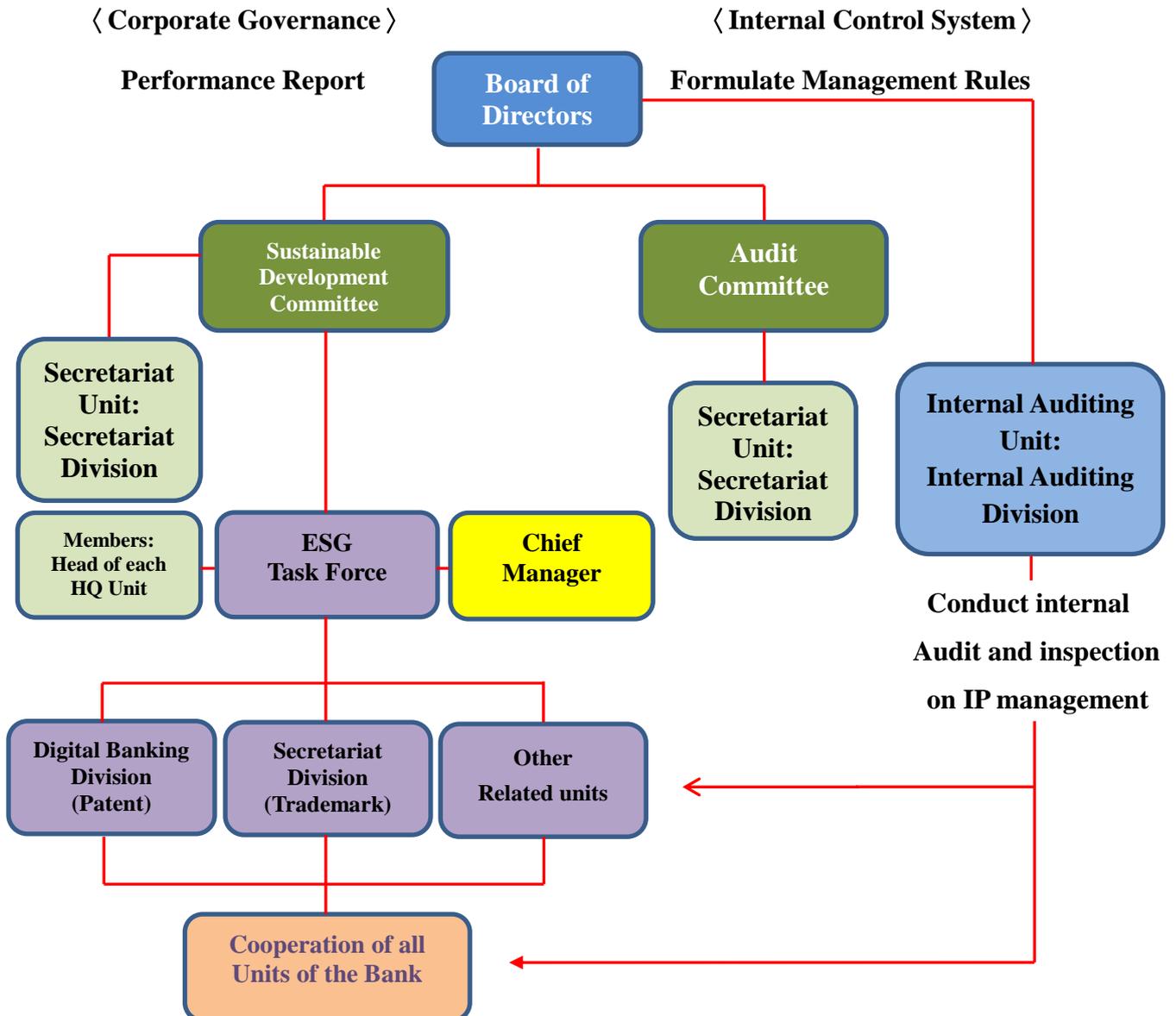


CHB Management Plan and its Year 2024 Performance of IPs

For the sustainable development and continuous upgrade of corporate governance of Chang Hwa Commercial Bank, Ltd. (hereinafter referred to as the “Bank”). The Bank has adopted related management measures for IP (such as trademark、patent and so on) protection and maintenance, with systematized and electronic IP management system, and making a management plan (hereinafter referred to as the “Plan”) in accordance with its business strategies, with reference to the management norm of “Taiwan Intellectual Property Management System” formulated by Industrial Development Administration (IDA), MOEA. The Plan will be an important action program with regard to promotion of IP management affairs of the Bank.

A. Organization Chart of CHB IP management



B. IP Management Policies (Year 2025)

1. The Bank shall promote IP management in line with the Bank's sustainable business objectives, integrate with the development of financial technology, enhance the effectiveness of research, development and innovation, and contribute to the development of society.
2. The Bank shall ensure that the management cycle of "Plan-Do-Check-Act, PDCA" is used to establish an IP property management system.
3. The Bank shall value and actively manage its own IPs, and respect IP of others.
4. The Bank shall obey relevant IP laws, the Bank's internal rules and the contract with counterparties.
5. The Bank shall actively take relevant measures to protect its own rights when IP infringement occurred or any person who claims IP infringement caused by the Bank.

C. Goals of IP Management (Year 2025)

1. Enhancing IP education training while promoting related knowledge of Patent and Trademark to employees of the Bank.
2. Enhancing IP administrators' compliance capability of "Taiwan Intellectual Property Management System" (TIPS).
3. Continuously optimizing the Bank's systems for Patent management system and Trademark management system to enhance management efficiency.
4. Actively applying the patent rights and trademark rights that the bank has obtained to related businesses to minimize probability of misuse or infringement by third parties and to enhance business satisfaction and brand value.

D. IP management mechanism

1. The Bank shall formulate an IP management plan which is linked to its business goals and shall report to the Board of directors at least once a year and disclosed on the Bank's official website in the annual report, or other means.
2. The Bank shall provide appropriate manpower, resource and

incentives to continuously strengthen the Bank's intellectual property management system based on the status of intellectual property rights, the achievement of rights, the implementation of operations, the results of internal audits, and the implementation of improvement measures.

3. The Bank shall conduct relevant education 、 training or promotion of IP and related confidentiality obligations to new recruits and all employees to enhance the concept of intellectual property and ensure the effective implementation of the management system.

E. Performance of the Bank (Year 2024)

Implementation of management for IPs of the Bank in 2024 was as follows:

1. Strengthening education and training to enhance employees' knowledge of the Bank regarding patents and trademarks.

- (1) Conducted 3 IP e-class – 1 for all employees of the Bank, and 2 for IP administrators. The details are as follows:

Personnel	Course	Status
All employees of the Bank	“2024 IP education training for all employees - IP Obtainment and Protection” digital course (including online test)	A total of 6,362 employees of the Bank have completed the training and passed the test.
IP administrators	“2024 IP administrators education and training (Patent Application)” digital course (including online test)	A total of 582 employees have completed the training and passed the test.
	“2024 IP administrators education and training -	A total of 583 employees have

	<p>Legal Issues and IP Management Application of Generative AI” digital course (including online test)</p>	<p>completed the training and passed the test.</p>
--	------------------------------------------------------------------------------------------------------------	----------------------------------------------------

- (2) Appointed 1 IP administrators to attend “2024 TIPS (Level A) IP Management Training Program” authorized by IDA, MOEA, and obtained the certificate of TIPS evaluator.
2. Get Level A certificate after inclusion of Patents in “Taiwan Intellectual Property Management System” (TIPS) validation Scope.
The bank applied for 2024 Level A certificate of TIPS (Patent and Trademark), and was notified by Institute for Information Industry on Oct 24, 2024 that the Bank's application had been “passed”.
3. Continuously optimizing the Bank's patent and trademark management system and the functions of the patent management system to enhance management efficiency.
 - (1) The upgrading of patent management system has been completed and launched. After upgrade, the functions are as follows:
One-stop filing of patent applications at various stages, through the system's anti-defective mechanism and hierarchical supervisor release control to achieve the purpose of systematically controlling the quality of patent applications while ensuring compliance with TIPS (Level A) specifications.
 - (2) Completed the formulation of relevant specifications for patent management in 2024. Revised relevant regulations on IP management and trademark management in conjunction with the inclusion of patents in the scope of TIPS.

- (3) In October 2024, letters were sent to all divisions in the head office to investigate whether there are any suggestions for improvement of the trademark and patent management system and each division had no suggestions for adjustments and improvements of the Bank's current intellectual property management system.
- (4) The Bank's internal review of the trademark and patent management system was conducted in May 2024. The deficiencies discovered during the internal review have been corrected and improved.

4. IP portfolio and incentive for innovation

- (1) Numbers of CHB's IPs : (Nov. 2024)

Registered Trademarks		Patents Granted		
Domestic	Foreign	Invention	Utility Model	Design
38	16	43 (+8)	238 (+10)	3
Total : 54		Total : 284		

Note1 : Compared to November of 2023, there is an increase of 18 patents.

Note2 : 10 domestic Invention and 5 domestic Utility Model patents are waiting for approval.

- (2) In 2024, 11 trademarks in the Republic of China and 3 trademarks in China expired. The renewal process of the trademarks has been completed, and the period of the trademarks has been renewed to 2034.
 - (3) As of November 30 2024, the Bank had 8 cases (3 inventions/5 utility models) eligible for patent incentives, and a total of NT\$147,000 in incentives were issued.
- #### 5. Actively applying the patent rights and trademark rights that the bank has obtained certificates to related businesses to enhance

business satisfaction and brand value.

- (1) In order to improve the credit review efficiency of Civil Servant and Teacher Loan launched by the Bank in 2024, the Bank's patent – “Auxiliary Decision-Making System for Loan Review Based on Robotic Process Automation” was applied to the credit granting system.
 - (2) The newly registered trademarks of the Bank in recent years were used in promotion projects such as “CHB Mortgage for Existing Clients, Loan Surprise Every Month”, “Fixed-Term Fixed-Amounts Financial Freedom, Securities Give Me Five” and “Boa Coins Project”, it is also widely used in advertising on the Bank's official website, social media and charity activities, which will help to enhance the Bank's corporate image and brand value.
6. Monitoring the infringement of the Bank’s patents and trademarks by others and the infringement of others’ rights.
- (1) The Bank entrusts an external professional agency to conduct online detection of fraudulent use of the Bank's trademarks. If it is assessed that there is a risk of harm to the Bank, the Bank will notify the agency to remove infringing trademarks; the Bank also joined "Financial Information Sharing and Analysis Center" (F-ISAC), whereby members of F-ISAC share the information on counterfeit media platforms they have learned of in order to jointly prevent related intellectual property rights from being maliciously used by third parties. As of the end of November 2024, a total of 16 counterfeit or phishing websites using our trademarks have been detected, and all of them have been notified to the agency for assistance of removal.
 - (2) The Bank was notified in October 2024 that a fake loan

information short video using the Bank's trademark was posted on the Tik Tok platform. The Bank issued a statement to remind the public and reported the incident to the Tik Tok platform. After investigation, it was confirmed that the video had been removed.

(3) As of the end of November 2024, no patent infringement cases were found.

7. Convening of Management Review Meetings in 2024

The Bank convened a total of 3 management review meetings in 2024 to report to the intellectual property management representatives and CEO on the implementation of management objectives, the progress of establishment the patent management system, annual internal audit results, etc., and to draft the FY2025 annual intellectual property management policies and objectives for review.

F. Certificate Awarded

The Bank has been awarded Level A certificate of TIPS on Oct 24, 2024, and the certificate is valid until Dec 31, 2026.

G. The Plan was reported to the 9th meeting of 3rd Sustainable Development Committee on Dec 12, 2024, and the 21st meeting of 27th Board of Directors on Dec 25, 2024 for reference.