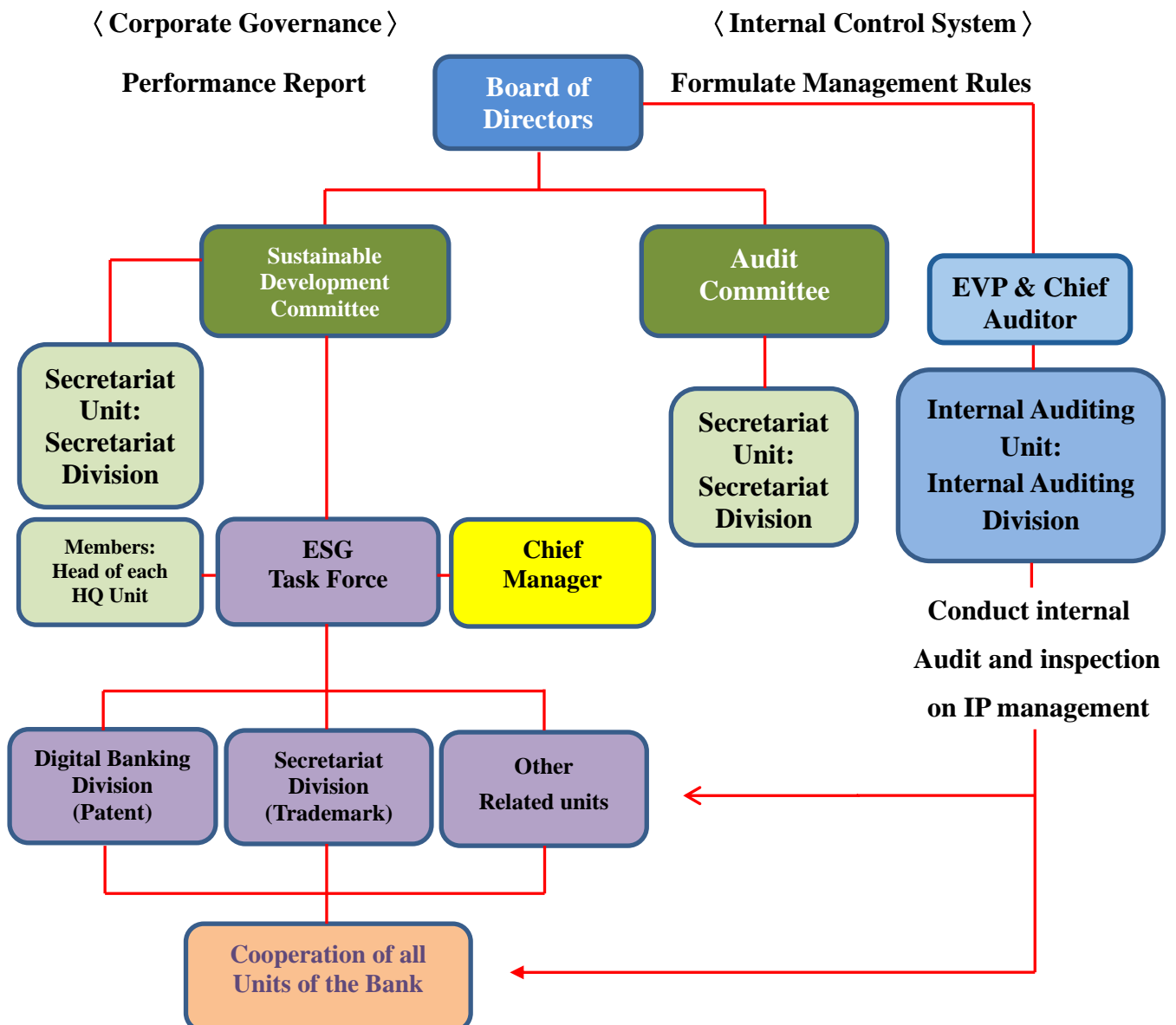


CHB Management Plan and its Year 2025 Performance of IPs

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 2026)

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 2026)

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. Filing patents and trademarks applications so that to enhancing the bank's corporate image and competitiveness.

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 2025)

Implementation of management for IPs of the Bank in 2025 was as follows:

1. Strengthen education and training to enhance knowledge of patent and trademark among employees of the Bank.
 - (1) Conducted 2 IP e-class – 1 for all employees of the Bank, and 1 for IP administrators.
 - (2) Appointed IP administrators to attend 3 external courses and obtained certifications.
2. Strengthen IP administrators' compliance capability of “Taiwan Intellectual Property Management System” (TIPS).

3 IP administrators newly obtained the certificate of TIPS evaluator. 4 IP administrators completed the refresher course.
3. Continuously optimizing the Bank's patent and trademark management systems as well as functions of online patent management system to enhance management efficiency.
 - (1) Made function adjustments to online patent management system.
 - (2) Revised relevant regulations on IP management internal audit and trademark management.

- (3) The Bank's internal audit of the trademark and patent management system was conducted in July 2025. No deficiencies discovered.
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.
- (1) Applied the Bank's patent to loan business launched by the Bank in 2025.
- (2) Applied the Bank's trademarks to marketing activities and beach clean-up volunteer activities.
5. IP portfolio and incentive for innovation

- (1) Numbers of CHB's IPs : (Oct. 2025)

Registered Trademarks		Patents Granted		
Domestic	Foreign	Invention	Utility Model	Design
37 (-1)	16	48 (+6)	265 (+28)	3
Total : 53		Total : 316		

Note : Compared to October of 2024, there is an increase of 34 patents, and a reduction of 1 trademark. (The trademark jointly registered by Government-owned Banks Credit Card Alliance (the Alliance) will not be renewed due to the decision of terminating the Alliance's operations by the Government-owned Banks.)

- (2) 27 domestic Invention patents and 13 domestic Utility Model patents are waiting for approval. There are 1 trademark in the Republic of China, 1 trademark in China, 2 trademarks in Malaysia, and 2 trademarks in Australia in renewal and application process.
- (3) As of October 31 2025, the Bank had 28 cases (5 inventions/23 utility models) eligible for patent incentives, and a total of NT\$511,200 in incentives were issued.

6. Convening of Management Review Meetings in 2025

The Bank convened a total of 3 management review meetings in 2025 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 FY2026 annual intellectual property management policies and objectives for review.

F. Certificate Awarded

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

G. The Plan was reported to the 13th meeting of 3rd Sustainable Development Committee on Dec 5, 2025, and the 33rd meeting of 27th Board of Directors on Dec 22, 2025 for reference.