First Financial Holding Sustainable Development Policy

Article 1 (Scope of application and the purpose of establishing the Policy)

The Company and every subsidiary (hereinafter collectively referred to as the "Group") provide comprehensive financial products and services to facilitate the financial transaction and investment by its customers and meanwhile, shall commit to the practices and promoting the ideas of sustainable development, contribute to the society and improve the worker welfare and the equality of living environment by promoting Environment, Social and Governance(hereinafter referred to as ESG) progress in a rather effective way. This Policy is hereby established as the foundation and guidance of the Group's promoting sustainable development practices.

Article 2 (Honest management)

To establish good business operation and honest corporate culture, the Group shall implement the following corporate governance matters:

I. Uphold the management doctrines of integrity, transparency and responsibility, develop the policy based on honesty and establish good corporate governance and risk management mechanisms.

II. Strictly prohibit any corruption, bribe, extortion, and embezzlement, provision of political contribution, offer or receipt of improper benefit, charitable donation or sponsorship.

III. Conduct the business in a fair and transparent way, prohibit untrue advertisement and unfair competition, and comply with the relevant intellectual property laws.

IV. Comply with the Company Act, the Financial Holding Company Act, the Banking Act, the Securities and Exchange Act, the Securities Investment Trust and Consulting Act, the Insurance Act, the Business Entity Accounting Act, the Political Donations Act, the Anti-Corruption Act, the Government Procurement Act, the Act on Recusal of Public Servants Due to Conflict of Interest, and the regulations of public/OTC trading and business conducts.

V. Actively enforce the policy of honest management, and carry out in internal management and external business activities.

VI. Avoid dealing with suppliers or customers being alleged with dishonesty, include the clauses indicating the compliance with honest management, and the right to terminate or cancel at any time when the contracting party violates such policy in the contracts.

VII. Set up an effective and adequate complaint or reporting mechanism for the violations of honest management.

Article 3 (Development of environmental sustainability)

To ensure a stable the sustainability of the environment and ecology, and the continuous development of human society, the Group shall always devote itself to reducing the impact on climate change based on environmental sustainability, and take the following environmental protection measures:

I. Save water, power and other energies: Monitor the usage of power, water and other energies during the operating activities and in the offices, and increase the efficiency of utilization, and procure equipment affixed with energy-efficient mark.

II. In line with the 2050 net-zero emissions policy, set the goal and strategy of carbon reduction: Implement the Greenhouse Gas Inventory, and develop the strategy and management measures of Greenhouse Gas reduction.

III. Reduce wastes: Reduce generation of wastes, implement waste classification process and encourage recycling during the operating activities and internal management.

IV. Choose the major suppliers by adopting the standards of impacts on environment, work force, human rights and society: Work with the suppliers jointly to commit to maintain the sustainability of the environment and society, and avoid dealing with suppliers who cause significant impacts on the environment and society.

V. Adopt green and eco-friendly construction materials: When constructing new office buildings, or renovating the offices, every company shall adopt the green and eco-friendly construction materials that pose the minimum impact on the environment and human health as top choice.

Article 4 (Employees care)

The Group shall create an honest, open-minded and collaborative workplace, encourage the staffs to reach their fullest potentials, preserve labor human rights, and establish a competitive human resources system as follows:

I. Create a fair employment.

II. Implement preventive measures of sexual harassment.

III. Encourage the open communication and direct participation between the staffs and the management.

IV. Provide good and fair work environment, free of forced labor, discrimination and maintain a positive labor-management relation with the labor union and the workers.

V. Expand the staffs' knowledge, strengthen the staffs' ability of continuance employment, respect the staffs' life development and planning, and prohibit any child labor.

VI. Emphasize the staffs' safety, hygiene and health management, encourage staffs to engage in all kinds of sports, and provide free health examination.

VII. Provide complete compensation system and welfares to the staffs, and properly reflect the management performance.

VIII. Establish human rights due diligence and risk mitigation mechanisms to prevent any incident harmful to the staffs interests, and provide an effective and appropriate complaint mechanism.

Article 5 (Fair Customers Treatment)

Our Group shall continue to provide innovative products and quality services to our customers, meet our customers' needs for financial products, increase customer satisfaction, ensure the transparency and safety of information regarding our products and services, and treat each customer or consumer in a fair and reasonable way, and establish the following management mechanisms:

I. Establish and make available our consumer interest policy, set up consumer complaints and disputes management system to handle any customer complaints, or consumer dispute within a limited time and respond to the complainant or consumer about the results.

II. Prohibit the sale or provision of controversial products and services, accurately disclose the information of products or services, comply with the relevant laws and self-disciplinary regulations of marketing and promotion; make sure that the content advertised are true, free of misrepresentation, fraud, concealment or other misleading facts while publishing and broadcasting advertisement, conducting business solicitation or promotional events.

III. Adopt strict protection measure to control the confidentiality of customer data, and avoid authorized disclosure.

IV. Based on fairness and reasonableness, equality and mutual benefit as well as the good-faith principle, enter into product or service contract with the customer, understanding relevant customer data and make sure that the product or service provided is suitable for the customer, and fully disclose the material information and risk exposure related to such product, service or contract.

V. Fulfill the due diligence and the fiduciary duty in accordance with the regulatory requirements or contractual covenants when being retained by the customer, or as

a provider of products or services thereof by establishing mechanisms for managing conflicts of interests and integrating ESG factors into voting and product review.

VI. Equip the personnel providing the products or services with professional qualification or accredited certification as required by the laws; consider the customer or consumer interest while determining the remuneration system of associated persons, avoid overemphasizing the achievement of business goals yet damaging the customers or consumers.

Article 6 (Sustainable Financial Products and Services)

The Group shall focus on the development trends of sustainability regulations of the finance industry, include ESG issues into the development strategies and operating procedures of core businesses such as investment, financing, underwriting, and insurance , and be accordance with the following principles to promote sustainable finance-related businesses and support economic transformation:

I. Follow sustainable trends of the financial industry: Sign or comply with the Equator Principles (EPs), United Nations Principles for Responsible Banking (PRB), Principles for Responsible Investment (PRI), Principles for Sustainable Insurance (PSI), and Stewardship Principles for Institutional Investors. In terms of risk management, credit extension, and investment decision-making processes, include related factors such as carbon emissions reduction performance and climate change adjustments into consideration. Seek business opportunities in accordance with market demand and encourage and pay attention to customers or other transaction counterparties' compliance with the Group's operating procedures for environmental and social activities, and continue to reduce the proportion of investment and financing for high-energy/high-polluting industries to reduce the negative impact on the environment and society.

II. Support low-carbon economy transformation: Integrate core competences to help companies reduce the pollution and waste of resources in production or service process and provide funding required for pollution prevention, green transportation, green building/green factory, energy and resource conservation, and other measures for improving the environment.

III. Provide products or services that produce social and environmental value: Make sure that its operating activities, products and services shall not impact the society and ecological preservation, and provide diversified sustainable financial products and services to enhance the benefits to society and the environment.

IV. Promote sustainable development of corporates through financial influence: During the credit and investment decision-making process, and after lending or investing, regularly review the ESG implementation effectiveness of clients and investee

companies, and establish an engagement mechanism and communication channels with them to enhance corporates sustainable value.

Article 7 (Community engagement)

The Group shall proactively participate in the local activities during its operating processes and be accordance with the following principles to observe the impact to the local society by our operation to increase its community identity:

I. Actively organize classes about finance, financial management and other related topics by cooperating with other associations or organizations to serve the community.

II. Encourage its staffs to engage in community public interests programs, and assist in the development of community industries to grow local communities into the foundation of the sustainable management of Taiwan society.

III. Support local suppliers, develop local economy and adequately hire local work force.

IV. Evaluate the possible negative impacts on the local economy, society, culture and environment when setting up or evacuating the operational location.

V. Contribute resources to the organizations formed with the purposes of resolving social or environmental issue through a commercial model, such as shareholding investment, business activity, public interests program, and volunteering program.

Article 8 (Social public welfare)

The Group shall coordinate and unify the clients and staffs to care for inferiority and contribute to society in return, and organize the following public welfare activities:

I. Actively cooperate with domestic organizations of public interest or social welfare, promote supporting programs, or provide social supports.

II. Actively cooperate with governmental authorities, promote anti-fraud measures, and cause its business units to provide courses promoting common financial literacy to prevent people loss of property.

III. Proactively sponsor or promote all kinds of art and culture events.

IV. Sponsor academic institute to organize speeches, forums and seminars of academic projects.

Article 9 (Sustainable Development Information)

The Group shall commit to improve the timeliness and quality of the ESG information disclosure, establish a timely and transparent information disclosure system as follows:

I. Disclose the sustainable development policy, or relevant management guidelines and concrete promotion plans, and respond to the important sustainable development issues which stakeholders are concerned about.

II. Disclose the financial and ESG information related to the operating activities and business performance in a timely and proper manner, and loyally fulfill the obligations of public and transparent information.

III. Adopt the guidance or instruction internally recognized to prepare its Sustainability report and publish the report on the company website after obtaining a third party's assurance or guarantee to improve the quality of ESG information disclosure.

Article 10 (Organization structure）

The Group sets up the "Sustainable Development Committee". The Committee shall establish the annual objectives of each field of ESG and supervise the practices thereof. The Organizational Charter is separately established by Board of Directors.

Article 11（Miscellaneous）

The Policy and any amendment thereto shall become effective upon submission of Sustainable Development Committee and the resolution of the Board.

Article 12

This Policy was made on March 31, 2011.
The first amendment was made on December 25, 2014.
The second amendment was made on October 31, 2016.
The third amendment was made on December 20, 2019.
The fourth amendment was made on March 25, 2021.
The fifth amendment was made on March 24, 2022.
The sixth amendment was made on June 26, 2025.