THE ARTICLES OF INCORPORATION

CTBC Bank Co., Ltd.

Revised on July 22, 2026

Chapter I: General Provisions

Article 1: The name of the Bank shall be CTBC Bank Co., Ltd. for the purposes of accommodating national financial policies and of promoting economic development and organized in accordance with relevant laws and regulations such as the Company Law and the Banking Law.

Article 2: The head office of the Bank shall be in Taipei City. Affiliates may be established in appropriate locations at home and abroad depending on business needs. The establishment, change or cancellation of any affiliate set forth in the preceding sentence shall be determined by the Board of Directors by way of resolution and be submitted to the competent authority for approval and registration.

Article 3: Any announcement by the bank shall be made in accordance with the stipulations of the law or be published in daily newspapers circulated at the seat of the Bank's head office.

Chapter II: Shares

Article 4: The authorized capital of the Bank shall be NT$210,000,000,000 divided into 21,000,000,000 shares with a par value of NT$10 per share. The unissued authorized stocks shall be issued by the board of directors in batches according to practical needs.

Article 5: The shares of the Bank shall be registered stocks affixed with the signatures or seals of the Director representing the company and shall be numbered and issued after being certified or authenticated by the bank which is competent to certify shares under the laws before issuance thereof.

For the new shares to be issued by the Bank, the Bank may print a consolidated share certificate representing the total number of the new shares to be issued at the same time of the issuance. The share certificate to be issued under the provision of the preceding Paragraph may be placed under the custody of a centralized securities custody enterprise.

At the request of the centralized securities custody enterprise, the Bank may convert the issued shares into shares of larger denominations.

The shares issued by the Bank may be exempted from being printed into share certificates, to the extent that such shares are registered with a centralized securities custody enterprise.

Article 6: Except as otherwise stipulated by laws and regulations, in the event of any transfer of the Bank's shares, the transferring shareholders and the transferees shall cosign the share transfer application form prescribed by the Bank and include the same along with the share certificates to be transferred in their application to the Bank for such transfer. If such transfer is not recorded in the shareholders' roster, no rights may be asserted against the Bank based on such transfer. Within 60 days prior to the convocation of the general shareholders' meeting, or 30 days prior to the convocation of the special shareholders' meeting, or within 5 days prior to the record date for declaration of dividends or any other interests, no transfer may be engaged pursuant to law.

Article 7: Each shareholder of the Bank shall complete a seal specimen card and submit the same to the Bank for filing, and this shall apply to any change to the seal specimen. The seal specimen kept by the Bank shall be the basis for collecting dividends or bonuses or written exercise of shareholders' rights.

Article 8: All stock-related issues of the Bank shall be dealt with in accordance with the "Standard for Handling Stock-Related Matters of a Public Company" promulgated by the competent authority.

Chapter III: Scope of Business

Article 9: The Bank operates commercial banking business (Code: H101021) 、securities brokerage business (Code: H301011)、bills financing business (Code: H102011)、personal insurance agency business (Code: H601011) and property and liability insurance agency business (Code: H601021).

Article 9-1: The scope of business of the Bank shall be as follows:

(1) To accept Checking deposits;
(2) To accept Demand deposits;
(3) To accept Time deposits;
(4) To extend short-term and medium-term loans;
(5) To discount bills and notes;
(6) To invest in government bonds, short-term notes, corporate bonds, and Financing Bonds;
(7) To handle domestic remittances;
(8) To accept commercial drafts;
(9) To issue domestic Letters of Credit;
(10) To guarantee domestic transactions;
(11) To act as collecting and paying agent;
(12) To act as agent to sell government bonds, treasury notes, corporate bonds and stocks;
(13) To conduct the business of certifying, underwriting, brokering and trading Short-Term Bills.
(14) To conduct credit card business;
(15) To act as agent to sell gold bars/coins and silver coins;

(16) To conduct other financial derivative businesses which may be authorized by the Central Competent Authority;
(17) To conduct custody and warehousing businesses;
(18) Rent of safe-deposit boxes;
(19) To conduct financial advisory services in relation to corporate financing businesses;
(20) Foreign exchange business in connection with exports and imports, fund remittance and repatriation, foreign currency deposits and loans; guarantee for secured repayment, and attestation of exports and imports;
(21) To handle non-discretionary trust funds invested in foreign securities and domestic securities investment trust business;
(22) Account receivable factoring business as approved by the competent authority;
(23) To guarantee the issuance of corporate bonds;
(24) To issue Financing Bonds;
(25) To underwrite and trade in securities for its own account or for customers;
(26) Proprietary trading of government bonds for its own account;
(27) To conduct agency businesses in relation to the businesses indicated on the Business License of the Bank or authorized by the Competent Authority;
(28) To conduct other relevant business which may be authorized by the Trust Law;
(29) To conduct life insurance agency business;
(30) To conduct property insurance agency business;
(31) To conduct the business of foreign bond trading agency; and
(32) To conduct other relevant business which may be authorized by the Competent Authority.

Chapter IV: Shareholders' Meetings

Article 10: The shareholders' meetings of the Bank shall include general and special meetings. General meetings shall be convened at least once a year and called by the Board of Directors within six months following the end of the fiscal year. Special meetings shall be called by the Board of Directors if necessary. Shareholders holding a total of no less than three percent of the Bank's total outstanding shares for no less than one year may request the Board of Directors to call such special meetings in writing specifying the proposed matters and reasons thereof.

Article 11: The date, venue and reasons for a shareholders' meeting shall be notified to each shareholder 30 days in advance, in case of a general meeting, or 15 days in advance, in case of a special meeting.

Article 12: Each share held by each shareholder of the Bank shall carry one voting right. In the event that any shareholder cannot attend a shareholders' meeting in person for any reason, such shareholder may entrust a representative to attend on behalf thereof by presenting a proxy issued by the Bank, stamped with the original seal specimen and specifying the scope of authorization; provided that except for trust business, if one person is entrusted simultaneously by two or more shareholders,

with respect to the voting rights so represented, the portion of the voting rights in excess of 3% of the voting rights represented by the total outstanding shares shall not be counted. Said proxy shall be delivered to the Bank five days prior to the convocation of the shareholders' meeting. In the event of repetition, the proxy that has been delivered first shall control, provided that this shall not apply to the withdrawal of such representation.

Article 13: The shareholders' meeting shall resolve and implement the following matters:

(1) Preparation and notification of the Bank's articles of incorporation.
(2) Election of the Directors.
(3) Audit the books and records prepared and submitted by the Board of Directors and reports by the audit committee.
(4) Resolutions regarding the increase or decrease of capital.
(5) Resolutions involving the distribution of earnings, dividends and bonuses.
(6) Other matters that shall be resolved by the shareholders' meetings in accordance with applicable laws and regulations.

Article 14: The Chairman of the Board shall serve as the president of the Shareholders' meeting. In case of the absence of the Chairman, the Vice Chairman shall act on Chairman's behalf. In case that the Vice Chairman is also on leave or is also absent for cause, a Director appointed by the Chairman shall be designated to act on behalf thereof. In case of the Chairman's failure to designate one representative, the Directors shall appoint one representative among themselves to act on behalf of the Chairman.

Article 15: Except as otherwise stipulated by the Company Law, the resolutions of the shareholders' meeting shall be adopted if voted for by the majority of the shareholders in a meeting attended by shareholders representing over half of the total outstanding shares.

Where the attending shareholders fail to meet the quorum set forth in the preceding paragraph, provisional resolutions may be adopted by the majority of the shareholders in a meeting attended by shareholders representing over one third of the total outstanding shares. In such cases, the provisional resolutions will be notified to each shareholder and another shareholders' meeting will be called within one month. During such meeting, the provisional resolutions set forth in the preceding sentence shall be deemed adopted if voted for by the majority of the shareholders in a meeting attended by shareholders representing over one third of the total outstanding shares.

Article 16: Minutes shall be kept to record the resolutions adopted by the shareholders' meeting, affixed with the signature and seal of the chairman, and distributed to all shareholders within 20 days following the meeting. For shareholders with less than 1,000 shares, the distribution of the minutes of the shareholders' meeting may be effected by means of a public notice.

Article 16-1: If the entire issued stocks of the Bank are held by the same financial holding company, the functions of its shareholders' meeting shall be performed by its Board of Directors, and the stipulations in the Articles of Incorporation for its shareholders' meeting shall not apply.

Chapter V: Directors, Functional Committee & Managers

Article 17: The Board of Directors of the Bank shall consist of nine to thirteen Directors, including three to five Independent Directors, appointed by the shareholders' meeting from among shareholders or their representatives with disposing capacity in accordance with the Company Law. Nevertheless, if the Directors are appointed by the financial holding company, the stipulations of the Company Law and the law governing financial holding companies shall apply.

Article 17-1：The Bank shall install the audit committee, the Remuneration Committee, and the Risk Management and Information Security Committee; also other various kinds of functional committee may be established as per management requirements. The organizational rules for each committee shall be formulated individually in accordance with relevant laws of the governing authority as well as the regulations and directions of the Bank.

Article 18: The Directors shall have a term of three years renewable upon reelection.

The Bank shall provide compensation to the Directors (including Independent Directors) for the performance of their duties on behalf of the Bank, regardless of whether the Bank makes a profit or a loss. The Board of Directors shall be authorized to determine such compensation in line with industry standards on the basis of their degree of participation in the Bank's operations and value of their contribution to the Bank.

Article 18-1:The Bank may enter into liability insurance contract with insurance companies for Directors and Officers with respect to their liabilities resulting from exercising their duties.

Article 19: The Bank's Chairman and Vice Chairman shall be elected from among the Directors by a majority of attending Directors when a quorum of at least two-thirds of the Directors is present.Internally, the Chairman shall be the chairman of the shareholders' meeting, and the Board of Directors. Externally, the Chairman shall represent the Bank.

Article 20: The Board Meeting of the Bank shall be convened by the Chairman and may also be held by way of videoconference. Unless otherwise stipulated by the Company Law, the Banking Law, and the Financial Holding Company Law, the resolutions of Board Meetings shall be adopted if they are voted for by a majority of the Directors in a meeting attended by a majority of the Directors. In case of the Chairman's leave of absence or failure to discharge his

responsibilities, the Vice Chairman shall act in his behalf. If the Vice Chairman is also on leave or is unable to discharge the responsibilities, the Chairman may designate a Director to act in his behalf. In case of the Chairman's failure to designate one representative, the Directors will appoint one representative among themselves to act on behalf of the Chairman. If a Director is not able to attend a Board Meeting, he may appoint another Director as his proxy, but the appointed Director may not act as proxy for any other Directors.

Article 21: The Board of Directors shall have the following authorities:

(1) Approving major business and associated plans.
(2) Approving the budgets and closing of books.
(3) Approving major securities transactions and underwriting matters.
(4) Approving the acquisition or disposal of major assets.
(5) Approving all major contracts.
(6) Approving all major rules and guidelines.
(7) Convening the shareholders' meeting and reviewing the agenda and reports of the shareholders' meeting.
(8) Preparing proposals regarding the distribution of earning.
(9) Implementing resolutions adopted by the shareholders' meeting.
(10) Appointment or dismissal of the president and other executive managers.
(11) Approving the appointment, removal and remuneration of CPAs.
(12) Appointment or dismissal of heads of finance department, accounting department and audit department.
(13) Appointment of directors, supervisors and chief representative of subsidiaries (including overseas subsidiaries).
(14) Approval of other important matters that are required by the laws, regulations and the Article of Incorporation of the Company.

Article 22: The Bank's Board of Directors shall be convened at least once every two months, and may be convened at any time whenever there are urgent circumstances.

Article 23 removed

Article 24 removed

Article 25 removed

Chapter VI: Closing of Books and Distribution of Earnings

Article 26: The end of each calendar year shall mark the closing of the Bank's books. The Board of Directors shall prepare the following statements and submit the same to the shareholders' meeting for recognition after submitting such statements to the audit committee for review 30 days prior to the shareholders' meeting:

(1) Business reports.
(2) Financial reports.
(3) Proposals regarding the distribution of earnings or compensation of losses.

Article 27: If there are earnings in the financial statement, the Bank shall set aside 0.05% of the distributable earnings to employees as bonuses. However, the Bank shall first set aside funds for losses in previous years, if any.
The Board of Directors shall decide on the regulations governing the distribution of employee bonus.

Article 27-1: As a subsidiary of the CTBC Financial Holding Co., Ltd. in order to take care of the fund requirements of the parent company, if the Bank may reach the reasonable standard of BIS Ratio, the cash dividends and bonuses for common shares shall be in priority and shall be maintained at a stable level every year.

The above policy, however, is to be observed only in principle. The Bank shall take into consideration of business performance and budgeted capital requirements and make necessary adjustments in actual distribution.

Distribution terms, time, and amount: If there are earnings in the financial statement, the Bank shall first set aside funds for taxes, be adjusted according to the principles of financial accounting, and set aside funds for losses, if any. Then it shall set aside 30% of the earnings as statutory surplus reserve and the Bank shall as per applicable laws and regulations set aside or reverse the special reserve. The way of distributing the remainder and the beginning retained earnings shall be proposed by the Board of Directors and approved by the Shareholders' Meeting. Before the statutory surplus reserve reaches the amount of the total capital, the distributed cash dividends shall not exceed 15% of the total capital.If the bank's statutory surplus reserve has reached the total capital of item 2 of no. 50 in the banking law financial business standards regulated by the authorities and has proposed the statutory surplus reserve according to the company law, it will not be limited by the statutory surplus reserve and the highest cash earning distribution.

Chapter VII: Supplemental Provisions

Article 28: If the Bank or the responsible person thereof suffers from any rumor or fraud to the extent of damaging its/his reputation, the responsible person of the Bank shall file a complaint with the investigating authorities in accordance with article 313 and 314 of the Criminal Code so as to resolve such issue as soon as possible.

Article 29: The Banks' organization, business guidelines and standards for the division of authority between the Board of Directors and managerial officers shall be separately prescribed.

Article 30: Matters not stipulated herein shall be governed by the Company Law, Banking Law, Financial Holding Company Law, and other relevant laws and regulations.

Article 31: These Articles of Incorporation were enacted on March 1, 1966, with the 1st amendment on March 27, 1967; the 2nd amendment on March 10, 1969; the 3rd amendment on April 2, 1970; the 4th amendment on Feb. 16, 1971; the 5th amendment on March 12, 1974; the 6th amendment on March 1, 1976; the 7th amendment on April 12, 1977; the 8th amendment on June 3, 1978; the 9th amendment on Sept. 25, 1978; the 10th amendment on April 14, 1979; the 11th amendments on April 25, 1980; the 12th amendment on April 15, 1981; the 13th amendment on June 29, 1981; the 14th amendment on May 25, 1982; the 15th amendment on April 26, 1983; the 16th amendment on November 15,1983; the 17th amendment on March 22, 1984; the 18th amendment on June 26, 1987; the 19th amendment on September 19, 1988; the 20th amendment on July 22, 1989; the 21st amendment on April 3, 1990; the 22nd amendment on March 21, 1991; the 23rd amendment on December 20, 1991; the 24th amendment on May 21, 1993; the 25th amendment on March 30, 1994; the 26th amendment on April 12, 1995; the 27th amendment on April 17, 1996; the 28th amendment on May 15, 1997; the 29th amendment on April 8, 1998; the 30th amendment on April 20, 1999; the 31st amendment on March 30, 2000; the 32nd amendment on June 29, 2000; the 33rd amendment on March 28, 2002; the 34th amendment on March 12,2003; the 35th amendment on December 23,2003; the 36th amendment on June 24,2004; the 37th amendment on July 27,2004; the 38th amendment on September 24, 2004; the 39th amendment on April 28, 2005 ; the 40th amendment on June 16, 2005 ; the 41st amendment on August 30, 2005; the 42nd amendment on October 11, 2005; the 43rd amendment on February 22, 2006; the 44th amendment on October 24, 2006; the 45th amendment on January 24, 2007; the 46th amendment on June 21,2007; the 47th amendment on August 17, 2007; the 48th amendment on March24, 2008; the 49th amendment on April 28, 2008; the 50th amendment on May 28, 2008; the 51st amendment on June 30, 2009; the 52nd amendment on May 27, 2011; the 53rd amendment on May 24, 2013; the 54th amendment on January 22, 2014; the 55th amendment on March 28, 2014; the 56th amendment on April 24, 2015; the 57th amendment on June 25, 2015; the 58th amendment on July 29, 2015; the 59th amendment on August 28, 2015; the 60th amendment on April 29, 2016; the 61st amendment on March 21, 2019; the 62nd amendment on August 28, 2019; the 63rd amendment on September 22, 2023; the 64 th amendment on April 26, 2024; the 65th amendment on March 21, 2025; and the 66th amendment on April 24, 2026; the 67th amendment on July 22 2026.