

Yuanta Financial Holding Company Supplementary Notes on Human Capital Development

1. Specific Position Development and Training Program

Yuanta Financial Holding Company (FHC) provides training programs and resources tailored to the professional skill requirements of different positions, such as:

(1) Yuanta MBA program and internal outstanding employees:

To accelerate the cultivation of outstanding talent within Yuanta Group into a reserve pool of future management successors, a six-month Yuanta MBA program is implemented to facilitate diverse professional learning. The Yuanta MBA program invites board directors and the senior management to teach courses in five major areas: Group strategy, compliance and auditing, financial expertise, operational analysis, and leadership management. Through knowledge transfer and case-based teaching, the program aims to pass on leadership wisdom, company culture, and deepen cross-team collaboration thinking. The program also verifies learning outcomes through project reports and solution validation. As of 2024, the talent pool of outstanding performers (including managers and key positions) totals 1,880 people. The Yuanta MBA program has trained a total of 242 people, with 106 promoted, resulting in a promotion rate of 48%. Among them, 115 department-level managers completed the training, and 49 were promoted to department heads, with a promotion rate of 45%. 127 team-level managers completed training, 57 were promoted to team leaders, and the promotion rate was 48%.

(2) Yuanta Management Associates (MA):

Fresh graduates are trained through the two-and-a-half-year Yuanta MA program to become Group reserve personnel with cross-disciplinary integration expertise. The Yuanta MA program invites chief executive officers and department heads from various subsidiaries to serve as mentors and coaches, providing instruction on the Group's core businesses and challenges. Through departmental training and project execution, MAs build a solid professional foundation and accumulate practical experience. As of 2024, MAs' overseas-based management personnel account for 21% of all overseas management personnel. MA employees who have been employed for more than six months have a job rotation rate of 92% to further their career development. MA employees who have completed 2.5 years of training have a promotion rate to supervisor position of 42%.

(3) Professionals involved in green finance operations:

This program offers ESG (environmental, social, and governance) professional skills training, covering topics such as climate risk management and stress testing, net-zero transition, ESG investment and practical applications, specialized training for green and sustainable finance talent, customer-friendly services, and fair treatment of customers, all aligned with the United National Sustainable Development Goals. The aim is to deepen the sustainable finance knowledge and skills of financial professionals across various fields. In addition, this program subsidizes sustainable development specialists to participate in advanced sustainable finance certification courses, enabling them to obtain advanced competency certifications in modules such as business development, risk management, or information disclosure, based on their job requirements. In 2024, a total of 415 sustainable finance-related courses were held, with 68,800 participants completing training and a cumulative total of 76,299 training hours.

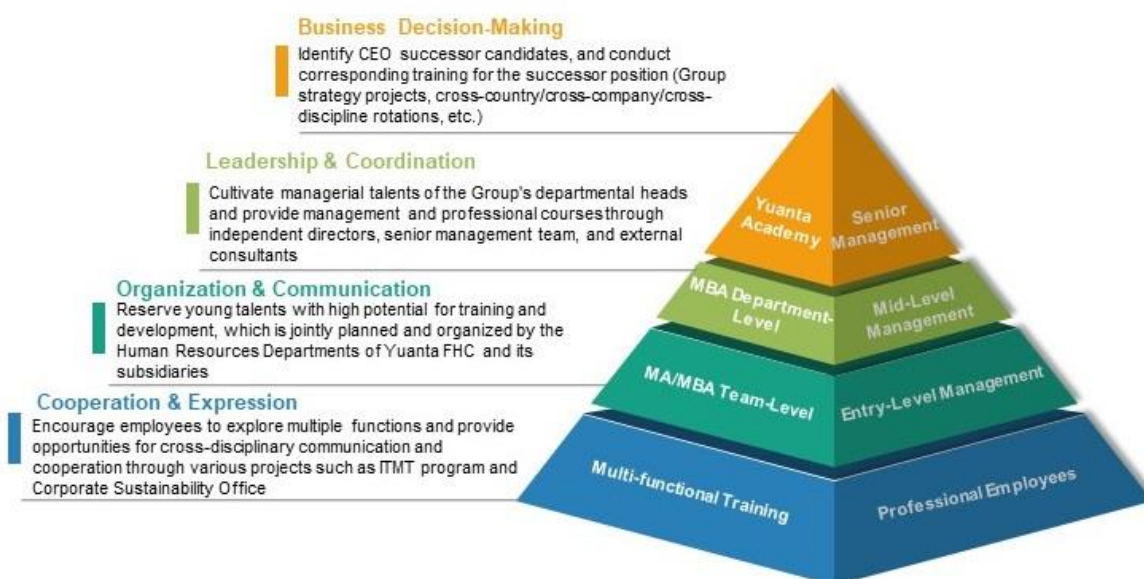
Note: Starting in 2024, to encourage employees to improve their sustainability skills, Yuanta FHC has not only conducted annual training on sustainable development but also offered a “Basic Test on Sustainable Development” certification incentive to encourage employees to learn on their own and improve their sustainability skills. As of the end of April 2025, Yuanta Group’s certification rate has reached 25%.

2. Employee Engagement Survey Results: Improvement Measures and Effectiveness Tracking

Based on the results of the 2023 Employee Engagement Survey, Yuanta FHC is focusing on caring for employee well-being. In response to the needs of employees, Yuanta FHC launched a series of measures to enhance employee well-being in 2024, including shortening the frequency of employee health checkups to once a year, increasing the number of paid pregnancy checkup accompaniment and paternity leave to ten days, calculating the number of days of family care leave and personal leave separately, increasing the maternity allowance to a maximum of NT\$20,000 per child, enhancing the promotion of employee assistance programs, and optimizing the online platform for employee assistance built by Yuanta FHC. Additionally, in order to better understand the feelings of employees, the 2025 Employee Engagement Survey also added a new question group on happiness.

Based on the results of the latest 2025 survey, Yuanta FHC’s performance on the question of employee well-being has increased by 15% compared to the previous survey. The scores of the happiness questions, including flexible work (7% higher than the Taiwan financial industry norm, hereinafter), work-life balance (19%), encouraging healthy living (15%) and willingness to stay (5%), are all significantly better than the Taiwan financial industry norm, indicating that Yuanta FHC’s improvement measures have been effective.

3. Talent Skills and Knowledge Development Training Program



Yuanta FHC has a variety of talent development and succession plans for different job levels and roles to ensure that Yuanta FHC's human capital is strengthened:

- (1) For **professional employees**, Yuanta FHC has established a complete training system and abundant learning resources to promote the development of employees' multiple functions and enhance their competitiveness in the workplace as well as their ability to hold a sustainable job. In the process, the program also focuses on developing the soft skills of cooperation and expression among employees. Through various projects (e.g. ITMT program, Corporate Sustainability Office), Yuanta FHC encourages employees to proactively explore multiple functions during the practical training process, and identify potential leaders through cross-disciplinary communication and cooperation.
- (2) For the **entry-level management** and their reserve candidates, in order to reserve young and high potential talents, the Human Resources Departments of Yuanta FHC and its subsidiaries jointly plan and organize training and development, including MA training for fresh graduates and MBA training for internal high-performance employees, so that they not only have an in-depth understanding of Yuanta FHC's culture and organization, but also to further build up their leadership and management mindset. As of 2024, a total of 184 MAs has completed training, 121 of whom are currently employed, with a retention rate of nearly 70%; a total of 127 reserve managers has completed training at the Yuanta MBA program level, with a promotion rate of nearly 48%.
- (3) For the **mid-level management** and their reserve candidates, Yuanta FHC nurtures the Group's business development succession pipeline from among the entry-level management. Through Yuanta's MBA department head training, independent directors, senior management team, and external consultants teach management and professional courses covering political and economic trends, financial professionalism, financial management, team leadership, etc., and emphasize on both course lectures and case studies. The trainees are divided into groups to brainstorm, discuss, and report thematically on Yuanta's operating strategy, competitive analysis, and process improvement. As of 2024, a total of 115 reserve managers have completed training, with a promotion rate of nearly 45%.
- (4) For the **senior management** and their reserve candidates, Yuanta FHC provides training to broaden their international business management horizons, such as organizing the Yuanta Academy, inviting master speakers to give lectures on international trends, and providing corresponding training contents (such as Group strategy projects, cross-country/cross-company/cross-discipline rotations, and so forth) for succession positions, so as to further explore the chief executive officer's successor candidates and cultivate the complete ability of management and decision-making.

4. Improving the Financial Literacy of Stakeholders

From the perspective of human capital development, the stakeholders referred to here are mainly potential job applicants of Yuanta FHC. However, the financial literacy education measures promoted by Yuanta FHC are also applicable to all students or working professionals who come into contact with the aforementioned measures.

(1) For college students:

Through close industry-academia collaboration with major universities and colleges, Yuanta FHC continues to promote a variety of activities, including classroom lectures, special lectures, company visits, internships, and campus competitions, to cultivate young people's financial knowledge and practical experience, explore career development opportunities in the financial industry, enhance their competitiveness in the workplace, and improve their financial literacy. The following are some examples:

A. Domestic students

Yuanta FHC participates in National Taiwan University's (NTU) "Taiwan Mentorship Program," offering Taiwanese students enrolled at NTU the opportunity to apply for summer internships at Yuanta FHC and its subsidiaries. Through joint promotion of industry-academia cooperation, Yuanta FHC provides young talents without a financial background with opportunities to adapt to the workplace early and gain insight into the financial industry's workplace environment, thereby accumulating potential human capital for the financial industry in Taiwan.

B. International students

Yuanta FHC has partnered with NTU to launch the "Yuanta Overseas Internship Specific Location Cooperation Program," which provides foreign students with the opportunity to participate in internships at Yuanta's overseas locations in their home countries. Yuanta FHC has also partnered with Asia University to offer a Master's program in Finance and Banking as part of the "International Industrial Talents Education Special Program" (INTENSE Program), which is open to international students. Through practical learning, students can become familiar with the operational models of multinational financial enterprises. Such programs can also promote the effectiveness of attracting outstanding international students to remain in Taiwan after graduation and pursue careers in the financial industry, thereby jointly introducing high-quality talent to Taiwan.

(2) For professionals in sustainable finance and those interested in pursuing a career in sustainable finance:

As a member of the Coalition of Movers and Shakers on Sustainable Finance and the convener of the Empowerment and Certification Working Group, in collaboration with the Financial Supervisory Commission (FSC), financial industry associations, and related financial institutions, Yuanta FHC has jointly developed the "ESG Learning Map Course List for General Staff" and the "Survey on Awareness of Net-Zero Transition and Industry Development Trends Among Financial Industry Professionals," as well as related planning and formulation, and encouraged the financial industry to establish incentive measures for "Sustainable Finance Certification" and other initiatives. Those who are interested can learn and obtain professional qualifications through the aforementioned resources. Yuanta FHC also contributes to the cultivation of green-collar talent in Taiwan.

In 2025, Yuanta FHC has collaborated with the Taiwan Academy for Banking and Finance, the Securities and Futures Institute, and the Taiwan Insurance Institute to develop the "Sustainable Finance Certification Promotion Guidelines." These guidelines will serve as a systemic framework for the domestic financial industry to encourage employees to obtain sustainable finance certifications, thereby further enhancing sustainable finance education for financial professionals.

5. Non-salary Benefits

“Enhance performance and promote employee welfare” is one of Yuanta FHC’s core values. Yuanta FHC is committed to creating a workplace environment where employees can work with peace of mind, thereby motivating talent to achieve outstanding performance. Yuanta FHC supports employees in three areas. First, in terms of workplace respect and career development, Yuanta FHC provides employees with a clear career development framework and empowerment channels through career training and development programs, international financial certification and language proficiency certification incentives, and various continuing education subsidies. Among these, in terms of recruitment from the outside, Yuanta FHC has been promoting a long-term management trainee program, providing customized skills training and cross-disciplinary cooperation opportunities for talents in various fields. Internally, Yuanta FHC implements MBA-level training for departmental and team-level managers, with the goal of cultivating 300 people over five years and providing a transparent promotion pipeline. As the third chair of the Coalition of Movers and Shakers of Sustainable Finance, Yuanta FHC provides employees with exclusive sustainability learning funds to encourage 11,000 employees in Taiwan to obtain basic sustainable finance certifications. Yuanta FHC fully subsidizes the registration fee and textbook fee of NT\$1,300, hoping that employees will integrate sustainable thinking into their daily work and work together to create a positive and sustainable environment.

Furthermore, in terms of family and life care for employees, Yuanta FHC has a good marriage, childbirth, and care system, including excellent breastfeeding rooms, contracted daycare centers, toolkits for expectant mothers and good-pregnancy packages, scholarships for children’s education, etc., to help employees start a family with peace of mind. Finally, in the aspects of health and retirement protection, Yuanta FHC offer health checkups and health promotion activities, employee assistance programs (EAPs), employee stock ownership trusts, exclusive financial products and housing loans, etc., which not only take care of physical and mental health, but also cover career financial planning, with the intention that colleagues can develop in Yuanta FHC in the long term without any worries.

Yuanta FHC has observed that Taiwan is facing the dual trends of super-aging and low birth rates, and has developed corresponding measures to improve employee welfare. This year, Yuanta FHC has adjusted the employee maternity benefits to a maximum of NT\$20,000, and provided friendly leave that is superior to the law, such as ten days of full-pay pregnancy checkup accompaniment and paternity leave. Family care leave is calculated separately from the number of days of personal leave, so that employees have a full seven days of family care leave. In addition, we have also increased the frequency of employee health check-ups, and all employees, regardless of age, are required to undergo annual health check-ups. Through these protective measures, Yuanta FHC provides colleagues with better care and enhance their sense of identification and belonging to the company.

6. Statistics on Human Capital Development

Item	Data/Explanation
Average length of service for female employees	13.6 years
Average length of service for male employees	10.6 years
Number of female executives in management positions (including Group chairpersons, chief executive officers, and FHC functional heads)	9 people
Number of women in senior management positions	216 people
Number of part-time, contract, and temporary employees	94 people
Total workforce (including full-time, part-time, contract, and temporary employees)	11,992 people
Do the education and training indicators include part-time, contract, or temporary employees?	All employees (including part-time, contract, and temporary staff) are welcome to use Yuanta FHC's open learning resources, such as course platforms, e-learning newsletters, and new employee training.

Note: For more data on human capital development, please refer to Appendix I, ESG Data Performance, of Yuanta FHC's 2024 ESG Report.