

Minutes of 2025 Shareholders' Ordinary Meeting of Concord International Securities Co., Ltd's

Time: May 13, 2025 (Tuesday) at 10:00 am

Shareholders meeting will be held by means of: physical shareholders meeting

Location: Hotel Château Anping (No. 47, Xinjian Road, South District, Tainan City)

Attendance: The total number of issued common shares of the Company excluding non-voting rights is 420,829,234 shares (total number of non-voting rights: 0), the total number of restricted voting rights is 17,967,247, the total number of restricted voting rights is 402,861,987, the total number of shares represented by shareholders and proxies present is 251,163,142 shares (including 72,426,659 shares that voted electronically), and the attendance rate is 59.68%

Attending Directors of the Board : Wang, Wen-Tsu 、Chen, Mi-Chuan 、Li, Wen-Pin
Chen, Pin-Chun 、Huang, Ming-Shan 、Liu, Chen-I
Teng, Chun-Hsiang 、Huang, I-Ju

Independent Director : Hsu, Shun-Fa (Convener of the Audit Committee) 、Chen, Chien-Chuan 、
Yang, Tien-Yu

Absent director : Hsu, Wen-Ko 、Hsia, Mei-Chi

[Baker Tilly Clock& Co.] CPA : Tseng, Kuo-Fu

Meeting Chair: Wang, Wen-Tsu

Recorder: Wu, Yi-Hsuan

I. Call the meeting to order:

The total number of shares represented by attending shareholders has met the quorum, so the Chairman called the meeting to order.

II. Opening remarks of the Chairman: (Omitted)

III. Report Matters:

1. The 2024 Business Report and Future Management Policy Report.
(please see attachment 1 for the details.)
(Shareholders were noted and the proposal has been approved for recordation.)
2. Audit Committee's Review Report on the 2024 Financial Statements.
(please see attachment 2 for the details.)
(Shareholders were noted and the proposal has been approved for recordation.)
3. Employee compensation report. (Shareholders were noted and the proposal has been approved for recordation.)
On February 17, 2025, the board of directors of the Company resolved to distribute employee remuneration of NT\$7,228,135 in accordance with Article 29 of the Association of the Company, which will be distributed in cash.
(Shareholders were noted and the proposal has been approved for recordation.)
4. Report on directors' remuneration paid by the Company for the year 2024.
(please see attachment 5 for the details.)
(Shareholders were noted and the proposal has been approved for recordation.)
5. Report on the company's project for promoting sustainable development and plan. (please see attachment 6 for the details.)
(Shareholders were noted and the proposal has been approved for recordation.)
6. Amendment to the "Procedure for Board of Directors Meetings" and "Corporate Governance Best Practice Principles".
(please see attachment 7 for the details.)
(Shareholders were noted and the proposal has been approved for recordation.)

IV. Acknowledged matters

1st Case

Proposed by Board of Directors

Proposal: The company's 2024 final accounts and business report are hereby submitted for resolution.

Explanation: The company's 2024 final accounts report was processed in Accordance with the law, and Baker Tilly Clock & Co Accountants Chou, Yin-Lai and Tseng, Kuo-fu completed the audit and issued an unqualified audit report. After completed the review by the audit committee and passed the resolution of the seventeenth Session of the Twelfth Board of Directors of the Company, the business report, financial statements, etc. are attached for approval.

Business report (Please see attachment 1 for the details.)

Balance sheet (Please see attachment 3-1 for the details.)

Statement of comprehensive income
(Please see attachment 3-2 for the details.)

Statements of Changes in Equity
(Please see attachment 3-3 for the details.)

Statements of Cash Flows (Please see attachment 3-4 for the details.)

Voting Results: This case was approved by the vote and the results of the vote are as follows:

Case (1) The total number of voting rights of shareholders present is 250,758,918 votes, less restricted voting rights: 17,967,247, total number of shareholders present: 232,791,671, thereinto

Votes in favor: 224,328,410	votes	% of the total represented share present	96.364448 %
(Including electronic voting rights 53,270,831 votes)			
Votes against: 191,773	votes	% of the total represented share present	0.082379 %
(Including electronic voting rights 191,773 votes)			
Votes abstainer: 8,271,488	votes	% of the total represented share present	3.553173 %
(Including electronic voting rights 2,065,313 votes)			
Votes invalid: 0	votes	% of the total represented share present	0.000000 %

*The above proposal be and hereby was approved as proposed.

2nd Case

Proposed by Board of Directors

Proposal: The Company's 2024 Proposal for Profits' Distribution is hereby submitted for resolution.

Explanation: 1. The Company's after-tax net profit for 2024, as audited by the certified public accountant, amounts to NT\$688,224,015. After subtracting other comprehensive income (actuarial gains and losses

related to the defined benefit plan) of NT\$2,139,801, the available distributable profit for 2024 totals NT\$686,084,214. In compliance with legal requirements, the Company has allocated 10% of the legal reserve, amounting to NT\$68,608,421, and 20% of the special reserve, amounting to NT\$137,216,843. Additionally, undistributed earnings from the previous period totaling NT\$146,162,714 have been included, bringing the total distributable earnings for this period to NT\$626,421,664. It is proposed to allocate NT\$504,995,080 for distribution in the current year. With a total of 420,829,234 shares outstanding, the proposed distribution includes a cash dividend of NT\$168,331,700 (approximately NT\$0.4 per share) and a stock dividend of NT\$336,663,380 (approximately NT\$0.8 per share).

2. After approved by the general meeting of shareholders, the board of directors was authorized to set another base date for allotment (dividend), and in the case of a change in the Company's issued common stocks causing a change in the allotment rate, the chairman is authorized to adjust the allotment rate based on the actual number of shares issued on the base day of ex-rights allotment (dividend) and the base day for capital increase, and to issue it at an optional time.
3. The cash dividend shall be calculated up to New Taiwan Dollar, and round down the amount less than New Taiwan Dollar, the fractional amount less than one New Taiwan Dollar shall be transferred to the employee welfare committee of the Company .
4. Concord International Securities Co., Ltd. Profit Distribution Statement Please see attachment 4 for the details.

Voting Results: This case was approved by the vote and the results of the vote are as follows:

Case (2) The total number of voting rights of shareholders present is 250,758,918 votes, less restricted voting rights: 17,967,247, total number of shareholders present: 232,791,671, thereinto

Votes in favor: 224,359,570	votes	% of the total represented share present	96.377833 %
(Including electronic voting rights 53,301,991 votes)			
Votes against: 311,773	votes	% of the total represented share present	0.133927 %
(Including electronic voting rights 311,773 votes)			
Votes abstainer: 8,120,328	votes	% of the total represented share present	3.488240 %
(Including electronic voting rights 1,914,153 votes)			
Votes invalid: 0	votes	% of the total represented share present	0.000000 %

*The above proposal be and hereby was approved as proposed.

V. Matters for Discussion

1st Case

Proposed by Board of Directors

Proposal: Proposal of profits transferring to capital increase and issuance of new shares is hereby submitted for discussion.

Explanation: 1. The Company proposes to capitalize NT\$336,663,380 from its earnings for 2024 to issue new shares, allocating stock dividends of approximately NT\$0.8 per share to shareholders. Each share has a par value of NT\$10, and after the capital increase, the company's paid-in capital will total NT\$4,544,955,720.

2. Each shareholder shall allocate approximately 80 shares for every thousand shares as recorded in the shareholder register on the base day of capital increase. If the allotment is less than one share of fractional share, the shareholders may consolidate a certain amount of share into one share by themselves, and paying the fractional share by cash according to the share par value, and the calculation shall be up to New Taiwan Dollar (rounded down below New Taiwan Dollar). Due to the Company adopted non-physical issuance according to law, the fractional share are used to offset the transfer fee, the remaining shares will be purchased by persons arranged by the Chairman as authorized by the Board.

3. The new shares issued this time are all registered ordinary shares, which share the same rights and obligations as the original shares.

4. This capital increase and allotment ex-rights base date as the capital increase base date shall be resulted by the authorized board of directors after the case is reported to the competent authority for approval. In the case of a change in the company's issued common shares resulting in a change in the allotment rate, the chairman is authorized to adjust the allotment rate based on the actual number of shares issued on the base day for allotment of new shares, and if the content is revised by the competent authority, the revised and approved content shall prevail. When the relevant laws and regulations are amended, the chairman of the board is authorized to deal with it in accordance with the law.

Statement from shareholder of account number 13375, Chen,Chih-Chieh:

In 2023, the share capital was 2.722 billion now, if we add this year's ex-rights and dividends, the share capital has expanded to 4.544 billion, an increase of 1.822 billion, which is equivalent to a share capital expansion of 66.936%, the expansion is large in two years, how to ensure the company's profitability in the future to defend the rights of shareholders.

The Chairman's response:

In the company's operation in recent years, although the share capital has increased again, the annual profit has still shown an equal growth. The company's EPS reached a profit of 1.92 yuan last year, but due to the great changes in the market, it is necessary to have sufficient capital to cope with the changes in the market. The company's current operation is completely debt-free, after the increase of share capital, the flexible use of funds, the company has a plan to hold the dividend rate every year, the operating results and shareholders' expectations are also in line with the positive, and it is expected to continue to move towards this goal.

Voting Results: This case was approved by the vote and the results of the vote are as follows:

Case (1) The total number of voting rights of shareholders present is 251,163,142 votes, less restricted voting rights: 17,967,247, total number of shareholders present: 233,195,895, thereinto

Votes in favor: 230,488,966	votes	% of the total represented share present	98.839203 %
(Including electronic voting rights 53,247,699 votes)			
Votes against: 246,041	votes	% of the total represented share present	0.105508 %
(Including electronic voting rights 246,041 votes)			
Votes abstainer: 2,460,888	votes	% of the total represented share present	1.055289 %
(Including electronic voting rights 2,034,177 votes)			
Votes invalid: 0	votes	% of the total represented share present	0.000000 %

*The above proposal be and hereby was approved as proposed.

2nd Case

Proposed by Board of Directors

Proposal: To amend the Articles of Incorporation of the Company, a proposal is hereby put forward for discussion.

Explanation: 1. In accordance with the contents of the letter No. 11330079820 of the Ministry of Economic Affairs dated May 27, 2024 and the letter No. 1130385442 of the Financial Regulatory Commission dated November 8, 2024, the provisions of Article 12-1, Article 21 and Article 29 of the Articles of Association of the Company were amended.

2. Please refer to attachment 8 for the amendment to the Company's Articles of Incorporation.

Voting Results: This case was approved by the vote and the results of the vote are as follows:

Case (2) The total number of voting rights of shareholders present is 251,163,142 votes, less restricted voting rights: 17,967,247, total number of shareholders present: 233,195,895, thereinto

Votes in favor:	230,614,572	votes	% of the total represented share present	98.893066 %
(Including electronic voting rights	53,373,305	votes)		
Votes against:	112,660	votes	% of the total represented share present	0.048311 %
(Including electronic voting rights	112,660	votes)		
Votes abstainer:	2,468,663	votes	% of the total represented share present	1.058623 %
(Including electronic voting rights	2,041,952	votes)		
Votes invalid:	0	votes	% of the total represented share present	0.000000 %

*The above proposal be and hereby was approved as proposed.

VI. Election

(Election of the 13th term of directors and independent directors)

Proposal: The election of the thirteenth board of directors (including independent directors) is hereby submitted for a referendum.

Explanation: 1. The 12th term of the Company's Board of Directors will conclude in May 2025. It is proposed that the 13th Board of Directors be fully re-elected during the 2025 Annual General Meeting, with 10 director seats and 3 independent director seats, for a total of 13 seats. The new directors' terms will commence from the election at the Annual General Meeting on May 13, 2025, and will run until May 12, 2028, with a three-year term.

2. In accordance with the Company's Articles of Incorporation, 10 directors and 3 independent directors shall be elected.

3. The Company adopted the candidate nomination system for the election of directors and independent directors. The nomination of candidates for the election of directors and independent directors has been approved at the 18th meeting of the 12th Board of Directors. Information on the academic background, work experience and shareholdings of each director and independent director candidate is as follows:

Directors:

No.	Name	Academic background and work experience	Shareholdings
1	LI, WEN-PIN	Academic background: Department of Economics, Feng Chia University Current position: Vice Honorary Chairman of Concord International Securities Co., Ltd	177,814 shares
2	CHEN, MI-CHUAN	Academic background: Department of International Relations, University of Southern California Current position: Vice Chairman of Concord International Securities Co., Ltd	17,353,867 shares

No.	Name	Academic background and work experience	Shareholdings
3	CHEN, PIN-CHUN	Academic background: MBA, University of San Francisco Current position: Assistant to Chairman of Concord International Securities Co., Ltd	16,035,848 shares
4	Bao-Li-Dou Capital Investment Co., Ltd. Representative: WANG, WEN-TSU	Academic background: Department of International Trade, Chinese Culture University Current position: Chairman of Concord International Securities Co., Ltd	47,043,830 shares
5	Bao-Li-Dou Capital Investment Co., Ltd. Representative: HUANG, CHENG-CHANG	Academic background: Department of Economics, Feng Chia University Current position: Deputy general manager of Concord International Securities Co., Ltd	
6	HSIA, MEI-CHI	Academic background: Quit school from Penghu Maritime School Current position: Responsible person of Ding Shan International Co., Ltd.	2,501,027 shares
7	HUANG, MING-SHAN	Academic background: Department of Mechanical Engineering, Southern Taiwan University of Science and Technology Current position: Chairman of Hai Yi Aquaculture Co., Ltd.	1,556,045 shares

No.	Name	Academic background and work experience	Shareholdings
8	LIU, CHEN-I	Academic background: Department of Human Resources and Public Relations, Dayeh University Current position: Secretary to the Chairman, Hung Hsin Building Materials Co., Ltd.	350,423 shares
9	TENG, CHUN-HSIANG	Academic background: International Trade, Deming Business College Current position: Assistant Vice President of Concord International Securities Co., Ltd	35,000 shares
10	Wise Co., Ltd. Representative: HUANG, I-JU	Academic background: Department of Finance, I Shou University Current position: Director of Wise Co., Ltd.	1,052,140 shares

Independent directors:

No.	Name	Academic background and work experience	Shareholdings
1	HSU, SHUN-FA	Academic background: Master of Accounting, University of Memphis Current position: Accounting Partner of Pan-China(TW) Cpas	0 shares
2	CHEN, CHIEN-CHUAN	Academic background: Quit school from university Current position: Responsible person of Mec Medical Co., Ltd.	0 shares

3	YANG, TIEN-YU	Education: Graduated from the International Trade Section of the Department of Economics, Faculty of Law, Chinese Culture University . Current position: COO, Hotel Business Division, Greaten Group	0 shares
Illustrate		CHEN, CHIEN-CHUAN has served as an independent director of the Company for three consecutive terms. Given his distinguished expertise in corporate leadership, extensive financial experience, and strong proficiency in financial management—qualities that have provided substantial value to the Company—CHEN, CHIEN-CHUAN has been nominated for re-election as an independent director for the current term.	

Election results:

Concord International Securities Co., Ltd
Shareholders' General Meeting on May 13, 2025
Results of the election of directors and independent directors

Directors

Number	Shareholder's account number or ID	Name	Vote received (including votes casted electronically)	results
1	2114	LI, WEN-PIN	239,229,535 votes (Including electronic voting rights 49,534,410 votes)	Elected Directors
2	2994	Bao-Li-Dou Capital Investment Co., Ltd. Representative: WANG, WEN-TSU	236,697,761 votes (Including electronic voting rights 56,344,404 votes)	Elected Directors
3	2106	CHEN, MI-CHUAN	231,461,593 votes (Including electronic voting rights 52,847,759 votes)	Elected Directors
4	2676	CHEN, PIN-CHUN	231,092,365 votes (Including electronic voting rights 49,292,229 votes)	Elected Directors

5	285	HUANG, MING-SHAN	226,724,219 votes (Including electronic voting rights 49,305,138 votes)	Elected Directors
6	4378	HSIA, MEI-CHI	226,599,984 votes (Including electronic voting rights 49,308,591 votes)	Elected Directors
7	3647	LIU, CHEN-I	226,580,372 votes (Including electronic voting rights 49,339,105 votes)	Elected Directors
8	3194	Wise Co., Ltd. Representative: HUANG, I-JU	226,543,673 votes (Including electronic voting rights 49,202,154 votes)	Elected Directors
9	2994	Bao-Li-Dou Capital Investment Co., Ltd. Representative: HUANG, CHENG-CHANG	226,494,329 votes (Including electronic voting rights 49,303,188 votes)	Elected Directors
10	2332	TENG, CHUN-HSIANG	226,454,133 votes (Including electronic voting rights 49,382,991 votes)	Elected Directors

Independent directors

Number	Shareholder's account number or ID	Name	Vote received (including votes casted electronically)	results
1	7534	HSU, SHUN-FA	226,454,144 votes (Including electronic voting rights 56,363,214 votes)	Elected Independent Directors
2	2590	CHEN, CHIEN-CHUAN	226,453,815 votes (Including electronic voting rights 56,369,885 votes)	Elected Independent Directors
3	22069	YANG, TIEN-YU	226,453,783 votes (Including electronic voting rights 56,510,167 votes)	Elected Independent Directors

VII. Extemporary Motions:

Statement from shareholder of account number 1353, Chen,Li-Wei:

1. Concord International Securities Co., Ltd is more than NT\$4.2 billion to date, the dividends it paid out over the past 1 to 20 years were not above the level of general securities companies, and were sometimes even below that.
2. It is suggested that when electing directors and independent directors in the next term, we hope to select more professional, capable and socially recognized directors and independent directors to run the company, and give directors the opportunity to express their professional ideas so that the company can prosper and be accountable to shareholders, we also hope that the chairman will supervise the directors and independent directors to give full play to their expertise.

The Chairman's response:

1. The company has been established for 36 years, in recent years, the dividend distribution rate has been at an upper-middle level compared with its peers, the annual dividend distribution policy always takes shareholders' interests as the primary consideration.
2. The performance, attendance rate and supervision and guidance of the company's operations by the company's directors and independent directors in recent terms have all been dedicated, the election procedures for directors and independent directors are in accordance with the regulations and meet the registration qualifications, and then voted by all shareholders. This is the most basic principle, In the future, we will consider the suggestions of shareholders to improve the company's operations.

Statement from shareholder of account number 13375, Chen,Chih-Chieh:

1. The competition in the securities industry is fierce. For example, if the stock price remains below the cash capital increase or the par value, because your company's stock price was low before, if the stock price is low and remains low for a long time, do you have a plan or a mechanism to defend shareholders or protect their rights?
2. If the chairman continues to serve, as the securities industry is quite competitive, do you have any expectations for the future of Concord International Securities Co., Ltd? How will you lead Concord International Securities Co., Ltd to a higher level?

The Chairman's response:

1. The stock price is determined by the market. At present, the dividend rate is relatively high. The company has not taken any action to push up the stock price. As of the first quarter, the company's net worth was approximately NT\$16. After the capital increase, the company has zero debt. The significance of the capital increase is first to face the challenges of market competition and secondly to reduce operating costs. Therefore, we will work towards a better direction in the future.
2. As the chairman has not yet been elected, regardless of whether he will be elected in the future, he will move in a direction that is better for the company.

VIII. Adjournment: Meeting adjourned at 10:50 a.m. All meeting agendas scheduled for today have been discussed and the Chairman announced that the meeting was adjourned.

The minutes of the general meeting of shareholders only state the gist of the meeting, and the content and procedures of the meeting are still subject to the audio and video records of the meeting.

Meeting Chair: Wang, Wen-Tsu

Recorder: Wu, Yi-Hsuan

Attachment 1

2024 Business Report and Future Management Policy Report

1. Letters to Shareholders

- (1) Despite the continued Russia-Ukraine conflict and the Israel-Hamas conflict in 2024, the U.S. Federal Reserve began to lower interest rates in the second half of the year as inflation pressures eased. This led to a boost in revenue and profit performance for Taiwanese listed companies. The Taiwan stock market index outperformed global markets, rising 5,105 points in 2024 from 17,930 at the end of 2023, marking a 28.4% increase. In terms of market turnover, the average daily trading volume reached NT\$514.2 billion, which contributed to the brokerage department's profit of NT\$190 million.

In the proprietary trading department, the strategy focused on conservative investments in high-quality stocks. Based on the realized profits and dividends from the previous year, along with unrealized gains exceeding NT\$620 million, the department's performance remained strong.

- (2) For 2024, the Company reported a net profit attributable to the parent of approximately NT\$688 million, with earnings per share (EPS) of about NT\$1.98. While our capital increased by 24%, from NT\$3.393 billion to NT\$4.208 billion, in line with the Company's steady profitability, we plan to distribute cash dividends of NT\$0.4 per share and stock dividends of NT\$0.8 per share. Following last year's successful capital increase, the Company's capital structure has become more robust. We are optimistic that, with the efforts of all employees, we will continue to grow and deliver returns to our shareholders.

We wish all our shareholders good health, prosperity, and continued success.

Thank you!

2. Business Performance and Future Management Policy Report

(1)The profit and loss of the Company's departments for year 2024 is listed below:
(In Thousands of New Taiwan Dollars)

	2024				
	Brokerage Department	Proprietary Trading Department	Underwriting Department	Another Department	Total
Income from External Customer	355,043	632,206	2,699	5,304	995,252
Inter-segment Revenue	-	-	-	-	-
Total Income	335,043	632,206	2,699	5,304	995,252
Segment Profit or loss	190,503	622,727	1,986	(99,631)	715,585

(2)Financial Receipts and Expenditures, and Profitability Analysis

(In Thousands of New Taiwan Dollars)

Item	2024	2023	Increase/ Decrease Amount	Variable Ratio(%)
Earning	995,252	1,148,064	(152,812)	(13.31)
Operating Expenses and Expenditure	334,304	310,848	23,456	7.55
Operating Income (Loss)	660,948	837,216	(176,268)	(21.05)
Non-operating Income (Loss)	54,637	43,753	10,884	24.88
Income (Loss) from Continuing Operations before Tax	715,585	880,969	(165,384)	(18.77)
Income Tax Benefit (Expense)	(27,361)	(4,992)	(22,369)	448.1
Income (Loss) from Continuing Operations After Tax	688,224	875,977	(187,753)	(21.43)

3. The Summary of Operational plan for the current year

In 2025, with the Taiwan stock index at a high point, U.S. President Donald Trump's new trade policies have affected global financial markets, while the U.S. Federal Reserve's interest rate decisions on the U.S. dollar have had a direct impact on Taiwan's stock and currency markets. Furthermore, extreme weather events and geopolitical tensions have contributed to inflation and disrupted global supply chains. These factors, alongside the fluctuating global economic climate, will likely lead to greater volatility. Nevertheless, the financial markets remain active. We will continue to pursue a strategy of prudent management, progressively enhancing our business operations to improve departmental efficiency. In addition, we will strengthen our cybersecurity measures and risk management practices to further protect shareholder value.

- (1) The electronic order placement system optimizes configuration, adapts to the market trend of electronic transactions, increases the number of customer transactions, increases the proportion of electronic transactions, and increases the overall brokerage business market share.
- (2) In order to meet the needs of customers, we continue to promote customers to use separate account transactions to improve service quality, actively cultivate customers, and increase the breadth and depth of transactions.
- (3) Enhance the professional knowledge of employees and improve the quality of human resources in response to business development.
- (4) Strengthen auditing, internal control and risk management to reduce operating losses and improve operational efficiency.
- (5) Actively participate in the underwriting business of initial public offering or capital increase of publicly quoted entity.
- (6) Continue to care for and participate in public welfare activities, strengthen the implementation methods of sustainable development and implement the spirit of sustainable development.

Chairman: Wang, Wen-Tsu

General manager: Pan, Hua-Chen

Accounting Supervisor: Shih, Mei-Lan

Attachment 2

Concord International Securities Co., Ltd.

Audit Committee Report

The company's 2024 financial report was verified and signed by Accountants CHOU, YIN-LAI and TSENG, KUO-FU from Baker Tilly Clock & Co, and issued an unqualified verification report, together with the business report and the profit distribution proposal, etc., all members believe that there is no discrepancy after the audit committee has completed its deliberation, and prepare a report in accordance with the Securities Exchange Law and the Company Act.

Please verify.

Sincerely,

Concord International Securities Co., Ltd. 2025 Shareholders' Meeting

Concord International Securities Co., Ltd. The Audit Committee

Convener : Hsu, Shun-Fa

February 17, 2025

Attachment 3

Independent Auditors' Report

NO.01631130A

To the Board of Directors of Concord International Securities Company Ltd.,

Opinion

We have audited the financial statements of Concord International Securities Company ("the Company"), which comprise the balance sheet as of December 31, 2024 and 2023, and the statements of comprehensive income, statements of changes in equity and cash flows for the years ended December 31, 2024 and 2023, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, based on our audits, the accompanying financial statements present fairly, in all material respect, the financial position of the Company as of December 31, 2024 and 2023, and its financial performance and its cash flows for the years ended December 31, 2024 and 2023 in accordance with the Regulations Governing the Preparation of Financial Reports by Securities Firms and with the International Financial Reporting Standards ("IFRSs"), International Accounting Standards ("IASs"), Interpretations developed by the International Financial Reporting Interpretations Committee ("IFRIC") or the former Standing Interpretations Committee ("SIC") endorsed and issued into effect by the Financial Supervisory Commission of the Republic of China.

Basis for Opinion

We conducted our audit in accordance with the Regulations Governing Auditing and Certification of Financial Statements by Certified Public Accountants and the auditing standards. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of Concord International Securities Company with the Code of Professional Ethics for Certified Public Accountants in the Republic of China and fulfill our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis of our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements for the year ended 2024. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Key audit matters of the Company's financial statements for 2024 are stated as follows:

Revenue recognition

Description of key audit items

Please refer to Note 4(15) for the accounting policies on revenue recognition.

Concord International Securities Company Ltd. provides Buying on Margin services that customers buy securities under margin loan are required to pay interest based on margin rates. Due to the huge transaction amount and quantity, Concord International Securities Company Ltd. recognizes interest revenue under accrual basis, and thus exists the risk of whether interest income is recognized correctly. Also, margin interest revenue is considered as a part of important revenue. Therefore, we consider the margin interest revenue accounted for accrual basis as one of the matters of most significance to our audit.

How our audit addressed the matter

We performed the following audit procedures on the above key audit matter:

1. Tested the effectiveness of overall financing control, including interest calculation method, record and way of calculation, etc.
2. Obtained the calculation detail of security financing interest receivable, selected samples and recalculated with contract margin rates.
3. Conducted analytical review on interest revenue

Responsibilities of management and those charged with governance for financial statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with the "Regulations Governing the Preparation of Financial Reports by Securities Firms", "Regulations Governing the Preparation of Financial Reports by Futures Commission Merchants", and the International Financial Reporting Standards, International Accounting Standards, IFRIC Interpretations, and SIC Interpretations as endorsed by the Financial Supervisory Commission, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statement that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing Concord International Securities Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate Concord International Securities Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance, including audit committee, are responsible for overseeing Concord International Securities Company's financial reporting process.

Auditor's responsibilities for the audit of the consolidated financial statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with auditing standard will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with auditing standard, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

1. Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
2. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Concord International Corporation's internal control.
3. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
4. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on Concord International Corporation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause Concord International Corporation to cease to continue as a going concern.
5. Evaluate the overall presentation, structure and content of the consolidated financial statements, including the notes, disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements for the year ended December 31, 2024 and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Baker Tilly Clock& Co.

Accountant : _____
Chou, Yin Lai

Accountant : _____
Tseng, Kuo-Fu

No.Taiwan-Financial-Securities-VI-53585

No. Financial-Supervisory-Securities-VI-0930159560

February 17 , 2025

Attachment 3-1

Concord International Securities Company Limited
Balance Sheets
For the years ended December 31, 2024 and 2023

(In Thousand NTs of New Taiwan Dollars)

Assets		Notes	December 31, 2024		December 31, 2023	
Codes	Items		Amount	%	Amount	%
110000	Current assets					
111100	Cash and cash equivalents	6	\$ 95,690	1	\$ 69,686	1
112000	Current financial assets at fair value through profit or loss	7	4,520,015	52	3,360,518	44
114030	Margin loans receivable	8	1,353,922	16	1,241,743	16
114040	Refinancing margin	8	107	—	—	—
114050	Refinancing deposit receivable	8	118	—	—	—
114060	Receivable from borrowing or lending money in connection with securities business	8	230	—	—	—
114066	Receivable of money lending-any use	8	36,595	—	22,370	—
114130	Accounts receivable	8	898,862	10	1,030,978	14
114150	Prepayments		1,483	—	1,856	—
114170	Other receivables		41,537	—	26,991	—
119000	Other current assets	9	238,545	3	206,706	3
110000	Total current assets		7,187,104	82	5,960,848	78
120000	Non—current assets					
123200	Non-current financial assets at fair value through other comprehensive income	10	464,489	6	558,447	7
125000	Property and equipment	11	637,444	7	639,940	9
125800	Right-of-use assets	12	8,815	—	6,870	—
126000	Investment property	13	168,060	2	164,599	2
127000	Intangible assets	14	959	—	3,458	—
128000	Deferred tax assets	24	7,930	—	6,703	—
129000	Other non-current assets	15	271,868	3	287,050	4
120000	Total noncurrent assets, net		1,559,565	18	1,667,097	22
	Total Assets		\$ 8,746,669	100	\$ 7,627,945	100

(Please refer to the accompanying notes to the financial statements.)

Concord International Securities Company Limited
Balance Sheets (continued)
For the years ended December 31, 2024 and 2023

(In Thousand NTs of New Taiwan Dollars)

Liabilities and Equity		Notes	December 31, 2024		December 31, 2023	
Code	Items		AMOUNT	%	AMOUNT	%
210000	Current liabilities					
211100	Current short-term debt	16	\$ 200,000	2	\$ 720,000	10
211200	Commercial paper payable	17	200,000	2	49,979	1
214040	Securities financing refundable deposits	8	15,122	—	22,757	—
214050	Deposits payable for securities financing	8	16,583	—	24,557	—
214090	Special account subsidiary ledger customer equity		44,123	1	4,930	—
214110	Notes payable		681	—	1,316	—
214130	Accounts payable	18	860,632	10	1,037,181	14
214160	Receipts under custody		44,579	1	5,300	—
214170	Other payables	19	57,022	1	61,056	1
214600	Current tax liabilities	25	29,928	—	5,429	—
216000	Current lease liabilities	12	1,767	—	1,147	—
219070	Net defined benefit liability, non-current	20	24	—	26	—
219990	Other current liabilities		365	—	217	—
210000	Total current liabilities		1,470,826	17	1,933,895	26
220000	Noncurrent liabilities					
226000	Non-current lease liabilities	12	7,287	—	5,951	—
229030	Guarantee deposit received		1,351	—	1,557	—
229070	Non-current net defined benefit liability	20	30,621	—	27,745	—
220000	Total noncurrent liabilities		39,259	—	35,253	—
	Total Liabilities		1,510,085	17	1,969,148	26
301000	Capital					
301010	Common stock		4,208,292	48	3,084,811	40
302000	Total capital surplus		517,077	6	192,145	3
304000	Retained earnings (or accumulated deficit)					
304010	Legal reserve		291,623	3	204,771	3
304020	Special reserve		1,226,387	14	1,052,683	14
304040	Retained earnings unappropriated (accumulated deficit)		832,247	10	869,441	11
305000	Total other equity interest		160,958	2	254,946	3
	Total Equity	21	7,236,584	83	5,658,797	74
	Total liabilities and equity		\$ 8,746,669	100	\$ 7,627,945	100

(Please refer to the accompanying notes to the financial statements.)

Chairman: Wang, Wen-Tsu, Manager: Pan, Hua-Chen, Accounting manager: Shih, Mei-Lan

Attachment 3-2
Concord International Securities Company Limited
Statements of Comprehensive Income

For the years ended December 31, 2024 and 2023

(In Thousand NTs of New Taiwan Dollars)

Codes	Items	Notes	2024		2023	
			AMOUNT	%	AMOUNT	%
400000	Revenues		\$ 995,252	100	\$ 1,148,064	100
401000	Brokerage handling fee revenue	23	275,793	28	222,632	20
404000	Revenues from underwriting business		2,106	—	2,967	—
410000	Gains (losses) on sale of operating securities	23	243,046	24	88,243	8
421200	Interest revenue	23	76,552	8	60,306	5
421300	Dividend revenue		118,345	12	118,569	10
421500	Valuation gains (losses) on operating securities at fair value through profit or loss	23	277,357	28	652,466	57
424100	Futures commission revenues		2,043	—	2,513	—
425300	Impairment loss (impairment gain and reversal of impairment loss)		(17)	—	—	—
428000	Other operating income		27	—	368	—
500000	Total expenditure and expense		(334,304)	(34)	(310,848)	(27)
501000	Brokerage handling fee expense		(18,982)	(2)	(15,575)	(2)
502000	Proprietary handling fee expense		(132)	—	(76)	—
503000	Refinancing processing fee expenses		(23)	—	(52)	—
504000	Underwriting operation processing fee expenses		(78)	—	(96)	—
521200	Finance costs		(17,679)	(2)	(13,082)	(1)
531000	Employee benefits expenses	25	(203,820)	(21)	(197,513)	(17)
532000	Depreciation and amortization expense	25	(23,880)	(2)	(23,951)	(2)
533000	Other operating expense		(69,710)	(7)	(60,503)	(5)
5xxxxx	Non-operating income(loss)		660,948	66	837,216	73
602000	Other gains and losses	23	54,637	6	43,753	4
902001	Profit (loss) from continuing operations before tax		715,585	72	880,969	77
701000	Income tax expense (benefit)	24	(27,361)	(3)	(4,992)	(1)
902005	Profit (loss)		688,224	69	875,977	76
805000	Other comprehensive income					
805500	Components of other comprehensive income that will not be reclassified to profit or loss		(96,128)	(10)	44,393	4
805510	Gains (losses) on remeasurements of defined benefit plans		(2,675)	—	(9,323)	(1)
805540	Unrealized gains (losses) from investments in equity instruments at fair value through other comprehensive income		(93,988)	(10)	51,852	5
805599	Income tax related to components of other comprehensive income that will not be reclassified to profit or loss		535	—	1,864	—
	Other comprehensive income		(96,128)	(10)	44,393	4
902006	Total comprehensive income		\$ 592,096	59	\$ 920,370	80
	Earnings per share	22				
975000	Total Basic earnings per share		\$ 1.98		\$ 2.89	
985000	Total Diluted earnings per share		\$ 1.98		\$ 2.89	

(Please refer to the accompanying notes to the financial statements.)

Chairman: Wang, Wen-Tsu, Manager: Pan, Hua-Chen, Accounting manager: Shih, Mei-Lan

Attachment 3-3

Concord International Securities Company Limited
Statements of Changes in Equity
From January 1 to December 31, 2024 and 2023

(In Thousand NTs of New Taiwan Dollars)

Items	Common stocks	Capital surplus	Retained earnings			Total other equity interest	Total Equity
			Legal reserve	Special reserve	Accumulated profit or loss	Unrealized gains (losses) on financial assets measured at fair value through other comprehensive income	
Equity at January 1, 2023	\$ 2,668,442	\$ 119,609	\$ 204,771	\$ 1,052,683	\$ 43,618	\$ 203,094	\$ 4,292,217
Appropriations of 2022 earnings							
Cash dividends of ordinary share	—	—	—	—	(42,695)	—	(42,695)
Capital reserve distribution cash dividends	—	(10,674)	—	—	—	—	(10,674)
Capital reserve distribution stock dividends	53,369	(53,369)	—	—	—	—	—
2023 Profit (loss)	—	—	—	—	875,977	—	875,977
2023 Other comprehensive income	—	—	—	—	(7,459)	51,852	44,393
Total comprehensive income	—	—	—	—	868,518	51,852	920,370
Capital increase	363,000	105,270	—	—	—	—	468,270
Share-based Payment	—	31,309	—	—	—	—	31,309
Equity at December 31, 2023	3,084,811	192,145	204,771	1,052,683	869,441	254,946	5,658,797
Appropriations of 2023 earnings							
Provision of legal reserve	—	—	86,852	—	(86,852)	—	—
Provision of special reserve	—	—	—	173,704	(173,704)	—	—
Cash dividends of ordinary share	—	—	—	—	(154,241)	—	(154,241)
Stock dividends of ordinary share	308,481	—	—	—	(308,481)	—	—
2024 Profit (loss)	—	—	—	—	688,224	—	688,224
2024 Other comprehensive income	—	—	—	—	(2,140)	(93,988)	(96,128)
Total comprehensive income	—	—	—	—	686,084	(93,988)	592,096
Capital increase	815,000	309,700	—	—	—	—	1,124,700
Share-based Payment	—	15,232	—	—	—	—	15,232
Equity at December 31, 2024	\$ 4,208,292	\$ 517,077	\$ 291,623	\$ 1,226,387	\$ 832,247	\$ 160,958	\$ 7,236,584

(Please refer to the accompanying notes to the financial statements.)

Chairman: Wang, Wen-Tsu, Manager: Pan, Hua-Chen, Accounting manager: Shih, Mei-Lan

Attachment 3-4

Concord International Securities Company Limited
Statements of Cash Flows
From January 1 to December 31, 2024 and 2023

(In Thousand NTs of New Taiwan Dollars)

Items	2024	2023
	AMOUNT	AMOUNT
Cash flows from (used in) operating activities, indirect method:		
Profit (loss) before tax	\$ 715,585	\$ 880,969
Adjustments:		
Adjustments to reconcile profit (loss)		
Depreciation expense	19,997	17,838
Amortization expense	3,883	6,113
Gain on expected credit loss	17	—
Net gain on financial assets or liabilities at fair value through profit or loss	(277,357)	(652,466)
Interest expense	17,679	13,082
Interest income (including financial income)	(83,389)	(66,451)
Dividend income	(118,345)	(118,569)
Stock-based compensation cost	15,232	31,309
Gain on disposal of property, plant and equipment	(480)	(600)
Gain on disposal of investments	(455)	—
Gain on non-operating financial products at fair value	(2,764)	(5,741)
Changes in operating assets and liabilities		
Decrease (increase) in financial assets at fair value through profit or loss	(878,921)	(744,678)
Decrease (increase) in margin loans receivable	(112,179)	(283,106)
Decrease (increase) in refinancing margin	(107)	—
Decrease (increase) in refinancing collateral receivable	(118)	—
Decrease (increase) in receivable of securities business money lending	(14,455)	(16,788)
Decrease (increase) in accounts receivable	132,116	(401,267)
Prepayments	373	270
Decrease (increase) in other receivable	(952)	194
Decrease (increase) in other current assets	(31,839)	19,619
Increase (decrease) in securities financing refundable deposits	(7,635)	(46,178)
Increase (decrease) in deposits payable for securities financing	(7,974)	(32,522)
Increase (decrease) in notes payable	(635)	(491)
Increase (decrease) in accounts payable	(176,549)	398,921
Increase (decrease) in receipts under custody	39,279	(36,197)
Increase (decrease) in other payable	(3,563)	21,563
Increase (decrease) in net defined benefit liability	199	(3,302)
Increase (decrease) in other current liabilities	148	64
Increase (decrease) in long-term deferred revenue	—	(344)
Increase (decrease) in special account subsidiary ledger customer equity	39,193	4,878
Cash inflow (outflow) generated from operations	(734,016)	(1,013,880)
Interest received	73,240	67,036
Dividends received	114,883	117,100
Interest paid	(18,129)	(12,649)
Income taxes paid	(3,554)	(21,310)
Net cash inflows (outflow from operating activities)	(567,576)	(863,703)

Concord International Securities Company Limited
Statements of Cash Flows (continued)
January 1 to December 31, 2024 and 2023

(In Thousands of New Taiwan Dollars)

Items	2024	2023
	AMOUNT	AMOUNT
Cash flows from (used in) investing activities:		
Decrease in capital reduction of financial assets at fair value through other comprehensive income	—	35
Acquisition of property and equipment	(5,253)	(14,656)
Disposal of property and equipment	480	600
Increase in settlement and clearing fund	(585)	—
Decrease in settlement and clearing fund	1,058	—
Acquisition of intangible assets	(774)	(2,222)
Decrease in other non-current assets	(100)	1,116
Net cash flows from (used in) investing activities	(5,174)	(15,127)
Cash flows from (used in) financing activities:		
Increase in short-term loans	8,330,000	8,660,000
Decrease in short-term loans	(8,850,000)	(8,280,000)
Increase in commercial papers payable	9,930,000	2,710,000
Decrease in commercial papers payable	(9,780,000)	(2,660,000)
Increase in guarantee deposit received	—	630
Decrease in guarantee deposit received	(206)	—
Payments of lease liabilities	(1,499)	(1,136)
Cash dividends paid	(154,241)	(53,463)
Capital increase	1,124,700	468,270
Net cash inflows (outflow) provided from financing activities	598,754	844,301
Net increase (decrease) in cash and cash equivalents	26,004	(34,529)
Cash and cash equivalents at beginning of period	69,686	104,215
Cash and cash equivalents reported in the statement of financial position	\$ 95,690	\$ 69,686

(Please refer to the accompanying notes to the financial statements.)

Chairman: Wang, Wen-Tsu

Manager: Pan, Hua-Chen,

Accounting manager: Shih, Mei-Lan

Attachment 4

Concord International Securities Co., Ltd.
Profit Distribution Statement
Year 2024

(In Thousands of New Taiwan Dollars)

Item	Subtotal	Total	Explanation
Undistributed profits at the beginning period		146,162,714	
plus			
Current profit and loss	688,224,015		
Other comprehensive gains and losses (after tax for the determined actuarial gains and losses of the benefit plan)	(2,139,801)		
The net profit after tax for the current period plus the items other than that are included in the undistributed surplus of the current year		686,084,214	
Minus:			
Statutory surplus reserve 10%		(68,608,421)	(688,224,015-2,139,801)*0.10
Special surplus reserve 20%		(137,216,843)	(688,224,015-2,139,801)*0.20
Distributable surplus for the current period		626,421,664	
Distributable items:			
Cash dividend about NT\$0.4	(168,331,700)		
Stock dividend about NT\$0.8	(336,663,380)	(504,995,080)	
Undistributed retained surplus		121,426,584	

Note: 1. Distribute employee remuneration of NT\$7,228,135; director and supervisor's remuneration of NT\$0

2. After starting to use the International Financial Reporting Guidelines to prepare financial reports for 2012, June 29, FSC Securities No. 1010028514 No. (2), when distributing the distributable surplus, the net deduction of other shareholders' equity shall be reported in the accounts in the current year, which is the special surplus reserve shall not be distributed from the undistributed surplus from the previous period; However, if a securities firm has set aside a special surplus reserve in accordance with the provisions of the preceding paragraph, it shall make a supplement to the special surplus reserve for the difference between the stated amount and the net deduction of other equity.) and distribute the surplus on the reversal part.

3. The amount of this distribution of surplus is based on the preferential distribution of net income after tax for 2024.

Chairman: Wang, Wen-Tsu General manager: Pan, Hua-Chen Accounting Supervisor: Shih, Mei-Lan

Attachment 5

Report on directors' remuneration for the year 2024

Explanation:

1. The Company's policy, system, criteria and structure for the payment of remuneration to directors and independent directors, descriptions of the relationship between the amount of remuneration paid and the responsibilities, risks, time commitment and other factors:

In accordance with Article 29 of the Company's Articles of Incorporation, if there is a profit for the year, 1% of such profit shall be appropriated as compensation to employees, and no provision shall be made for directors' compensation.

2. The breakdown of the individual remuneration of the directors is as follows:

Title	Name (Note 1)	Director remuneration								Summation of A, B, C, and D and as a % of After-Tax Income (Note 10)		Compensation to directors also serving as Company employees								Summation of A, B, C, D, E, F and G and as a % of After-Tax Income (Note 10)		Compensation from investments and parent company other than subsidiaries(Not e 11)
		Remuneration (A) (Note 2)		Pensions (B)		Director earnings distribution(C) (Note 3)		Business expenses (D) (Note 4)				Salary, Bonuses, and Special Allowance(E) (Note 5)		Pensions(F)		Employee earnings distribution(G) (Note 6)						
		The Comp any	All consol idated compa nies(N ote 7)	The Comp any	All consol idated compa nies(N ote 7)	The Comp any	All consol idated compa nies(N ote 7)	The Comp any (Note 1)	All consol idated compa nies(N ote 7)	The Comp any	All consol idated compa nies(N ote 7)	The Comp any (Note 2)	All consol idated compa nies(N ote 7)	The Comp any	All consol idated compa nies(N ote 7)	The Company		All consolidated companies(No te 7)		The Comp any	All consol idated compa nies(N ote 7)	
Cash	Stock	Cash	Stock																			
Director	Baulidu Investment Co., Ltd Representative: Wang, Wen-Tsu	\$2,664	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 123	\$ —	\$2,787 (0.40 %)	—	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$2,787 (0.40 %)	—	None
Director	Chen, Mi-Chuan	\$2,724	\$ —	\$ 105	\$ —	\$ —	\$ —	\$ 907	\$ —	\$3,736 (0.54 %)	—	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$3,736 (0.54 %)	—	None
Director	Chen, Pin-Chun	\$ 140	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 18	\$ —	\$158 (0.02 %)	—	\$ 830	\$ —	\$ 51	\$ —	\$ 46	\$ —	\$ —	\$ —	\$1,085 (0.16 %)	—	None
Director	Teng, Chun-Hsiang	\$ 140	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 18	\$ —	\$158 (0.02 %)	—	\$1,193	\$ —	\$ 68	\$ —	\$ 66	\$ —	\$ —	\$ —	\$1,485 (0.22 %)	—	None

Title	Name (Note 1)	Director remuneration								Summation of A, B, C, and D and as a % of After-Tax Income (Note 10)		Compensation to directors also serving as Company employees								Summation of A, B, C, D, E, F and G and as a % of After-Tax Income (Note 10)		Compensation from investments and parent company other than subsidiaries(Not e 11)
		Remuneration (A) (Note 2)		Pensions (B)		Director earnings distribution(C) (Note 3)		Business expenses (D) (Note 4)				Salary, Bonuses, and Special Allowance(E) (Note 5)		Pensions(F)		Employee earnings distribution(G) (Note 6)						
		The Comp any	All consol idated compa nies(N ote 7)	The Comp any	All consol idated compa nies(N ote 7)	The Comp any	All consol idated compa nies(N ote 7)	The Comp any (Note 1)	All consol idated compa nies(N ote 7)	The Comp any	All consol idated compa nies(N ote 7)	The Comp any (Note 2)	All consol idated compa nies(N ote 7)	The Comp any	All consol idated compa nies(N ote 7)	The Company		All consolidated companies(No te 7)		The Comp any	All consol idated compa nies(N ote 7)	
																Cash	Stock	Cash	Stock			
Director	Huang, Ming-Shan	\$ 140	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 18	\$ —	\$158 (0.02 %)	—	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$158 (0.02 %)	—	None
Director	Wise Co., Ltd. Representative: Huang, I-Ju	\$ 140	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 18	\$ —	\$158 (0.02 %)	—	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$158 (0.02 %)	—	None
Director	Liu, Chen-I	\$ 140	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 18	\$ —	\$158 (0.02 %)	—	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$158 (0.02 %)	—	None
Director	Baulidu Investment Co., Ltd Representative: Hsu, Wen-Ko	\$ 126	\$ —	\$ 36	\$ —	\$ —	\$ —	\$ 18	\$ —	\$180 (0.03 %)	—	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$180 (0.03 %)	—	None
Director	Hsia, Mei-Chi	\$ 140	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 3	\$ —	\$143 (0.02 %)	—	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$143 (0.02 %)	—	None
Director	Li, Wen-Pin	\$ 140	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 18	\$ —	\$158 (0.02 %)	—	\$3,435	\$ —	\$ 59	\$ —	\$ 433	\$ —	\$ —	\$ —	\$4,085 (0.59 %)	—	None
Indepen dent director	Chen, Chien-Chuan	\$ 140	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 18	\$ —	\$158 (0.02 %)	—	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$158 (0.02 %)	—	None

Title	Name (Note 1)	Director remuneration								Summation of A, B, C, and D and as a % of After-Tax Income (Note 10)		Compensation to directors also serving as Company employees								Summation of A, B, C, D, E, F and G and as a % of After-Tax Income (Note 10)		Compen sation from investm ents and parent compan y other than subsidia ries(Not e 11)
		Remuneration (A) (Note 2)		Pensions (B)		Director earnings distribution(C) (Note 3)		Business expenses (D) (Note 4)				Salary, Bonuses, and Special Allowance(E) (Note 5)		Pensions(F)		Employee earnings distribution(G) (Note 6)						
		The Comp any	All consol idated compa nies(N ote 7)	The Comp any	All consol idated compa nies(N ote 7)	The Comp any	All consol idated compa nies(N ote 7)	The Comp any (Note 1)	All consol idated compa nies(N ote 7)	The Comp any (Note 2)	All consol idated compa nies(N ote 7)	The Comp any	All consol idated compa nies(N ote 7)	The Comp any	All consol idated compa nies(N ote 7)	The Company		All consolidated companies(No te 7)		The Comp any	All consol idated compa nies(N ote 7)	
																Cash	Stock	Cash	Stock			
Indepen dent director	Hsu, Shun-Fa	\$ 140	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 18	\$ —	\$158 (0.02 %)	—	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$158 (0.02 %)	—	None
Indepen dent director	Yang, Tien-Yu	\$ 80	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 12	\$ —	\$92 (0.01 %)	—	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$92 (0.01 %)	—	None

1. Please describe the policy, system, criteria, and structure of the remuneration for independent directors, along with the relationship between the amount of the remuneration and the responsibilities, risks, and time commitment of the independent directors:
The remuneration to independent directors is a fixed monthly amount, and the chairman is authorized to determine the amount of additional remuneration within the year depending on the operating conditions, and there is no director's remuneration for the independent directors.
2. In addition to the above table, the remuneration received by the directors of the Company for services provided (e.g., serving as non-employee consultants for all companies/investments in the parent company/consolidated financial statements) in the most recent year: No such cases.

Description: Yang, Tien-Yu, an independent director, taking office from on May 13, 2024.

Note 1: The names of directors should be listed separately (for juristic shareholders, the names and representatives of juristic shareholders should be listed separately), and the amounts of each payment should be disclosed in an aggregate manner by separately listing the directors and independent directors. In case that a director also serves as the general manager or deputy general manager, it should be entered in this table and the following table (3).

Note 2: Refers to the directors' remuneration for the most recent year (including directors' salaries, job incentives, severance payments, various bonuses and incentive payments, etc).

Note 3: Enter the amount of directors' remuneration approved by the board of directors in the most recent year (if the board of directors has not yet approved the remuneration, the amount in the books audited by the accountant should be entered instead).

Note 4: Refers to the related business expenses (including travel expenses, special expenses, various allowances, accommodations, and provision of

physical equipment such as cars) paid to the directors in the most recent year. If the Company provides housing, automobiles and other means of transportation or personal expenses, the nature and cost of the assets provided, the actual or fair value of the rent, fuel and other payments should be disclosed. In the case where a driver is assigned, a note should be included to indicate the related compensation paid by the Company to the driver, but should not be included in the calculation of the remuneration.

Note 5: Refers to the salaries, job incentives, severance payments, bonuses, incentive payments, travel expenses, special expenses, various allowances, accommodations, cars, and other benefits provided to the directors who serve as employees of the Company (including the general manager, deputy general manager, other managers, and employees) in the most recent year. If the Company provides housing, cars, other transportation, or personal expenses, the nature and cost of the assets provided, the actual or fair value of the rent, fuel, and other benefits should be disclosed. In case that a driver is assigned, a note should be included to indicate the compensation paid by the Company to the driver, but should not be included in the calculation of the remuneration. Salary expenses recognized in accordance with IFRS 2, "Share-based payment," including the acquisition of employee stock options, new shares with restricted employee rights, and participation in a cash capital increase to subscribe for shares, etc., should also be included in the calculation of remuneration.

Note 6: The amount of employee remuneration (including stock and cash) received by a director who also serves as an employee (including a director who also serves as a general manager, deputy general manager, other manager, and employee) in the most recent year should be disclosed if the amount of employee remuneration was approved by the board of directors in the most recent year, or the amount proposed to be distributed for the current year should be calculated based on the proportion of last year's actual amount of distribution if the amount cannot be estimated (if the amount has not yet been approved by the board of directors, the amount audited by the accountant should be entered).

Note 7: The total amount of each remuneration paid to the directors of the Company by all companies (including the Company) in the consolidated financial statements should be disclosed.

Note 8: The aggregate amount of each remuneration paid by the Company to each director shall be disclosed in accordance with the respective grade in which the director belongs to.

Note 9: The aggregate amount of each remuneration paid to each director of the Company by all companies (including the Company) in the consolidated financial statements shall be disclosed in accordance with the respective grade in which the director belongs to.

Note 10: Net profit after tax refers to the net profit after tax for the most recent year for individual or separate financial reports.

Note 11: a. This column should specify the amount of remuneration received by the directors of the Company from the investments other than subsidiaries or from the parent company (if there is none, please fill in "None").

- b. If a director of the Company receives remuneration from a non-subsidiary investment or the parent company, the remuneration received by the director of the Company from a non-subsidiary investment or the parent company shall be incorporated into column I of the remuneration table and the name of the column shall be changed to "Parent company and all investments".
- c. Remuneration refers to the remuneration, compensation (including employees', directors' and supervisors' compensation) and business expenses received by the Company's directors for their positions as directors, supervisors or managers of investments or parent companies other than subsidiaries.

*The disclosure of remuneration is different from the concept of income under the Income Tax Act. Therefore, the purpose of this table is for information disclosure and is not intended to be interpreted for tax purposes.

Attachment 6

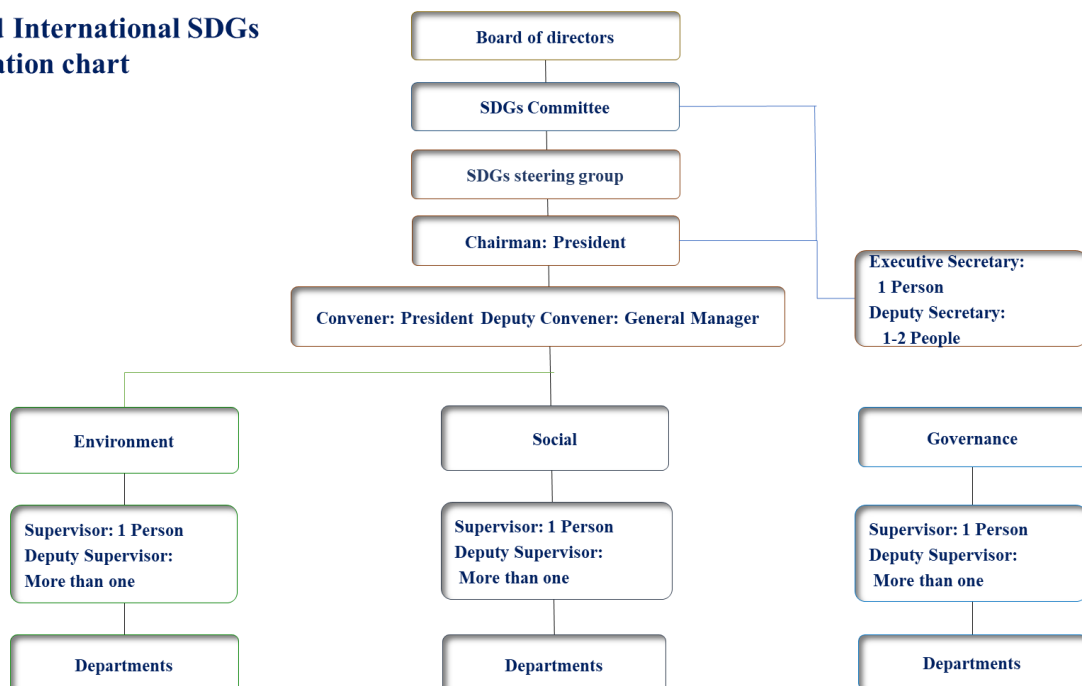
Concord International Securities Company Ltd. Sustainable Development Policy

Approved by the board of directors on 2023.3.21

A. Purpose

1. To achieve the company goal of SDGs by developing the economy, environment, and society, the company implements the “sustainable development policy” to practice the SDGs by the four principles, company governance, developing a sustainable environment, maintaining the social welfare, and strength the company sustainable development information transparent.
2. The Board of directors established the ad hoc committee“ SDGs Committee”, selecting the president as the chairman. Management established the SDGs steering group. The whole company will implement a sustainable development annual plan and project tracking and reviewing to implement ESG annual goal.
3. Developing SDGs organization chart.

Concord International SDGs organization chart



B. Implement the corporate governance

1. The company will follow the regulations such as “Corporate Governance Best Practice Principles for TWSE/TPEX Listed Companies” and “Corporate Governance Best-Practice Principles for Securities Firms” to establish a valid governance structure and relative moral standard to complete the company governance.
2. The company directors should follow the duty of care of a prudent administrator to implement sustainable development and review its implementation result and improvement to ensure the implementation of sustainable policy.

3. When the board of directors develops SDGs goal, they should consider the benefit of stakeholders and the following instructions:
 - (1) Proposed the sustainable development overview and establish a sustainable development policy.
 - (2) Taking sustainable development into company operating activity and developing direction and approving the development plan of sustainable development.
 - (3) Ensure the exposure of the SDGs information is immediate and accurate.
Regarding the economic, environmental, and societal issues generate by operating activity, the management level approved by the board of directors should deal with it and report to the board of directors, and the relative process and responsibility should be crystal.
4. The company should hold sustainable development tutoring regularly (Every year) or irregularly, the training should include the company's SDGs goal, policy, and development plan and the company should ensure the SDGs' information immediacy and accuracy.
5. To complete the management of sustainable development, the company has established the governance structures and the "SDGs steering group" for sustainable development policy, regulation, relative management direction, and plan and implementation. The report should show to the board of directors regularly (every season) or irregularly.
6. The company should establish a fair salary policy to ensure the salary plan can conform to the organization's strategic goal and stakeholders' benefit. The employee performance evaluation should combine with the sustainable development policy and set a valid reward and punishment system.
7. To respect the stakeholders' relationship benefit and identify the company stakeholders, the company has established a "Stakeholder area" to recognize the stakeholder demand through proper communication methods and respond properly to the SDGs issue stakeholder care about.

C. Develop sustainable environment

1. The company should follow environmental regulations and relative international standards to protect the natural environment properly and endeavor to achieve sustainable environmental goals during operating activity and internal management.
2. The company should commit to improving energy efficiency and using eco-friendly recycled materials.
3. The company should establish an environmental management system in accordance with the industry business, those should include:
 - (1) Collect and evaluate the influence between operating activity and natural environment information completeness and promptness.
 - (2) Establish a measurement of sustainable development goals and review their sustainability and relevance regularly (every year) or irregularly.
 - (3) Establish a valid plan or action plan implementation and review their performance regularly (every year) or irregularly.

4. The SDGs steering group will select the responsible person and establish, operate, and maintain a relative environment management system and implement a plan. In addition, they also have to hold training courses for management level and employees regularly (every year) or irregularly.
5. The company should consider the influence between business operations and the environment, it should develop and promote the sustainable concepts and reduce the impact on the environment and humans during company operates according to the following principle:
 - (1) Reduce operating and service resources used and energy consumption.
 - (2) Reduce the contaminated waste released and disposal of waste properly.
 - (3) Improve resources recycled and reusable.
 - (4) Maximize the recycled resources sustainability.
 - (5) Improve the durability of the equipment.
 - (6) Improve service efficiency.
6. To improve water resources efficiency, the company should use the water resources sustainably and commit to reducing the resources waste and taking the best controllable implementation.
7. The company should evaluate the risks and opportunities of climate change to the business future and implement responsive action. The company should take the standard or instruction made for local and foreign companies, processing company greenhouse gas inspection, and expose the information, the regulation should include:
 - (1) Direct GHG emissions: GHG release controlled by the company.
 - (2) Indirect GHG emissions: Generate by power input like electricity, heat, or steam.
 - (3) Other indirect emissions: Company activity GHG emission, not from energy indirect emission but from other emission sources controlled by the company.

The company should calculate GHG emissions, water used, and wasted total weight and establish policies for net zero, reduce water usage, and waste management. They should implement the policy to reduce the impact of climate change.

D. Maintain social welfare

1. The company should follow relative regulation and abide by international human rights conventions, such as gender equality, the right to work, and the prohibition of discrimination.
To protect the human rights, the company should establish relative management policy, including:
 - (1) Company human right policy or announcement.
 - (2) Evaluation of human right affection in the company operating and internal management and establishing the relative procedure.
 - (3) Review the result of human rights policy or announcements regularly.
 - (4) When human rights violations are involved, the procedures for handling the interested parties should be disclosed.

The company should follow internationally recognized labor rights, such as freedom of association, collective bargaining rights, caring for disadvantaged groups, prohibiting child labor, eliminating any forms of forced labor, and eliminating discrimination in employment and employment, and confirm that its human resource policy does not have gender, race, discriminatory treatment based on socioeconomic status, age, marital and family status, to implement equality and fairness in employment, employment conditions, salary, benefits, training, evaluation, and promotion opportunities.

Regarding the violation of labor rights, the company should provide efficient and proper systems to ensure all the complaint process is equal and transparent. The complaint channel should be easy and clean to use and have to respond to the employee properly.

2. The company should provide the employee with information to understand labor rights and their benefit in the operating country.
3. The company should provide employees with safety and healthy environment, including necessary health and emergency utilities, and commit to reducing the risk forcing employee safety and health, preventing occupational accidents.

The company should hold employee safety and health training regularly (every year).

4. The company should create a good environment for employees and establish efficient ability training plans.

The company should establish and implement reasonable employee benefits(including salary, vacation, and other benefits) and give bonuses to employees according to company operating results ensuring human resource recruiting, retaining, and encouraging to achieve sustainable operating goals.

5. The company should build a regularly communicate channel to let the employee have the right to have information or share the idea for the business activity and decisions.

The company should respect the employee representation power of negotiate with the working environment and provide necessary information and hardware facility to improve the relationship between management and employee.

The company should take a reasonable way to announce the operating change might have a great impact on the employee.

6. The company should treat every client with fair and reasonably, including fairness and integrity in contracting, the duty of care and loyalty, the authenticity of advertising solicitation, suitability of goods or services, announcement and disclosure, the balance of remuneration and performance, protection of complaints channels, professionalism of business personnel, and formulates relevant implementation strategies and specific measures.

7. The company should be responsible for the operating business and pay attention to marketing ethics. All the relevant working and service processes should ensure the service information transparency and security and establish a disclosing customer benefit policy, implementing those into daily operating activity to prevent harming customer benefit and safety.

8. The company should follow the government and industry regulation to ensure the products and service quality. The company should follow relevant regulation and international principle for client's security, privacy, marketing and labeling and should not cheating, misleading, defrauding or any other act that undermines the trust of customers and damages the rights and interests of customers.
9. The company should evaluate and manage all kinds of risks, such as power outages, information security, or other possible risks, during operating business to reduce the impact on clients or society.
The company should provide transparent and effective customer complaint procedures for its business services, handle customer complaints fairly and immediately, abide by the "Personal Data Protection Act" and other relevant laws and regulations, respect the privacy rights of customers, and protect the customers' personal data.
10. The company should evaluate how procurement will affect supplying community's environment and society and work with the supplier to commit to corporate social responsibility.
The company should establish a supplier management policy to ask the suppliers to follow regulations for the environment, occupational safety and health, or labor rights. Before the business activity, the company should check if the supplier has any record of influencing the environment or society and try to prevent working with another company that are in conflict with its social responsibility policy.
The contract between the company and its primary supplier should have a corporate social responsibility policy and the company should stop or cancel the assignment when the supplier violates the policy and has affected a lot to the environment and society.
11. The company should evaluate the impact company on the local community during running the business and hire local human resources to enhance community identity. The company should invest resources in organizations to solve social or environmental problems through business models, or civic organizations and charitable organizations that participate in community development and community education through equity investment, commercial activities, donations, corporate volunteer services, or other public welfare professional services, and related activities of government agencies to promote community development.
12. The company should invest resources into cultural and artistic activities or cultural and creative industry through donations, sponsorship, investment, procurement, strategic cooperation, corporate voluntary technical services, or other support models to promote cultural development.

E. Strengthen corporate sustainable development information disclosure

1. The company should follow the regulations and "Corporate Governance Best Practice Principles for TWSE/TPEX Listed Companies and Corporate Governance Best-Practice Principles for Securities Firms" to operate information disclosure and should disclosure

relevant and reliable SDGs information to increase information transparency, the company disclosure sustainable development information is showing below:

- (1) Sustainable development policies, systems, or management guidelines and promotion plans should approve by the board of directors.
 - (2) Corporate governance, sustainable development environment, and maintenance of social welfare or other factors generate risk and influence.
 - (3) The goal, implementations, and performance for sustainable development.
 - (4) Major stakeholders and their concerning issues.
 - (5) Disclosure of management and performance information on environmental and social issues by key suppliers.
 - (6) Other sustainable development information.
2. While disclosing SDGs status, the company should adopt the standard or guidelines accept on internationally recognized SDGs reports and need to obtain third-party assurance or guarantee to increase the information reliability.

The content should include:

- (1) Implement sustainable development policy, system, or relevant management direction and implement the plan.
- (2) Major stakeholders and their concerning issues.
- (3) The performance and review for the company implement corporate governance, developing a sustainable environment, and maintaining social welfare and economic development.
- (4) Future improvement and goals.

F. Supplementary provisions

1. The company should be aware of domestic and international sustainable development standards development and improve the company's sustainable development system to increase sustainable development efficiency.
2. The company's "Sustainable Development Policy" must be implemented after approval by the board of directors and reported at the shareholders' meeting. The same applies to corrections.

Concord International Securities Company Ltd. Sustainable Development Annual Plan

Year of the plan: 2025

Planning unit : Sustainable development promotion team

Reported by: Huang, Yun-Chieh, executive secretary of the promotion team

A. Project purpose

1. To implement the company's sustainable development goal and ensure it is achievable, steering team planned, implemented, and reviewed relevant activities to improve the process.

2. Sustainable development goals

To effectively implement the sustainable development plan, the strategy is divided into three core objectives: environmental protection, social responsibility, and corporate governance.

Concrete short-, medium-, and long-term goals have been established, along with actionable strategies and plans. These are reviewed for progress and performance on a quarterly basis.

B. Sustainable Development Task Force Action Plan

Specific Objective	Execution Strategy and Plan
Formulation of Sustainable Development Policies	<ol style="list-style-type: none"> 1. Formulation of Sustainable Development Policies and related operational procedures. 2. Ensure policies are updated in alignment with domestic and international sustainability laws and regulations. 3. Execute the annual sustainable development plan and track performance through regular reports. 4. Provide periodic updates to the Sustainability Development Committee on the progress and effectiveness of sustainability initiatives.
Sustainable Development Operational Structure	<ol style="list-style-type: none"> 1. Board of Directors. 2. Sustainability Development Committee. 3. Sustainable Development Task Force.
Sustainability Information Disclosure	<ol style="list-style-type: none"> 1. Publish a sustainability report. 2. Disclose sustainability-related items in the annual report. 3. Manage the disclosure of sustainability information on the company's official website. 4. Comply with regulatory requirements to disclose sustainability information on public platforms. 5. Carry out sustainable finance evaluations.
Sustainable Risk Management Practices	Identify the various sustainability risks facing the Company, assess them, and classify them based on their significance.

Specific Objective	Execution Strategy and Plan
	<p>Sustainability Risk Communication and Education Plan.</p> <ol style="list-style-type: none"> 1. Employee Training: Provide regular sustainability risk management training to employees to improve overall risk awareness and enhance their ability to respond to risks. 2. Departmental Communication: Establish a transparent communication mechanism for timely reporting of risk statuses and responses to internal stakeholders. 3. Risk Assessments: Conduct comprehensive risk assessments annually, collecting and analyzing sustainability-related data to produce risk evaluation reports. 4. Risk Mapping: Create a company-wide risk map to highlight primary risk sources and their potential impacts, facilitating management's understanding and decision-making. 5. Annual Reduction Targets, Strategies, and Detailed Action Plans (including performance on previous year's targets): Implement the "Greenhouse Gas Inventory Program," gather data on carbon emissions, energy use, water resources, and waste, and set annual reduction targets, strategies, and action plans (incorporating last year's reduction target achievements). 6. Resource Recycling Plan: Promote internal resource recycling efforts such as adopting paperless offices, establishing waste recycling systems, and using recyclable materials. 7. Climate Change Response Plan: Develop strategies to address extreme weather events and climate change, enhancing the disaster resilience of company infrastructure and employees' ability to adapt. 8. Emergency Response Drills: Regularly conduct emergency drills simulating risk scenarios to test and refine the company's response strategies. 9. Risk Communication and Reporting Items Sustainability Report: Issue an annual sustainability report documenting the company's sustainability risk management actions and results, available to stakeholders. 10. Compliance with IFRS Sustainability Disclosure Standards 2028 Plan: Prepare sustainability information according to IFRS sustainability disclosure standards. 2029 Plan: Disclose information in the 2029 annual report based on the 2028 IFRS sustainability disclosure standards, coordinating with the publication timeline of the 2028 financial statements and submitting both reports simultaneously.

Environmental Protection

Timeline	Specific Objective	Execution Strategy and Plan
Short-term (1 year)	Energy Efficiency	<ol style="list-style-type: none"> 1. Continue to implement energy-saving initiatives, replacing outdated equipment to reduce overall energy consumption. 2. Promote energy efficiency training within the company to raise awareness, encouraging employees to turn off unnecessary electrical devices. 3. Reduce reliance on printing and copying, cut paper usage, and push for the adoption of electronic document management systems.
	Waste Management	<ol style="list-style-type: none"> 1. Establish a waste sorting and recycling system, implementing it across all branches. 2. Conduct regular environmental awareness training to enhance employees' eco-consciousness.
	Greenhouse Gas Inventory	<ol style="list-style-type: none"> 1. Complete a comprehensive greenhouse gas emissions inventory across the company, recording and analyzing the carbon footprint, establishing reduction targets, and developing action plans to meet those targets.
Medium-term (3 years)	Ongoing Short-term Goals	Continue refining energy efficiency, waste management, and greenhouse gas inventory efforts while advancing short-term objectives.
	Green Procurement	<ol style="list-style-type: none"> 1. Prioritize environmental considerations in the procurement of equipment and facilities, opting for green procurement where possible. 2. During the construction or renovation of buildings, use environmentally friendly materials and sustainable building technologies.
Long-term (5 years)	Carbon Neutrality	Achieve carbon neutrality: Develop and implement a comprehensive emission reduction strategy. This includes improving energy efficiency, transitioning to renewable energy, and investing in carbon offset projects such as afforestation, ecological restoration, and carbon capture technologies. These efforts will help counterbalance the carbon emissions from the company's operations, ultimately reaching carbon neutrality.
	Renewable Energy	<ol style="list-style-type: none"> 1. Transition to Renewable Energy: Lead the company's full transition to renewable energy, ensuring that 100% of energy used in all office spaces and operational activities comes from renewable sources. 2. Partnerships with Green Energy Providers: Collaborate with renewable energy suppliers to help foster the growth and development of the green energy sector.
	Resource Recycling	<ol style="list-style-type: none"> 1. Zero Waste Target: Drive the company towards a zero-waste goal by increasing recycling, reusing materials, and reducing overall waste production across all operational processes.

Timeline	Specific Objective	Execution Strategy and Plan
	Environmental Education and Training	<ol style="list-style-type: none"> 1. Employee Environmental Training: Continuously provide training to employees on environmental protection to ensure all staff are informed and actively support the company's sustainability goals. 2. Community Outreach and Education: Partner with local communities to organize educational initiatives aimed at raising environmental awareness and encouraging eco-friendly actions among residents.
	Green Investment, Green Procurement, and Biodiversity	<ol style="list-style-type: none"> 1. Investment in Green Technologies: Support the research and development of green technologies, driving innovation to reduce environmental impact and promote sustainable practices. 2. Promote Sustainable Products and Services: Focus on marketing eco-friendly products and services, meeting consumer demand while encouraging sustainable choices. 3. Biodiversity Conservation Efforts: Actively participate in ecological conservation initiatives to help preserve biodiversity. Work with suppliers to ensure that environmental and ecological standards are upheld throughout the supply chain, fostering sustainability in operations.

Social Responsibility

Timeline	Specific Objective	Execution Strategy and Plan
Short-term (1 year)	Financial Education	Conduct financial education seminars to enhance financial literacy among employees and local community members.
	Public Welfare Participation & Cultural Activity Support	<ol style="list-style-type: none"> 1. Public Welfare Activity Sponsorship: Encourage subsidiaries to collaborate with local community organizations to either host or participate in charity activities. Additionally, promote employee involvement in volunteer services within their communities. 2. Cultural Event Sponsorship: Provide sponsorship for local cultural events and art exhibitions to enrich the community's cultural environment while encouraging employees' participation in the arts.
	Employee Care	<ol style="list-style-type: none"> 1. Employee Welfare: Offer regular health check-ups and psychological counseling services to support employees' overall health and well-being. 2. Career Development: Establish and support employee training programs, encouraging staff to create their own professional development plans, thereby boosting their skills and career advancement opportunities.

Timeline	Specific Objective	Execution Strategy and Plan
	Information Security	<ol style="list-style-type: none"> 1. Cybersecurity and Data Protection Training: Provide training to employees on network security and data protection, raising overall awareness of information security within the company. 2. Data Security Measures: Implement robust data protection protocols to safeguard both customer and company data from potential threats.
Medium-term (3 years)	Short-Term Goals Ongoing Optimization	Continuously enhance short-term objectives, including financial education training programs, participation in public welfare activities, support for cultural and artistic performances, employee well-being, and information security.
	Diversity and Inclusion	Implement a diversity-focused recruitment policy to ensure an inclusive and equitable work environment.
	Public Welfare Participation & Cultural Activity Support	<ol style="list-style-type: none"> 1. Long-Term Support for Public Welfare: Provide long-term sponsorship and actively engage in public welfare initiatives. Encourage employees to take an active role in supporting and advancing these initiatives. 2. Long-Term Sponsorship for Cultural and Artistic Events: Become a long-term sponsor for local cultural organizations and support the hosting of cultural and artistic events. Encourage employees to participate actively in these cultural activities.
	Employee Well-Being	Health and Wellness Programs: Encourage employees to engage in public welfare, cultural, and various sports activities during their free time to foster a healthy work-life balance.
	Information Security	<ol style="list-style-type: none"> 1. Continuous Enhancement: Regularly conduct cybersecurity risk assessments and implement improvements based on the findings. 2. Security Certifications: Acquire and maintain internationally recognized information security certifications, such as ISO 27001, to elevate the company's information security management practices.
Long-term (5 years)	Social Impact	Broaden the impact of financial inclusion by supporting national sustainability goals through green investments and collaborating with suppliers to drive long-term, sustainable development.

Corporate Governance

Timeline	Specific Objective	Execution Strategy and Plan
Short, Medium, and Long-Term	Legal Compliance	<ol style="list-style-type: none"> 1. Promote fair treatment of customers. 2. Implement measures for financial fraud prevention. 3. Enforce anti-money laundering policies.
	Risk Management	<ol style="list-style-type: none"> 1. Develop a risk management framework that includes climate and sustainability risks. 2. Conduct regular risk assessments and establish a robust risk management system.
	Auditing	<ol style="list-style-type: none"> 1. Create a compliance review system and conduct regular assessments of company operations to ensure adherence to legal and regulatory standards. 2. Internal Auditing: Implement an internal auditing process to regularly evaluate and address weaknesses in internal controls. 3. Audit Reports: Issue quarterly internal audit reports, presenting audit findings and recommendations for improvement to senior management and the board of directors.
	Corporate Governance Strengthening Governance Frameworks Increasing Transparency in Stakeholder Engagement Integrity in Business Practices	<ol style="list-style-type: none"> 1. Boost profitability and operational efficiency to enhance the company's competitiveness, in alignment with the principles of sustainable business practices. 2. Continuously strengthen the governance structure and uphold high ethical standards. Establish an effective board governance system. 3. Fulfill management's fiduciary duties by advancing sustainable development initiatives and ensuring the execution of sustainability policies. 4. Establish a "Stakeholder Zone"; employ appropriate communication strategies to understand stakeholders' reasonable expectations and concerns and address key sustainability issues effectively. 5. Improve corporate governance rankings and foster greater board engagement through increased attendance and active participation.

C. Short-, medium- and long-term goals to address climate change risks and opportunities

Greenhouse Gas Inventory Plan

Timeline Item	Short-Term (2025)	Medium-Term (2024–2026)	Long-Term (2024–2030)
Objectives	1. Energy management 2. Water resource management 3. Waste management 4. Greenhouse gas emission data disclosure	1. Conduct greenhouse gas emission inventory 2. Achieve a 1% annual reduction in carbon emissions 3. Continue optimizing short-term goals	1. Conduct greenhouse gas emission inventory 2. Achieve a 10% reduction in carbon emissions over five years 3. Continue optimizing short-term goals
Execution Plan	1. Gather carbon emission data for the organization	Complete the organizational greenhouse gas inventory following the ISO14064-1 standard Complete the first-year inventory report by 2026	Complete the organizational greenhouse gas inventory and undergo third-party verification Complete the first-year verification tasks by 2028

Attachment 7

Comparison table for the amended articles of the “Rules of Procedure of the Board of Directors’ Meeting”

Amendment approved by the board of directors on September 20, 2024

Amended and published on August 29, 2024 in accordance with Cheng-kuei-chien letter no.11300702862

Amended Article	Current Text	Explanation
<p>Article 12 (Paragraphs 1-4 omitted) If the scheduled time for the meeting arrives and fewer than half of the board members are present, the chairperson may announce a postponement of the meeting <u>within the same day, with a limit of two postponements</u>. If the quorum is still not met after two postponements, the chairperson may reconvene the meeting following the procedures outlined in Article 3, Paragraph 2.</p> <p>(Paragraph 6 omitted)</p>	<p>Article 12 (Paragraphs 1-4 omitted) If the scheduled time for the meeting arrives and a majority of the board members are present, the chairperson shall declare the meeting open, fewer than half of the board members are present, the chairperson may announce a postponement of the meeting. If the quorum is still not met after two postponements, the chairperson may reconvene the meeting following the procedures outlined in Article 3, Paragraph 2 of these Regulations.</p> <p>(Paragraph 6 omitted)</p>	<p>To avoid disputes arising from indefinite meeting extensions, the amendment specifies that the chairperson may announce a postponement only within the same day when the required number of attendees is insufficient. The Paragraph 5 has been amended accordingly.</p>
<p>Article 13 (Paragraphs 1-3 omitted) <u>If the chairperson is unable to preside over the meeting or fails to announce the adjournment of the meeting as stipulated in Section 2, the appointment of a proxy shall be made in accordance with the provisions of Article 10, Paragraph 3, by analogy.</u></p>	<p>Article 13 (Paragraphs 1-3 omitted)</p>	<p>To align with the revisions to the "Regulations Governing Procedure for Board of Directors Meetings of Public Companies," if the chairperson is unable to preside over the meeting or fails to announce the adjournment as required, and to ensure the smooth operation of the board, a new fourth section is added. It clarifies that the appointment of a proxy should follow the procedure outlined in Article</p>

		<p>10, Paragraph 3. The vice-chairperson will act as the proxy. If there is no vice-chairperson, or if the vice-chairperson is unavailable or on leave, the chairperson will designate one executive director as the proxy. If there is no executive director, the chairperson will designate a director. In the absence of a designation by the chairperson, the executive directors or directors will select one among themselves to act as the proxy.</p>
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Attachment 7**Comparison table for the amended articles of “Concord International Securities Co., Ltd’s Corporate Governance Best Practice Principles”**

Amendment approved by the board of directors on September 20, 2024

Amendment approved by the board of directors on February 17, 2025

Amended and published on August 29, 2024 in accordance with Cheng-kuei-chien letter no.11300702862

Amended Article	Current Text	Explanation
Article 3-1 (Personnel Responsible for Corporate Governance Matters) The Company should assign appropriate and adequately numbered corporate governance personnel based on the company's size, business conditions, and management needs. Furthermore, in compliance with regulations from the competent authority, stock exchanges, or over-the-counter markets, the Company must designate a corporate governance officer to be the highest-ranking individual responsible for corporate governance matters. This person must hold qualifications as a lawyer or certified public accountant, or have at least three years of experience in a managerial role related to legal affairs, compliance, internal audit, finance, shareholder services, or corporate governance within securities, finance, futures, or publicly listed companies. The corporate governance responsibilities outlined above should, at a minimum, include the following:	Article 3-1 (Personnel Responsible for Corporate Governance Matters) The Company should assign appropriate and adequately numbered corporate governance personnel based on the company's size, business conditions, and management needs. Furthermore, in compliance with regulations from the competent authority, stock exchanges, or over-the-counter markets, the Company must designate a corporate governance officer to be the highest-ranking individual responsible for corporate governance matters. This person must hold qualifications as a lawyer or certified public accountant, or have at least three years of experience in a managerial role related to legal affairs, compliance, internal audit, finance, shareholder services, or corporate governance within securities, finance, futures, or publicly listed companies. The corporate governance responsibilities outlined above should, at a minimum, include the following:	

Amended Article	Current Text	Explanation
<p>1. Managing matters related to board of directors and shareholders' meetings in accordance with the law.</p> <p>2. Preparing the minutes of the board of directors and shareholders' meetings.</p> <p>3. Assisting directors and <u>independent directors</u> in their appointment process and ongoing education.</p> <p>4. Providing necessary information for directors and <u>independent directors</u> to fulfill their duties.</p> <p>5. Assisting directors and <u>independent directors</u> in adhering to relevant laws and regulations.</p> <p>6. Reporting to the board on the evaluation of independent directors' qualifications during the nomination, election, and tenure periods, ensuring compliance with relevant legal regulations.</p> <p>7. Managing matters related to changes in the board of directors.</p> <p>8. Addressing other matters specified in the company's articles of association or contracts.</p>	<p>1. Managing matters related to board of directors and shareholders' meetings in accordance with the law.</p> <p>2. Preparing the minutes of the board of directors and shareholders' meetings.</p> <p>3. Assisting directors and supervisors in their appointment process and ongoing education.</p> <p>4. Providing necessary information for directors and supervisors to fulfill their duties.</p> <p>5. Assisting directors and supervisors in adhering to relevant laws and regulations.</p> <p>6. Reporting to the board on the evaluation of independent directors' qualifications during the nomination, election, and tenure periods, ensuring compliance with relevant legal regulations.</p> <p>7. Managing matters related to changes in the board of directors.</p> <p>8. Addressing other matters specified in the company's articles of association or contracts.</p>	
<p>Article 8</p> <p>The Company shall document the minutes of shareholders' meetings in accordance with the Company Act and applicable regulations.</p> <p>For proposals where shareholders</p>	<p>Article 8</p> <p>The Company shall document the minutes of shareholders' meetings in accordance with the Company Act and applicable regulations.</p> <p>For proposals where shareholders</p>	

Amended Article	Current Text	Explanation
<p>raise no objections, the record should state: "The Chairman inquired all attending shareholders, and no objections were raised; the proposal was passed as presented." For proposals where shareholders have objections and a vote is taken, the voting method and the results must be clearly documented. The election of directors and <u>independent directors</u> should specify that a vote was conducted and include the number of votes obtained by the elected directors and <u>independent directors</u>.</p> <p>The minutes of shareholders' meetings must be permanently and securely stored throughout the company's existence. If the company operates a website, the minutes should be fully disclosed there.</p>	<p>have no objections, the record should state: "The Chairman inquired all attending shareholders, and no objections were raised; the proposal was passed as presented." For proposals where shareholders have objections and a vote is taken, the voting method and the results must be clearly documented. In the election of directors and supervisors, the minutes should specify that a vote was conducted and include the number of votes obtained by the elected directors and supervisors. The minutes of shareholders' meetings must be permanently and securely stored throughout the company's existence. If the company operates a website, the minutes should be fully disclosed there.</p>	
<p>Article 11</p> <p>Shareholders have the right to share in the company's profits. To safeguard shareholders' investment interests, the shareholders' meeting may, in accordance with Article 184 of the Company Act, review the records prepared by the board of directors and the reports from the audit committee or <u>independent directors</u>, and decide on the distribution of profits or the coverage of losses. Prior to this review, the shareholders' meeting</p>	<p>Article 11</p> <p>Shareholders have the right to share in the company's profits. To safeguard shareholders' investment interests, the shareholders' meeting may, in accordance with Article 184 of the Company Act, review the records prepared by the board of directors and the reports from the audit committee or supervisors, and decide on the distribution of profits or the coverage of losses. Prior to this review, the shareholders' meeting may</p>	

Amended Article	Current Text	Explanation
<p>may appoint an inspector to carry out the inspection.</p> <p>Shareholders may, in accordance with Article 245 of the Company Act, request the court to appoint an inspector to examine the company's business accounts, financial status, specific matters, and relevant transaction documents and records.</p> <p>The Company's board of directors, audit committee, <u>independent directors</u>, and managers are required to fully cooperate with the inspectors' investigation as described in the previous two paragraphs and shall not engage in any actions intended to evade, obstruct, or refuse the inspection.</p>	<p>appoint an inspector to carry out the inspection.</p> <p>Shareholders may, in accordance with Article 245 of the Company Act, request the court to appoint an inspector to examine the company's business accounts, financial status, specific matters, and relevant transaction documents and records.</p> <p>The Company's board of directors, audit committee, supervisors, and managers are required to fully cooperate with the inspectors' investigation as described in the previous two paragraphs and shall not engage in any actions intended to evade, obstruct, or refuse the inspection.</p>	
<p>Article 13</p> <p>To ensure the protection of shareholders' rights, the company should designate dedicated personnel to effectively address shareholders' suggestions, concerns, and disputes.</p> <p>If the resolutions of the shareholders' meeting or board of directors violate the law or the company's articles of incorporation, or if the company's directors, <u>independent directors</u>, or managers violate the law or the company's articles of incorporation while performing their duties, causing harm to shareholders' interests, the company should appropriately</p>	<p>Article 13</p> <p>To ensure the protection of shareholders' rights, the company should designate dedicated personnel to effectively address shareholders' suggestions, concerns, and disputes.</p> <p>If the resolutions of the shareholders' meeting or board of directors violate the law or the company's articles of incorporation, or if the company's directors, supervisors, or managers violate the law or the company's articles of incorporation while performing their duties, causing harm to shareholders' interests, the company should appropriately</p>	

Amended Article	Current Text	Explanation
handle any legal actions initiated by shareholders in accordance with the law.	handle any legal actions initiated by shareholders in accordance with the law.	
<p>Article 13-3</p> <p><u>The company should formulate and disclose its operating strategy and business plan, explain its specific measures to enhance corporate value, submit it to the board of directors and actively communicate with shareholders.</u></p>	<p>Chapter II: Protecting Shareholders' Rights and Interests</p> <p>Section 2: Establishing a mechanism for interaction with shareholders</p>	<p>1. New additions to this article</p> <p>2. To enhance corporate value, listed companies should formulate and disclose operating strategies and business plans, analyze and update capital costs, profitability, market evaluation and corporate governance annually, appropriately allocate resources to promote specific measures to enhance corporate value such as R&D or human capital investment, and actively interact with shareholders and stakeholders to enhance corporate value and sustainable development.</p>
<p>Article 25</p> <p>The company has independent directors, and the following matters must be approved by the board of directors, except as otherwise authorized by the competent authority. If an independent director expresses dissent or reservation, such opinions must be documented in the board meeting minutes:</p> <p>1. The establishment or amendment of the internal control system in accordance with Article 14-1 of the Securities and Exchange Act.</p>	<p>Article 25</p> <p>The company has independent directors, and the following matters must be approved by the board of directors, except as otherwise authorized by the competent authority. If an independent director expresses dissent or reservation, such opinions must be documented in the board meeting minutes:</p> <p>1. The establishment or amendment of the internal control system in accordance with Article 14-1 of the Securities and Exchange Act.</p>	

Amended Article	Current Text	Explanation
<p>2. The establishment or amendment of procedures for handling significant financial transactions, including the acquisition or disposal of assets, derivative transactions, lending of funds to others, endorsements, or the provision of guarantees, in accordance with Article 36-1 of the Securities and Exchange Act.</p> <p>3. Matters involving the personal interests of directors or <u>independent directors</u>.</p> <p>4. Significant transactions involving assets or derivatives.</p> <p>5. Major loans, endorsements, or guarantees.</p> <p>6. The offering, issuance, or private placement of equity-like securities.</p> <p>7. Appointment, dismissal, or compensation of the certified public accountant.</p> <p>8. Appointment or dismissal of executives in charge of finance, accounting, risk management, legal compliance, and internal auditing.</p> <p>9. Performance evaluations and compensation standards for managers and staff.</p> <p>10. The structure and system of director compensation.</p> <p>11. Other significant matters as prescribed by the competent authority.</p>	<p>2. The establishment or amendment of procedures for handling significant financial transactions, including the acquisition or disposal of assets, derivative transactions, lending of funds to others, endorsements, or the provision of guarantees, in accordance with Article 36-1 of the Securities and Exchange Act.</p> <p>3. Matters involving the personal interests of directors or supervisors.</p> <p>4. Significant transactions involving assets or derivatives.</p> <p>5. Major loans, endorsements, or guarantees.</p> <p>6. The offering, issuance, or private placement of equity-like securities.</p> <p>7. Appointment, dismissal, or compensation of the certified public accountant.</p> <p>8. Appointment or dismissal of executives in charge of finance, accounting, risk management, legal compliance, and internal auditing.</p> <p>9. Performance evaluations and compensation standards for managers and staff.</p> <p>10. The structure and system of director compensation.</p> <p>11. Other significant matters as prescribed by the competent authority.</p>	

Amended Article	Current Text	Explanation
<p>Article 27</p> <p>To ensure robust oversight and strengthen management functions, the company’s board of directors has established several committees, including audit, compensation, risk management, nomination, sustainability, and accountability committees, along with relevant task forces. These groups are tasked with regularly analyzing and assessing the following issues, proposing solutions for board consideration, and outlining them in the company’s articles of incorporation:</p> <ol style="list-style-type: none"> 1. Risks related to environmental, social, and governance (ESG) factors that affect the company’s operations. 2. The operational continuity and resilience of critical systems and equipment. <p>The aforementioned committees or task forces are accountable to the board of directors and will present their proposals for board approval. However, the audit committee, in exercising the authority granted to <u>independent directors</u> under the Securities and Exchange Act, the Company Act, and other applicable laws, is exempt from this requirement.</p> <p>Each committee or task force must establish its own organizational rules, which must be approved by the board of directors. These rules</p>	<p>Article 27</p> <p>To ensure robust oversight and strengthen management functions, the company’s board of directors has established several committees, including audit, compensation, risk management, nomination, sustainability, and accountability committees, along with relevant task forces. These groups are tasked with regularly analyzing and assessing the following issues, proposing solutions for board consideration, and outlining them in the company’s articles of incorporation:</p> <ol style="list-style-type: none"> 1. Risks related to environmental, social, and governance (ESG) factors that affect the company’s operations. 2. The operational continuity and resilience of critical systems and equipment. <p>The aforementioned committees or task forces are accountable to the board of directors and will present their proposals for board approval. However, the audit committee, in exercising the authority granted to supervisors under the Securities and Exchange Act, the Company Act, and other applicable laws, is exempt from this requirement.</p> <p>Each committee or task force must establish its own organizational rules, which must be approved by the board of</p>	

Amended Article	Current Text	Explanation
should, at a minimum, address the number of members, their terms of office, their responsibilities, meeting procedures, and the resources the company will provide to support the exercise of their duties.	directors. These rules should, at a minimum, address the number of members, their terms of office, their responsibilities, meeting procedures, and the resources the company will provide to support the exercise of their duties.	
<p>Article 28</p> <p>The Company's Audit Committee shall be composed exclusively of independent directors, with a minimum of three members. One of these members shall act as the convener, and at least one must possess expertise in accounting or finance.</p> <p>The responsibilities and powers of the Audit Committee and its independent director members, along with related matters, shall be governed by the Securities and Exchange Act, the Regulations on the Exercise of Powers by Audit Committees of Publicly Listed Companies, and the rules of the securities exchange or over-the-counter trading center.</p> <p>The key responsibilities <u>of the Company's Risk Management Committee</u> are as follows:</p> <p>1. Establish risk management</p>	<p>Article 28</p> <p>The Company shall decide to establish an Audit Committee.</p> <p>Company's Audit Committee shall be composed exclusively of independent directors, with a minimum of three members. One of these members shall act as the convener, and at least one must possess expertise in accounting or finance.</p> <p>The responsibilities and powers of the Audit Committee and its independent director members, along with related matters, shall be governed by the Securities and Exchange Act, the Regulations on the Exercise of Powers by Audit Committees of Publicly Listed Companies, and the rules of the securities exchange or over-the-counter trading center.</p> <p>The Company is advised to prioritize the establishment of a Risk Management Committee and should select either an Audit Committee or a Supervisor for governance.</p> <p>The key responsibilities of Risk Management Committee are as follows:</p> <p>1. Establish risk management</p>	

Amended Article	Current Text	Explanation
<p>policies and frameworks, and delegate authority and responsibility to relevant departments.</p> <p>2. Set standards for risk measurement.</p> <p>3. Oversee the Company’s overall risk limits, as well as the risk limits for each individual department.</p> <p>The Risk Management Committee must include at least one independent director with expertise in securities, derivatives, accounting, or finance, who will also serve as the convener.</p> <p>The Audit Committee shall be composed entirely of independent directors, with no fewer than three members. One of these members shall act as the convener, and at least one must have expertise in securities, derivatives, accounting, or finance.</p> <p>The responsibilities and powers of the Audit Committee and its independent director members, along with related matters, shall be governed by the Securities and Exchange Act, the Regulations on the Exercise of Powers by Audit Committees of Publicly Listed Companies, and the rules of the securities exchange or over-the-counter trading center.</p>	<p>policies and frameworks, and delegate authority and responsibility to relevant departments.</p> <p>2. Set standards for risk measurement.</p> <p>3. Oversee the Company’s overall risk limits, as well as the risk limits for each individual department.</p> <p>The Risk Management Committee must include at least one independent director with expertise in securities, derivatives, accounting, or finance, who will also serve as the convener.</p> <p>The Audit Committee shall be composed entirely of independent directors, with no fewer than three members. One of these members shall act as the convener, and at least one must have expertise in securities, derivatives, accounting, or finance.</p> <p>The responsibilities and powers of the Audit Committee and its independent director members, along with related matters, shall be governed by the Securities and Exchange Act, the Regulations on the Exercise of Powers by Audit Committees of Publicly Listed Companies, and the rules of the securities exchange or over-the-counter trading center.</p>	
<p>Article 30</p> <p>The Company is encouraged to appoint a suitably qualified professional lawyer to provide</p>	<p>Article 30</p> <p>The Company is encouraged to appoint a suitably qualified professional lawyer to provide</p>	

Amended Article	Current Text	Explanation
<p>legal advisory services or assist the directors, <u>independent directors</u>, and management in enhancing their legal knowledge. This helps prevent the Company and its personnel from violating laws, ensuring that corporate governance operates within the appropriate legal framework and statutory procedures.</p> <p>In cases where a director, <u>independent director</u>, or member of the management becomes involved in litigation or disputes with shareholders in the course of performing their duties, the Company should engage a lawyer for assistance as necessary, depending on the situation.</p> <p>The Audit Committee or its independent director members may, on behalf of the Company, appoint lawyers, accountants, or other professionals to conduct necessary audits or offer consulting services related to the exercise of their duties. The costs for such services shall be borne by the Company.</p>	<p>legal advisory services or assist the directors, supervisors, and management in enhancing their legal knowledge. This helps prevent the Company and its personnel from violating laws, ensuring that corporate governance operates within the appropriate legal framework and statutory procedures.</p> <p>In cases where a director, supervisors, or member of the management becomes involved in litigation or disputes with shareholders in the course of performing their duties, the Company should engage a lawyer for assistance as necessary, depending on the situation.</p> <p>The Audit Committee or its independent director members may, on behalf of the Company, appoint lawyers, accountants, or other professionals to conduct necessary audits or offer consulting services related to the exercise of their duties. The costs for such services shall be borne by the Company.</p>	
<p>Article 31</p> <p>The Company's Board of Directors is required to hold meetings at least once each quarter. In cases of urgent matters, meetings may be convened at any time. The notice for convening a Board meeting must include the reasons for the meeting and be sent to all directors and</p>	<p>Article 31</p> <p>The Company's Board of Directors is required to hold meetings at least once each quarter. In cases of urgent matters, meetings may be convened at any time. The notice for convening a Board meeting must include the reasons for the meeting and be sent to all directors and</p>	

Amended Article	Current Text	Explanation
<p><u>independent directors</u> at least 7 days in advance. Adequate meeting materials should also be provided and sent along with the notice. If the meeting materials are incomplete, directors have the right to request additional information or, following a resolution by the Board, postpone the deliberation.</p> <p>The Company must establish meeting rules for the Board of Directors. These rules should outline the key agenda items, procedures for operations, required contents of meeting minutes, publication of the minutes, and other matters to be followed, in accordance with the Regulations Governing Procedure for Board of Directors Meetings of Public Companies.</p>	<p>supervisors at least 7 days in advance. Adequate meeting materials should also be provided and sent along with the notice. If the meeting materials are incomplete, directors have the right to request additional information or, following a resolution by the Board, postpone the deliberation.</p> <p>The Company must establish meeting rules for the Board of Directors. These rules should outline the key agenda items, procedures for operations, required contents of meeting minutes, publication of the minutes, and other matters to be followed, in accordance with the Regulations Governing Procedure for Board of Directors Meetings of Public Companies.</p>	
<p>Article 34</p> <p>The personnel responsible for recording Board meetings at the Company must accurately document the meeting reports, summaries of each agenda item, and the methods and outcomes of the resolutions, in full compliance with relevant regulations.</p> <p>The minutes of the Board meeting must be signed or sealed by the meeting chairman and the recorder, and distributed to all directors and <u>independent directors</u> within twenty days after the meeting. The Board's attendance register is considered</p>	<p>Article 34</p> <p>The personnel responsible for recording Board meetings at the Company must accurately document the meeting reports, summaries of each agenda item, and the methods and outcomes of the resolutions, in full compliance with relevant regulations.</p> <p>The minutes of the Board meeting must be signed or sealed by the meeting chairman and the recorder, and distributed to all directors and supervisors within twenty days after the meeting.</p> <p>The Board's attendance register is considered part of the meeting</p>	

Amended Article	Current Text	Explanation
<p>part of the meeting minutes and must be incorporated into the Company's official records, which should be securely stored for the duration of the Company's existence.</p> <p>The creation, distribution, and storage of the minutes may be conducted electronically.</p> <p>The Company must record the entire Board meeting, either through audio or video, as evidence, and retain these recordings for at least five years. These recordings may be stored electronically.</p> <p>Before the retention period ends, if any litigation arises regarding Board decisions, the relevant audio or video evidence must continue to be preserved, regardless of the initial retention period.</p> <p>For Board meetings conducted via video conference, the audio and video recordings are considered part of the meeting minutes and must be stored permanently.</p> <p>In cases where a Board resolution violates the law, the articles of incorporation, or shareholder resolutions, resulting in harm to the Company, any dissenting directors who have documentation or written statements to support their objections shall be exempt from liability for any damages.</p>	<p>minutes and must be incorporated into the Company's official records, which should be securely stored for the duration of the Company's existence.</p> <p>The creation, distribution, and storage of the minutes may be conducted electronically.</p> <p>The Company must record the entire Board meeting, either through audio or video, as evidence, and retain these recordings for at least five years. These recordings may be stored electronically.</p> <p>Before the retention period ends, if any litigation arises regarding Board decisions, the relevant audio or video evidence must continue to be preserved, regardless of the initial retention period.</p> <p>For Board meetings conducted via video conference, the audio and video recordings are considered part of the meeting minutes and must be stored permanently.</p> <p>In cases where a Board resolution violates the law, the articles of incorporation, or shareholder resolutions, resulting in harm to the Company, any dissenting directors who have documentation or written statements to support their objections shall be exempt from liability for any damages.</p>	

Amended Article	Current Text	Explanation
<p>Article 39</p> <p>The Company shall provide liability insurance for its directors and <u>independent directors</u> during their terms of office to cover any compensation liabilities arising from their scope of duties, in accordance with the law. This aims to mitigate and distribute the risk of significant damage to the Company and its shareholders caused by errors or omissions made by the directors and <u>independent directors</u>.</p> <p>After purchasing or renewing liability insurance for its directors and <u>independent directors</u>, the Company must present key details of the insurance, including the coverage amount, scope of coverage, and insurance premiums, at the most recent Board meeting.</p>	<p>Article 39</p> <p>The Company shall provide liability insurance for its directors during their terms of office to cover any compensation liabilities arising from their scope of duties, in accordance with the law. This aims to mitigate and distribute the risk of significant damage to the Company and its shareholders caused by errors or omissions made by the directors.</p> <p>After purchasing or renewing liability insurance for its directors, the Company must present key details of the insurance, including the coverage amount, scope of coverage, and insurance premiums, at the most recent Board meeting.</p>	
<p>Article 40</p> <p>Board members (<u>including independent directors</u>) are encouraged to participate in continuing education courses, organized by institutions designated in the "Key Points and Continuing Education Map for Directors and <u>Independent Directors</u> in the Securities Industry," either at the beginning of their term or throughout their tenure. These courses should address topics related to corporate governance, such as finance, risk management, business, commerce,</p>	<p>Article 40</p> <p>Board members are encouraged to participate in continuing education courses, organized by institutions designated in the "Key Points and Continuing Education Map for Directors and Supervisors in the Securities Industry," either at the beginning of their term or throughout their tenure. These courses should address topics related to corporate governance, such as finance, risk management, business, commerce, accounting, law, corporate social responsibility,</p>	

Amended Article	Current Text	Explanation
accounting, law, corporate social responsibility, and sustainable development. Additionally, the Company should require employees at all levels to enhance their professional and legal knowledge.	and sustainable development. Additionally, the Company should require employees at all levels to enhance their professional and legal knowledge.	
<p>Article 43</p> <p>The Company shall establish communication channels for employees, promoting direct communication with management, directors, or <u>independent directors</u>.</p> <p>Employees should be encouraged to express their views on the Company's operations, financial status, or significant decisions that have a major impact on employee interests.</p>	<p>Article 43</p> <p>The Company shall establish communication channels for employees, promoting direct communication with management, directors, or supervisors.</p> <p>Employees should be encouraged to express their views on the Company's operations, financial status, or significant decisions that have a major impact on employee interests.</p>	
<p>Article 50</p> <p>The Company shall disclose the following corporate governance-related information for the fiscal year in compliance with relevant laws, as well as the regulations of the securities exchange, over-the-counter market, or securities trader association, and shall continuously update the information:</p> <ol style="list-style-type: none"> 1. The corporate governance structure and rules. 2. The Company's shareholding structure and shareholder rights (including a clear and specific 	<p>Article 50</p> <p>The Company shall disclose the following corporate governance-related information for the fiscal year in compliance with relevant laws, as well as the regulations of the securities exchange, over-the-counter market, or securities trader association, and shall continuously update the information (If an Audit Committee is established, there is no need to disclose information regarding the supervisor):</p> <ol style="list-style-type: none"> 1. The corporate governance structure and rules. 2. The Company's shareholding structure and shareholder rights (including a clear and specific 	

Amended Article	Current Text	Explanation
<div>dividend policy).</div> <div>3. The composition of the Board of Directors, including the professional qualifications and independence of its members.</div> <div>4. The responsibilities of the Board of Directors and the management team.</div> <div>5. The composition, responsibilities, and independence of the Audit Committee.</div> <div>6. The composition, responsibilities, and operations of the Compensation Committee and other functional committees.</div> <div>7. The remuneration paid to directors, independent directors, the CEO, and vice CEOs over the past two years, along with an analysis of the total remuneration as a percentage of the after-tax net income of the individual or consolidated financial reports, remuneration policies, standards, and structures, the procedures for determining remuneration, and its relationship with business performance and future risks. Additionally, in specific situations, the individual remuneration of directors and independent directors should be disclosed.</div> <div>8. The continuing education status of directors and independent directors.</div>	<div>dividend policy).</div> <div>3. The composition of the Board of Directors, including the professional qualifications and independence of its members.</div> <div>4. The responsibilities of the Board of Directors and the management team.</div> <div>5. The composition, responsibilities, and independence of the Audit Committee.</div> <div>6. The composition, responsibilities, and operations of the Compensation Committee and other functional committees.</div> <div>7. The remuneration paid to directors, independent directors, the CEO, and vice CEOs over the past two years, along with an analysis of the total remuneration as a percentage of the after-tax net income of the individual or consolidated financial reports, remuneration policies, standards, and structures, the procedures for determining remuneration, and its relationship with business performance and future risks. Additionally, in specific situations, the individual remuneration of directors and independent directors should be disclosed.</div> <div>8. The continuing education status of directors and independent directors.</div>	

Amended Article	Current Text	Explanation
<p>9. Risk management information.</p> <p>10. The rights of stakeholders, grievance mechanisms, issues of concern, and appropriate response protocols.</p> <p>11. The handling of legal disclosure requirements.</p> <p>12. The operation of corporate governance, including any gaps and reasons between the Company's actual governance practices and its corporate governance code.</p> <p>13. Related party transaction details.</p> <p>14. Disclosure of capital adequacy.</p> <p>15. Other relevant corporate governance information.</p> <p>Based on the actual execution of corporate governance, the Company should disclose appropriate plans and measures for improving corporate governance.</p>	<p>9. Risk management information.</p> <p>10. The rights of stakeholders, grievance mechanisms, issues of concern, and appropriate response protocols.</p> <p>11. The handling of legal disclosure requirements.</p> <p>12. The operation of corporate governance, including any gaps and reasons between the Company's actual governance practices and its corporate governance code.</p> <p>13. Related party transaction details.</p> <p>14. Disclosure of capital adequacy.</p> <p>15. Other relevant corporate governance information.</p> <p>Based on the actual execution of corporate governance, the Company should disclose appropriate plans and measures for improving corporate governance.</p>	
<p><u>Article 53</u></p> <p><u>These guidelines shall come into effect upon approval by the Board of Directors, and the same process shall apply for any amendments.</u></p>		Newly added

Attachment 8

Comparison table for amended articles of Concord International Securities CO., Ltd's Articles of Incorporation

Amendment approved by the board of directors on August 07, 2024

Amendment approved by the board of directors on February 17, 2025

Amended and published on May 27, 2024 in accordance with Business license letter no. 11330079820

Amended and published on November 08, 2024 in accordance with Chin-kuan-cheng-fa letter no.1130385442

Amended Article	Current Text	Explanation
Article 12-1 The Company may hold its shareholders' meeting through video conferencing or other methods as <u>publicly</u> announced by the Ministry of Economic Affairs.	Article 12-1 The Company may hold its shareholders' meeting through video conferencing or other methods as announced by the Ministry of Economic Affairs.	
Article 21 The Board of Directors shall be formed when <u>at least</u> two-thirds of the directors are present, and more than half of the attending directors agree to elect four executive directors, with one seat reserved for an independent director. The executive directors will then elect one chairman and one vice chairman. The chairman shall carry out all company operations in accordance with the law, the articles of incorporation, and the resolutions of both the shareholders' meeting and the Board of Directors, and shall represent the company externally.	Article 21 The Board of Directors shall be formed when two-thirds of the directors are present, and more than half of the attending directors agree to elect four executive directors, with one seat reserved for an independent director. The executive directors will then elect one chairman and one vice chairman. The chairman shall carry out all company operations in accordance with the law, the articles of incorporation, and the resolutions of both the shareholders' meeting and the Board of Directors, and shall represent the company externally.	
Article 29 If the Company generates profits in a given year, 1% of those profits shall be allocated for employee compensation. However, if the Company has accumulated losses, the amount needed to cover those losses shall be reserved first, and no director compensation shall be allocated. The distribution of employee	Article 29 If the Company generates profits in a given year, 1% of those profits shall be allocated for employee compensation. However, if the Company has accumulated losses, the amount needed to cover those losses shall be reserved first, and no director compensation shall be allocated. The distribution of employee	

Amended Article	Current Text	Explanation
<p>compensation, as decided by the Board of Directors, may be in the form of stock or cash. <u>Compensation for lower-level employees shall account for no less than 30% of the total employee compensation distribution.</u> This compensation distribution plan must be reported to the shareholders' meeting.</p> <p>The Company's industry is mature, profits are stable, and its financial structure is sound. However, given the business expansion plans that may arise due to market changes in the coming years, the profit distribution will be based on the distributable profits for the year. After allocating legal surplus reserves, special surplus reserves, and any required adjustments to special surplus reserves in accordance with the law, the remaining profits, including undivided earnings from previous years, will be distributed according to a proposal prepared by the Board of Directors and submitted to the shareholders' meeting. When formulating the profit distribution plan, dividends and bonuses for shareholders shall be no less than 30% of the distributable earnings. If the accumulated distributable earnings are less than 1% of the paid-in capital, no distribution will occur. A minimum of 30% of the total dividends shall be paid in cash; however, if the Company secures sufficient external funding for significant capital expenditures during</p>	<p>compensation, as decided by the Board of Directors, may be in the form of stock or cash. This compensation distribution plan must be reported to the shareholders' meeting.</p> <p>The Company's industry is mature, profits are stable, and its financial structure is sound. However, given the business expansion plans that may arise due to market changes in the coming years, the profit distribution will be based on the distributable profits for the year. After allocating legal surplus reserves, special surplus reserves, and any required adjustments to special surplus reserves in accordance with the law, the remaining profits, including undivided earnings from previous years, will be distributed according to a proposal prepared by the Board of Directors and submitted to the shareholders' meeting. When formulating the profit distribution plan, dividends and bonuses for shareholders shall be no less than 30% of the distributable earnings. If the accumulated distributable earnings are less than 1% of the paid-in capital, no distribution will occur. A minimum of 30% of the total dividends shall be paid in cash; however, if the Company secures sufficient external funding for significant capital expenditures during</p>	

Amended Article	Current Text	Explanation
<p>the year, at least 50% of the dividends distributed will be paid in cash.</p> <p><u>For the purposes of preceding paragraph, "lower-level employees" refer to non-managerial staff whose regular salary is below a specific threshold, which is defined according to the "Method for Adjusting Salary Expenses for Employees of Small and Medium Enterprises."</u></p>	<p>the year, at least 50% of the dividends distributed will be paid in cash.</p>	
<p>Article 33</p> <p>This Articles of Incorporation was adopted on August 10, 1989 ...(omitted)... The 23rd amendment was made on May 4, 2023, the 24th amendment was made on May 13, 2024, <u>and the 25th amendment was made on May 13, 2025.</u></p>	<p>Article 33</p> <p>This Articles of Incorporation was adopted on August 10, 1989 ...(omitted)... The 23rd amendment was made on May 4, 2023, the 24th amendment was made on May 13, 2024.</p>	