V Operations Summary

27 I. Scope of Business

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I. Scope of Business

Chunghwa Post may, in accordance with Article 5 of the Postal Act, engage in the following businesses:

1. Mail delivery
2. Postal savings
3. Remittance services
4. Postal simple life insurance
5. Philately and related merchandise
6. Management of postal assets
7. Chunghwa Post may, subject to the approval of the Ministry of Transportation and Communications (MOTC), operate as an agent for other businesses, make investments or engage in relevant businesses as described in subparagraphs 1 to 6 of this article hereof.

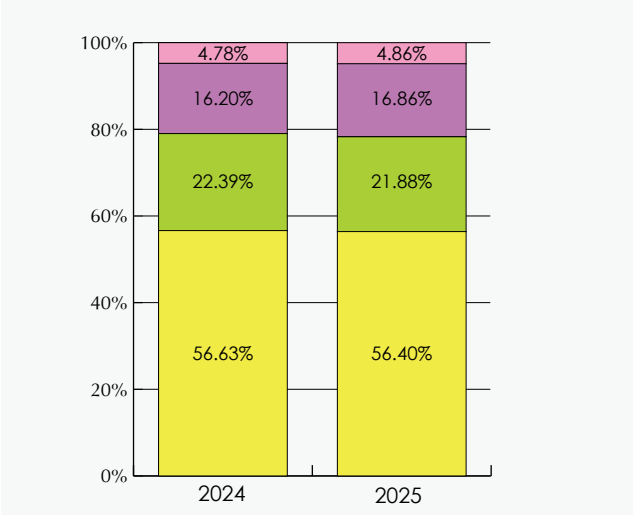
Percentage of Major Assets and Liabilities to Total Assets, 2024 and 2025

Unit: NT$1,000; %

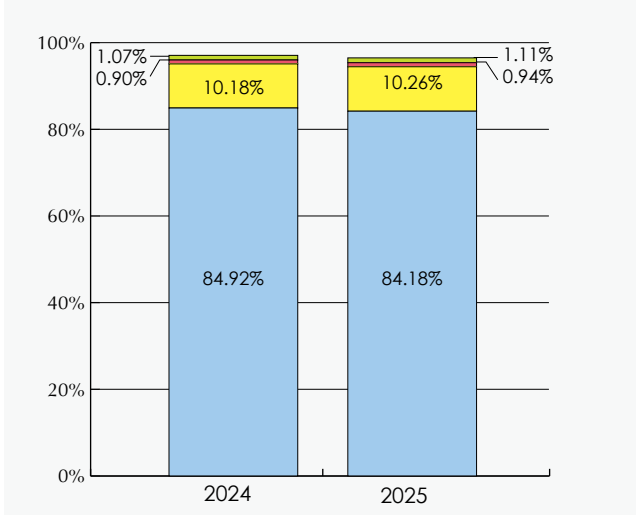
Major Items	2024		2025	
	Amount	%	Amount	%
Total Assets	8,571,488,608	100.00	8,880,068,944	100.00
Mutual Funds and Long-Term Investments	4,854,177,405	56.63	5,008,559,135	56.40
Due from the Central Bank	1,919,209,927	22.39	1,943,052,338	21.88
Cash and Due from Other Banks	1,388,770,001	16.20	1,496,817,751	16.86
Other Assets	409,331,275	4.78	431,639,720	4.86
Total Liabilities	8,319,932,539	97.07	8,568,671,419	96.49
Deposits and Remittances	7,279,214,487	84.92	7,475,346,011	84.18
Insurance Liabilities	872,324,839	10.18	910,878,481	10.26
Accounts Payable	76,801,855	0.90	83,496,236	0.94
Other Liabilities	91,591,358	1.07	98,950,691	1.11

Note: Figures for 2024 are readjusted by the CPA in accordance with figures approved by the National Audit Office; figures for 2025 are CPA approved.

Comparison Chart of Asset Allocation, 2024 and 2025



Comparison Chart of Liabilities, 2024 and 2025



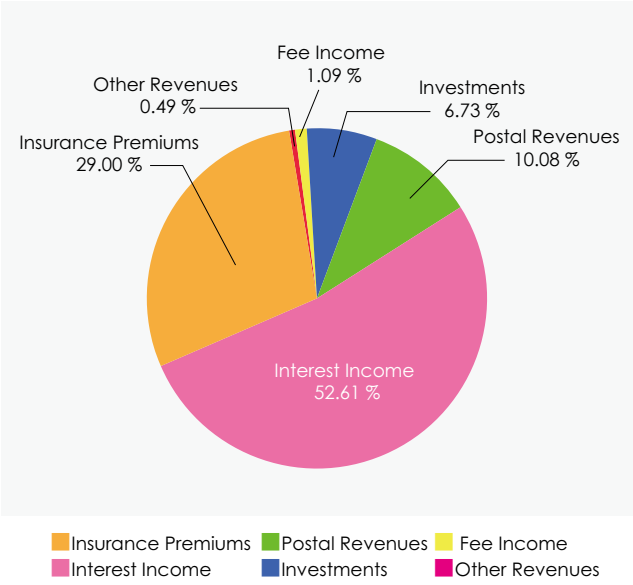
Percentage of All Business Revenues, 2024 and 2025

Unit: NT$1,000; %

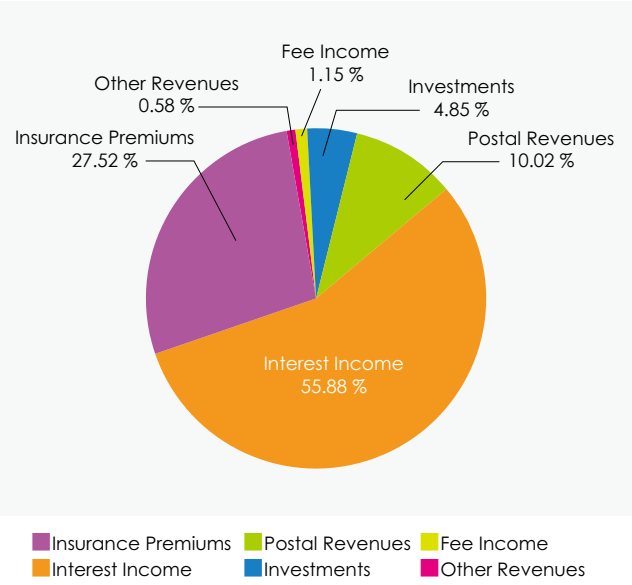
Items	2024		2025	
	Amount	%	Amount	%
Insurance Premiums	75,841,231	29.00	70,979,458	27.52
Interest Income	137,610,220	52.61	144,110,716	55.88
Postal Revenues	26,355,159	10.08	25,835,421	10.02
Investments	17,595,146	6.73	12,517,585	4.85
Fee Income	2,862,295	1.09	2,955,702	1.15
Other Revenues	1,284,276	0.49	1,499,971	0.58
Total Revenues	261,548,327	100.00	257,898,853	100.00

Note: Figures for 2024 are readjusted by the CPA in accordance with figures approved by the National Audit Office; figures for 2025 are audited by CPA.

Sources of Business Revenues, 2024



Sources of Business Revenues, 2025

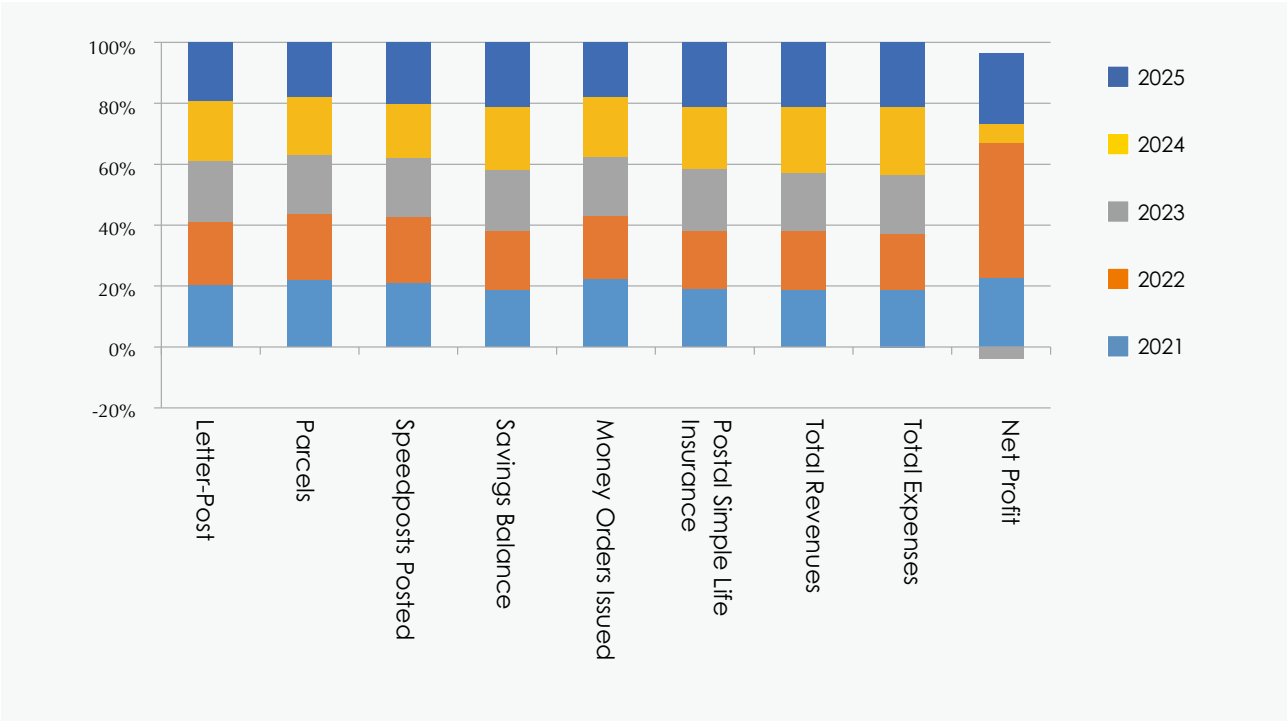


Business Highlights over the Past 5 Years

Items	Unit	2021	2022	2023	2024	2025
Letter-Post	Million pcs	1,845	1,850	1,783	1,773	1,731
Parcels	Thousand pcs	29,821	28,726	26,358	25,138	24,162
Speedposts Posted	Thousand pcs	17,548	18,015	15,920	14,858	16,661
Savings Balance	Million NT$	6,610,818	6,912,359	7,159,566	7,286,045	7,484,890
Money Order Issued	Thousand pcs	14,353	13,217	12,491	12,432	11,427
Postal Simple Life Insurance	Thousand pcs	2,065	2,048	2,140	2,195	2,262
Total Revenues	Million NT$	228,992	233,403	229,259	261,997	258,496
Total Expenses	Million NT$	218,964	213,762	230,914	259,342	248,342
Net Profit	Million NT$	10,028	19,641	(1,655)	2,655	10,154

Note: Figures for 2021, 2022, 2023, and 2024 are readjusted by the CPA in accordance with figures approved by the National Audit Office; figures for 2025 are audited by CPA.

Business Highlights over the Past 5 Years



(I) Mail Services – Reaching Every Corner

1. Letter-post Items

In recent years, with the rapid advancement of information technology and the widespread use of the Internet and email, customers have gained easier access to information and services, leading to a gradual decline in traditional forms of communication. Beyond facing price competition from private-sector operators, Chunghwa Post has seen physical letter-post volume continue to decline in line with the global postal industry trend, as government agencies and bulk-mail clients increasingly use digital channels to market their products and services.

In 2025, domestic letter-post volume reached 1,721.58 million items, a 2.40% decrease from 1,763.94 million items in 2024. International letter-post volume totaled 9.313 million items, down 0.40% from 9,350 thousand items in 2024, mainly because traditional mail items such as letters, postal cards, and printed matter continued to decline amid the global trend toward digitization and reduced paper-based correspondence.

2. Parcels

The logistics market has seen shifting consumer behavior, with increased demand for store pickup services. The trend toward lighter, smaller e-commerce packages has also led many e-commerce platforms to switch to small parcels handled by sharing-economy logistics providers (urban courier operators). In addition, natural disasters sharply reduced pomelo and mango harvests, significantly cutting agricultural parcel volumes. As a result, domestic parcel volume totaled 23.71 million items in 2025, a 3.42% decrease from 24.55 million items in 2024. To strengthen Chunghwa Post's competitiveness in parcel delivery, the Company continues to exchange mailing information and integrate services with online retailers to enhance delivery and service quality. At the same time, Chunghwa Post has actively integrated with e-commerce, using the iPost Mall website to promote agricultural and specialty

products-helping local farmers sell high-quality produce, expand market reach and boost sales performance.

International parcel volume totaled 457,000 items in 2025, a 21.75% decrease from 584,000 items in 2024. This decline was primarily due to economic contraction in major export markets, intensified logistics market competition, slowing local demand, and currency depreciation in some markets, which raised the cost of purchasing Taiwanese goods and reduced cross-border e-commerce demand. The suspension of acceptance of merchandise mail bound for the United States, effective August 26, 2025, was an additional contributing factor.

3. Speedpost Service (EMS)

Domestic speedpost delivery volume rose to 15.87 million items in 2025, a 13.44% increase from 13.99 million items in 2024, mainly due to increased mailing volumes from e-commerce platforms and bulk clients. To stabilize volume and strengthen market competitiveness, the Company will continue to work with e-commerce platforms to offer diversified logistics channels, including door-to-door pickup, expedited delivery, and cash-on-delivery services, while further promoting the use of iBox lockers for parcel collection to improve the customer delivery experience and mailing convenience.

International express mail volume totaled 789,000 items in 2025, an 8.57% decrease from 863,000 items in 2024. This decline was primarily due to economic contraction in major export markets, weak demand, and a competitive environment; increased uncertainty in local customs clearance may also have reduced senders' willingness to use postal services. The suspension of acceptance of merchandise mail bound for the United States, effective August 26, 2025, was an additional factor.

4. Hybrid Mail service

The hybrid mail service has faced increasing challenges due to the government's promotion of paperless policies. In addition, the intense competition within the printing and packaging industry has made it difficult to acquire new clients. Meanwhile, existing customers have gradually transitioned to digital document processing, further limiting growth potential for overall mail volume. In 2025, total processing volume reached 288.15 million pieces, representing a 1.85% decrease from 293.58 million pieces in 2024.

Press conference on "The Future Mail" and premiere of the short film "Sending Today to Tomorrow".

5. Cross-strait service

The fully direct mail service between both sides of the Taiwan Strait was launched on December 15, 2008. Over the past 17 years, the direct air and sea transport across the strait have seen substantial development, and related services in both Taiwan and China have also been streamlined. We at Chunghwa Post are therefore able to maintain a stable quality in our delivery of letter-post items, parcels, and express mail. Our comprehensive services have, in addition to satisfying the public's demand for mail delivery, promoted cross-strait economic and trading activities as well. In recent years, we have launched services including the Cross-Strait Postal Courier (EMS) and Cross-Strait ePacket, offering more convenient and varied options for the customers. These services can meet the needs of the general public and businesses alike such as sending and/or receiving daily necessities, goods purchased online, and business samples. We also continue to support the e-commerce industry in expanding consumer markets in China.

Cross-strait mail delivered in 2025

The volume of mail sent from Taiwan amounted to more than 1.92 million pieces, 6.49% lower than that in the previous year; more than 1.05 million pieces were received from China, 8.80% lower than the volume in the previous year.

6. Freight-to-Mail integration

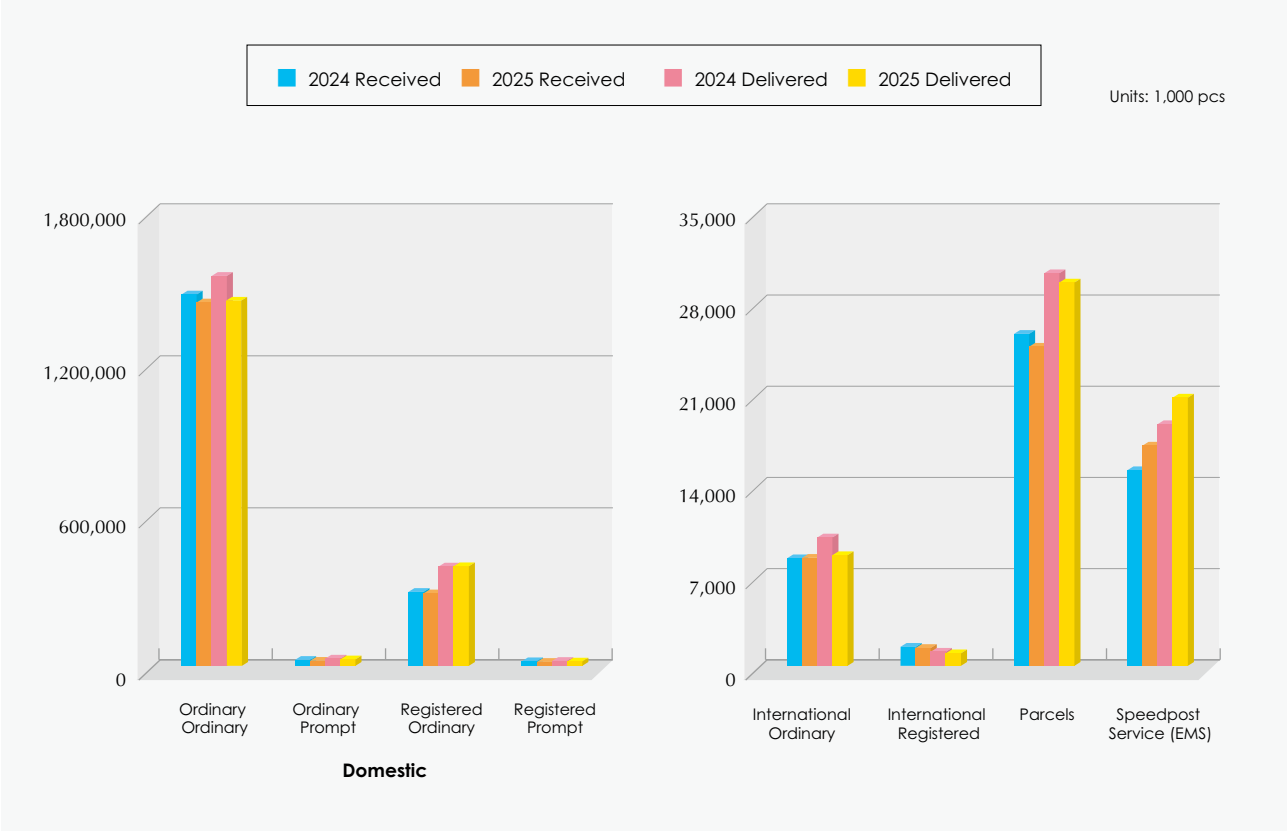
In 2025, in addition to expanding the number of countries served, Chunghwa Post partnered with operators in the Free Trade Zone to attract overseas e-commerce companies to establish distribution warehouses in Taiwan, using the Company's re-export mail mechanism for order fulfillment. The operational value of this integrated mail-and-freight business reached approximately NT$128.64 million, a 23.04% increase over the previous year.

Number of Mail Items Received and Delivered, 2024 and 2025

Units: 1,000 pcs

Categories			Received		Delivered	
			2024	2025	2024	2025
Domestic Letter	Ordinary	Ordinary	1,447,312	1,413,089	1,521,752	1,423,308
		Prompt	23,455	21,068	29,008	28,449
	Registered	Ordinary	278,094	273,327	378,683	379,387
		Prompt	15,083	14,093	17,631	16,232
	Sub-total		1,763,944	1,721,577	1,947,074	1,847,376
International Letter	Ordinary		8,113	8,242	9,728	8,368
	Registered		1,237	1,071	887	849
	Sub-total		9,350	9,313	10,615	9,217
Parcels	Domestic		24,554	23,705	29,239	28,576
	International		584	457	520	468
	Sub-total		25,138	24,162	29,759	29,044
Speedpost Service (EMS)	Domestic		13,995	15,872	16,173	18,514
	International		863	789	2,179	1,886
	Sub-total		14,858	16,661	18,352	20,400
Total			1,813,290	1,771,713	2,005,800	1,906,037

Graphic Presentation of Mail Items Received and Delivered, 2024 and 2025



7. Mail routes

(1) Domestic mail routes

Efficiency, safety, accessibility, precision, and affordability are valued in postal services. Therefore, domestic delivery is carried out with the support of a wide array of transportation resources offered by both the government and the private sector. In addition, Chunghwa Post also provides its own transportation vehicles and facilities, thereby constructing a delivery network which consists of highways, railroads, waterways, and air routes. By the end of 2025, the combined length of all the routes within the intricate network, which encompasses Taiwan proper, Penghu County, Kinmen County, and the Matsu Islands, had reached an impressive 112,555 kilometers.

(2) International mail routes

As Taiwan is an island, most international mail is delivered through air or over water. Taiwan's international mail routes start here on the island, extend overseas, and end at the exchange offices of foreign countries where cross-border mail is exchanged in bulk. By the end of 2025, the international air routes (EMS routes included) and waterways had reached 1,203,635 and 591,116 kilometers respectively.

Mileage of Mail Route, 2024 and 2025

Types	2024	2025	%
Land	107,411	106,805	(0.6%)
High-speed Railway	345	345	0%
Railroads	Discontinued	Discontinued	Discontinued
Highways	17,403	16,279	(6.5%)
Others	89,663	90,181	0.6%
Waterways	592,629	592,629	0%
Domestic	1,513	1,513	0%
International	591,116	591,116	0%
Air Routes	1,207,872	1,207,872	0%
Domestic	4,237	4,237	0%
International	1,203,635	1,203,635	0%

(II) Savings Services – Banking for the Public

Postal savings products include passbook savings, time deposits, and postal transfer savings (Giro). Designed to leverage the widespread accessibility of the postal network, the system serves the nationwide public, aligns with government policies to encourage thrift and savings, pools idle capital, and helps fund major national infrastructure while stabilizing the domestic financial market. Despite negative factors over the years such as financial crises, economic downturns, industrial shifts, and capital outflows, postal savings deposits and account numbers continue to rank first among domestic financial institutions, thanks to Chunghwa Post's sound management. In the future, the Company will continue to promote payroll deposits, Internet Banking, Mobile Post App, Web ATM, VISA debit cards, mobile payments, and digital savings accounts to increase its share in the passbook savings market. Additionally, in line with Fintech developments, Chunghwa Post plans to roll out innovative services to enhance competitiveness and provide diversified financial offerings.

Postal Transfer Savings (Giro) is a unique service in Taiwan's financial sector, featuring deposit, withdrawal, transfer, and remittance capabilities. Transfer deposit slips are processed digitally via image processing to offer e-services and boost operational efficiency, while media data returns are provided for corporate accounts to eliminate manual reconciliation. Postal Transfer Accounts also support transfers and check issuance, functioning similarly to demand deposit accounts. Going forward, Chunghwa Post will continue to promote payment channels such as online banking, ATMs, and media-based transfers to facilitate customer transactions, while actively aligning with government digital finance policies to offer convenient and safe mobile and electronic payment services.

By the end of 2025, the total balance of various savings accounts reached over NT$7,484.8 billion, a growth of 2.73% compared to the previous year. The total number of account holders reached over 38.17 million, an increase of 1.03% from the previous year, with an average balance of over NT$190,000 per account.

1. New Services in 2025

(1) Launch of Samsung Pay

Starting February 18, 2025, Chunghwa Post partnered with Samsung to launch the "Samsung Pay" service, giving Postal VISA debit cardholders another convenient payment option.

(2) Launch of the "Ride Code" Service on the Taiwan Mobile Payment App
Starting March 19, 2025, depositors can activate the Ride Code feature on the Taiwan Mobile Payment App and scan the Ride Code at scan points marked with the "TWQR" logo on transportation vehicles to pay fares, supporting smart and user-friendly public transportation services.

(3) One-Stop Digital Deposit and Securities Account Opening
Starting April 15, 2025, Chunghwa Post partnered with IBF Securities Co., Ltd. across institutions to launch a "Cross-Institutional Linked Securities Account" service, enabling adult customers to open a postal digital deposit account and a securities account simultaneously online, with the postal digital deposit account designated as the settlement account. Through data-sharing mechanisms between financial institutions, the service meets customers' needs for flexible use of deposits and investment planning.

(4) Launch of the "Digital Voucher" Service on the Taiwan Mobile Payment App
Starting July 1, 2025, depositors can use the Taiwan Mobile Payment App to apply for, receive, redeem, and register digital vouchers in their voucher wallet, and use them at participating merchants to offset payments.

(5) Launch of Apple Pay
Starting December 9, 2025, Chunghwa Post partnered with Apple to launch the "Apple Pay" service, further expanding the range of payment options available to Postal VISA debit cardholders.

2. Enhancing Service Efficiency

(1) Signature in Lieu of Registered Seal for Postal Passbook Savings Account Holders
Starting February 22, 2025, Postal Passbook Savings Account holders may use their signature in place of their registered seal (chop) to conduct transactions, improving convenience.

(2) Continued Optimization and New Mobile Post App Features
Starting May 26, 2025, the Mobile Post App added an "Other Payment Settings" feature, which lets depositors link their accounts directly to electronic payment providers for greater convenience, and an "Online Card Renewal" feature, which lets depositors apply for card renewal via the app and have the card mailed to their registered address or collected at a branch. In addition, starting November 12, 2025, the app added an "Apply for a Physical VISA Card" service, which lets depositors apply for a physical VISA card to be mailed to their registered address, simplifying the in-branch application process.

3. Expanding Services for the Convenience of the Public

(1) Continued Addition of Electronic Payment Partners
Through the "Account Link" shared payment platform, Chunghwa Post has partnered with JKOPay, iPASS Money, GAMA Pay, O'Pay, icash Pay, EasyWallet, PXPay Plus, Plus Pay, E.SUN Wallet, and LINE Pay Money, offering a wider range of payment options.

(2) Expanded Sign Language Interpretation Services
Since March 29, 2024, sign language interpretation services, provided via real-time video interpretation or on-site interpretation by appointment, have been available at 20 branch offices nationwide to assist customers with hearing and speech impairments. Starting December 22, 2025, the service was expanded to 90 additional branch offices, bringing the cumulative total to 110 branches.

(3) In coordination with the government's "Cash for Everyone"

"Cash for Everyone", the Universal Cash Handout policy, starting November 2025 Chunghwa Post offered four convenient channels for receiving payments (automatic direct deposit, registered direct deposit, ATM withdrawal, and post office counter withdrawal), supported by promotional campaigns leveraging its nationwide network of branches and ATMs to ensure uninterrupted service and deliver accessible, people-centered financial services. By the end of 2025, more than 8.59 million payments had been disbursed.

(4) By the end of 2025, a cumulative total of 1,257 branches offered inter-bank remittance services, for the convenience of the public.

4. Continued Promotion of Social Welfare Activities

(1) Chunghwa Post has long provided fee waivers for disaster relief donations made through donation accounts affiliated with the Ministry of the Interior.

(2) To safeguard financial order and transaction security, Chunghwa Post intercepted 2,566 fraud cases in 2025, with a total value of over NT$1,214.76 million. In coordination with government anti-money-laundering and anti-fraud policy campaigns, the Company also holds regular financial literacy seminars to strengthen financial education and awareness, with 182 sessions held in 2025.

(3) In fulfillment of its social responsibility, Chunghwa Post continues to install ATMs suited for wheelchair users and visually impaired customers. By the end of 2025, 2,425 wheelchair-accessible ATMs and 295 audio ATMs had been installed.

(4) In coordination with the government's policy to assist economically disadvantaged families, Chunghwa Post assists with collecting deposits for the "Accounts for Children and Teenagers' Future Education and Development", a savings mechanism jointly funded by government and families to build up funds for children's and youths' future education and career development. A total of 190,295 collections were processed in 2025.

(5) Chunghwa Post partnered separately with the Sunshine Social Welfare Foundation and the Puren Youth Care Foundation to hold the charitable fundraising campaigns "Igniting Hope for Sunshine's Children, Growing Strong" and "With Post by Your Side: Supporting Near-Poor Students to Stay in School", taking concrete action to support disadvantaged groups while raising the Company's public-welfare profile and the visibility of its Postal VISA debit card.

Press conference on "The Post and the Prosecution Network," at which Chunghwa Post and the Taiwan High Prosecutors Office jointly signed a "Letter of Intent for Cooperation on a Suspicious Transaction Analysis Mechanism."

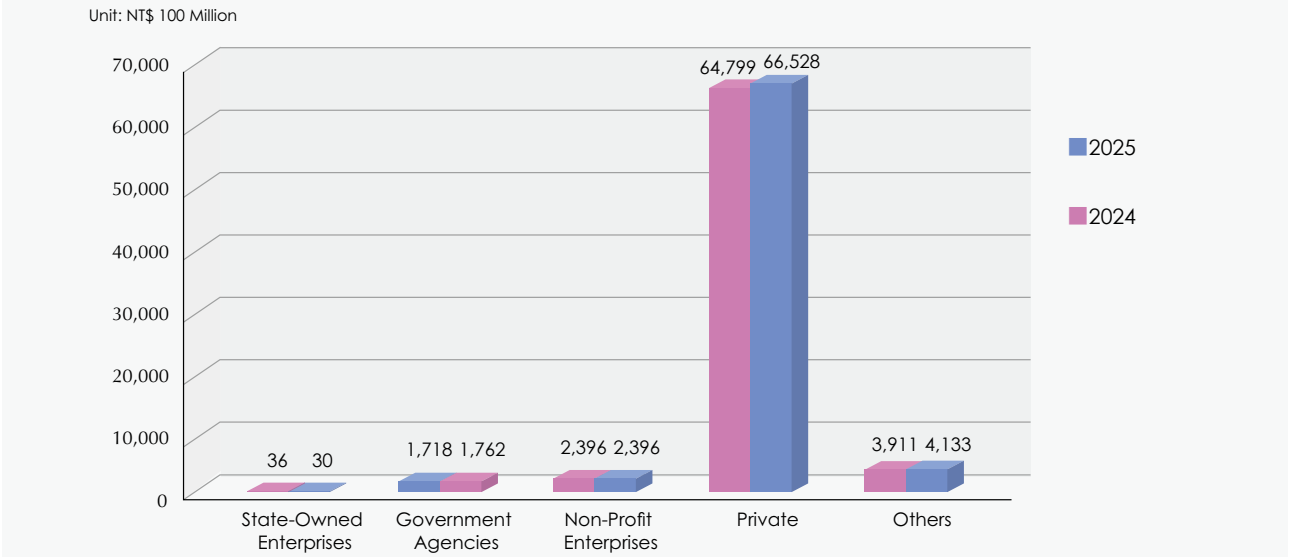
In coordination with the government's "Cash for Everyone" Universal Cash Handout policy, all 1,292 branch offices nationwide provided counter cash withdrawal service.

Volume of Postal Savings Services

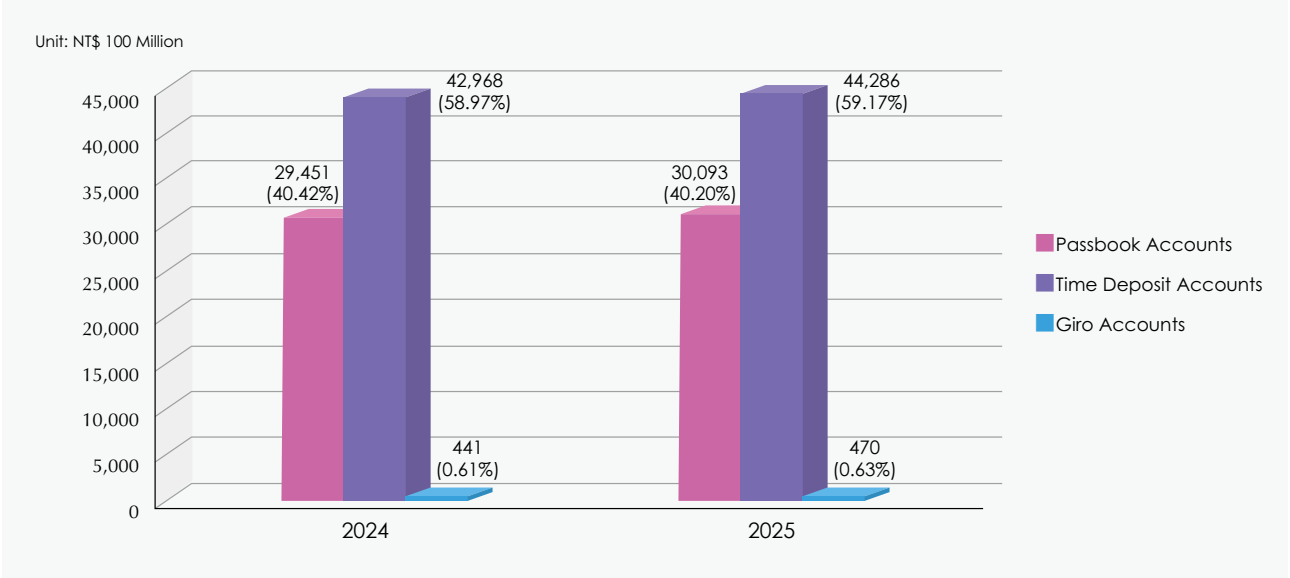
Unit: NT$ Million

Types	Number of Deposits		Number of Withdrawals		Number of Accounts		Total Balance	
	2024	2025	2024	2025	2024	2025	2024	2025
Passbook Accounts	339,221,094	353,125,312	525,726,209	550,119,599	29,509,656	29,628,177	2,945,110	3,009,301
Time Deposit Accounts	7,735,329	7,943,661	45,234,221	46,814,820	6,771,102	7,061,979	4,296,865	4,428,596
Giro Accounts	49,693,912	51,831,959	17,405,304	21,567,966	1,501,856	1,485,158	44,070	46,993
Total	396,650,335	412,900,932	588,365,734	618,502,385	37,782,614	38,175,314	7,286,045	7,484,890

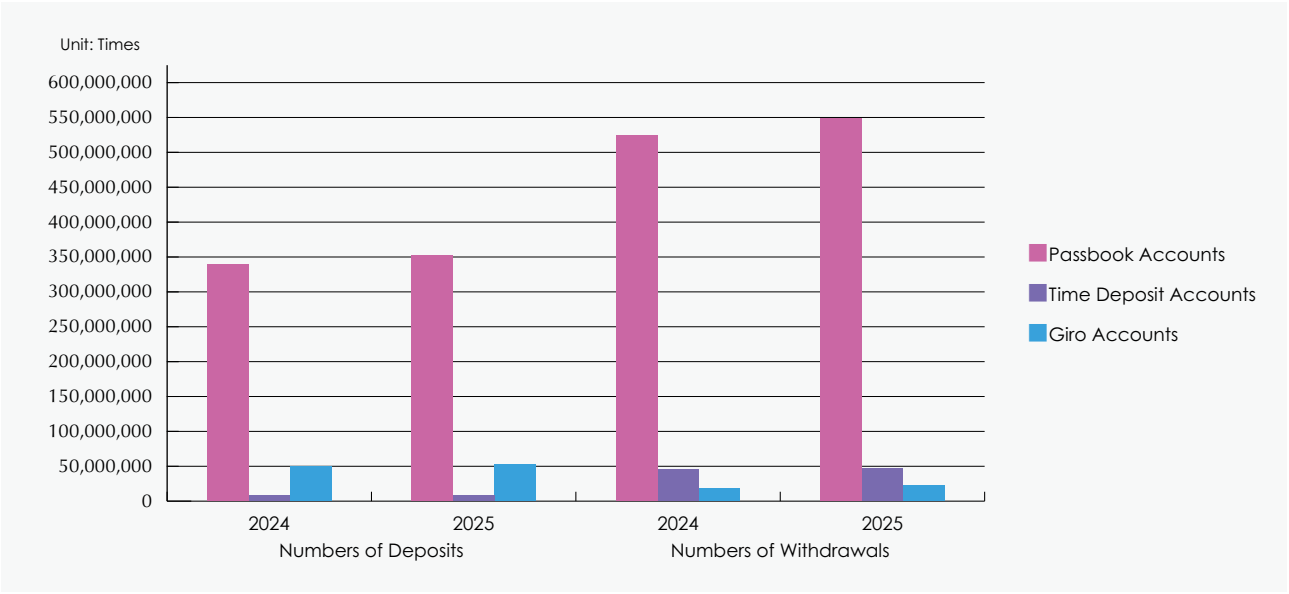
Comparison Chart of Savings Account Holders, 2024 and 2025



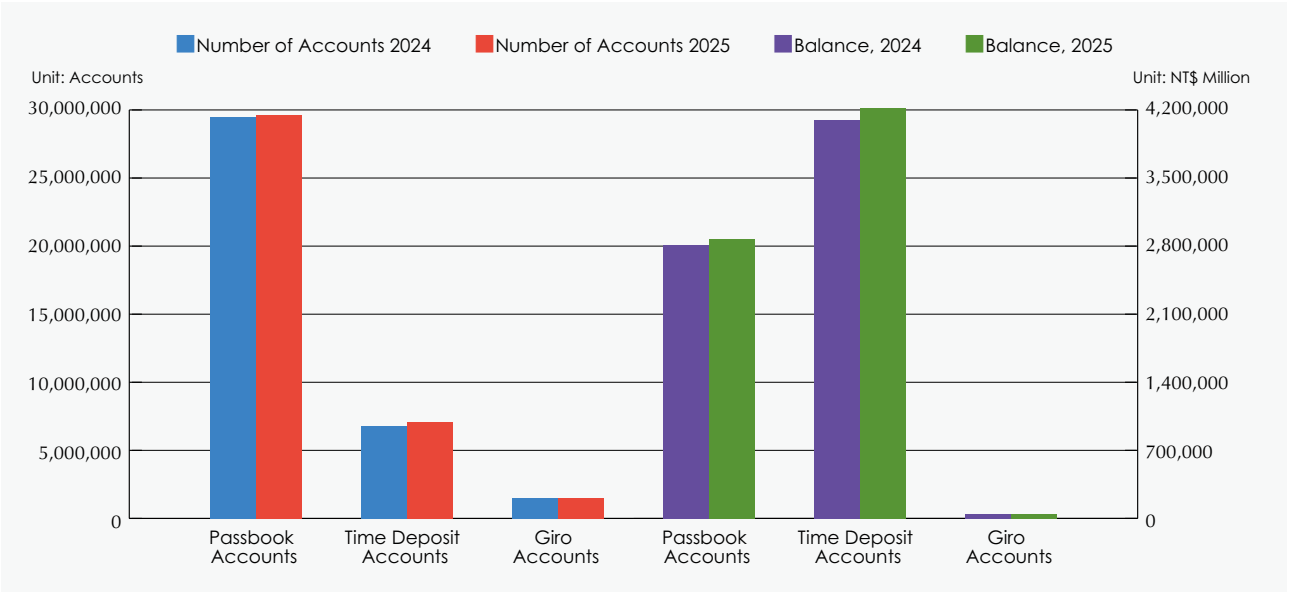
Comparison Chart of Postal Savings Services, 2024 and 2025



Numbers of Deposits and Withdrawals of Various Types of Accounts, 2024 and 2025



Numbers of Accounts and Balances of Various Types of Accounts, 2024 and 2025



(III) Remittance Services – Connect our clients to the world

Chunghwa Post's convenient and efficient remittance services, which are provided through Global Remittance Services, play a significant role in stimulating the flow of funds and the financial market in Taiwan. For domestic remittances, we currently accept postal money orders, remittances into accounts, sending cash by wire, postal gift coupons, as well as inter-bank remittances. As for the international sector, Chunghwa Post handles international postal money orders, outward/inward international remittances, as well as the exchange of foreign currencies and buying back travelers' cheques in US dollars. By the end of 2025, the number of branches which provide international remittance services, including the trading of foreign currency, had reached 260, and Taoyuan International Airport as well as 29 scenic areas/regional

branches had provided the exchange of foreign currencies and the trading of U.S. dollar travelers' cheques.

In 2025, funds remitted through Chunghwa Post amounted to over NT$ 1,531.6 billion, down 8.75% compared to 2024, while remittance transactions exceeded 11.42 million transactions, down 8.08% compared with that of 2024.

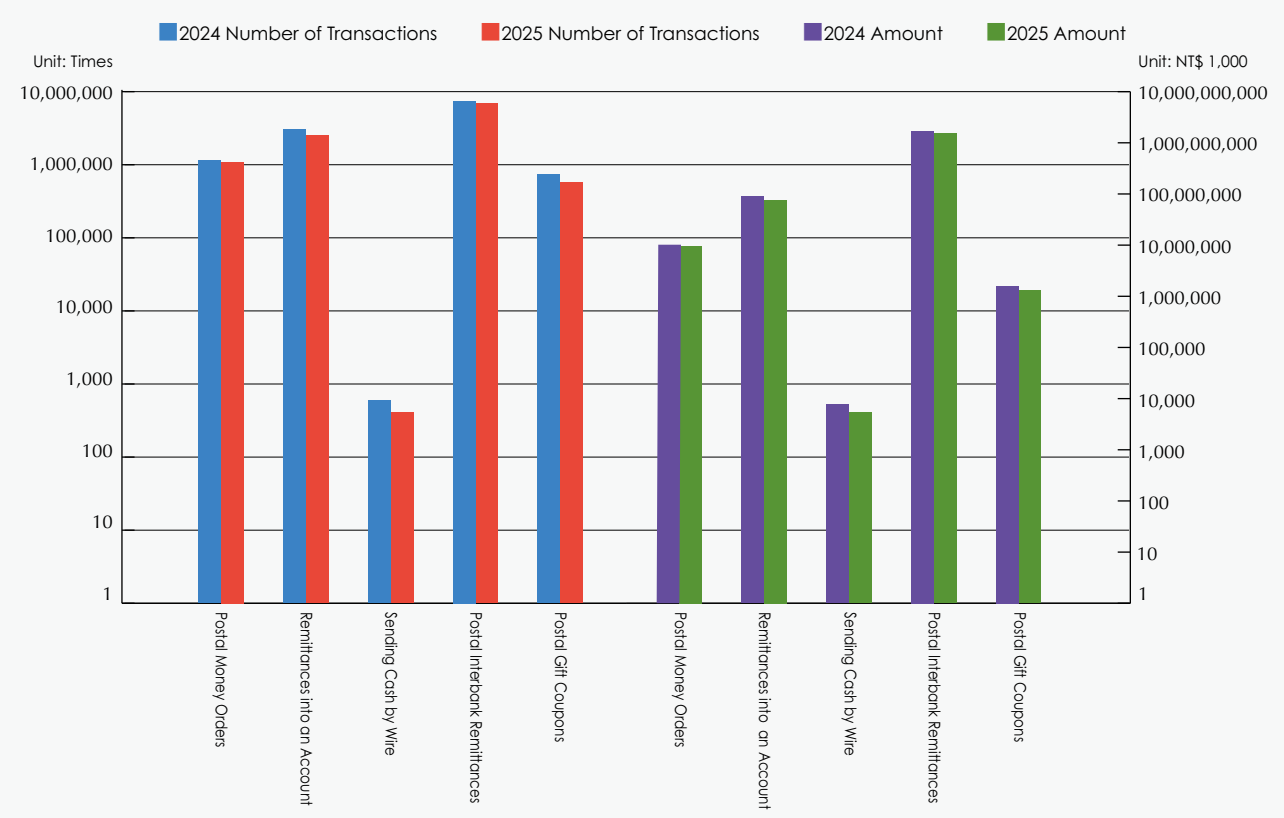
Volume and Amount of Remittance Services by Type

Unit: NT$ 1,000

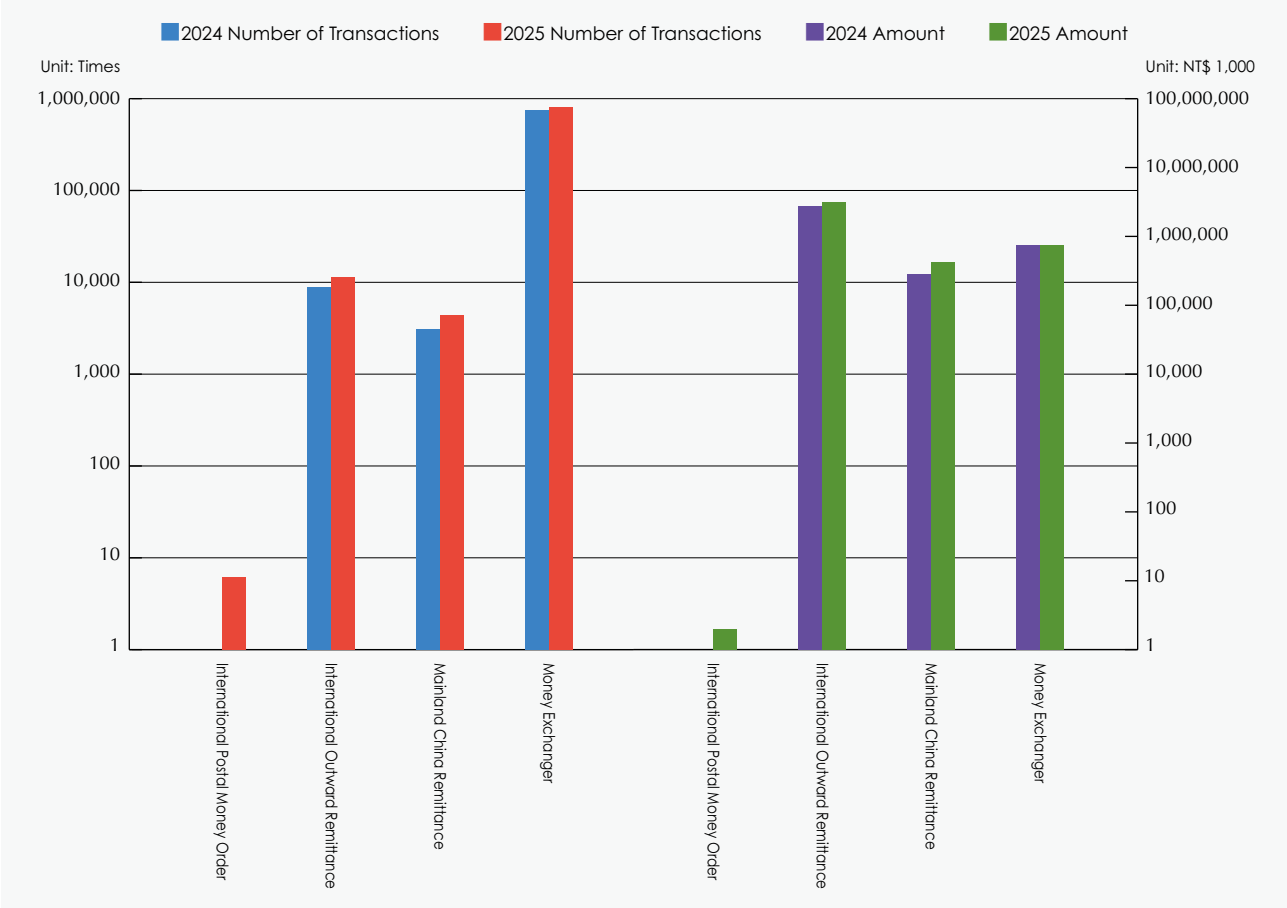
Categories	Number of Transactions		Total Remittance Amount	
	2024	2025	2024	2025
Postal Money Orders	1,063,931	1,046,087	9,665,601	9,237,839
Remittance into an Account	2,911,645	2,454,018	83,273,141	72,186,141
Sending Cash by Wire	569	409	7,268	5,362
Postal Interbank Remittances	7,003,766	6,569,430	1,580,234,270	1,444,741,618
Postal Gift Coupons	702,449	557,824	1,519,720	1,258,294
International Postal Money Order	0	6	0	2
International Outward Remittance	8,716	10,830	2,861,165	3,107,324
Travelers Cheques in US Dollars	0	0	0	0
Mainland China Remittance	3,012	4,211	274,538	411,899
Money Exchanger	737,896	784,655	726,129	730,843
Total	12,431,984	11,427,470	1,678,561,832	1,531,679,322

Note: Sales of USD travelers' checks were discontinued in 2020, but the buy-back service is still available.

Volume and Amount of Domestic Remittance Services, 2024 and 2025



Volume and Amount of International Remittance Services, 2024 and 2025



(IV) Postal Simple Life Insurance – The Best Protection

Postal Simple Life Insurance is aimed at guaranteeing basic economic security for all nationals, leveraging the ubiquitous presence of post offices nationwide to facilitate policy purchases and improve social well-being. Featuring no required medical examinations and simple application procedures, it has won widespread public favor and trust.

When Postal Simple Life Insurance was introduced in 1935, the government envisioned its active promotion under the concept of being "specially administered by the government, non-profit in nature; simple and secure as managed by the postal service; and protective for family financial planning and retirement, eliminating future worries." This underscores that Postal Simple Life Insurance carries a specific mission to benefit public livelihoods and advance social welfare. In view of this, Chunghwa Post promotes Simple Life Insurance in the spirit of "Enhancing the Wellbeing of the General Public"（溥益民生）, leveraging the social security benefits of simple life insurance to help build a robust social safety net in Taiwan.

Ever since the Directorate General of Posts was corporatized to become Chunghwa Post in 2003, the Company has strived to optimize its operating environment, make full use of information technology, diversify product offerings, and provide comprehensive services to meet customer needs. Looking ahead, Chunghwa Post will continue to recruit and train professional talent. Guided by its core value of "Customer First, Providing Honest and Efficient Services," the Company is committed to delivering top-quality service to policyholders and remaining a postal enterprise trusted by all people.

1. Characteristics of Postal Simple Life Insurance

(1) Types of products
The Postal Simple Life Insurance comprises pure endowment insurance, insurance against death, and endowment, as well as health insurance and accident insurance which may be provided as a rider. All nationals of the Republic of China are eligible to be insured.

(2) No health checkup required
Health checkups are not required for persons who are insured with the Postal Simple Life Insurance. However, in order to facilitate the insurer's underwriting process, the insured and the applicant (proposer) has the duty of honest disclosure regarding the questions on the application form.

(3) Insured amount
Effective March 20, 2024, excluding small-sum whole life insurance policies, the maximum insured amount for Postal Simple Life Insurance and the total insured amount per insured person is set at NT$6 million.

(4) Premium payment
Premium payments may be made on a yearly, semi-yearly, quarterly, or monthly basis. Both initial and subsequent premium installments must be paid via auto-transfer from postal passbook or transfer (Giro) accounts, which entitles policyholders to a 1% premium discount.

2. New Insurance Products in 2025

(1) Launch of the Chunghwa Post Simple Life Insurance "Hao-ji-li Endowment" on June 26, 2025:

i. Premium Payment Term: 8 years.

ii. Coverage Period: 8 years.

iii. Eligibility Age: Males 16–50.
Females 16–60.

iv. Maturity Benefit: If the insured survives to the maturity date and the policy remains in force, Chunghwa Post pays a maturity benefit equal to the insured amount then in effect.

v. Minimum Insured Amount: NT$100,000.
Maximum insured amount: NT$2.5 million.

(2) Launch of the Chunghwa Post Simple Life Insurance "Jin-man-yi Endowment" on October 30, 2025:

i. Premium Payment Term: 2-year or 6-year.

ii. Coverage Period: 12 years.

iii. Eligibility Age

Payment Term	Eligibility Age	
2-year	Males 16-55	Females 16-60
6-year	Males 16-60	Females 16-65

iv. Survival Benefit: If the insured survives to the relevant policy anniversaries while the policy remains in force, Chunghwa Post pays a survival benefit as follows:

A. For the 2-year term, the benefit is 3% of the insured amount then in effect on each policy anniversary from the 2nd anniversary until one year before the policy matures.

B. For the 6-year term, the benefit is 3% of the insured amount then in effect on the 2nd and 4th policy anniversaries, and on each anniversary from the 6th anniversary until one year before maturity.

v. Maturity Benefit: If the insured survives to the maturity date and the policy remains in force, Chunghwa Post pays a maturity benefit calculated as 1.05 times the sum of the scheduled annual premiums (rounded to the nearest whole number), multiplied by the insured amount (in units of NT$100,000).

vi. Minimum Insured Amount: NT$100,000.
Maximum insured amount: NT$500,000.

At the Insurance Bureau of the Financial Supervisory Commission's "2025 Award Ceremony for Life Insurers' Contribution to Policy Implementation," Chunghwa Post received five honors: the "Outstanding Sales Award" and "Care for Persons with Mental/ Physical Disabilities Award" in the FSC sponsored 2025 Microinsurance Contest; the "Aging Friendly Award", "Universal Security Award" and the "Award for Promoting Board Diversity Policies" in the Small Amount Whole Life Insurance Competition.

Chunghwa Post also held the "2025 Chunghwa Post Life Insurance Table Tennis Cup for People with Physical and Mental Disabilities" to demonstrate the Company's commitment to the sporting rights of persons with disabilities and its dedication to fostering a diverse and inclusive environment.

3. New policies

In 2025, newly issued Postal Life Insurance policies totaled 172,949, the sum assured reached NT$68,548.88 million, and the first-year premium income generated therefrom was NT$8,270.83 million.

New Policies by Type

Unit of Sum Insured and Premium: NT$1,000

Types		Number of Policies	%	Sum Insured	%	First-year Premium Income	%
Total		172,949	100.00	68,548,877	100.00	8,270,829	100.00
Endowment	Nian-nian-chang-chun Increasing Endowment	34,928	20.20	7,722,770	11.27	3,302,372	39.93
	Chang-hong Increasing Endowment	16,609	9.60	3,629,650	5.29	1,050,189	12.70
	Hao-ji-li Endowment	12,877	7.45	3,755,340	5.48	231,798	2.80
	Jhen-ai-015 Endowment	5,656	3.27	1,494,200	2.18	232,482	2.81
	Jin-man-yi Endowment	1,345	0.78	210,730	0.31	273,021	3.30
	You-e-kao Endowment	473	0.27	117,600	0.17	12,295	0.15
	Jin-sing-fu Endowment	463	0.27	178,140	0.26	26,086	0.32
	You-sing-fu Endowment	279	0.16	84,600	0.12	6,839	0.08
	Others	64	0.04	15,760	0.02	3,563	0.04
Insurance Against Death	An-xin Whole Life Insurance	80,517	46.55	41,792,204	60.97	3,117,906	37.70
	Xin-e88 Term Insurance	12,309	7.12	6,360,528	9.28	6,700	0.08
	1-year Term Insurance	7,429	4.29	1,177,620	1.72	2,151	0.02
Accident Insurance	Accident Microinsurance Rider	4,340		1,800,550	2.63	4,563	0.06
	Jin-ping-an Injury and Child Injury Disability Insurance Rider	384		172,200	0.25	165	0.00
	Ji-an Injury and Child Injury Disability Insurance Rider	83		36,670	0.05	32	0.00
Health Insurance	Daily Hospitalization Expense Insurance Rider	258		315	0.00	667	0.01

Note: Accident Insurance and Health Insurance are sold as a rider and therefore not included in the total number of policies.

Percentage Distribution of New Policies by Type

Number of Policies		Sum Insured		Premium Income	
An-xin	46.55%	An-xin	60.97%	Nian-nian-chang-chun	39.93%
Nian-nian-chang-chun	20.20%	Nian-nian-chang-chun	11.27%	An-xin	37.70%
Chang-hong	9.60%	Xin-e88	9.28%	Chang-hong	12.70%
Hao-ji-li	7.45%	Hao-ji-li	5.48%	Jin-man-yi	3.30%
Xin-e88	7.12%	Chang-hong	5.29%	Jhen-ai-015	2.81%
1-year Term	4.29%	Microinsurance	2.63%	Hao-ji-li	2.80%
Jhen-ai-015	3.27%	Jhen-ai-015	2.18%	Jin-sing-fu	0.32%
Jin-man-yi	0.78%	1-year Term	1.72%	You-e-kao	0.15%
You-e-kao	0.27%	Jin-man-yi	0.31%	You-sing-fu	0.08%
Jin-sing-fu	0.27%	Jin-sing-fu	0.26%	Xin-e88	0.08%
You-sing-fu	0.16%	Jin-ping-an	0.25%	Microinsurance	0.06%
Others (Endowment)	0.04%	You-e-kao	0.17%	Others (Endowment)	0.04%
		You-sing-fu	0.12%	1-year Term	0.02%
		Ji-an	0.05%	Daily Hospitalization	0.01%
		Others (Endowment)	0.02%		

Number of Policies **Sum Insured** **Premium Income**

4. Policies in Force

In 2025, the number of in-force postal life insurance policies was 2,262,025, the sum assured was NT$749,025.30 million, and the premium income was NT$70,979.46 million.

In-Force Policies by Type

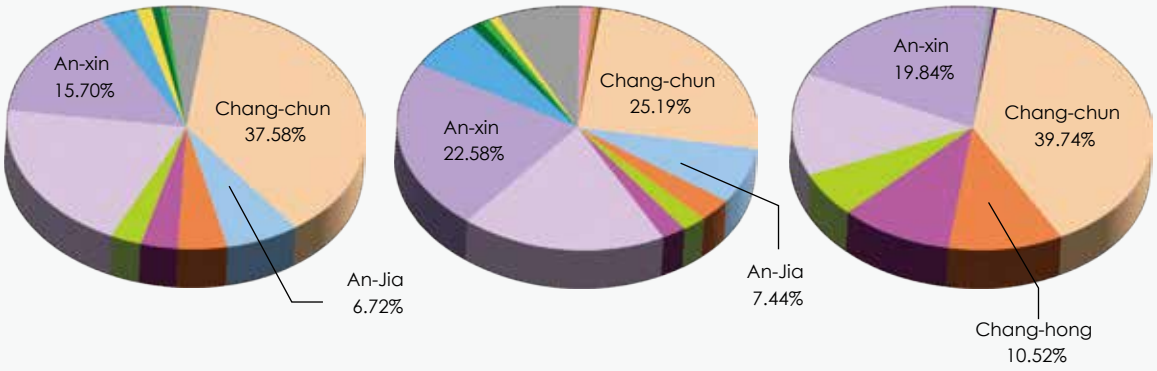
Unit of Sum Insured and Premium Income: NT$1,000

Types		Number of Policies	%	Sum Insured	%	Premium Income	%
Total		2,262,025	100.00	749,025,304	100.00	70,979,457	100.00
Endowment	Chang-chun Increasing Endowment	849,978	37.58	188,690,235	25.19	28,206,734	39.74
	An-jia Refundable Whole Life Insurance	152,027	6.72	55,758,993	7.44	2	0.00
	Chang-hong Increasing Endowment	97,854	4.33	22,530,245	3.01	7,470,441	10.52
	Nian-nian-chang-chun Increasing Endowment	75,663	3.34	16,183,677	2.16	7,020,431	9.89
	Chang-le Increasing Endowment	65,475	2.89	16,757,636	2.24	4,101,451	5.78
	Others	443,550	19.61	138,217,406	18.45	9,637,150	13.58
Insurance Against Death	An-xin Whole Life Insurance	355,247	15.70	169,131,160	22.58	14,080,297	19.84
	An-ho Whole Life Insurance	75,708	3.35	51,527,214	6.88	11,115	0.02
	1-year Term Insurance	32,460	1.43	5,700,110	0.76	15,127	0.02
	An-pin Double-indemnity Whole Life Insurance	16,817	0.74	8,504,422	1.13	4,559	0.01
	Xin-e88 Term Insurance	13,225	0.58	6,799,248	0.91	7,301	0.01
	Others	84,021	3.73	55,617,826	7.43	401,247	0.56
Accident Insurance	Accident Microinsurance Rider	20,688		8,201,412	1.10	4,563	0.01
	Ji-an Injury and Child Injury Disability Insurance Rider	8,311		3,667,459	0.49	3,326	0.00
	Jin-ping-an Injury and Child Injury Disability Insurance Rider	3,814		1,734,265	0.23	2,117	0.00
Health Insurance	Daily Hospitalization Expense Insurance Rider	3,292		3,996	0.00	13,596	0.02

Note: Accident Insurance and Health Insurance are sold as a rider and therefore not included in the total number of policies.

Percentage Distribution of In-Force Policies by Type

Number of Policies		Sum Insured		Premium Income	
Chang-chun	37.58%	Chang-chun	25.19%	Chang-chun	39.74%
An-jia	6.72%	An-jia	7.44%	Chang-hong	10.52%
Chang-hong	4.33%	Chang-hong	3.01%	Nian-nian-chang-chun	9.89%
Nian-nian-chang-chun	3.34%	Chang-le	2.24%	Chang-le	5.78%
Chang-le	2.89%	Nian-nian-chang-chun	2.16%	Others (Endowment)	13.58%
Others (Endowment)	19.61%	Others (Endowment)	18.45%	An-xin	19.84%
An-xin	15.70%	An-xin	22.58%	1-year Term	0.02%
An-ho	3.35%	An-ho	6.88%	An-ho	0.02%
1-year Term	1.43%	An-pin	1.13%	Xin-e88	0.01%
An-pin	0.74%	Xin-e88	0.91%	An-pin	0.01%
Xin-e88	0.58%	1-year Term	0.76%	Others (Insurance Against Death)	0.56%
Others (Insurance Against Death)	3.73%	Others (Insurance Against Death)	7.43%	Microinsurance	0.01%
		Microinsurance	1.10%	Daily Hospitalization	0.02%
		Ji-an	0.49%		
		Jin-ping-an	0.23%		



5. Benefit Payments

(1) Payment on Maturity
In 2025, a total of 21,531 payments were made on maturity, with a sum assured of NT$6,683.79 million.

(2) Payment to Claims
In 2025, a total of 10,428 claims payments were made, with a sum assured of NT$3,803.81 million.

(3) Surrender Payments
In 2025, a total of 61,030 surrender cases occurred, with a sum assured of NT$18,315.23 million.

6. Policy Loans

Policyholders who have paid premiums for at least one year on a still-in-force policy may apply for a loan up to the policy value reserve to meet personal financing needs. The application procedure is simple; in addition to applying in person at a counter, policyholders may also apply via Chunghwa Post ATMs, the Postal Web ATM, or the Mobile Post App for faster, more convenient service.

In 2025, the number of outstanding policy loans was 92,390, with a loan balance of NT$15,138.63 million.

7. Secured Mortgage Loans

Chunghwa Post's secured mortgage loan business was launched in 1997. Eligibility is not limited to policyholders; any applicant meeting the loan requirements may apply. The service is available nationwide except in the Matsu Islands, currently through 19 branches handling mortgage loans directly, plus 201 additional branches accepting application documents.

In 2025, the number of secured mortgage loans was 9,241, with a loan balance of NT$19,872.14 million.

8. Business Operations in Recent Years

(1) General Account of the Business and Premium Income in the Last Five Years

Unit: Pieces; NT$ Million

Years	2021	2022	2023	2024	2025
New Business (Policies)	173,679	191,190	178,681	159,849	172,949
Increase or Decrease %	(20.20)	10.08	(6.54)	(10.54)	8.20
New Business (Amount)	65,079	76,624	69,019	63,894	68,549
Increase or Decrease %	3.97	17.74	(9.93)	(7.43)	7.29
Business in Force (Policies)	2,065,329	2,048,184	2,139,879	2,195,285	2,262,025
Increase or Decrease %	(5.46)	(0.83)	4.48	2.59	3.04
Business in Force (Amount)	664,153	656,196	691,827	717,774	749,025
Increase or Decrease %	(6.86)	(1.20)	5.43	3.75	4.35
Premium Income	99,178	84,045	80,237	75,841	70,979
Increase or Decrease %	(16.31)	(15.26)	(4.53)	(5.48)	(6.41)

Note: The increase or decrease is calculated with the previous year as the base year.

(2) General Account of Claims Payment in the Last Five Years

Unit: Pieces; NT$ Million

Years	2021	2022	2023	2024	2025
Claims Payment to Beneficiaries(Number of Policies)	284,092	195,877	72,585	91,584	92,989
Increase or Decrease %	(3.80)	(31.05)	(62.94)	26.17	1.53
Matured Endowment	248,083	155,193	20,472	21,942	21,531
Increase or Decrease %	(3.20)	(37.44)	(86.81)	7.18	(1.87)
Death & Disability	7,136	8,278	9,012	9,610	10,428
Increase or Decrease %	6.97	16.00	8.87	6.64	8.51
Surrender	28,873	32,406	43,101	60,032	61,030
Increase or Decrease %	(10.77)	12.24	33.00	39.28	1.66
Claims Payment to Beneficiaries (Amount)	107,569	76,326	24,134	29,007	28,803
Increase or Decrease %	(2.11)	(29.04)	(68.38)	20.19	(0.70)
Matured Endowment	97,564	64,731	8,513	8,135	6,684
Increase or Decrease %	(2.12)	(33.65)	(86.85)	(4.44)	(17.84)
Death & Disability	2,651	3,041	3,307	3,520	3,804
Increase or Decrease %	5.79	14.71	8.75	6.44	8.07
Surrender	7,354	8,554	12,314	17,352	18,315
Increase or Decrease %	(4.61)	16.32	43.96	40.91	5.55

Note: The increase or decrease is calculated with the previous year as the base year.

(V) Philately – Educational and Entertaining

Philately is among the key business activities operated by the Company. To provide better services for philatelic customers, promote philatelic culture, and fulfill corporate social responsibilities, Chunghwa Post has implemented various measures and encouraged all of its branches to vigorously expand philatelic business, which generated revenue of NT$ 666.74 million in 2025.

1. Philately business overview

(1) 2025 budget execution

Unit: NT$1,000

Business Item	Final Accounts for 2025	Budget for 2025	Final Accounts for 2024	Budget Achievement (%)	YoY Growth (%)
Philately	666,742	568,900	578,449	117.20%	15.26%

(2) 2026 Business Objective

The revenue from the philately business is estimated to be NT$598 million in 2026.

2. Issuing New Postage Stamps and Philatelic Merchandise

(1) New Postage Stamps

i. In 2025, Chunghwa Post issued a total of 18 stamp sets, comprising one definitive set, 13 special issues, and four commemorative issues. Highlights included: "The Championship of the WBSC Premier12 2024 Commemorative Issue," a set of four stamps marking Chinese Taipei's championship at the 2024 3rd WBSC Premier12 baseball tournament, a new chapter in Taiwan baseball history; "150th Birthday of Albert Schweitzer Commemorative Issue," a stamp marking the 150th anniversary of the birth of Dr. Albert Schweitzer, honoring his reverence for life and humanitarian medical spirit; a set of four "Taiwan Crafts Postage Stamps," produced in partnership with the National Taiwan Craft Research and Development Institute in celebration of the 2025 Taiwan Craft Season and its "SLOHAS" spirit; a set of six "Taiwan Trains Postage Stamps (I)," featuring hand-drawn depictions of six train types; the third set of five se-tenant stamps depicting the National Palace Museum's collection of Su Shi's calligraphy scroll "Former Ode on the Red Cliff"; two "Bugcat Capoo Souvenir Sheets," featuring the beloved character to attract younger collectors and add to the enjoyment of philately; and "The 100th Anniversary of the National Palace Museum Commemorative Issue," featuring five treasured items from the Museum's collection to mark its 100th anniversary.

ii. Chunghwa Post produced and released 17 philatelic merchandise items in 2025, including a hardback edition and a loose-leaf edition of the annual Stamp Yearbook, a stamp catalogue, four stamp folios, one collector's folio, five Maximun Cards , Hans Christian Andersen Fairy-Tale Postal Cards, a set of two New Year's Greeting Postal Cards (Issue of 2025), two New Year's Greeting Cards – Gallant Horse, and a full-pane print of the "New Year's Greeting Postage Stamps (Issue of 2025)". Among these, the "Quantum Science and Technology Postage Stamp Folio" was released alongside the "Quantum Science and Technology Souvenir Sheet," featuring a gold-foil-stamped souvenir sheet that was well received in the market; the "Calligraphy Postage Stamps – Former Ode on the Red Cliff by Su Shi, Song Dynasty Folio" was also released, fully compiling all 15 stamps from the first, second, and third volumes in a se-tenant design spanning 52 centimeters in length, making it highly collectible.

(2) Development of Philatelic Merchandise

To meet the needs of different customer segments, Chunghwa Post developed a range of signature products, including a "Convenience Box-shaped 3D EasyCard," a "Compassionate Light Gold Ingot" collection, a "Chunghwa Post × Taiwan Railway" co-branded series (Popoman plush toy, good-fortune charm, and two train-themed pins), a "Popoman" series (two insulated bottles, a lunch box, a tape measure, a phone stand, and two insulated bags), a "Year of the Horse" series (gold ingot, silver ingots A and B, a premium silver ingot edition, a high-relief bronze medal, and a collector's set), and a "Capoo's Happy Postal Days" series (a shoulder bag, a coin purse, two mugs, two plush toys, a double-sided pillow, four shaped cards, a "Happy Parcel" stamp folio, and a limited-edition bundle), along with a 2026 Chunghwa Post wall calendar and notebook, totaling 38 philatelic merchandise items; an additional 40 items were authorized for independent development by individual post offices.

3. Promotion and Marketing of Philatelic Services

(1) 2024 Stamp Yearbook Scratch-Card Promotion

From January 3 to April 30, 2025, each purchase of the 2024 Stamp Yearbook came with a scratch card. Total prize value was approximately NT$2.42 million, including three grand prizes of a "Year of the Snake Gold Ingot, Silver Ingot, and Bronze Medal Collector's Set," five second prizes of 15,000 iPost Mall bonus points, and a total of 24,916 prizes overall.

(2) 2025 Stamp Beauty Pageant
Held from March 3 to April 7, 2025, inviting the public to vote via postal cards, online platforms, Facebook, and LINE for the year's most beautiful stamp. The top three, by vote count, were the "Tainan 400 Commemorative Souvenir Sheet," "Mandarin Phonetic Symbols Postage Stamps (III) – ㄚ (a): Alishan (ā lǐ shān)", and the "Mandarin Phonetic Symbols Postage Stamps (IV) – ㄏㄠˇ (hǎo), Mailbox".

(3) Commemorative Stamp Launch for the "150th Birthday of Albert Schweitzer Commemorative Issue"
In celebration of the 150th anniversary of the birth of Dr. Albert Schweitzer in 2025, honoring his reverence for life and humanitarian medical spirit, a commemorative stamp was issued on March 28, 2025, with a launch ceremony held the same day in the atrium of Taipei Beimen Post Office.

(4) Press Conference for the Expanded Relaunch of the "Undersea Mailbox"
To evoke memories of handwritten letters and help people convey their affection in the moment, Chunghwa Post partnered with the Taiwanese film "Lovesick" to produce 1,000 co-branded stamp folios, with a press conference held on May 8, 2025, in the atrium of Taipei Beimen Post Office.

(5) Launch Ceremony for the "Taiwan Craft Postage Stamps"
In celebration of Taiwanese craftsmanship and the "SLOHAS" spirit of the 2025 Taiwan Craft Season, Chunghwa Post partnered with the National Taiwan Craft Research and Development Institute to issue a set of 4 "Taiwan Craft Postage Stamps" on June 6, 2025, with a launch ceremony held the same day at the Institute's Taipei Contemporary Craft and Design Branch, 7th floor.

(6) ROCUPEX 2025 Taichung & R.O.C. – Thailand Stamp Exhibition
The exhibition, held June 26-30, 2025 at the Ministry of Culture's Cultural Heritage Park (Yatang Hall) and co-organized by Taichung Post Office, the Taichung City Philatelic Society, and the Thailand Philatelic Association, featured 295 frames from across Taiwan and Thailand, with a temporary post office and 4 postage laber vending machines on site, attracting over 3,000 visitors and helping boost the philatelic and cultural-creative industry.

(7) PHILAKOREA 2025 World Stamp Exhibition Booth and Promotion of PHILATAIPEI 2026
i. As 2026 marks the 130th anniversary of Chunghwa Post, the Company will host PHILATAIPEI 2026 World Stamp Exhibition from November 20 to 25, 2026. To promote this premier international philatelic event, the Chairman led a delegation to PHILAKOREA 2025 World Stamp Exhibition and hosted a "Taipei Night" event to promote PHILATAIPEI 2026.
ii. Chunghwa Post also set up a sales booth at PHILAKOREA 2025 to promote its philatelic merchandise; items including the "Quantum Science and Technology Souvenir Sheet/Folio", the "Painting and Calligraphy on the Fan Souvenir Sheet: Traveler at Shanyin County" and the "120th Anniversary of the Chinese Postal Service Commemorative Souvenir Sheet" proved especially popular and sold out.

(8) Launch Ceremony and Product Showcase for the "Bugcat Capoo Souvenir Sheets"
To attract younger collectors and add to the enjoyment of philately, Chunghwa Post issued a stamp on September 30, 2025 featuring the popular original Taiwanese IP character "Bugcat Capoo," alongside the co-branded "Capoo's Happy Postal Days" merchandise line; a launch event was held the same day in the atrium of Taipei Beimen Post Office.

(9) Launch Ceremony for "The 100th Anniversary of the National Palace Museum Commemorative Issue"
The National Palace Museum holds cultural assets of major significance to world civilization; to mark

the Museum's 100th anniversary in 2025, Chunghwa Post issued a stamp set and a souvenir sheet on October 17, 2025 featuring five treasured items from its collection, with a launch ceremony held the same day at the National Palace Museum.

(10) Postal Museum Exhibitions and Events

The Postal Museum was established to collect, preserve, research, and exhibit postal artifacts, uphold the postal mission, and promote postal culture, serving as a space for the public to learn about the postal system and appreciate stamp art. In 2025, the Museum held nine special exhibitions, two online special exhibitions, 12 philatelic lectures, and 11 cultural events, attracting a total of 153,199 visitors. Postal revenue (including merchandise sales and venue rentals) reached NT$4,077,881. To fulfill its educational role and strengthen local community identity, the Museum regularly held 23 sessions of the "Listen to the Pigeon's Story" parent-child education program, and actively participated in community markets and cultural heritage exploration events.

i. Launch of Scheduled Guided Tours

To broaden its audience, improve visit quality, and enhance the overall visitor experience, the Museum has introduced a "no-reservation, scheduled guided tour" service on August 1, 2025, in addition to its existing reservation-based group tour service. The new service is offered once daily Tuesday through Friday, and three times daily on Saturdays, Sundays, national holidays, and consecutive holiday periods, and has attracted over 4,000 participants.

ii. Exhibitions and Cultural Events Promoting Philatelic Aesthetics

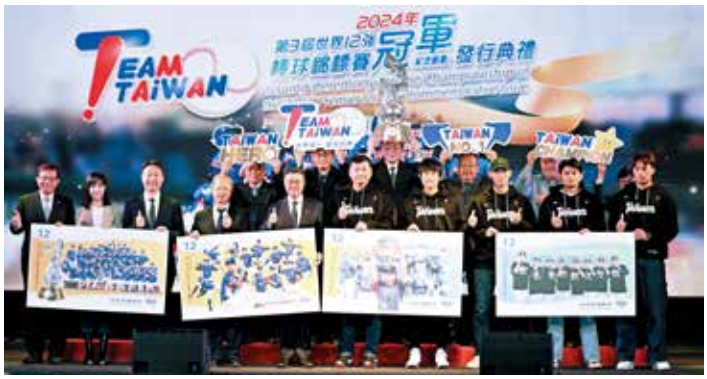
A. Main Museum (Taipei): "Math and Stamps Wonderland" and "The Incredibility of Horses – Special Exhibition of Chinese Zodiac Postage Stamps" (two exhibitions), plus 11 associated events (spring couplet writing, lectures, hands-on workshops).

B. Taipei Branch: "Taste of Happiness – Gourmet Food Postage Stamps Special Exhibition" and "FUN with Toys – Children's Toy Stamps Special Exhibition" (two exhibitions).

C. Taichung Branch: "A Journey around Taiwan through Postage Stamps" (one exhibition).

D. Kaohsiung Branch: "Soaring in the Philatelic World – the Ancient Flying Geese Stamp Exhibition," "Slithering Fun – The Year of the Snake Zodiac Stamps from around the World" and "A Stroll Through Postal Fun – Anime and Manga Stamps Special Exhibition" (three exhibitions).

E. Two new online special exhibitions were also launched, "Rare Antique Stamps and Covers Exhibition" and "Children's Fun with Drawings – World School Children's Art Special Exhibition" breaking down geographic barriers to broaden cultural access.



Launch Ceremony for "The Championship of the WBSC Premier 12 2024 Commemorative Issue"

Launch Ceremony for "The 100th Anniversary of the National Palace Museum Commemorative Issue"

iii. Philatelic Lectures Promoting Stamp Knowledge

To foster philatelic exchange and deepen postal history knowledge, Chunghwa Post partnered with the Chinese Philatelic Federation to hold the "Postal Dialogues at the Museum" lecture series on the third Saturday of each month, featuring philatelic and postal history experts. A total of 12 sessions were held in 2025.

iv. Merchandise Sales and Venue Rentals to Boost Revenue

To promote philately and social-cultural education, the Museum sells philatelic merchandise at its first-floor service counter and rents out its second-floor audiovisual room, sixth-floor special exhibition room, and tenth-floor auditorium and meeting rooms. In 2025, philatelic merchandise sales reached NT$3,357,921, venue rental income totaled NT$719,960, for total revenue of NT$4,077,881.

v. "Listen to the Pigeon's Story" – Fulfilling the Museum's Social Education Role

Held biweekly on Saturdays at 3:00 p.m. in the Museum's fourth-floor Children's Postal Garden – Forest Classroom, this storytelling program draws on exhibition and stamp themes, incorporating timely topics to guide children into the world of philately while exploring themes of ecology and humanistic care, promoting character education, strengthening parent-child bonding, and creating cherished memories of learning together. A total of 23 sessions were held in 2025.

vi. Community Engagement to Raise Postal Visibility

A. On April 17, 2025, Chunghwa Post participated in the "2024 Academic Year Children's Month Celebration" at Taipei Mandarin Experimental Elementary School, transforming the school's history room into a themed exhibit hall, "Postal Joy With You – World Philately Adventure," featuring guided tours, a postcard-writing event titled "Teachers' Heartfelt Words," and a flip-card game titled "Today I'm at My Postal Best," which drew roughly 1,000 teachers and students.

B. On November 1–2, 2025, the Company took part in the Fengnian Foundation's "South Town Spring Market – Autumn Slow Day" event, hosting a sales booth alongside "Photo Check-in Fun," "Bug's Life – Insect Stamp Coloring Fun," and flip-card game activities, drawing nearly 1,000 participants over the two days.

C. On December 20-21, 2025, the Company joined the "2025 25th Guling Street Book Fair and Creative Market," co-hosted with the Zhongzheng District Nanmenkou Community Development Association, setting up a sales booth and hosting a book-travel reading event and a stamp-themed puzzle game, drawing nearly 1,000 participants over the two days.

(11) Support for Domestic and International Philatelic Events

Chunghwa Post supported 61 philatelic exhibitions and promotional activities organized by regional philatelic associations and other groups throughout the year.

(12) Grassroots Philatelic Outreach

i. The "2025 Summer Parent-Child Philatelic Camp," held by post offices at all levels and the Postal Museum, ran 23 camp sessions across two terms, with 1,363 participants.

ii. In the 2025 academic year, 187 "Philatelic Classrooms" were established in schools nationwide, involving 4,293 students.

iii. On October 23, a "Best Philatelic Works" competition was held, with 37 "Mini Philatelic Project" entries and 17 "One-Frame Exhibit" entries submitted.

iv. Chunghwa Post guided senior high schools, vocational schools, and universities in establishing philatelic clubs, with 14 clubs founded in the 2025 academic year.

(13) Senior Philatelic Clubs

i. In partnership with community resources, senior learning centers, and public welfare organizations, Chunghwa Post continues to promote the establishment of "Senior Philatelic Clubs," using philatelic culture to foster interaction among older adults, integrate local resources, and provide diverse lifelong-learning opportunities that improve seniors' quality of life and well-being, fulfilling the Company's corporate social responsibility.

ii. A total of 59 Senior Philatelic Clubs have been established, with 1,436 members.

(VI) Agency Services – Something for Everyone

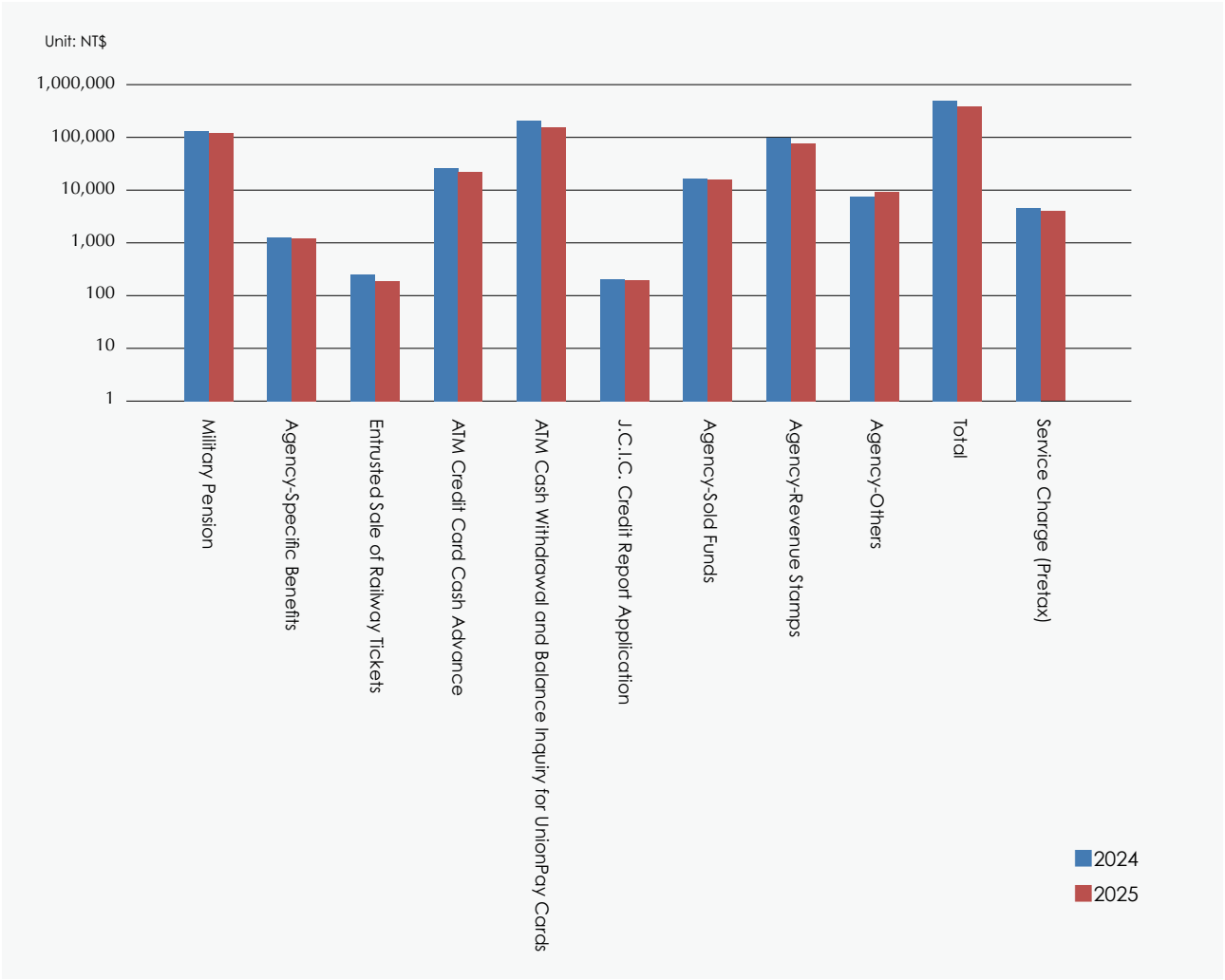
1. In accordance with Paragraph 7, Article 5 of the Postal Act, and subject to the approval of the Ministry of Transportation and Communications, Chunghwa Post is commissioned to sell revenue stamps, anti-tuberculosis commemorative stamps, and other commissioned merchandise across 11 categories: commemorative coins and gold/silver bars, beauty products, clothing and accessories, health foods, health drinks/oils, alcohol, rice, festival gift items, daily necessities, art gifts, and organic foods.
2. Chunghwa Post continued to promote its "iPost Mall" e-commerce platform, integrating its financial and logistics services. By the end of 2025, the platform had 2,454 partner vendors, approximately 450,000 members, and approximately 90,000 listed products. To shape the platform's identity, special sections were established, including "Caring for Agricultural Marketing," "Agriculture and Food Agency Recommended," and "Taiwan Specialty Gifts," to help small farmers and micro-enterprises expand their marketing channels.
3. To meet the diverse investment needs of its depositors, Chunghwa Post had, by the end of 2025, designated 470 branches to sell 127 domestic funds.

Volume of Agency Services (exclusive of bonds and military honorable discharge pension)

Unit: NT$10,000

Items	2024	2025	Growth %
Military Pension	139,423	123,978	(11.08%)
Agency-Specific Benefits	1,293	1,226	(5.18%)
Entrusted Sale of Railway Tickets	259	192	(25.87%)
ATM Credit Card Cash Advance	26,383	23,152	(12.25%)
ATM Cash Withdrawal and Balance Inquiry for UnionPay Cards	212,439	159,057	(25.13%)
J.C.I.C. Credit Report Application	208	199	(4.33%)
Agency-Sold Funds	17,371	16,240	(6.51%)
Agency-Revenue Stamps	103,072	78,443	(23.89%)
Agency-Others	7,670	9,230	20.34%
Total	508,118	411,717	(18.97%)
Service Charge (Pretax)	4,704	4,170	(11.35%)

Comparison Chart of Agency Services, 2024 and 2025



(VII) Asset Management – Activating Assets

Real properties under the management and operation of Chunghwa Post are used to operate businesses such as postal service, savings and remittance services and life insurance. Subparagraph 6 of Article 5 of the Postal Act provides that Chunghwa Post may engage in the management of postal assets. Moreover, according to the Plan for Strengthening the Management and Utilization Efficiency of State-owned Assets formulated by the Ministry of Finance, post offices and Taipei Mail Processing Center, while in alignment with objectives, originally designated purposes or profit-seeking businesses of Chunghwa Post, may properly utilize spare space or provide it to others at a cost after reviewing the actual utilization of real properties registered under their names. Such plans are aimed at increasing revenues, making full use of postal resources and boosting the rate of return on assets.

In order to enhance the utilization efficiency of postal assets, Chunghwa Post managed to better utilize postal real properties and aggressively repurposed spare space in 2025. Details are as follows:

1. Asset Leasing

(1) The lease of property assets is as follows:

i. Renting out spare space after review and adjustment of the workspace configuration.

ii. Leasing counter space and booths at business premises for marketing displays.

iii. Allowing mobile communication companies to rent roofs of post offices for base station installation.

iv. Renting out the interior and outer walls (or space) for posting ads.

v. Others: renting out meeting rooms, auditoriums, parking lots and employee training classrooms.

(2) All post offices and Taipei Mail Processing Center were asked to make an inventory of the actual use of their own real properties. Where there was spare space or any underused property, short-, mid- and long-term use improvement plans had to be proposed to guide the implementation of relevant asset revitalization program.

(3) 2025 budget target for rental income was NT$305.65 million; the Company achieved NT$411.89 million, or 134.76% of the target.

2. Asset development

Participation in urban renewal projects is as follows:

(1) Participated in 3 privately initiated urban renewal projects.

(2) Organized 1 government-led urban renewal project.

(3) Initiated 1 self-led urban renewal project.

3. Demolition and Reconstruction of Old Post Office Buildings

(1) If the Company's assets (old office buildings or undeveloped sites) are located in urban areas (that are convenient, well-developed, and densely populated), potentially great locations, or scenic spots, Chunghwa Post continues to rebuild them to enhance the quality of service.

(2) In response to shifting business models, Chunghwa Post evaluates the operational performance and development potential of post offices at all levels and the Taipei Mail Processing Center, adjusting spatial allocation accordingly. To maximize asset activation and operational efficiency, aging buildings or land owned by the Company in residential and commercial districts are being reconstructed into multi-purpose or comprehensive commercial buildings.

4. Building a positive corporate image

(1) Beautifying service halls to provide bright, comfortable, convenient environments for the public to use the postal service and enhance the service quality. By the end of 2025, the Company had assisted 22 branches in completing the tender process for service hall beautification projects.

(2) In line with the sustainable energy policies promoted by the government, Chunghwa Post has installed photovoltaic power generation systems on the roof of post offices. From 2015 to 2025, photovoltaic power generation systems were installed on the roof of 119 offices, reaching an installed capacity of approximately 4,166 kW and generating an annual carbon emissions reduction of about 2.411 million kilograms (equivalent to approximately 6.24 times the size of Da'an Forest Park).

(3) Chunghwa Post provides spare post office space to support the development of long-term care

institutions, including the 3rd to 5th floors of Nangang Post Office, leased to the integrated long-term care institution of Keelung Hospital, Ministry of Health and Welfare; the 3rd floor of Fengyuan Huludun Post Office, leased to the Taichung Senior Health Promotion Association; and the 3rd floor of Zhushan Post Office, leased to the Rongxin Social Welfare Service Promotion Association for a daycare center.

(4) Four of Chunghwa Post's properties were selected, through coordination between the Ministry of the Interior and local governments, to participate in the social housing scheme.

5. Other measures to activate assets

(1) Chunghwa Post established a Property Assets Operation Supervision Team and formulated Guidelines for Property Assets Operation Incentives at All Levels of Post Offices (Taipei Mail Processing Center) to orchestrate, arrange and support the activation of property assets owned and managed by post offices/centers at all levels, and to provide incentives accordingly. The supervision team held one meeting in 2025 to speed up the revitalization and resolve problems arising therefrom.

(2) Meeting minutes, briefings along with training materials, regulations and reports regarding asset revitalization have been uploaded to the internal portal, ready to be shared among post offices (centers) at all levels.

(3) Chunghwa Post conducted training sessions on property assets utilization and special lectures on real estate investment on a yearly basis. All levels of post offices (centers) performing well in asset revitalization were invited to designate a representative to share successful cases and practical experience.

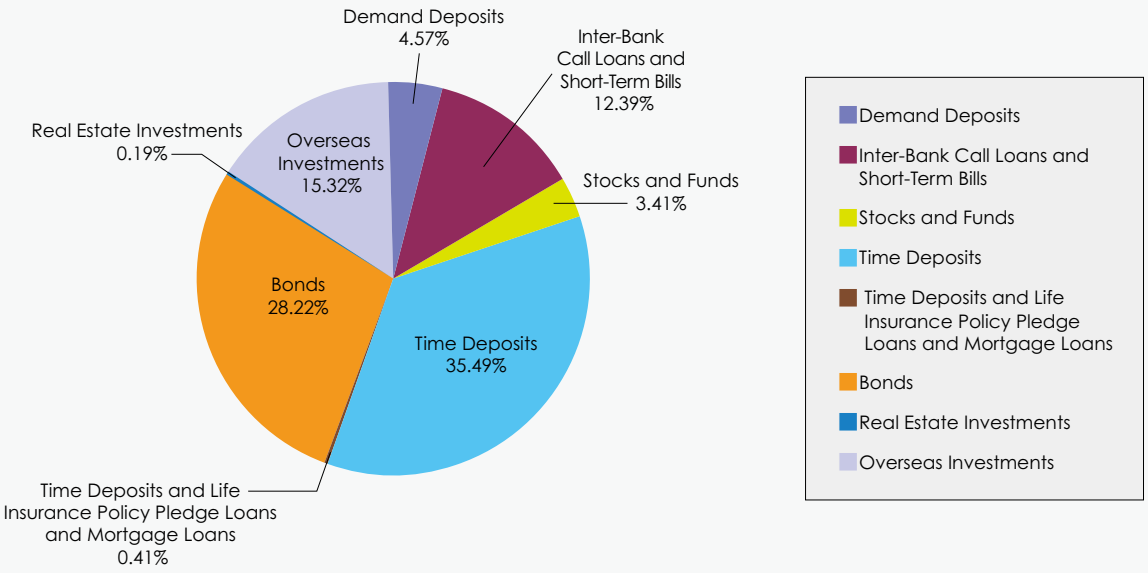
(VIII) Capital Utilization – Supporting National Construction

Postal funds are drawn from private idle capital and have grown steadily in scale. The use of these funds is governed by Article 18 of the Postal Remittances and Savings Act and Article 27 of the Postal Simple Life Insurance Act. Aside from a portion re-deposited with the Central Bank, the funds are also invested in public and private bank deposits, overseas investments, bonds, bills, stocks, time deposits, life insurance policy pledge loans, real estate mortgage loans, and real estate investments. In coordination with government policy, the Company also provides medium- and long-term capital for major national construction projects and private investment plans to support national economic development.

By the end of 2025, the total amount of postal capital utilized (savings, remittance, and life insurance funds combined) reached NT$8,534.5 billion, allocated as follows:

1. Demand Deposits (including reserves deposited with the Central Bank and working capital for post offices at all levels): NT$390.1 billion, or 4.57% of total funds.
2. Time Deposits (including time savings deposits): NT$3,029.2 billion, or 35.49% of total funds.
3. Inter-bank Call Loans and Short-term Bills: NT$1,057.5 billion, or 12.39% of total funds.
4. Bonds (including government bonds, corporate bonds, and financial bonds): NT$2,408.7 billion, or 28.22% of total funds.
5. Overseas Investments: NT$1,307.0 billion, or 15.32% of total funds.
6. Stocks and Funds (including outsourced investments): NT$290.7 billion, or 3.41% of total funds.
7. Time Deposits and Life Insurance Policy Pledge Loans, and Mortgage Loans: NT$35.3 billion, or 0.41% of total funds.
8. Real Estate Investments: NT$16.0 billion, or 0.19% of total funds.

Utilization of Postal Capital



By the end of 2025, Chunghwa Post had provided more than NT$1,612.5 billion in postal capital, in coordination with government policies, to finance major state construction projects and private investment projects. Details are as follows:

Project Name	Amount / NT$ 100 Million	Remarks
State Construction and Private Investment Projects	9,748	In coordination with the Committee for Planning and Promoting the Utilization of Medium- and Long-Term Funding initiated by the National Development Council
Special Project Loans to Assist SMEs in Establishing Deep Roots	1,339	In coordination with the Small and Medium Enterprise and Startup Administration, Ministry of Economic Affairs
Subsidized First-Time Homebuyer Loans	1,057	In coordination with the National Land Management Agency, Ministry of the Interior
Special Project Loans for the Manufacturing Industry and SMEs	727	In coordination with the Central Bank of the ROC
First-Time Homebuyer Loans for Non-Homeowners	2,715	Same as above
Home Reconstruction Loans for Residents Affected by the 921 Earthquake	515	Same as above
Reconstruction and Repair Loans for Schools, Medical Institutions, Temples and Churches Damaged by the 921 Quake	25	Same as above

II. Employee Composition

Years		2024	2025	As of January 20, 2025
Number of Employees	Staff	14,092	13,892	13,800
	Laborers	9,259	9,251	9,239
	Contract Workers	1,632	1,582	1,578
	Total	24,983	24,725	24,617
	Average Age	45.3	45.1	44.9
Average Seniority		15.8	15.4	15.1
Educational Background (Half-day Workers Counted as Whole)	Doctorates	8	8	8
	Masters	1,610	1,645	1,648
	Bachelors	17,804	17,986	17,993
	Senior High School	5,527	5,087	4,975
	Junior High School and Below	425	378	370
Employee Holding Professional Certificates		1,960	2,987	650
Employee Training	1. Physical Training: A total of 1,880 training sessions were conducted in 2025, covering new employee orientation, managerial and professional development, business skills enhancement, AI tool applications, and special lectures, with 65,311 employee attendances recorded. 2. Online Learning: Launched for all employees, having total hours amounting to 655,954 hours.			
Volunteering	In 2025, a total of 2,114 volunteers worked for 981,807.7 hours in branches and mail processing centers at all levels.			

(I) Budget Quota

In accordance with the approved budget for 2025, Chunghwa Post was authorized a total of 27,496 budgeted positions, comprising 14,800 regular officers, 10,596 regular workers, and 2,100 temporary workers.

(II) Outsourcing Some of the Businesses to Private Enterprises

To reduce personnel expenses, non-core operations continue to be outsourced, including mail transport, mail processing, postal service counters, registered mail claiming, and postal agencies.

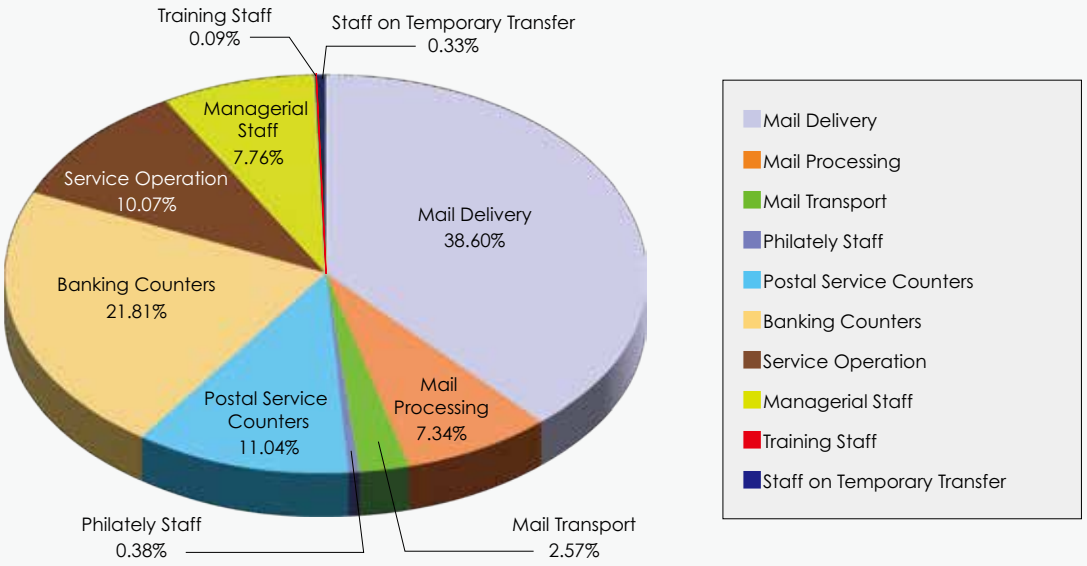
(III) Workforce Structure

As of December 31, 2025, Chunghwa Post's workforce comprised one chairperson, one president, one confidential staff member, 5,254 transferred employees, 17,886 staff members, and 1,582 contract workers, for a total of 24,725 employees (counting part-time employees as half). Of these, 22,702 employees (91.82%) were basic-level business staff, 1,919 (7.76%) were management, 22 (0.09%) were training staff, and 82 (0.33%) were on temporary transfer. This structure shows that the vast majority of Chunghwa Post's workforce serves at front-line service counters and in mail-handling roles, with a very lean administrative and managerial structure.

Employee by Function

December 31, 2025 Unit: Person

	Total	%	Head Office	Branches at All Levels	Mail Processing Center
Total	24,725	100%	1,790	22,256	679
Total Business Staff	22,702	91.82%	898	21,168	636
Mail Delivery	9,545	38.60%	0	9,545	0
Mail Processing	1,815	7.34%	0	1,426	389
Mail Transport	635	2.57%	0	388	247
Philately Staff	94	0.38%	62	32	0
Postal Service Counters	2,729	11.04%	0	2,729	0
Banking Counters	5,393	21.81%	0	5,393	0
Service Operation	2,491	10.07%	836	1,655	0
Managerial Staff	1,919	7.76%	819	1,057	43
Training Staff	22	0.09%	18	4	0
Staff on Temporary Transfer	82	0.33%	55	27	0



III. Labor-Management Relations

(I) Employee Benefit Plans, Retirement System and Its Implementation, as well as Labor-Management Agreements and Measures for Protecting Employees' Rights and Interests:

1. Employee Benefit Plans

(1) Benefits Provided by the Company: sports and recreational activities, birthday parties, vacation subsidies, and continuing education opportunities.

(2) Benefits Provided by the Company's Employee Welfare Committee: gifts and gift certificates for the three major Chinese holidays and Labor Day, education subsidies for employees' children, and assistance in the event of an employee's wedding, childbirth, or funeral.

2. Retirement System

Depending on employee status (civil servant concurrent with labor status, or purely labor status) and date of employment, employees' retirement, severance, and consolation payments are handled in accordance with the Act Governing the Retirement and Consolation Payment of Postal and Telecommunications Enterprise Employees under the Ministry of Transportation and Communications, the Regulations Governing the Retirement and Consolation Payment of Non-Ranked Current Employees of Chunghwa Post Co., Ltd., the Labor Standards Act, the Labor Pension Act, the Enforcement Guidelines for the Severance of Transferred Employees of Chunghwa Post Co., Ltd., and the Directions for the Retirement, Consolation Payment, and Severance of Grade-Based Staff Members of Chunghwa Post Co., Ltd. The Company continues to provide proper care for its retirees.

3. Labor-management Agreements

To foster harmonious labor-management relations, labor-management meetings are held at least once every three months in accordance with the Regulations for Implementing Labor-Management Meeting and Article 83 of the Labor Standards Act, with representatives of both labor and management elected and appointed as required by law to build cohesion among employees. Matters relating to employee compensation, benefits, retirement, severance, and consolation payments are handled through labor-management consultation in accordance with regulations.

4. Measures for Protecting Employees' Rights and Interests

To clearly define the rights and obligations of labor and management, Chunghwa Post has established work rules in accordance with Article 70 of the Labor Standards Act and entered into a collective agreement with the Chunghwa Post Labor Union, to be observed by both parties. The Company also convenes a labor-management cooperation and coordination meeting once a year (with ad hoc meetings held as necessary) to properly address matters concerning employee rights, and responds to or handles recommendations raised at labor-management meetings or by the Labor Union and its members in a timely and appropriate manner.

(II) Losses Resulting from Labor Disputes in the Most Recent Fiscal Year and up to the Date of Printing This Annual Report, and Disclosure of the Estimated Amount of Current or Future Losses and Response Measures: None.

IV. IT Facilities

(I) Hardware and Software Deployment of the IT System:

1. Host System of the Taipei Main Computer Center

Chunghwa Post's Taipei mainframe system consists of two IBM 8562-V04 operational mainframes (each with four central processors, running z/OS v2.5) and one IBM 8562-A00 external interface processor, linked in a mutual on-site backup configuration to form a dual-mainframe parallel processing (Sysplex) environment. Based on the Company's operational and system requirements, this system handles online and batch processing for savings, remittance, and life insurance services across 1,285 branch offices nationwide, along with the Company's postal and accounting operations, the inter-institutional transaction interface system with Financial Information Service Co., Ltd., and testing environments for various business systems.

2. Host System of the Taichung Disaster Recovery Center

The Taichung Disaster Recovery Center's mainframe is an IBM 8562-K02, with two central processors, running z/OS v2.5, and includes an internal interface processor to support a parallel processing architecture. Based on the Company's operational and system requirements, its configuration mirrors the corresponding logical partitions of the Taipei Main Computer Center, enabling the backup mechanism to be activated in the event of a disaster to sustain continuity of the Company's critical systems.

3. Open Systems

The Company's open-system centralized computing environment follows a three-tier architecture: front-end servers handling internal and external client services, a back-end virtualized storage resource pool centrally managing heterogeneous storage and storing data for all systems (improving storage management efficiency), and high-end servers in the middle tier integrating access to back-end data across systems. 94% of the systems in this environment run on a virtualized platform, with applications and databases on the platform featuring high availability and efficient use of hardware resources. The environment also provides a big data platform to support large-scale data storage, reduce storage costs, and provide the computing capacity needed for data analysis. In coordination with the relocation plan for the Linkou A7 Post Logistics Park, the Company will continue to introduce new technologies and virtualization management tools each year to improve system performance and operational efficiency, and to prepare for the relocation of its data center.

4. Maintenance

The hardware and software of the Taipei Main Computer Center, the Taichung Disaster Recovery Center, and the open systems are all maintained by professional vendors, with maintenance engineers regularly inspecting equipment operation to prevent issues before they occur and ensure stable hardware performance. System software is also regularly updated to maintain information security and high availability.

(II) Emergency Backup and Safeguarding Measures

1. Chunghwa Post holds regular disaster recovery drills each year, including:

(1) Switching the Taipei Main Computer Center's operating system to the Taichung Disaster Recovery Center twice a year, to ensure that, in the event of a disaster at the Taipei Main Computer Center, system operations can be restored promptly and business operations can continue without interruption.

(2) Conducting local backup and recovery drills for the Taipei mainframe system twice a year, to familiarize relevant personnel with recovery procedures and confirm the availability of backup data, ensuring prompt system recovery in the event of a localized disaster at the Taipei Main Computer Center.

2. Chunghwa Post has also established a company-wide Network Monitoring Center and Information Security Monitoring Center, providing round-the-clock monitoring of network operations and any unidentified intrusion attempts from inside or outside the Company.

V. Information Security Management

(I) Information Security Risk Management Framework, Information Security Policy, Specific Management Programs, and Resources Invested in Information Security Management:

1. Information Security Risk Management Framework

In accordance with the Company's "Risk Assessment Management Procedures," a risk assessment is conducted every six months to reflect changes in information security conditions, with corresponding information security protection and control measures developed based on high-risk assessment results.

2. Information Security Policy

(1) In August 2003, the Company established its "Information Security Policy" and "Information Security Manual," reviewed by the Information Security and Personal Data Protection Management Committee and promulgated upon approval by the President; an "Information Security Policy" statement (covering information security objectives and control measures) has been established, which all new information technology personnel must read and sign, agreeing to comply with the Company's information security policies.

(2) The Company reviews its information security policy and objectives at the Information Security and Personal Data Protection Management Committee every six months and communicates their importance to staff.

3. Specific Management Programs

Chunghwa Post has implemented the Information Security Management System (ISMS) international standard (ISO/IEC 27001), the Privacy Information Management System(PM) international standard (ISO/IEC 27701), and the Personal Information Management System (PIMS) British standard (BS 10012). These certifications passed third-party transition and recertification review by the British Standards Institution (BSI) in July 2024, and passed their semi-annual surveillance audit in January 2026, ensuring the certifications remain valid.

4. Resources Invested in Information Security Management

(1) The Company currently has 13 dedicated information security personnel, along with two information security consultants and six information security monitoring center vendor staff handling information security operations.

(2) Total information-security-related investments and expenditures for 2025 amounted to NT$253,589,166.

(II) Losses Incurred Due to Major Information Security Incidents in the Most Recent Fiscal Year and up to the Date of Printing This Annual Report, Potential Impacts, and Response Measures: None.