



彰化銀行

“Outstanding Performance in Sustainable Development.”

Chang Hwa Commercial Bank (“CHB,” “the Bank”) has been working toward the goal of fulfilling Corporate Social Responsibility (CSR) and promoting sustainable development in excellent achievement. In result, CHB received **“Taiwan Corporate Sustainability Awards” (TCSA) – the Gold level** among financial and insurance companies by Taiwan Institute for Sustainable Energy and **“Sustainable Resilience Pilot Award”** by British Standards Institution (BSI).

TCSA has stimulated Taiwan’s enterprises to engage in comprehensive CSR issues and sustainability efforts by holding the award competition and is entering its 13th year of evaluation in a row. CHB’s CSR report was advanced to Gold level this year which gave CHB a high recognition of the performance promoting sustainable development.

In addition, BSI serves as a third-party certification institute with independence and presents “Sustainable Resilience Award” for enterprises which accumulate sustainable capabilities by participating in various international standards and continue to promote ESG innovative endeavors for developing resilience of sustainable capability in the unpredictable future. Sustainability Standards so as to praise sustainability leaders which commit to fulfill Sustainable Development Goals (SDGs). CHB receiving the award as the “Sustainable Resilience Pilot” owing to the continuous efforts in refining the Bank’s CSR contents according to International Organization for Standardization (ISO) and highly evaluated align with SDGs.

The contents disclosed in CHB’s CSR report are comprehensive and the contents have been strictly inspected by the third-party certification institute. The CSR report thoroughly covers the Bank’s sustainable status in aspects such as Governance, Social,





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and Environmental. Also, it actively responds to all types of stakeholders who are concerned about the Bank's issues through multi-channel communication.

In the Environmental performance, CHB adopts full range of international management systems, and continues to promote energy conservation and carbon reduction. The Bank refers to the structure of Task Force on Climate-related Financial Disclosures (TCFD) and identifies the risks and opportunities of climate-related change, systematically reviews the impact on its business to ensure the resilience (adaptability) when facing relevant risks.

In the Social dimension, CHB has launched diverse benefits, including setting up Employee Stock Ownership Trust (ESOT) and increasing maternity pension, while actively implementing workplace occupational safety and health management. The Bank received the "Badge of Accredited Healthy Workplace" by Ministry of Health and Welfare, and completed certification of the ISO 45001 (occupational safety and health management system), and committed to create a happy workplace. CHB actively engages in a series of social welfare events, adopts digital banking payment tool to bind with social care, the Bank and various public interest groups jointly hold charity event "Sending love with CHB by one click online," continuously cares about underprivileged groups. CHB develops FinTech patents based on customers' needs and applies big data and artificial intelligence to create more convenient, safer, and more comprehensive physical and digital financial services.

At the same time, the Bank supports the government's policy of providing relief measures for borrowers with substantial actions and assists customers who suffer from the COVID-19 pandemic by supporting several relief programs such as granting relief loans to borrowers with considerable effectiveness, and the Bank receiving award as the outstanding bank in dealing with relief programs by FSC.





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In the Governance aspect, CHB actively strengthens the functions of the Board of Directors, by setting up the Sustainable Development Committee, and upgrades affiliated level of CSR promotional tasks to the Board of Directors. CHB highly values legal compliance and deepens corporate governance efficiency and has been recognized for its efforts to promote corporate governance, ranked top 5% of the 6th corporate governance evaluation, on the top 4 among Taiwan listed financial and insurance companies, and was selected as the component stock of the TWSE Corporate Governance 100 Index for the 5th year in a row.

CHB will strive in line with the development trends of important international norms, and the Bank will incorporate the concept of corporate sustainability into its core business programs and operating activities. The Bank will hold its commitment to integrity and implements corporate governance, customer care, employee care, sustainable environment, and social welfare, continuously enhances actions and plans in aspects such as Environmental, Social, and Governance (ESG) for the goal of shared society with common goods.

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