

Implementation of promoting sustainable development and the deviation from Sustainable Development Best Practice Principles for TWSE / TPEX Listed Companies and the reasons for deviation.

Promotion Item	Implementation Status			Deviations from the Sustainable Development Best Practice Principles for TWSE / TPEX Listed Companies with Reasons
	Yes	No	Summary	
1. Has the Bank established a governance structure to promote sustainable development and set up a dedicated (part-time) unit to promote sustainable development, which is delegated by the Board of Directors to senior management, and is supervised by the Board of Directors?	✓		<p>1-1 In December 2019, the Bank set up the "Sustainable Development Committee" under the Board of Directors. It is a dedicated unit for promoting sustainable development, the members are composed of senior managers and all Independent Directors, and the Chairperson serves as the convener; the committee is responsible for promoting the implementation of sustainable development, coordinating the establishment of relevant systems, supervising and reviewing the implementation of sustainable development policies and its effectiveness, and regularly reviewing relevant implementation reports. A total of 6 Meetings of Sustainable Development Committee were held in 2024, for the compositions, duties, implementation status and content of motion of the Sustainable Development Committee, please refer to this chapter, D. Implementation Status of Corporate Governance, f. Compositions, duties and implementation status of the Sustainable Development Committee.</p> <p>1-2 In order to achieve the goal of sustainable development, an inter-departmental "ESG Task Force" is set up under the Sustainable Development Committee, the President serves as the chief leader of the Task Force, with the Executive Vice Presidents overseeing the five main groups: corporate governance, responsible finance, employee care, social inclusion, and sustainable environment. They are responsible for coordinating and allocating resources across divisions, supervising the execution of sustainability tasks, and implementing policy objectives. They regularly report the annual work plan, implementation results, and stakeholder communication status to the Sustainable Development Committee and report to the Board of Directors in accordance with regulations.</p> <p>1-3 The Board of Directors is responsible for supervising the Bank's practice of sustainable development and enhancing its business image and competitive advantage based on sustainable development, and stipulated the Bank's "Sustainable Development Best Practice Principles" and "Sustainable Development Policy". The aforementioned 2024 annual work plan, 2023 ESG Report and the report on the implementation of sustainable development in 2023 and 2024 stakeholders' communication status have been reviewed and recognized by the Board of Directors on March 20, 2024, June 27, 2024 and December 12, 2024.</p>	No deviation.

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2. Does the Bank conduct risk assessments on environmental, social and corporate governance issues related to the business operations based on the materiality principle and formulate relevant risk management policies or strategies?	✓		<div>2-1 The scope of our risk assessment primarily encompasses the operational activities of the parent company, with disclosed information covering the internal and external impact assessments of the Bank from January to December 2024.</div> <div>2-2 The Bank referred to the significant theme guidance of the GRI Sustainability Reporting Standards 2021, reviewed its operational activities, sustainability context, future work plans, value chain relationship and stakeholder opinions (including various communication channels and questionnaire surveys), and referred to international sustainable development trends and normative standards, industry concerns and directions, to extensively collect various sustainable issues related to its operations through various channels. The Bank conducted external sustainability impact assessments on significant environmental, social, and corporate governance impacts that may arise during its operations. Additionally, through the risk appetite mechanism, we conducted an internal financial impact assessment and comprehensively identified sustainability issues of dual materiality. The identification results, in order, are: "Business Performance and Profitability," "Information Security and Personal Information Protection," "Innovation of Digital Finance," and "Anti-Money Laundering and Countering Financing of Terrorism." These have been incorporated into the overall risk measures and strategies for continuous monitoring and management. For complete information on risk management policies and strategies, please refer to our 2024 ESG Report. The results of the 2024 external sustainability impact materiality assessment are summarized as follows:</div> <table><tr><th>Major issues</th><th>Risk assessment item</th><th>Risk management strategy</th></tr><tr><td>Corporate Governance</td><td>Operational Performance and Profitability</td><td>The Bank is committed to enhancing its operational performance and profitability to create greater economic value for its stakeholders while also contributing to the development of the overall economic environment. The relevant results are as follows: 1. The net income after tax for 2024 was NT\$ 14.945 billion. 2. Selected as the Global Top 500 Banking Brands by Brand Finance for 17 times. 3. Awarded the "USD/EUR Clearing Elite Quality Recognition Award" by J.P Morgan and "STP Award" by the Bank of New York Mellon.</td></tr><tr><td>Social</td><td>Digital Finance Innovations and Inclusion</td><td>The Bank actively promotes digital financial innovation to provide customers with a real-time, secure, and convenient service experience while improving energy efficiency and contributing to environmental sustainability.</td></tr><tr><td>Environmental</td><td>Sustainable Finance and Products</td><td>The Bank actively develops and promotes sustainable financial products. In addition to enhancing products and services with social benefits to implement inclusive finance, we assist enterprises in low-carbon transitions and strengthen their operational resilience through our role as a capital provider, thereby reducing credit/investment risks. 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			2-3 Furthermore, the Bank has established a mechanism for managing emerging risk issues. Every year, it identifies significant emerging risk issues, evaluates their potential impact, risks and opportunities on the Bank, and develops response strategies and risk monitoring mechanisms according to their level of significance to ensure effective control of relevant risks that the Bank may face in its operations.	
3. Environmental Issues				
3-1 Has the Bank established proper environmental management systems based on the characteristics of the industries?	✓		<p>3-1 a. To implement the enterprise sustainable development, the Bank follows "Sustainable Development Best Practice Principles for TWSE / TPEX Listed Companies", and formulated "Sustainable Development Best Practice Principles", established an appropriate environmental management system according to the characteristics of the financial industry, and set up an environmental management unit, which is responsible for formulating, promoting and maintaining relevant environmental management systems and specific action plans, and reviewing the effectiveness of their operation.</p> <p>b. The Bank has passed the relevant international verification standards as follows:</p> <p>(a) All domestic and overseas business units and subsidiaries of the Bank have passed ISO 14064-1 greenhouse gas emissions inventory certification.</p> <p>(b) All domestic business units have passed ISO 14001 environmental management system certification (certificate period is 2024/12/21~2027/12/20).</p> <p>(c) The Taipei Building of the Head Office has passed ISO 50001 energy management system certification (certificate period is 2022/10/24~2025/10/24), ISO 46001 water efficiency management system certification (certificate period is 2024/11/11~2027/11/10).</p> <p>(d) The credit card has obtained ISO 14067 certification for carbon footprint inventory verification (certificate valid from 2024/1/2 to 2026/1/1), ISO 14046 certification for water footprint inventory verification (certificate period is 2024/2/17~2026/2/16), and PAS 2060 certification for carbon neutrality standard.</p>	3-1 No deviation.
3-2 Does the Bank endeavor to utilize the energy more efficiently and use renewable materials that have low impact on the environment?	✓		<p>3-2 a. In order to improve energy efficiency, the Bank has formulated an environmental resource and energy use management policy as follows:</p> <p>(a) Replace outdated and energy-consuming air-conditioning equipment, improve the efficiency, and set the indoor temperature above 26 degrees to reduce the electricity load of the air-conditioner.</p> <p>(b) Replace the old energy-consuming lamps with high-efficiency LED lamps, appropriately adjust the on and off times of advertising signs, and install power sequence controllers in drinking water equipment to reduce energy consumption, etc.</p> <p>In 2020, the Bank's total electricity consumption is approximately 30,613,102kWh, and in 2024, the Bank's total electricity consumption is approximately 25,820,023kWh (all domestic and overseas business units and subsidiaries).</p> <p>b. The bank has increased its utilization of renewable energy through the implementation of green energy supply and the establishment of solar-powered branches. By 2024, the bank aims to achieve a renewable energy usage target of 6.43%.</p> <p>c. In order to achieve the goal of environmental sustainability, the Bank continues to purchase environmentally friendly products, the implementation results are as follows:</p>	3-2 No deviation.

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3-3 Does the Bank assess the potential risks and opportunities of climate change for its current and future operations and undertake response measures with respect to climate change?	✓		<p>(a) In order to fulfill its social responsibility for environmental protection, the photocopying paper purchased by the Bank is environmentally friendly paper certified by international FSC or PEFC.</p> <p>(b) "Green building materials" coating is used in priority in the decoration of business units or offices.</p> <p>(c) When purchasing or replacing equipment at any business unit or office location, priority should be given to environmentally friendly products with eco-labels, carbon reduction labels, energy-saving labels, or water-saving labels.</p> <p>(d) In response to the Ministry of Environment's active promotion of green procurement, the purchase amount in 2024 reached NT\$147.44 million.</p> <p>d. The significant goal of the Bank's IT Division is to build green data center of energy saving and carbon reduction and continuously extend server virtualization, replace and reduce existing physical mainframe step by step. In addition to improving energy efficiency, through the energy-saving improvement project of the computer room, it decreases the power consumption other than the server (such as air conditioning, lighting, UPS loss and fan power consumption), and enhance the power supply efficiency so as to reduce impacts of the Bank's business operations on the environment.</p> <p>3-3 a. In the face of climate change, the Bank has continued to participate in the CDP climate change questionnaire since 2018, and disclosed relevant risk assessments and responses to the risk impacts and developing opportunities that may be brought about by climate change. And in 2024, reached the recognition of Leadership level "A" (A Lists) in the Climate theme of the CDP questionnaire.</p> <p>b. The Bank follows international regulations such as the United Nations Framework Convention on Climate Change and its agreements, as well as the Climate and Nature-related international agreements, and accordance with the government's "Climate Change Response Act", the "Guidelines for Climate related Financial Disclosures by Banks in Taiwan", and the relevant management regulations and policies of the Bank to establish the "Climate and Nature Risk Management Policy" to manage and respond to climate risks. The Bank (including subsidiaries) shall comply with the policy in all operational activities and business developments.</p> <p>c. In accordance with the "Climate and Nature Risk Management Policy" approved by the Board of Directors, the Board guides, supervises, and manages the exposure to climate and nature risks and holds ultimate responsibility for ensuring the establishment and maintenance of an appropriate and effective climate and nature risk management mechanism. The "Climate and Nature-related Financial Disclosure Task Force" was established to identify or assess climate and nature-related risks and opportunities, including immediate and long-term physical risks, as well as transition risks related to policies and regulations, technology, market, and reputation. Several climate change risk and opportunity items related to banking operations were compiled. Finally, the top three items were evaluated for their impact on the Bank's operations. For assessment of related risks and opportunities, and corresponding measures, please refer to this chapter, D. Implementation Status of Corporate Governance, h. Climate-related Information for the Bank.</p> <p>d. The Bank's TCFD Report (December 2023) has passed the verification of the British Standards Institution (BSI) and has been awarded the highest level of certification, "Excellent" (Level 5+: Excellence).</p>	3-3 No deviation.

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3-4 Does the Bank inspect its greenhouse gas (GHG) emissions, water consumption and total weight of wastes in the past two years and formulate policies on energy saving and carbon reduction, GHG reduction, water reduction or waste management?	✓		<p>3-4 a. In response to climate change and national greenhouse gas reduction policy, the Bank has voluntarily introduced the greenhouse gas inventory since 2017, and has mastered the GHG emissions of all business units in Taiwan, and has passed the ISO 14064-1:2018 certification, the Bank aims to reduce the carbon emissions for a 42% decrease by 2030 compared with the base year of 2020. The Bank has completed GHG inventory and verification of domestic and overseas business units, subsidiaries, and the GHG emissions in 2024 are as follows:</p> <p style="text-align: right;">unit: tCO<sub>2</sub>e</p> <table><tr><th></th><th>2024</th><th>2023</th><th>2020 (base year)</th></tr><tr><td>Direct GHG Emissions (Note1)</td><td>2,006.416</td><td>2,133.566</td><td>2,374.304</td></tr><tr><td>Indirect GHG Emissions from Energy (Note2)</td><td>12,045.407</td><td>13,008.712</td><td>15,862.188</td></tr><tr><td>Total Emissions (Direct + Indirect GHG Emissions from Energy)</td><td>14,051.823</td><td>15,142.278</td><td>18,236.492</td></tr><tr><td>Carbon Intensity (tCO<sub>2</sub>e / NT\$ million)</td><td>0.3360</td><td>0.3926</td><td>0.6676</td></tr><tr><td>Data Coverage of Direct GHG Emissions and Indirect GHG Emissions from Energy</td><td colspan="3">All domestic, oversea, and subsidiary business units</td></tr><tr><td>Other Indirect GHG Emissions (Note3)</td><td>14,337.069</td><td>14,676.566</td><td>13,023.129</td></tr><tr><td>Data Coverage of Other Indirect GHG Emissions</td><td>All domestic, oversea, and subsidiary business units</td><td colspan="2">All domestic business units</td></tr></table> <p>(Note 1): Direct GHG emissions refers to Category 1, also known as Scope 1. (Note 2): Indirect GHG emissions from energy refers to Category 2, also known as Scope 2. (Note 3): Other indirect GHG emissions refers to Category 3~5, also known as Scope 3.</p> <p>b. In order to reduce the risk of future water shortage impact, the Bank proactively introduced a water resource efficiency management system in 2021, formulated water resource efficiency policies and relevant reduction measures, such as using water-saving label equipment, installing water-saving accessories on faucets, adjusting the method of cleaning items, tracking water leakage, air conditioning water saving, etc., to implement water resource efficiency management, and passed the ISO 46001 water efficiency management system certification (certificate period: 2024/11/11~2027/11/10). The Bank aims to reduce the water withdrawal for a 10% decrease by 2030 compared with the base year of 2020, the statistical results of water withdrawal in 2024 are as follows:</p>		2024	2023	2020 (base year)	Direct GHG Emissions (Note1)	2,006.416	2,133.566	2,374.304	Indirect GHG Emissions from Energy (Note2)	12,045.407	13,008.712	15,862.188	Total Emissions (Direct + Indirect GHG Emissions from Energy)	14,051.823	15,142.278	18,236.492	Carbon Intensity (tCO <sub>2</sub> e / NT\$ million)	0.3360	0.3926	0.6676	Data Coverage of Direct GHG Emissions and Indirect GHG Emissions from Energy	All domestic, oversea, and subsidiary business units			Other Indirect GHG Emissions (Note3)	14,337.069	14,676.566	13,023.129	Data Coverage of Other Indirect GHG Emissions	All domestic, oversea, and subsidiary business units	All domestic business units		3-4 No deviation.
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4. Social Issues 4-1 Does the Bank formulate appropriate management policies and procedures according to relevant regulations and the International Bill of Human Rights?	✓		<p>4-1 a. In accordance with the spirit and principles of International Bill of Human Rights (including the "United Nations Universal Declaration of Human Rights", the "United Nations Global Compact", the "International Labour Organization Declaration on Fundamental Principles and Rights at Work" and the United Nations "Guiding Principles on Business and Human Rights", etc.), the Bank has formulated the "Human Right Policy" and the "Human Right Due Diligence Procedures" to build an honest, fair, respectful and open working environment, and is committed to enhancing the attention to human rights-related issues and conducting relevant risk assessment and management to protect labor human rights.</p> <p>b. Based on the characteristics and development strategies of the financial industry, the Bank formulates concerned issues which include: "Human Rights Protection in the Workplace", "Health and Safety in the Workplace", "Support for Freedom of Association", "Protection of Personal Privacy", "Anti-corruption, Prohibition of Bribery/Bribery and Other Dishonest Behaviors" and "Human Rights Policy Promotion"; in addition, the Bank's human right policy has been disclosed on the Bank's official website/ Corporate Governance/Major Internal Policies; the annual human rights due diligence assessment process and risk mitigation measures have been disclosed in the Bank's ESG Report and official website/ Sustainability.</p> <p>c. The Bank has implemented education and training related to policies or procedures of human rights. The average training time per employee is 0.5 hours, and the percentage of trained employees is 100%. The Bank continues to pay attention to human rights protection matters and enhance awareness of human rights protection.</p>	4-1 No deviation.																												

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4-2 Does the Bank formulate and implement reasonable employee benefit measures (including remuneration, vacation and other benefits) and appropriately reflect operating performance or results in employee compensation?	✓		<p>4-2 a. The Bank is committed to creating a diverse and equal happy workplace, with female employees accounting for 64.84% of the total workforce and female managers accounting for 59.29% of all managers. For the various employee welfare measures of the Bank, including further education, training, vacation, retirement system and other welfare measures, please refer to IV. Operational Overview, G. Labor-Management Relations.</p> <p>b. In response to the needs of various business development, we recruit young students to join us every year by participating in campus talent recruitment, we also adopt irregular internal and external recruitment for professional vacancies such as financial marketing, technology, and legal affairs, to enlist experienced or cross-disciplinary digital talents, thereby enriching human assets and creating business performance.</p> <p>In terms of employee recruitment and promotion, the Bank adheres to the principle of people-oriented and merit-based application. At the same time, the Bank follows laws and regulations. The Bank does not give different treatment or discrimination due to factors such as gender, race, religion, political party, etc. The Bank provides market-competitive salary levels, and plan complete training, generous welfare measures and annual promotion system to attract talents. To ensure the stability of the personnel system, the Bank does not employ part-time staff. In 2024, there were no human rights violations, hire of child worker, infringement of indigenous rights and discrimination events.</p> <p>c. The Bank reviews salary of its employees in accordance with the "Salary Scales List for Personnel", reasonable and competitive remuneration is given to employees according to the appointment and responsibility so as to ensure that they do not have different remuneration as a result of their gender, age or race. All salaries are in conformity with legal basic salary standards, each year the Bank determines the level of its salary-adjustment based on the market's expected salary increase, consumer price index and the Bank's performance and capability. The Bank's average salary adjustment rate for 2024 is 6.23%.</p> <p>d. According to the Article 38 of Articles of Incorporation of the Bank, at the end of fiscal year, if there are any profit, shall be distributed with 1% to 6% of the profit as employees' bonuses; the Bank issues a performance bonus in accordance with the Bank's overall business operating performance and various indicators of its "Employee Performance Appraisal Regulations", "Employee Bonus Payment Regulations", and "Employee Remuneration Distribution Plans", by combining individual employee's professional performance with their performance review.</p>	4-2 No deviation.

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4-3 Does the Bank provide a healthy and safe work environment and organize health and safety training for its employees on a regular basis?	✓		<p>4-3 a. The Bank has an Occupational Safety and Health Committee with 9 members, including 3 labor representatives, and holds regular quarterly meetings to review, coordinate and recommend the Bank's occupational safety and health policies and improve the Bank's safety and health management quality.</p> <p>b. The Bank has "Safety and Health Work Rules" to implement occupational safety and health policy, and we also have "Program to Prevent Employee Musculoskeletal Disorders Brought on by Repetitive Tasks", "Program to Prevent Employee Ailments Brought on by Exceptional Workload", "Program to Protect Maternal Employee's Health", and "Program to Prevent Employee Infringement Happened in Workplace", "Labor Health Service Program" and "Labor Health Management Program" to prevent occupational disasters and diseases.</p> <p>c. The results of the graded management employee health examinations focused on the prevention and control of risk factors in the early stages of chronic diseases. Medical personnel provided health education, encouraged appropriate exercise, and promoted healthy eating habits to enhance employees' self-management of health knowledge and skills.</p> <p>d. Employees are regularly selected to participate in occupational safety and health training, professionals are invited to hold health education lectures from time to time, and relevant occupational safety and health digital education and training courses are provided to maintain employee safety and protect employee health. To enhance the safety of our employees in driving cars and motorcycles, as well as pedestrian safety, we produced a digital course titled "Road Traffic Safety Promotion," with a total of 6,430 participants completing the training.</p> <p>e. The Bank's Taipei Building has passed the ISO 45001 occupational safety and health management system certification (certificate period is 2022/11/4~2025/11/3, certification renewal passed on 2024/9/2). The Bank actively implements employee workplace safety and health, and improves occupational safety and health in the workplace. With reference to international standards, the Bank actively manages risks and establishes an appropriate safety and health foundation and management system early to protect the safety and health of employees and related workers.</p> <p>f. In 2024, there were a total of 4 occupational accidents in the Bank, involving 4 individuals. This accounts for a ratio of 0.059% of the total number of employees. None of these accidents were significant. These cases will be used as examples in the "Occupational Safety and Health In-Service Education and Training Program" to prevent similar incidents in the future. In addition, a total of 21 employees from the Bank applied for sick leave in 2024 due to work-related injuries, of which 18 employees of the Bank were injured during commuting, and 3 were injured due to official duties, accounting for 0.31% of the total number of employees. In the Bank's annual executive meeting, managers at all levels are requested to publicize to their colleagues to pay attention to traffic and personal safety to avoid accidents.</p> <p>g. There were no fire incidents at the Bank in 2024.</p> <p>h. For information on employee safety and security, please refer to IV. Operational Overview, G. Labor-Management Relations, a. 3. Employee Safety and Security Measures.</p>	4-3 No deviation.



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4-4 Does the Bank establish effective career development and training plans for its employees?	✓		<p>4-4 a. The Bank attaches great importance to the career development of on-the-job employees. During the period of service in the Bank, employees are supplemented by diversified training channels, including orientation training for new employees, assistant manager training, supervisor function training, etc., to improve employees' professional knowledge and encourage employees to participate in various functional training courses, license verification and online English courses, etc., and provide the digital platform courses of CWLC to cultivate employees' self-learning atmosphere and cultivate cross-disciplinary talents; moreover, the Bank has built a new generation of online digital learning network to improve knowledge management and inheritance, and continue to develop multi-career capabilities and training.</p> <p>b. The Bank continues to provide employees training through digital and hands-on courses, assisting them to specialize in finance; the Bank provided 545,046.92 hours training in total, with the per capita training hours of 80.86 based on 6,741 employees as of December 31, 2024.</p>	4-4 No deviation.
4-5 Does the Bank comply with relevant regulations and international standards regarding customer health and safety, customer privacy, marketing and labeling of its products and services and set up relevant consumer or customer protection policies and complaint procedures?	✓		<p>4-5 The Bank handles financial products and services in accordance with the relevant regulations and international standards of the business competent authorities to safeguard the rights and interests of consumers:</p> <p>a. In purchase of various types of thermal paper rolls, each unit of the Bank requires manufacturers to produce product test reports and comply with national standards to protect customers' rights and interests.</p> <p>b. In order to implement personal data protection, the Bank has formulated "Personal Information File Security Management Program" and related management specifications in accordance with the "Regulations Governing Security Measures of the Personal Information File for Non-government Agencies Designated by Financial Supervisory Commission". In addition, to comply with the EU "General Data Protection Regulation" and the UK "Data Protection Act 2018", the Bank also has formulated the "EU and UK Personal Data Management Regulations"; the Bank has done the personal data management procedures for the collection, processing and utilization of the Bank's operational activities, and personal data security management measures, and set mechanisms such as emergency response and notification of personal data security incidents to maintain customer privacy.</p> <p>c. The Bank's marketing and labeling of various financial products and services shall explain the important contents and exposed risks in the contract, express them in prominent fonts or methods, and list the complaint channels of consumers for disputes arising from financial products or services provided by the Bank.</p> <p>d. In order to protect the rights and interests of financial consumers and handle financial consumption disputes fairly, reasonably and effectively, in accordance with "Principle for Financial Service Industries to Treat Clients Fairly", "Financial Consumer Protection Act" and its relevant sub-laws, the Bank has formulated "Fair Customer Treatment Code", "Financial Consumer Protection Policy", "Financial Consumer Protection Practice Guidelines", "Consumer Complaint Handling Guidelines", "ISO 1002 Complaint Organization and Management Guidelines", "Guidelines for Friendly Financial Services for People with Disabilities", "Notes on Providing Financial Services for People with Disabilities" and "Guidelines for Fair Treatment of Elderly Customers", etc. In addition, the "Treat Customers Fairly Facilitating Committee" was established, ensuring all divisions provide products and services meet the standard of fair treatment through transaction in design, advertisement, sale, contract fulfillment, service counseling and dealing customer complaints, and complying with the financial consumer protection principle so as to implement financial consumer rights and interest protection and improve service quality of the Bank.</p>	4-5 No deviation.

Promotion Item	Implementation Status			Deviations from the Sustainable Development Best Practice Principles for TWSE / TPEX Listed Companies with Reasons
	Yes	No	Summary	
			e. To optimize the customer complaint management mechanism, the Bank has implemented the ISO 10002 international standard for customer complaint management. This includes organizational and management policies, management objectives, quantitative monitoring indicators, risk and opportunity identification, and management review meetings, in order to enhance the existing complaint management mechanism and strengthen the integrity of the complaint process.	
4-6 Does the Bank formulate supplier management policies that require suppliers to follow relevant regulations on issues such as environmental protection, occupational safety and health, or labor rights? How is the implementation?	✓		<p>4-6 a. To cooperate with suppliers in being committed to the practice of corporate social responsibility, and comply with relevant laws and regulations such as labor rights and human rights, occupational safety and health, environmental protection, and ethical corporate management. The Bank has issued the "Corporate Social Responsibility Standards of the Supplier", which stipulates that when the Bank signs a contract with a supplier, the supplier shall be required to sign the "Undertaking to Commit to Social Responsibility by the Supplier" and the content shall be implemented to comply with the Bank's ethical corporate management best practice principles and corporate social responsibility policy of both parties. The Bank may terminate or rescind the contract at any time when abovementioned policies have been violated and have a great impact on environment and society to the source of community, or if the supplier is involved in dishonest behavior.</p> <p>b. To fulfill commitment and responsibility for supplier management, the Bank has stipulated "Guideline for Chang Hwa Commercial Bank Encouraging Suppliers to Carry out Corporate Social Responsibility" to promote CSR policies through communication meetings with suppliers and requires suppliers to fill in the "Self-assessment Checklist on Corporate Social Responsibility for Suppliers" and substantive transactions can be carried out after the Bank's review that there is no violation of laws and regulations. The Bank also visits suppliers with large transaction irregularly, and fills in "Supplier Visit Report" according to results to make sure the current status of suppliers to supervise them to implement corporate social responsibility.</p>	4-6 No deviation.
5. Does the Bank refer to internationally-used standards or guidelines for the preparation of reports such as ESG reports to disclose non-financial information? Are the reports certified or assured by a third-party accreditation unit?	✓		The Bank published its 2023 ESG Report in 2024, following the GRI Sustainability Reporting Standards 2021 and the SASB Commercial Banks Standard. Both reports received independent assurance opinions from BSI, a third-party verification body. The former underwent a Type 2 moderate assurance in accordance with the AA1000 Assurance Standard V3, while the latter underwent a Type 1 adherence assurance. In addition, in accordance with the Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies, the Bank engaged EY as its independent limited assurance provider in accordance with the Standards on Assurance Engagement No.3000 on Assurance Engagements Other than Audits or Reviews of Historical Financial Information; the aforementioned ESG Report is disclosed on the Bank's official website.	No deviation.
6. If the Bank has established sustainable development best-practice principles based on the "Sustainable Development Best Practice Principles for TWSE / TPEX Listed Companies", describe the implementation and any deviations from such principles: The Bank's "Sustainable Development Best Practice Principles" is formulated with reference to the "Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies", (former name refers to Corporate Social Responsibility Best Practice Principles for TWSE/TPEX Listed Companies) the implementation of relevant affairs is in accordance with the principles currently, and there is no deviation.				
7. Other important information to facilitate a better understanding of sustainable development practices: For other implementation of sustainable development by the Bank, please refer to IV. Operational Overview, C. Corporate Responsibility and Moral Behavior, and the Bank's 2024 ESG Report.				