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1 About the Report

Far Eastern International Bank releases a sustainability report every year to express performance information in corporate governance, environmental and social aspects. Chinese and English versions can be downloaded in the Sustainability Section on the website for stakeholders of to find out our commitment and action to sustainable operations. Our operation is focused on “Faithful, diligent, humble, prudent and creative” and integrate the spirit of innovation into our operation. On the way to corporate sustainability practice, we and like-minded corporate citizens work as one to devote ourselves to a better society and environment.

Report period and scope

The Report discloses management and execution of all material topics of sustainability development for Far Eastern International Bank in 2022 (January 1 to December 31, 2022). It covers business locations in Taiwan, Hong Kong and Vietnam. It does not cover activities of subsidiaries except for consolidated financial statements. Relevant statistics are calculated based on international common standards and indicators, not significantly different from the report for previous year. (The report for 2021 was released in June 2021.) All financial performance figures are marked in NTD. Complete contents of all sustainability reports are disclosed in the Sustainability Development Section on the website of Far Eastern International Bank for the public and all stakeholders to download and read.

Basis for composition

The Report complies with the “Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Corporate Social Responsibility Reports by TWSE Listed Companies.” The content and structure of the Report are composed according to the Global Reporting Initiative (GRI) GRI Standards with Supplemental Guidance for the Financial Sector, Sustainability Accounting Standards Board (SASB) Commercial Banking Guidelines and TCFD (Task Force on Climate-related Financial Disclosures).

Compiling procedure and information quality

All information and statistics disclosed in the Report are calculated by Far Eastern International Bank, provided by all responsible units, collected, and organized and edited by the Administration Department. As for financial data, we only adopt publicly announced information signed and verified by the accountant. All data are described numerically like how general data is described. Special situations are explained in the report in detail. The first draft is read and revised by the Sustainability Report Division. It is approved by the President, finalized and published. The compiling procedure is included in internal control system for management.

Procedure	① Information collection and content compilation	② View of first edition	③ Assurance or verification	④ Finalization
Instruction	All responsible departments offer the relevant execution goal and achievement of the topic. The Administration Department organizes and edits the goal and achievement.	The Sustainability Report Division proofreads and amends the goal and achievement, and the President reviews the goal and achievement.	Assured by the accountant or verified and approved by an external third party	The content assured and approved is submitted to the President and the Sustainability Committee for review and finalization. After typesetting, the Administration Department uploads the content to the official website and releases it openly.

1 About the Report

The following describes the compliance standards we refer to for our various data and the assurance institutions for our various data. The compliance standards and assurance institutions are used for ensuring information reliability of the Report:

Information/ Data type	Standard	Assurance provider
Sustainability information	SASB Commercial Banking Guidelines: FN-CB 230a.1, FN-CB 240a.1, FN-CB 240a.4, GRI G4: Financial Services Supplementary Indicator FS7, FS8	Ernst & Young Global Limited
Financial information	Regulations Governing Auditing and Attestation of Financial Statements by Certified Public Accountants and Generally Accepted Auditing Standards	Deloitte Taiwan
Environmental information	ISO 14001: Environmental management system	The British Standards Institution (BSI Taiwan)
	ISO 14064-1 Organizational Greenhouse Gas Inventory	The British Standards Institution (BSI Taiwan)
Social information	ISO 10002:2018 Customer complaint quality management system	The British Standards Institution (BSI Taiwan)
	TTQS Talent development quality management system	Workforce Development Agency, Ministry of Labor
	ISO 27001: Information security management system	The British Standards Institution (BSI Taiwan)
	BS 10012: Personal Information Management System	The British Standards Institution (BSI Taiwan)

Feedback

Far Eastern International Bank Co., Ltd.
Li Pei Pin, Administration Department
Tel.: 886-2-23765614
Email: cr@feib.com.tw
Address: 27F., No. 207, Sec. 2, Dunhua S. Rd., Da'an Dist., Taipei City
Web: www.feib.com.tw

2 Message from the Chairperson

Despite the COVID-19 pandemic finally being over, the new world in post-pandemic era is facing an unprecedented turbulent situation. The world-renowned scholar Nouriel Roubini even pessimistically pointed out that human society is facing a significant change and will enter a chaotic era of severe turmoil and conflict. Global politics, economy, industry and climate change are surrounded by all kinds of changeability, uncertainty, complexity and ambiguity. We urgently need to build a warm, tenacious nature for Far Eastern International Bank. Luckily, sustainability value has gradually become a highlight that enterprises, governments and academic circles in Taiwan in a short time and it is highly respected. Corporations attach importance to momentum of three dimensions, environment, society and governance, while striving for growth. Far Eastern International Bank officially puts the Corporate Sustainability Committee into operation, and establishes the corporate responsibility of the Board of Directors and top management for environmental and social topics. We are successful in corporate sustainability; therefore, we are selected as the flagship division in top 5% in Listed Group of 8th Corporate Governance Evaluation. We have been continually selected as TFTSE4Good TIP Taiwan ESG Index, Taiwan High Compensation 100 Index and Taiwan Employment Creation 99 Index. We have also won the Talent Development Leadership Award of Taiwan Corporate Sustainability Awards, and we have been honored the HR Asia – Best Companies to Work for in Asia continuously (HR Asia is an international professional human resource journal).

Sustainable operation is not just an operating strategy but the core value of a corporation. Disturbance and chaos continue to influence the financial sector. While responding to them with agility, Far Eastern International Bank adheres to honesty, diligence, simplicity, prudence, and innovation, implement compliance and risk management, and abide by the highest ethical standard in all business interactions. Besides this, we expand influence through financial core expertise to motivate investment in green economy. In 2022, we signed the Equator Principles, and strengthened the power of international green financing. We continue to deploy green product lines, including offering construction loan benefits, and ESG fund subscription benefits. We plan to produce employee uniforms with recyclable materials, expand the boundary of green purchase, collect funds to invest in sustainability transition and development, and seek to build a green ecosystem of capital and industry. We introduced numerous inclusive financing services benefited to SMEs and individuals. For the evaluation for fair treatment of customers organized by the FSC, we won the highest grade and we are in the top 25% of domestic banks.

Far Eastern International Bank implements performance management of corporation in charity engagement. We have been publishing our calendar for 19 years. The theme of our calendar this year is performance hall in Taiwan, promoting cultural construction and integrating arts in life. Our donation has been donated to the charity platform of Eden Social Welfare Foundation for 25 years. In 2022, we set up an interactive donation device in all Far Eastern Department Stores in Taiwan in turns for fundraising. We have set an example for long-term partnership between corporation and NPO.

Far Eastern International Bank abides by sustainable operation and strives for stable growth. Our governance and management teams set an example for employees to learn our cultural value. We continue to make plans and take action based on corporate governance, customer trust, happy workplace, environmental sustainability, and combination of charity and humanity aesthetics. While increasing competitiveness and building ESG foundation, we aim for a better society and Earth.

Chairperson, Far Eastern International Bank 侯金英

3 About Far Eastern International Bank

We hold fast to the corporate business management announced by the founder Yu-Ziang Hsu and the Chairperson of Group Douglas Hsu, “honesty, diligence, simplicity, prudence, and innovation.” Far Eastern International Bank strengthens its foundation, enhances our nature, builds a robust groundwork, leads the industry based on sustainable operation, builds an efficient organization that moves with the times, forges ahead, continues to break new ground with agility in an ever-changing world and a competitive market, strives for long-term stable growth, and offers instant, cross-border, digital, excellent financial services to customers. We exert ourselves to contribute to national economy, revitalize wealth in society, and become the most reliable financial service company in Greater China.

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Basic Information

Company name	Far Eastern International Bank Co., Ltd.
Date of incorporation	Founding of the Company was approved on January 11, 1992, and the Company went into business on April 11, 1992.
Listing date	November 27, 1998
Paid-up capital	NT$40,694,838,550
Number of employees	2,573
Address of Head Office	26&27F., No. 207, Sec. 2, Dunhua S. Rd., Da'an Dist., Taipei City
Business location	58 (55 branches in Taiwan, one branch in Hong Kong, Vietnam Office, Singapore Office)
Industry	Financial banking industry
Rating	Fitch Ratings: International long-term rating BBB, domestic long-term rating A+ (twn). The prospect is stable. We are an excellent investment-grade financial institution.
Vision	Become a professional, sophisticated financial service company in Greater China.
Mission	Offer intelligent, innovative financial and money management service to personal and corporate customers in the market of Greater China. Create the biggest value for customers, shareholders and employees.
Founding spirit	Honesty, diligence, simplicity, prudence and innovation

Base date: December 31, 2022

History and Development

Far Eastern International Bank was founded by businessman Mr. Yu-Ziang Hsu. Mr. Yu-Ziang Hsu founded numerous companies and contributed a lot to national economic development. We've been founded 30 years ago, encountered a competitive financial environment with unrestrained bank license issuance, and gone through economic turbulences such as Asian Financial Crisis, Financial Crisis, COVID-19 pandemic, and China–United States trade war. In a turbulent situation, we introduce international bank management concept and grow gradually, including that we set up the joint venture Deutsche Bank Far East Investment Trust with Deutsche Bank, transfer the credit card business of AIG Group, and made an investment to purchase ING Securities under IN Group and renamed it to Far Eastern International Securities Company Limited.

In our third decade, we face rapid change of environment, such as globalization and technological development. Our overseas business expands from a point to an entire area. We adapt to digital economic wave, reinforce channel and application and innovation of digital finance, lead wealth management by the HAPPY+ Value, and offer warm service. For interior issues, we strengthen combination of compliance, internal control and risk management. We make sure that all employees are aware of risk management internally by revealing policies and implementing process, to step on the sustainability path in long-term, stable growth. Recently our business has focused on new normal finance for adapting to post-pandemic era, faster deployment of digital bank, development of open social finance platform, connection of ecosystem of Fast Eastern Group, and integration of consumer finance, insurance agency, credit card and wealth management, to strengthen personal financial business group. We implement customer-oriented operation synergy to strive for deployment based on long-term stable growth to enter the fourth decade.

3 About Far Eastern International Bank

- Opened in April 1992.
- Listed in November 1998.

- Mr. Yu-Ziang Hsu founded the Bank to respond to the government policy, modern, liberal, international finance.

- Established the organization system with separate business groups in 1999.
- Issued our first overseas unsecured convertible financial bonds in 2003.

- We are the first bank in Taiwan to set up an organization system with separate business groups, which is groundbreaking among work platforms of companies in financial sector in Taiwan. The system increases performance of the organization and builds robust foundation for entering our second decade.

- Founded the Hong Kong Branch in 2007.
- Initiated critical deployment in 2010, including the business connecting to international financial groups.
- Merged 19 branches of Chinfon Commercial Bank in 2010.
- Issued the Global Depositary Receipt (GDR) in 2014.
- Founded Far Eastern International Finance & Leasing in Shanghai in 2015.

- Gained experience in business connecting to international financial groups, including setting up the joint venture Deutsche Bank Far East Investment Trust with Deutsche Bank, transferring the credit card business of AIG Group, and making an investment to purchase ING Securities under IN Group and renamed it to Far Eastern International Securities Company Limited.
- Established new business teams such as Treasury Marketing Unit (TMU) and Corporate Finance Department under Corporate Banking Group. Offered cross-border, high-structure-degree capital market financing programs.
- Deployed a cross-border corporate financial service platform. Organized international syndication loan, which becomes one of our highlight businesses.
- Our competitiveness has overcome the obstacles in the international capital market. We are the first non-financial holding bank in Taiwan issuing GDR and ECB in the international market.

- Set up the Digital Banking Group and Financial Strategy Center in 2016.
- Initiated the “Retain Banking Group” in 2020, which integrates branch, consumer finance, credit card, insurance agency and wealth management.
- Set up an office in Ho Chi Minh City in 2020.
- Set up an office in Singapore in 2021.
- The Board of Directors founded the Corporate Sustainability Committee in 2021.
- Being selected as the top 5% in Listed Group of Corporate Governance Evaluation in 2022.

- Yuan Rong Auto International Co., Ltd. in China (Shanghai) Pilot Free Trade Zone went into operation. It will become a regional international bank.
- Launched the digital brand Bankee to grasp the digital business opportunity. Our own fintech acquired numerous invention patents and utility model patents.
- Issued the “Happy Cash” card, which is a card of Far Eastern Group, and the “Happy Home+ Card,” which targets family and pet owner.
- Introduced HAPPY+, a wealth management brand. Transformed traditional branches into HAPPY+ branches.
- Organized the first corporate loan syndication in ASEAN market. Honored the Best Taiwanese Banking Sector Syndication Loan.
- Signed the Equator Principles. Support Task Force on Climate-related Financial Disclosures (TCFD). Became the only bank granting loans to the first geothermal power plant in Taiwan.

Core Business and Service Network

Primary business

While facing market change and fast-changing, competitive business environments, we have been devoted to product innovation in our early years, and launched niche business. We are the first bank offering foreign exchange margin trading and Convertible Bond Asset SWAP (CBAS). Later on, we launched businesses regarding civilian economy, such as strategic-alliance car loan, motorcycle loan and installment payment. We've been a leading brand in the market for the businesses. To adapt to the global foreign exchange market, our foreign exchange margin trading service is a 24-hour service, which is rare in the industry. We foresee the trend of professional service and diverse product. We implemented reorganization several times. We started with corporate finance when we were founded, gradually built four separate business groups, personal finance, digital finance, corporate finance and financial market, and built a financial service team handling customer group and transaction based on specialization. Our business model targets on interest revenue, fee income and interest revenue. Business groups support each other while operating independently. We continue to create new products and services and increase business scale continuously.

Business	Ratio of net income to total net income	
	2021	2022
Personal finance	54.11%	50.39%
Corporate finance	29.38%	35.41%
Financial market	16.46%	14.22%
Digital finance	-0.05%	-0.02%

Deposit business		
All employees	Number of accounts (in thousands)	Total (million NTD)
Personal	1,966	221,062
SME	30	59,854
Corporate customer	8	326,741
Total	2,004	607,657

Loan business		
All employees	Number of accounts (in thousands)	Amount (million NTD)
Private	155	249,223
Small and startup SME	1	54,954
Other companies	2	157,528
Loan balance	158	461,705

3 About Far Eastern International Bank

Branch location

- We have 56 branches and most of our business locations are in Taiwan. The only overseas branch is in Hong Kong. In 2010, our number of branches in Taiwan increased significantly by merging 19 branches of Chinfon Commercial Bank in 2010, which is a major breakthrough for establishing more branches. In 2022, the number of branches is one less than in 2021 because Nong'an Mini-Branch and Jinhu Mini-Branch were merged as Taipei Jinhu Branch in 2022. Furthermore, Taipei Zhongshan Branch was relocated and renamed Taipei Chengde Branch.
- Taipei Head Office Branch, Hsinchu Big City Branch and Banqiao Mega City Branch are luxury complex branches connected to large shopping centers.
- Dunnan AI Intelligent Financial Management Branch on the 13th floor of Far Eastern Plaza primarily offers private-bank-level high-end money management service.
- To respond to the Taiwanese government's 2030 Bilingual Policy, we planned to transform Taipei Fuxing Branch and Taipei Head Office Branch into a bilingual demonstration branch in 2021. We transformed Taipei Chengzhong Branch, New Taipei City Linkou Branch, Taipei Chengde Branch and Taichung Gongyi Branch into a bilingual demonstration branch in 2022. Huang Tien Mu, Chairman, Financial Supervisory Commission, and Kung Ming Hsin, Chairman, National Development Council, inspected these branches and recognized us for setting up the benchmark of the industry.
- To increase the value of the business locations in physical channels, traditional branches are gradually transformed into HAPPY+ branches integrating with humanity characteristics in communities in the past three years. A happy space for customers is organized for these branches to show the style of branches in contemporary times, with technology and humanity complementary to each other.

HAPPY+ Bank		
Branch	HAPPY+ Topic	Feature
Taipei Fuxing Mini-Branch	Happy to learn knowledge	The theme of the branch is a story hall
Taipei Chengzhong Branch	Happy to create	Contrary between the modern and magnificent ancient times
Taipei Chengde Branch	Happy to engage in charity	ESG Sustainability Charity Wall
New Taipei City Linkou Branch	Happy to enjoy music	Music salon and performance hall
Taipei Jinhu Branch		
Taichung Chaofu Branch	Happy to share	Arts and cultural happy space

Business opportunity in regions

In the early days, our overseas business focused on Hong Kong Branch and Far Eastern International Finance & Leasing. We deploy a cross-border corporate financial service platform targeting Greater China, and we expand our business to the ASEAN market. We set up Ho Chih Ming Office and Singapore Office. The latter one is located in Singapore Land Tower at Raffles Place downtown, which is a central business and financial district. Numerous world-renowned agencies set up their office at Raffles Place. Our corporate customers are located in Taiwan, China, Hong Kong, numerous ASEAN countries, India and Australia.

Virtual-physical integration

With regard to digital channel, besides continuing to enhance our diverse automated channels and service procedures, e.g. online bank, mobile bank App, i-Platform, we are the first bank in Taiwan launching Bankee, a community bank. Through a recommendation and sharing mechanism, we help young people operate their business like a branch manager. Twenty-six thousand young people joined Bankee in 2022, significantly higher than before. There are more than twenty thousand account holders in our largest group. Bankee has worked with seven technological startups for service streaming as of 2022, has received 16 fintech innovation awards in three years, and continues to enhance virtual-physical integrated financial service network.

	Region	Business location
Taiwan	Northern Taiwan	40 branches
	Central Taiwan	7 branches
	Southern Taiwan	8 branches
Overseas	Hong Kong	1 branch
	Shanghai, China	Set up one financing lease company
	Vietnam	One office
	Singapore	One office

Operational Performance

Our operation strategy gives consideration to quality and business growth. We hold the strategy meeting in Q4 every year, consider internal and external environments and current operating condition, set the operating budget and CapEx budget for next year, and submit the budgets to the Board of Directors for resolution and approval. The management team holds the banking business meeting, hosted by the President. The Financial Strategy Center reports the overall performance and goal progress, and examines market risks and opportunities. At each board meeting, the Financial Strategy Center is in charge of reporting performance in stage for the top management to keep track of and supervise budget progress.

We follow our own goal of long-term stable growth. In 2022, our total asset increased by 2.4% and our operating margin increased by 9%. We improved our interest rates and our net interest income increased by 9% because we are aware that national and international central banks have lifted interest rates. We reduced overheads and drew less bad debt, increasing net income by 25%. Our EPS was raised to NT$1.

We organized capital to meet business development needs. In Q4 2022, our capital increase by cash for common stock was NT$4.8 billion, we increased CAR to 14.98% and CET1 ratio to 11.70%, effectively improving the capital structure.

Our basic objective of capital management is that equity fund and consolidated equity fund must be sufficient to meet the regulatory capital requirements, and our CAR must meet the statutory limit in the Regulations Governing the Capital Adequacy and Capital Category of Banks. In our basic objective, we also ensure that we have sufficient capital to help us overcome all kinds of risks, and realize resource allocation optimization and robust capital structure based on the operating plan and budget goal approved by the Board of Directors. In our management procedure, we regularly report relevant information to competent authorities, and report execution and actual change of operating data of capital planning to members of the Assets and Liabilities Management Committee every quarter. We also perform stress test and CAR assessment.

	Item	2020	2021	2022
Operating ability and profitability	Total asset (million NTD)	680,047	723,055	740,540
	Total equity (million NTD)	48,744	49,702	54,972
	Revenue (million NTD)	16,417	14,562	17,835
	Net profit margin (million NTD)	2,519	2,939	3,678
	Return on Assets (ROA)	0.38%	0.42%	0.50%
	Return On Equity (ROE)	5.25%	5.97%	7.03%
	Earnings per share (EPS) (NTD)	0.71	0.82	1.00
Economic value and distributed	Operating costs (million NTD)	5,204	3,769	6,096
	Employee salary and welfare (million NTD)	4,141	4,080	4,240
	Dividend to shareholders (million NTD)	1,783	2,066	1,664
	Tax payment to the government (million NTD)	1,159	848	959
	Community investment (million NTD)	28	2	3

Base date: December 31, 2022

Award and Recognition from Evaluation

Theme	The domestic and international awards we won and the ESG indexes we have been selected in 2022	Institution conferring the award
ESG Sustainability	Top 5% in Listed Group of 8th Corporate Governance Evaluation	Taiwan Stock Exchange
	Taiwan Corporate Sustainability Awards Sustainability Report Finance and Insurance Group Bronze Award	Taiwan Institute for Sustainable Energy (TAISE)
	Taiwan Corporate Sustainability Awards Finance and Insurance Group Talent Leadership Award	Taiwan Institute for Sustainable Energy (TAISE)
	Outstanding Bank Award – Best Social Co-Prosperity Award	Excellence Magazine
	Wealth Management and Securities Evaluation Best Sustainable Development Award	Business Today
	Wealth Management Survey Best Welfare Promotion Award	Wealth Magazine
	National Talent Development Awards	Ministry of Labor
	HR Asia--Best Companies to Work for in Asia	HR ASIA from Malaysia
	Happy Enterprise Gold Award	1111 Job Bank
	TTQS Talent development quality management system Gold Award	Workforce Development Agency, Ministry of Labor
	CWLC Learn Super Star Award, Benchmark Learning Award	CommonWealth Leader Campus
	Won the President Outstanding Branch Award three times	Toastmasters International, District 67
	Buying Power – Social Innovation Products and Services Procurement	Small and Medium Enterprise Administration, MOEA
	Selected as TFTSE4Good TIP Taiwan ESG Index	Taiwan Stock Exchange, FTSE Russell
	Selected as Taiwan High Compensation 100 Index and Taiwan Employment Creation 99 Index	Taiwan Stock Exchange

Theme	The domestic and international awards we won and the ESG indexes we have been selected in 2022	Institution conferring the award
Service and innovation	Wealth Management Bank Best Brand Image Award	The Assets from Hong Kong
	Outstanding Bank Award – Best Brand Image Award and Best Wealth Management Award	Excellence Magazine
	Wealth Management Survey Best Wealth Accumulation Award and Best Service Award	Wealth Magazine
	National Brand Yushan Award – Most Popular Brand Award and Best Product Award	Republic of China National Enterprise
	Trust 2.0 Plan Evaluation Nursery Trust Award B Group 1st Place	Competitiveness Development Association
	Trust Award Cross-industry collaboration Recommendation Award	Financial Supervisory Commission
	Digital Finance Award – Digital Innovation Golden Quality Award Bank Group 1st Place	Commercial Times
	The Global Economics Award	Commercial Times
	SME Lending Grade A Bank	The Global Economics
	Top 25% of Fair Treatment of Customer Evaluation in Financial Industry	Financial Supervisory Commission

Club Interaction

In 2022, we signed the Equator Principles, became a member of the Equator Principles, a global member bank, and the 21st bank signing the Equator Principles in Taiwan. We signed the Equator Principles because we want to evaluate the environmental and social risk of financing and loan to large projects. We always actively engage in industrial guilds, serve in industrial committees or attend functional divisions such as Fintech Innovative Development Division under Financial Holding Business Committee of The Bankers Association Of The Republic Of China. We adequately offer advice on government policy and practice, and strive to increase competitiveness of the financial sector and overall domestic financial environment. We signed the Equator Principles, joined the National Chengchi University Scientific Research Industrial Platform Plan (Global Research & Industry Alliance (GLORIA)), Taiwan Computer Emergency Response Team/Coordination Center and CommonWealth Sustainability Club this year.

- The Bankers Association Of The Republic Of China
- The bankers association for various regions such as The Bankers Association of Taipei
- Trust Association of R.O.C.
- Securities Investment Trust and Consulting Association of the R.O.C.
- Taiwan Securities Association
- Insurance Agency Association of The Republic Of China
- Financial Planning Association of Taiwan
- The Institute of Internal Auditors-Chinese Taiwan
- Taiwan Stock Affairs Association
- Independent Director Association Taiwan
- Taiwan Computer Emergency Response Team/Coordination Center
- FISAC, Financial Information Sharing & Analysis
- The Equator Principles
- APLMA, Asia Pacific Loan Market Association
- ACAMS, Association of Certified Anti-Money Laundering Specialists
- Toastmasters International, District 67
- National Chengchi University Scientific Research Industrial Platform Plan (Global Research & Industry Alliance (GLORIA))
- Chinese National Association of Industry and Commerce
- CommonWealth Magazine CommonWealth Sustainability Club
- CommonWealth Leader Campus