



6 Customer Trust



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FEIB expects to establish a trustful and long-term partnership with our customers by providing professional, efficient, and reliable services, refining service quality and innovative products, and establishing a prudent mechanism for gate-keeping products and risk disclosure. In addition, we have incorporated the spirit of customer-oriented services into our processes, combined with the application of digital technology and the concept of financial inclusion, to quickly respond to customer needs and expectations, and to firmly protect the rights of our customers.

Quality of Service and Treating Customers Fairly

Establishing Regulations Related to Employee Conduct

Annual satisfaction surveys are conducted on wealth management customers by random telephone interviews, and the results are linked to the performance appraisal of wealth management specialists in order to maintain no mis-selling and improve service quality. The Wealth Management Customer Satisfaction Rating for 2021 was 96.3 points, maintaining a satisfaction rating of 90 or above for seven consecutive years. In addition, we received nine professional awards related to customer experience from four major professional media in the finance sector.

Media in the finance sector	Awards
The Wealth Magazine	<ul style="list-style-type: none"> Best Wealth Enhancement Award by the Wealth Management Bank Ratings Best Professional Team Award by the Wealth Management Bank Ratings Best Financial Services Innovation Award by the Wealth Management Bank Ratings
The Excellence Magazine	<ul style="list-style-type: none"> Best Brand Image Award by the bank ratings from the Excellence Magazine Best Wealth Management Award by the bank ratings from the Excellence Magazine Best Customer Recommendation Award by the bank ratings from the Excellence Magazine
The Asset Magazine	<ul style="list-style-type: none"> Best Wealth Management Bank Outstanding Service Award Best Sustainable Capital Award in Taiwan by All Asia Banking Awards
Risk Management, Insurance and Finance Magazine	Best Channel Strategy Award of the Insurance Prestige Award



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Implementing the Principle of Treating Customers Fairly

The Bank's four business groups have different customer profiles, but our efforts to implement the principles of customer service in the financial services industry remain unchanged. In 2021, a "Fair Customer Treatment Promotional Team" was established under the President to formulate relevant policies, conduct training and evaluation, and report to the Board of Directors accordingly, in order to shape a culture of fair hospitality within the Bank. In 2021, the Bank did not violate the laws and regulations related to information and labeling of products and services, or the laws and regulations related to marketing and communication. For the 10 major components related to treating customers fairly, a self-assessment was conducted by the Legal & Compliance Group and the self-assessment result was 83.58 with a full score of 84 (see table below). In 2022, we intend to plan activities to promote the principle of treating customers fairly, and consider the use of a secret customer program to review the status of customer treatment in business groups and develop a mechanism to link customer complaints to performance appraisals, as well as promote friendly financial measures for senior citizens and disadvantaged groups.

Courses related to Treating Customers Fairly in 2021		
Theme	Hours	Number of trainees
Case studies on the Principles of Treating Customers fairly in the financial services industry	20 minutes	11 Directors
Introduction to the Financial Consumer Protection Act on the Principle of Treating Customers Fairly	59 minutes	2,587 people
Case Studies on the Principle of Treating Customers Fairly	83 minutes	1,802 people
Consumer Response Simulation on the Principle of Treating Customers Fairly	47 minutes	1,768 people
Educational Training on the Principle of Treating Customers Fairly	60 minutes	2577 people (All employees)



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Item	Assessment Indicators	First Line of Defense	Second Line of Defense	Third line of Defense	Average Score	Average Score* 60%
		Self Evaluation from the business units	Self Evaluation from the Legal & Compliance Units and Risk Management Units	Self Evaluation from the Internal Audit Units		
1	Principle of fair and good faith upon entering into agreements	10	10	10	10	6
2	Principle of due care and fiduciary duty	9.48	10	10	9.83	5.9
3	Principle of true advertisement and solicitation	9.75	10	10	9.92	5.95
4	Principle of suitability of products or services	9.7	10	10	9.9	5.94
5	Principle of informing and disclosing	9.25	10	10	9.75	5.85
6	Principle for sale of complex and high risk products	10	10	10	10	6
7	Principle of balance between remuneration and performance	9.83	10	10	9.94	5.96
8	Principle of complaints protection	9.88	10	10	9.96	5.98
9	Principle of the professionalism of business people	10	10	10	10	6
Sub-total						53.58 ^①
10	The emphasis and specific actions promoted by the Board of Directors	30 ^②				
Self Evaluation Score from FEIB ^{①+②}		83.58 points (out of 84 points)				

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Preventing Customers from being defrauded

We cooperate with the government to combat crime and enhance the training of frontline staff to prevent fraud, money laundering, and tax evasion before they occur in order to fulfill the duty of care and social responsibility as a financial practitioner. In 2021, the Bank successfully blocked a total of \$8.5 million in fraudulent remittances; the Bank also took the initiative to report 27 suspected money laundering cases for investigation by the competent authorities. We continue to assist the government in preventing illegal activities and working together to achieve a more secure society.

Celebrity Lectures

In order to broaden the horizons for our employees, in addition to continuously offering professional training in finance, the Consumer Banking Group holds "Celebrity Lectures" on a regular basis, inviting authors of new books to give lectures in order to promote the culture of reading within the company and to expand the knowledge and humanistic qualities of our staff beyond the financial profession. Leo Burnett Greater China's CEO Margaret Huang was invited to speak on "Brand is Your Bank" in 2021, explaining that an ideal customer experience and good service are intertwined, and that the key to success lies in understanding customer psychology, using branding to shorten communication time, and creating a touch that exceeds expectations for customers. The live courses include hand brewed coffee, handmade preserved flowers, handmade essential oils, art appreciation to art collection, wealth feng shui, Christmas floral art, etc., which are popular among our clients.

Establish the Senior Learning Academy 4.0

In view of Taiwan's aging society, in order to create an ideal lifestyle for senior citizens, Wealth Management joined hands with the School of Lifelong Education at Yuan Ze University in 2018 to launch the "Financial Management Academy for Senior Citizens", employing scholars to plan five major courses for senior customers, including financial wisdom, life aesthetics, digital technology, health and happiness, and philosophy, as well as two outdoor experiences to encourage seniors to embrace new technology and practice the spirit of well-living. The course lasts 15 weeks and continues to be held every year because of the good response from the students. In 2021, in addition to the original session taking place in the north of Taiwan, the course was moved to central Taiwan. We plan to complete a tour of Taiwan in 2022 and the curriculum will incorporate new knowledge from ESG learning.

FEIB's Youtube Channel "Little Yuan Wins"

In 2021, the Bank's Wealth Management YouTube channel continued to innovate and conceptualize video content, releasing 50 videos with a total of one million viewers. At the same time, in line with the FSC's policy, the Bank produced a microfilm related to Trust 2.0 to popularize the public's understanding of trusts, provide a non-contact learning and communication channel, and combine the influence of online opinion leaders to promote the spirit of Ten Happy on various social platforms. Starting in 2022, the film will incorporate new elements of the E&S (Environment & Society) brand to raise awareness on the value of sustainability.

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Customer Service Center Receives International Awards

- The Bank has a 24-hour integrated customer service center, including an AI intelligent customer service, which was added in 2020. In addition to the establishment of the Customer Experience Department in 2021, the front-line service team will be reorganized under the concept of channels, and the training and integration of credit card and banking product line will be completed for customer service staff so that customers can receive a more complete one-stop service regardless of the channel they enter through. In response to the escalating impact of the pandemic, in addition to establishing off-site backup and home office solutions, we have integrated systems and ensured information security in order to maintain uninterrupted customer service. The accuracy of intelligent customer service has reached 95% in 2021. In order to continue to improve and eliminate the gap in service awareness, we plan to commission an external "service audit" in 2022.

Customer Service Center Volume in 2020			
Customer Service Channels	Customer Service Hotline	Messages from the Internet	Intelligent Customer Service
Volume	1.73 million calls	6,812 inputs	410,000 inputs

e-Customer Service Projects in 2021	
Item	Description
AI Intelligent Customer Service	We introduced a range of diversified self-services, and introduced new functions such as bill installment, flexible payment applications, annual fee negotiation and inquiry of bill details, outstanding account details and deposit details.
Process Optimization	Added email notification/APP push broadcast of credit card payment success message to reduce customers' inquiries from the customer service center due to whether the account has been credited.

- Customer Service Satisfaction: Customers can get a complete response to their questions and needs through any channel in the customer service center. 80% of calls are answered within 30 seconds and 91% of calls are resolved at the first call. At the end of the service, customers are randomly selected by the computer system, and a voice system is used to guide customers to rate their satisfaction with the service. A total of 15,162 customers were sampled for this rating system and the satisfaction rate was 99.7%.
- The customer service center demonstrated the professional qualities in service, sales, technology, training, management, and innovation, and has won the honorable recognition of the Customer Service Benchmark Award in three places on both sides of the Taiwan Strait.

Year	Awarding Organization	Awards
2018	Asia Pacific Customer Service Consortium (Hong Kong)	Best Customer Contact Center Award, Best Customer Service Center Efficiency Award
2019	Taiwan Contact Center Development Association TCCDA	3 group awards: Best Service Innovation Team Award, Best Customer Service Technical Support Team Award, Best Training Team Award; 8 individual awards: Best Customer Service Supervisor Award, Best Field Management Award, Best Customer Service Personnel Award, Best Marketing Award, Best Training Personnel Award
	Greater China Contact Centre Alliance (Beijing)	Best Service Innovation Enterprise Award
2020	Taiwan Contact Center Development Association TCCDA	Two group awards: Best Technical Team Award and Best Customer Service Team Award 3 individual awards: Best Customer Service Training Supervisor Award, Best Customer Service Training Star Award, Best Customer Service Marketing Star Award
2021	Taiwan Contact Center Development Association TCCDA	Two group awards: Best Customer Service Management Team Award, Best Customer Service Training Team Award 3 individual awards: Best Customer Service System Supervisor Award, Best Customer Service Training Star Award, Best Customer Service Marketing Star Award

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Customer Complaint Handling Mechanism

FEIB has established the "Financial Consumer Dispute Resolution System and Procedures" and the "Regulations for Handling Non-financial Consumer Disputes at Branches" to ensure that customer feedback or complaints are handled in the shortest possible time. Customers can ask questions in person or in writing, through website messages, e-mail, customer service hotline, Facebook fan page messages, etc. The relevant responses are compiled in a complete and systematic manner and reported to the Risk Management Committee and the Board of Directors on a regular basis so that the highest governing body and senior management can keep track of the Bank's consumer protection practices and prevent operational risks.

In 2021, there were 524 customer complaints, a 22% decrease from 673 complaints in the previous year. In addition to the 104 cases received by the Customer Service Center, there were 420 cases received by the Banking Bureau, the Bankers Association of the Republic of China, the Financial Ombudsman Institution, and other competent authorities, and 100% of them were answered properly. The average processing time was 3 days, with 72% of cases being closed within 3 days, a significant improvement from 63% in the previous year. After the case is closed, we review the content of the customer complaints one by one, propose corrective measures or preventive measures, and if necessary, coordinate inter-departmental units to solve the problem in a project manner, and propose processing procedures and preventive measures, and revise them into standardized operations in order to prevent the recurrence of similar incidents that have caused customer distress.

The process of processing complaints and appeals by the Customer Service Center



Financial Technology Innovation

"Digital Re-Advancement" is the focus of the Bank's financial services development. We develop financial technology in accordance with technology trends, regulatory liberalization, and business needs, and develop pragmatic digital innovations to provide customers with stable, secure, and fast digital financial services.

Open Banking/Open API

Annual satisfaction surveys are conducted on wealth management clients by random telephone interviews, and the results are linked to the performance appraisal of wealth management specialists in order to maintain no mis-selling and improve service quality. The Wealth Management Customer Satisfaction Rating for 2021 is 96.3 points, maintaining a satisfaction rating of 90 or above for seven consecutive years. In addition, the company received nine professional awards related to customer experience from four major professional media in the finance sector.

MyData's personalized platform for digital services

In order to solve the pain point of customers' inability to provide financial proofs such as payroll transfer, withholding tax statements, and real estate in their names which interrupts the process of applying for financial products, FEIB became the first bank to provide consumer financial services on the "Personalization of MyData Digital Services" platform in line with the promotion of the National Development Council of the Executive Yuan. By incorporating MyData service into the credit card replacement, credit application, and credit replacement processes, people can instantly authorize the application process, eliminating the inconvenience of providing information, and creating a more convenient and smooth application experience.

FinTech Patents

FEIB develops Fintech focusing on "safer services", "new business models" and "improved customer service efficiency" that benefit consumers, and actively applies for FinTech patents. As of the end of 2021, we have 31 financial innovation patents, including 4 invention patents, 20 novel patents, and 7 design patents. In the future, we will continue to lay out quality core and key patents for innovative business models and project development.



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🔗 Bankee's Innovative Business Model

The Bank has been able to grasp the opportunities brought by the booming development of financial technology and has integrated the Bank's financial technology, business intelligence and digital marketing resources under its digital brand Bankee Social Banking to innovate its business model and operational processes with a focus on customer experience and implement five breakthrough innovations. It is very different from the previous business models of enterprises and bank competitors, and creates multi-win positive benefits for banks, technology start-ups, and customers. The bank has transformed itself into a digital platform, finding a market without sales staff and physical channels, and using digital financial technology to establish an innovative business model with TSPs (Third-Party Service Providers), allowing the bank to reach out to a customer base that would otherwise be difficult to reach. In 2022, we plan to continue to promote Bankee Social Banking based on digital deposit accounts, utilize B2C2C, B2G2C, and B2B2C diversion resources to bring in new customers, optimize our digital platform, and use smart application technology to cultivate customer management.




Harvard Business Review Digital Transformation Award for Exemplary Business Models Awarded	Changing the traditional one-way relationship between banks and their customers and actively expanding the diversified ecosystem in various fields to create a financial service that takes banks "on the go". FEIB was awarded the "Model Innovation Award" in the 2021 Digital Transformation Awards.
Asiamoney International's Best Digital Bank Award	Awarded by "Asiamoney Magazine" for the world's first breakthrough innovative business models and technologies such as sharing economy banking, fingertip financial realisation, and Open banking.
The National Brand Yushan Award for Best Product Category	The innovative business model of co-creation of products, profit sharing, and achievement of common good has been effective, and the online branch has grown 10 times in a few years. We have been rated as a niche market leader and the best product by the National Brand Yushan Award.
The Digital Finance Awards by the Commercial Times	With five groundbreaking innovations that are very different from the way companies used to operate and their competitors, it has brought multi-win positive benefits to FEIB, technology start-ups, and customers, and was recognized by the first "Digital Innovation Award" of the Digital Finance Awards from The Commercial Times.

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Innovation

<p>Innovation 1</p> <p>Create, Share and Benefit Together</p>	<p>By changing the traditional one-way relationship between banks and customers, we created a new business model of co-creation, sharing, benefiting, and sharing economy. The relationship between Bankee and its clients is a two-way team relationship, where the clients are both customers and partners who work together.</p>
<p>Innovation 2</p> <p>New Energy for Digital Customer Acquisition</p>	<ul style="list-style-type: none"> ● The Bank has refined its traditional customer acquisition methods and added a new digital customer base through Bankee, bringing about a second growth curve in customer acquisition, with the number of so-called "online branches" growing 10 times annually and expanding to 15,000 by 2021. ● In 2021, we launched a 24-hour one-stop online account opening service for securities and settlement accounts in cooperation with Oriental Securities Corporation. Customers can complete the procedure within half an hour without leaving home, and the transaction can be done as early as the next day. 
<p>Innovation 3</p> <p>Fintech Patent Applications</p>	<p>We analyze the pain points of the millennial generation in using financial services and redesign new digital products and services to make the life of the digital native generation more convenient and satisfying. The core concept is being the world's first with 23 patents, which constitute a threshold that can hardly be surpassed or imitated.</p>
<p>Innovation 4</p> <p>Establishment of Bankee Ecosphere</p>	<ul style="list-style-type: none"> ● We have established four multi-faceted financial ecosystems, including the community finance ecosystem, Far Eastern Group ecosystem, human capital finance ecosystem, and the P2P ecosystem, creating a four-win combination for customers, SMEs, start-up partners, and banks. ● TSP cash flow collection and payment platform: Deepen cooperation with new entrepreneurs, quickly connect financial franchise services, integrate members and cash flow, and focus on member experience and protection. We cooperated with BZNK, the joint Intelligent Debit and Credit Platform and PezzaLoan online debit and credit matchmaking platform to connect the API to the P2P fund raising matchmaking platform, and adopt the A2A (Account to Account) cash flow model. The P2P ecosystem is a responsible innovation for enterprises and the public by providing the service of collecting and paying on behalf of enterprises and investors, so that the cash flow can be transferred directly between the lender's account and the borrower's account without going through the P2P platform. A P2P ecosystem is created to practice responsible innovation and serve as a gatekeeper for businesses and the public. By the end of 2021, the Bank's TSP payment platform has created nearly 4,000 accounts through Bankee Social Banking.
<p>Innovation 5</p> <p>Implementation of Open Banking Services</p>	<p>Open API technology is used to link customer data with FarEasTone to create a one-stop integrated service and realize BaaS (Bank as a Service).</p>

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Optimize Automation Trading Platform

By mastering core technologies and strengthening innovative financial technology applications, FEIB has been integrating channels, services and products to evolve into a "Smart Service + Lifestyle" complex, continuing to promote e/M service processes, and optimizing existing automated transaction platforms to provide customers with the best digital financial experience. By the end of 2021, the out-of-counter service rate was 94.3% and the digital customer acquisition rate was 51.4%.

Digital Trading Platforms	New Features in 2021	Description
Official Website	SmartRM	The Bank has developed intelligent financial services and collaborated with Yuan Ze University and the National Cheng Kung University to develop and design the AI intelligent RM (Relationship Manager), which is the first case in Taiwan to apply natural language processing and sentiment analysis technology to fund investment. The technology compiles a large amount of financial news, media reports, and other online big data into easy-to-understand investment information, and uses a patented artificial intelligence algorithm to filter the top performers in the same fund market, providing reference information to assist independent investment clients in their decision making.
iApply	New accounts for Personal Credit Loans / Home Loans Online Application	We provide online personal credit application service for new customers and online home loan application service for new customers and existing customers of non-mortgage loans
	The "Happy Retirement Plan for All" for opening digital accounts under consumer banking	The "Happy Retirement Plan for All" of the Consumer Banking Group has added a new digital account opening function through iApply to facilitate new clients to participate in regular fixed-amount investment in funds.
	Incoming Online application for STP (Straight Through Processing) automation + online contracting for identity verification	<p>The Credit Loan STP Project is an optimization of the online loan application process for iApply. By constructing a fast processing/fast underwriting process for online STP applications, the goal of digital business without manual labor is achieved.</p> <ul style="list-style-type: none"> ① iApply for personalized data authorization services on the MyData platform: We provide customers with the right to authorize the Bank to obtain their personal identity card images, household registration, income, and labor insurance details through the Mydata platform as proof of their financial capabilities for the applications of the Bank's products. ② Online contract insurance services for the New accounts of personal credit loans: We offer existing credit card-only accounts, credit-only accounts, and new accounts to sign an online contract for credit approval cases. After completing identity verification, the customer's account will be automatically credited upon completion.

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Digital Trading Platforms	New Features in 2021	Description
Diverse Application Platforms	Bank-wide Online Application Integration Platform	Develop the "Bank-wide Online Application Integration Platform", which integrates all the bank's online applications, such as digital deposit, credit card, and loan...etc.
Personal Internet Banking	Online Account Opening for Trusts	We provide online trust account opening service for customers who have already opened a digital deposit account.
	Online withdrawal of funds from a special foreign exchange margin account	The bank's foreign exchange margin service can be quickly placed through the FETP APP, but the original customer's withdrawal of funds from the special margin account can only be processed at the counter. In order to avoid customer inconvenience, the foreign exchange margin withdrawal service was added in 2021, providing 24-hour online real-time withdrawal, which can be completed through the Internet. At present, the transaction volume using the online platform accounts for about 80% of the total transaction volume.
Personal Internet Banking Mobile Bank App	Transfer using cellphone number 2.0	In addition to the existing inter-bank transfer, we have added using the cell phone number as the collection/transfer method to provide cell phone number transfer. One cell phone can set up multiple bank accounts and complete mobile money transfer service.
Corporate Internet Banking	Wire transfers on holidays	We provide enterprises with the ability to use corporate internet banking for fund dispatch/transfer/payroll during holidays or temporary typhoon holidays, and optimizes a number of digital services for foreign exchange.
	Expanding the amount of payment in NTD for Corporate Banking	In order to facilitate large corporate customers to make large payments and fund transfers through corporate internet banking, the payment limit in Taiwan dollars has been raised from NT\$500 million to NT\$1 billion per transaction.

Financial products and services with social or environmental benefits

Banks have the property of gathering and managing the public's money. As a key force in guiding the sustainable development of society as a whole, the Bank integrates ESG factors with its core business to promote sustainable finance and serve as a gatekeeper for the environment and society.

Property	Product/ Services		ESG Benefits		
	Item	Description/ Method	Customer Target	Social Benefits	Environmental Benefits
Consumer Banking	ESG Funds	ESG funds on the shelf are funds that meet Article 8 and 9 of the EU Sustainable Financial Disclosure Regulation (SFDR) or have a Morningstar Sustainable Investment Rating of 4 to 5 Earths	Wealth Management Customers	In 2021, a total of 1,269 funds were available for customers to choose from, accounting for 49% of the total number of funds on the shelf. We give our clients the opportunity to participate in investing in good governance and honest business or green environmental related companies.	
	Listing of overseas ESG marketable securities	ESG overseas marketable securities listed are ETFs with a Morningstar Sustainability Rating of 4~5 Earths and foreign stocks, bonds, and preferred stocks with MSCI-AA ratings or higher.	Wealth Management Customers	In 2021, a total of 107 funds was available for customers to choose from, accounting for 16% of the total number of overseas marketable securities on the shelf. We give our clients the opportunity to participate in investing in good governance and honest business or green environmental related companies.	
	The Love Card from the Eden Social Welfare Foundation	The Eden Love Card, issued in 1997, donated 0.3% of the cardholder's purchasing amount to the Eden Foundation.	The Public Community	The amount given back to Eden Foundation in 2021 was \$1,434,505, with a cumulative total of \$50,939,777.	---
	Fareastern Happy Family Card	A credit card that aims to enrich the life of parents and children, with preferential benefits taking into account the physical and mental health needs of young parents, and aiming to become a support force for young people on the road of raising children.	Parents with minor children	The number of newborns continues to hit a new low, and the card was launched in response to the social problem of low birthrates. The first year of issuance in 2021 exceeded 70,000 cards.	---
	Microinsurance	This is a one-year traditional term life insurance including injury insurance and out-of-pocket injury medical insurance, in cooperation with the insurance companies	Economically disadvantaged or groups with specific identities	The practice of financial inclusion enables the economically disadvantaged to obtain basic protection against risks of life and injury. In 2021, the Bank donated NT\$100,000 to Hualien County, and China Life matched 509 people in need with the Bank for the payment of their premiums.	---

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Property	Product/ Services		ESG Benefits		
	Item	Description/ Method	Customer Target	Social Benefits	Environmental Benefits
Consumer Banking	Small Amount Whole Life Insurance	We offer a life insurance policy with death benefit or total disability benefit is the main contract.along with a maximum coverage limit of \$700,000 and a 1-year disability insurance contract with a maximum coverage limit of \$100,000 in cooperation with the insurance company. The policy content is simple, having basic protection and the premium is lower than other similar life insurance policies.	The Economically Disadvantaged Elderly	In response to the aging population and the trend of low birthrates, we aim to provide basic insurance coverage for the elderly as a practice of financial inclusion. Since 2017, the Bank has been acting as a sales agent, and people in need can complete the insurance at all branches of FEIB.	---
	Preferential fixed deposit for health care workers in epidemic prevention	In order to give thanks to the contribution of medical staff to the prevention of the pandemic, a preferential interest rate of NT\$2 million for a 12-month fixed deposit is planned and the application period was during the third quarter of 2021.	Health care workers People with physical and mental disabilities	As a token of our appreciation, the medical and nursing staffs were provided with preferential interest rates for their deposits for protecting the health of the nation and helping Taiwan weather the crisis during the outbreak of the pandemic. There were a total of 11 applicants, with the the amount of fixed deposits reaching NT\$15.19 million.	---
	Aging Retirement Pension Trust	A financial trust service to meet the care and nursing needs of senior elderly citizens	Senior Elderly Citizens and their Caregivers	To address the risk of aging retirement financial management and the risk of social issues arising from it, the balance of trust assets reached NT\$1,506,800,000 at the end of 2021.	---
	Disabled Care Trust	A financial trust service to meet the needs of the mentally and physically disabled for care and hospice	The Physical and Mental Disabled and their Caregivers	Financial instruments are used to help address the care risks of those with physical and mental disabilities and to reduce the social problems that may arise. By the end of 2021, there were 8 projects with a trust amount of NT\$6,397,081.	---
	Happy Retirement Financial Management Plan	It is a low-volatility and high-accumulation investment target developed by the Bank, with zero processing fee.	The Petite Bourgeoisie population	Initiate an enhanced retirement program for petite bourgeoisie to mitigate the risk of personal financial and social problems associated with aging and low birthrates. More than 5 hundred customers participated by the end of 2021.	The utilization ratio from participating customers to adopt automated channels in combination with the plans for digitization is about 48%.
	Bilingual Branches	The bilingual signage is complemented by a multilingual real-time translation system, which allows our staff to provide financial services in English.	① Foreigners ② New Immigrants	In 2021, we will take the lead in establishing bilingual model branches in the Business Division Branch and the Fuxing Branch in Taipei City to promote the vision of internationalization of local financial services.	---

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Property	Product/ Services		ESG Benefits																						
	Item	Description/ Method	Customer Target	Social Benefits	Environmental Benefits																				
Consumer Banking	FEIB's Youtube Channel "Little Yuan Wins"	The IP "Little Yuan" is a free Youtube channel that shares financial knowledge and professional market analysis by the investment market team.	<ul style="list-style-type: none"> ① The Younger Generation ② The Petite Bourgeoisie and rural communities who have difficulty in obtaining services with professional financial information 	<ul style="list-style-type: none"> ● In 2021, 10 episodes of financial management knowledge and 25 episodes of professional market analysis were produced to help target groups better understand the financial management and investment market, help them build up the correct financial management concepts and knowledge, and gradually improve the financial situation of individuals and families. 10 episodes of financial management knowledge are as follows: <table border="1" style="margin-left: 20px;"> <tr><td>January</td><td>How to practice dollar cost averaging</td></tr> <tr><td>February</td><td>Parent-child family card</td></tr> <tr><td>March</td><td>Understanding ETFs</td></tr> <tr><td>April</td><td>Apply for Credit Wisely</td></tr> <tr><td>May</td><td>What you need to know about Taxes</td></tr> <tr><td>June</td><td>Implement Digital DNA</td></tr> <tr><td>July</td><td>Getting Started on Investment for Children</td></tr> <tr><td>July</td><td>Just want to LINE with you</td></tr> <tr><td>August</td><td>Getting Started on Investment for Children Part II</td></tr> <tr><td>November</td><td>Letter from Mom</td></tr> </table> ● A total of 483,161 views. 	January	How to practice dollar cost averaging	February	Parent-child family card	March	Understanding ETFs	April	Apply for Credit Wisely	May	What you need to know about Taxes	June	Implement Digital DNA	July	Getting Started on Investment for Children	July	Just want to LINE with you	August	Getting Started on Investment for Children Part II	November	Letter from Mom	---
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Humanities Calendars for New Year's presents	The calendar accompanies customers throughout the year, so it is a good way to convey New Year's greetings and to communicate with customers about the aesthetics of life and to spread the power of culture. The 2022 calendar is published under the theme of "A tour of Museum of Fine Arts in Taiwan".	Existing Customers	The purpose of the 2022 calendar is to invite customers to explore the art museums around their daily lives, and to inject a cultural atmosphere of truth, goodness, and beauty into the society. A total of 36,000 copies have been distributed.	---																					

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Property	Product/ Services		ESG Benefits		
	Item	Description/ Method	Customer Target	Social Benefits	Environmental Benefits
Digital Finance	Bankee Social Banking Accounts	It is the first social bank in Taiwan with the concept of sharing economy. Customers are connected to the social circle with themselves as the core, just like running their own branches with their cell phones as branches, and can share the feedback in the long run.	The Younger Generation	We support the young generation with limited income to operate their own micro-bank and build a passive income source with innovative feedback mechanisms. A total of 110,000 accounts were opened by the end of 2021.	We provide paperless and contact-less banking services using digital technology to reduce greenhouse effect and energy consumption and carbon reduction, and open up a platform to cooperate with innovative financial technology enterprises to facilitate with their development.
	Bankee and Weichuan Dragons Collaboration Debit Card	Bankee Social Bank launched the first baseball-themed collaboration debit card in Taiwan.	Sports and Leisure Enthusiasts	Join hands with the teams and fans to create a friendly environment for the sustainable operation of professional baseball, and promote a healthy leisure culture in society. In 2021, Bankee and Weichuan Dragon had 28 press release exposures, reaching about 200,000 people with their messages.	---
	Automated Service Platform	We actively promote paperless services and continue to optimize various financial digital service platforms such as personal Internet banking, corporate Internet banking, mobile banking, and ATMs.	Existing customers and customers who are not accessible to physical branches	Automated services and transactions to avoid human contact will help maintain the safe social distance required for epidemic preparedness during the alert period of the COVID-19 pandemic.	We use digital technology to provide paperless and contact-less banking services, reducing the carbon footprint and time lost by customers applying in person. In 2021, the out-of-the-counter rate of customers accessing common banking services through automated platforms was 94.3%.

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Property	Product/ Services		ESG Benefits												
	Item	Description/ Method	Customer Target	Social Benefits	Environmental Benefits										
Corporate Banking	Financing for Small Business and Community Development	Loans to co-operating small businesses and promoting the development of new ventures	<p>Small and start-up businesses:</p> <p>A. Employing less than 20 employees</p> <p>B. Capital of less than NT\$5 million</p> <p>C. Annual revenue of less than NT\$10 million</p> <p>D. Established less than 5 years</p>	<ul style="list-style-type: none"> Because of its good performance in handling SME loans, FEIB was approved by the FSC as a "Grade A Bank for SME Loans". At the end of 2021, a total of 1,004 small and start-up SMEs were granted loans, with a balance of NT\$33,885 million. <table border="1"> <thead> <tr> <th>Enterprise</th> <th>Number of accounts in 2021/balance</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>953 accounts/NT\$33.54 billion</td> </tr> <tr> <td>B</td> <td>618 accounts/NT\$2.789 billion</td> </tr> <tr> <td>C</td> <td>647 accounts/NT\$ 8.986 billion</td> </tr> <tr> <td>D</td> <td>64 accounts/NT\$ 3.121 billion</td> </tr> </tbody> </table> <ul style="list-style-type: none"> In 2021, there were 370 new small and newly created SME lending companies, with a net increase of NT\$5,888 million and a 21% increase in balance. 	Enterprise	Number of accounts in 2021/balance	A	953 accounts/NT\$33.54 billion	B	618 accounts/NT\$2.789 billion	C	647 accounts/NT\$ 8.986 billion	D	64 accounts/NT\$ 3.121 billion	---
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Green Financing	We use our financial strength to inject resources into the development of green industries and drive energy transformation. We carefully select corporate credit recipients, lend resources to companies that are environmentally friendly, and formulate internal regulations to include in their ESG performance assessment.	Solar energy, green energy, electric vehicles and other energy-saving products, green buildings, sewage or waste treatment and other industries	The credit process for evaluating corporate lending includes a review of "The borrower's commitment to environmental protection, corporate ethical management, and social responsibility".	In 2021, the number of green industry credit cases reached 201 enterprises, of which 47 were newly added, with a cumulative balance of NT\$22.8 billion. The total number of renewable energy-related credit facilities was 62 enterprises, with 23 new enterprises and a credit balance of NT\$12 billion; the total number of green energy technology-related credit facilities was 152 enterprises, with 24 new enterprises and a credit balance of NT\$10.8 billion.											
Relief Loan Program for Enterprises Affected by the Pandemic	To assist enterprises or educational institutions affected by the pandemic to obtain the necessary funds for relief and revitalization, or to extend old loans.	Corporate or Educational Businesses	Helping businesses weather the impact of the pandemic will help to stabilize the economy and employment rate. A total of 34 cases were processed in 2021 with a loan amount of NT\$43,953,000.	---											