



遠東國際商業銀行
Far Eastern Int'l Bank

Environment Society Governance

2023 Sustainability Report

INDEX

Report Compilation

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Report Compilation

Far Eastern International Bank (FEIB) issues an annual sustainability report, presenting information on its performance in corporate governance, environmental, and social aspects. Both Chinese and English versions are available for download in the sustainability section of its official website, allowing stakeholders to understand FEIB's commitment and actions towards sustainable operations. Starting from the management philosophy of "integrity, diligence, simplicity, and prudence," and infusing the spirit of "innovation," FEIB and like-minded corporate citizens work together on the path of sustainable business practices, striving for the sustainability of society and the environment.

Reporting Period and Scope

This report discloses the management and implementation of various material topics related to sustainable development at FEIB in 2023 (January 1, 2023 to December 31, 2023), covering operating locations in Taiwan, Hong Kong, and Vietnam. Except for the consolidated financial statements, the activities of its subsidiaries are not included. The relevant statistics are calculated based on internationally recognized standard indicators, with no significant difference from the previous year's report (the 2022 report was issued in August 2023). All financial performance data are calculated in New Taiwan Dollars. The complete content of the Sustainability Reports over the years is publicly available on the FEIB website for download and reference by the general public and all stakeholders.

Reporting Guidelines

This report complies with the "Operating Procedures for Preparing and Filing Sustainability Reports by Listed Companies" of the Taiwan Stock Exchange. Its content and structure follow the Global Reporting Initiative (GRI) Sustainability Reporting Standards and the GRI Financial Services Sector Supplement, as well as the Commercial Banks Standards of the Sustainability Accounting Standards Board (SASB).

Programming and Information Quality

The information and statistical data disclosed in this report are self-compiled by FEIB, provided by various units, consolidated and edited by the Administrative Management Department. Financial data is based on publicly disclosed information certified by accountants. All data descriptions adopt generally accepted numerical description methods without significant differences from the previous year's report. Any special circumstances are also explained in the report. The draft report was reviewed and revised by the ESG group, and then underwent layer-by-layer review through administrative procedures. After being approved by the board of directors, the final version was published. The compilation process is incorporated into the internal control system management.

Process	① Information Collection and Content Drafting	② Initial Review	③ Assurance or Verification	④ Finalization
Description	The responsible departments provide the relevant implementation goals and outcomes of the issues, and with reference to the reports submitted to the Sustainable Development Committee, the Office of General Affairs will edit them.	The report has been reviewed, proofread, and revised by the working group, and has also been reviewed by the President.	Some management systems and data have been verified by accountants or external third parties	Once the content is confirmed or verified and approved by the Board's resolution, after completing the layout, it will be uploaded and publicly issued on the official website by the administrative department.

To ensure the reliability of the information in this report, the standards and verification organizations for the various data are as follows:

Information/Data Category	Standards Followed	Certification/Assurance Agency
Sustainability Information	SASB Commercial Banks Standard: FN-CB 230a.1, FN-CB 240a.1, FN-CB 240a.4; GRI G4: Financial Services Sector Supplement FS7, FS8	Ernst & Young
Financial Information	Regulations Governing Financial Statement Audit and Attestation Engagements of Certified Public Accountants of the Financial Industry in accordance with the rules and Generally Accepted Auditing Standards.	Deloitte & Touche
Environmental Information	ISO 14001: 2015 Environmental Management System	British Standards Institution (BSI Taiwan)
	ISO 50001: 2018 Energy Management System	British Standards Institution (BSI Taiwan)
	ISO 14064-1:2018 Greenhouse gases - Part 1: Specification with guidance at the organization level for quantification and reporting of greenhouse gas emissions and removals	British Standards Institution (BSI Taiwan)
Social Information	ISO 10002: 2018 Energy Management System	British Standards Institution (BSI Taiwan)
	TTQS Talent Development Quality Management System	Workforce Development Agency, Ministry of Labor
	ISO 27001: 2013 Information Management System	British Standards Institution (BSI Taiwan)
	1-10012-2017 Personal Information Management System	British Standards Institution (BSI Taiwan)
	ISO 22301:2019 Business Continuity Management Systems	British Standards Institution (BSI Taiwan)

Feedback

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Message from the Chairman

In the post-pandemic era, the new world is facing unprecedented changes. Assessments of the global economic landscape by the industrial, governmental, and academic sectors are being revised and progressed. The already-unclear situation of the world has been further complicated by the outbreak of conflict between Israel and Iran, as well as the attacks on U.S. troops in Jordan, adding new uncertainties. The major growth engines driving the global economy are all under pressure, and the risk of extreme events has become a lurking concern. Facing various dynamics and complexities surrounding global politics, economy, industries, and climate change, continuously building a warm and resilient FEIB has become an urgent task for us. We know that what we are doing today is not enough, and in the future, we may face more complex and pressing challenges and obstacles. And fortunately, sustainability has become a prominent issue that has been highly prioritized and collectively focused on by the Taiwanese government, industry, and academia in a short period of time. President Lai Ching-te has also proposed the goal of becoming an "Asian Sustainable Finance Model" in his policy platform. As companies face the inherent pursuit of growth, they are also actively deploying initiatives across the three pillars of sustainability: environmental, social, and governance. Amidst the instability of the turbulent global environment, advancements such as generative artificial intelligence and clean energy may also present opportunities for sustainable economic growth.

FEIB has established the governance responsibility of its board of directors and senior management for environmental and social issues through the operation of the Sustainable Development Committee. Due to its successful implementation of corporate sustainability, it has received long-term recognition from objective third-party evaluation institutions, including regulatory authorities. Among the 9th Corporate Governance Evaluation, FEIB was rated in the top 5% of the flagship group for listed companies. It also obtained the highest level of fair customer treatment, ranking among the top 25% of banks. FEIB was praised by the FSC as the top bank for its performance in trust promotion, small and medium-sized enterprise lending, and other businesses. Furthermore, FEIB has been consistently included in the Taiwan Sustainability Index and the Taiwan High Compensation 100 Index. It has also been awarded the Best Companies to Work for in Asia by HR Asia, a renowned human resource professional magazine, demonstrating its recognition as a happy workplace certified by reputable human resource banks.

Sustainable operation is not only an operational strategy, but also the core value of a company. As the turmoil and chaos of the world continue to impact the financial industry, FEIB maintains the spirit of honesty, diligence, simplicity, prudence, and innovation while responding agilely. It implements compliance with laws and regulations, as well as risk management. In all business interactions, it adheres to the highest standards of integrity. The concept and implementation framework of corporate sustainability are incorporated into the company-wide education and training courses, enabling employees from the board of directors to the junior staff to learn about new sustainability knowledge together. Furthermore, through our expertise in finance, we extend our influence by following the Equator Principles to direct capital flows towards the development of a green economy, strengthening the power of international green finance. We continue to deploy a green product line, including preferential mortgage rates for green buildings, subscription discounts for ESG funds, and special loan programs for electric vehicle owners. We have also innovatively designed employee uniforms made from recycled environmentally-friendly materials, expanding the scope of green procurement. We are stringing together investments for sustainable transformation and development, working towards establishing a green ecosystem for capital and industry. While a company's commitment to addressing climate issues is crucial, only by standing together – across government, academia, various industries, and upstream, midstream, and downstream sectors – and working collectively, can humanity surpass the pace of global warming.

In terms of public welfare participation, FEIB has consistently incorporated the spirit of corporate performance management. Among them, the annual publication of the "Humanities and Aesthetics Calendar" for 20 consecutive years features Taiwan's bicycle lanes as the theme this year, promoting the government's low-carbon transportation infrastructure and advocating the inclusion of a low-carbon lifestyle in daily life. The donation platform established for the Eden Social Welfare Foundation has created a stable donation record for 26 consecutive years without interruption. In 2023, through an interactive donation device touring all Far Eastern Department Stores across Taiwan, small donations from the public will be collected. The cumulative donations to the Eden Social Welfare Foundation through this long-standing public welfare platform are about to reach the milestone of NT\$100 million, setting an example for long-term partnerships between corporations and non-profit organizations.

Sustainability is not stagnation, but continuous innovation and pursuit of progress. With sustainable operation as its rudder and steady growth as its oars, FEIB holds respect for the natural environment, and continues to respond to the ever-changing issues of climate change and social relations. Starting with the governance and management team leading by example, every employee can clearly recognize the company's broad vision. With the main focuses on corporate governance, customer trust, a happy workplace, environmental sustainability, humanities and aesthetics, public welfare, etc., the bank demonstrates its plans and actions. While enhancing its operational competitiveness and solidifying its ESG foundation, it achieves sustainable and inclusive growth. The bank also collaborates with like-minded partners from various sectors, including industry, government, and academia, as well as stakeholders, to jointly inject energy for a better society and planet!





About Far Eastern International Bank

Upholding the corporate philosophy of “Sincerity, Diligence, Simplicity, Prudence, and Innovation” as propounded by the founder, Hsu Yu-Hsiang, and Chairman Douglas Tong Hsu of Far Eastern Group, FEIB fortifies its foundation and navigates with the concept of sustainable operation. It constructs an efficient and progressive organization, demonstrates an enterprising spirit, maintains an agile pace of exploring new prospects amidst the changing global conditions and competitive market, pursues long-term steady growth, and provides customers with high-quality financial services that are timely, cross-border, and digitized, thereby contributing to the national economy, invigorating social wealth, and striving to become the most trusted financial service company in the Greater China region!

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1-1 Company Profile

Company Name	Far Eastern International Bank Co., Ltd.
Date of Establishment	Approved for establishment on January 11, 1992; officially opened for business on April 11, 1992
Stock listing	November 27, 1998
Paid-in Capital	NTD 40,694,838,550
Number of Employees	2,583 Participants
Headquarters Address	26F & 27F, No. 207, Sec. 2, Dunhua S. Rd., Da'an Dist., Taipei City
Operation Sites	58 (55 branches in Taiwan, Hong Kong Branch, Vietnam Representative Office, Singapore Representative Office)
Industry	Banking and Finance
Credit Rating	Fitch Ratings: International Long-Term Rating BBB; National Long-Term Rating A+; Outlook Stable, an investment grade high-quality financial institution
Vision	To become a professional and sophisticated financial services company in the Asia-Pacific region
Mission	To provide intelligent and innovative financial and wealth management services to individual and corporate clients in the Asia-Pacific market; To create maximum value for customers, shareholders and employees
Business Spirit	Diligence, simplicity, and innovation

Reference Date: December 31, 2023



The corporate logo of FEIB is an icon of a Chinese knot formed by four English letters F (representing Fair, Faithfulness, Friendship, and Future). The thick lines not only represent the solid professional strength and sincere and faithful service spirit of a financial institution, but also symbolize the integration of Eastern and Western cultures, reflecting a rigorous organization that inherits traditional virtues while embodying contemporary innovative values. The interconnected four Fs represent the cohesive force towards employees and customers, like a windmill in motion, conveying FEIB's philosophy of sustainable operation.

1-2 Development History

FEIB was founded by industrialist Hsu Yu-Hsiang. The numerous businesses has been established by Hsu Yu-Hsiang throughout his life and made remarkable contributions to the country's economic development. Since its establishment 31 years ago, our bank has navigated through an overly liberalized and competitive financial environment of new bank licenses. We have endured events of economic turbulence such as the Asian financial crisis, the global financial crisis, the COVID-19 pandemic, and the US-China confrontation. Amidst these changes, we introduced world-class banking management concepts, gradually growing and developing, including forming a joint venture with Deutsche Bank AG to establish DWS Far Eastern Investments Limited, acquiring AIG's Philam Credit Card business, and investing in and renaming ING Securities Co. Ltd. to Far Eastern International Securities Co., Ltd..

In the third decade of its operations, facing rapid changes in the global environment such as globalization and technological development, the bank has expanded its overseas cross-border business from a single point to a broader network. It has also embraced the digital economy wave, strengthened its digital channels and digital finance applications and innovations, and led wealth management with its Ten Happiness Core Values, infusing warmth into its services. Internally, the bank has reinforced the integration of legal compliance, internal controls, and risk management. Through policy disclosure and process implementation, risk management has been internalized as a shared awareness among all employees, thereby ensuring long-term sustainable growth. The recent operational focus is to respond to the new normal of the post-pandemic era with new finance, accelerate the deployment of digital banking, develop an open community finance platform, connect the Far Eastern financial ecosystem, integrate consumer finance, insurance agency, credit cards, and wealth management to strengthen the retail banking business group, implement customer-centric operational synergies, pursue a layout for long-term steady growth, and steadily embark on the fourth decade.





Early Stage of a Startup; Diligence Forms the Basis

- ▼ Began operations in April 1992
- ▼ Listed on the stock exchange in November 1998

Organizational Transformation; Cultivating the Source

- ▼ Established the organizational system of separating business groups in 1999
- ▼ First overseas unsecured convertible bonds issued in 2003

Strategic Deployment Connecting Internationally

- ▼ Established Hong Kong branch in 2007
- ▼ Starting from 2010, key initiatives were launched to align with the operations of international financial groups
- ▼ In 2010, acquired 19 branch offices of the former Ching Feng Bank
- ▼ Issued Global Depositary Receipts (GDRs) in 2014
- ▼ In 2015, established Far Eastern International Leasing Company in Shanghai

Cross-Border Deployment Digital Innovation

- ▼ Established the Digital Finance Business Group and Financial Strategy Center in 2016
- ▼ In 2020, the "Personal Finance Business Group" integrating retail banking, consumer finance, credit cards, insurance agents, and wealth management was launched
- ▼ Established an office in Ho Chi Minh City, Vietnam in 2020
- ▼ Established an office in Singapore in 2021
- ▼ In 2021, the Board of Directors established the Corporate Sustainability Committee
- ▼ Ranked in the top 5% of listed companies in the 2022 Corporate Governance Evaluation
- ▼ Profits in 2023 reached a new high since the company's establishment

1992 | 2003

- Hsu Yu-Fang established this bank in response to the government's policies of financial modernization, liberalization, and internationalization.
- As a pioneer among domestic peers, it established a divisional organizational system, an innovative move in the domestic financial industry's work platform that enhanced organizational efficiency and laid a solid foundation for entering the second decade.

2007 | 2015

- Accumulating experience in international financial group businesses, including forming a partnership with Deutsche Bank to establish Deutsche Far Eastern Asset Management, acquiring the credit card business of AIG's Nan Shan Life Insurance, and investing in the acquisition of ING Group's Anstock Securities, which was renamed Far Eastern Securities.
- Established the Global Markets Unit (TMU) and other new business teams; set up a Corporate Banking Department under the Corporate Banking Group to provide cross-border, highly structured capital market financing solutions.
- Layout the cross-border corporate financial services platform, host international syndicated loan cases, becoming one of the highlight businesses.
- Competitiveness has been tested in international capital markets, making it the first non-financial bank in the country with experience in issuing GDRs and ECBs in international markets.

2016 | 2023

- Far Eastern International, located in the Shanghai Free Trade Zone, has begun operations and is moving towards becoming a regional and international-level bank.
- Leveraging the Bankee digital brand to seize digital business opportunities, and independently developing financial technology to obtain multiple patents.
- Launched the "Far Eastern Happy Credit Card" with the concept of a Far Eastern Group card and the "Far Eastern Happy Family+ Card" targeting families with children.
- Introducing the Far Eastern Wealth Management brand "Shi Le", initiating the transformation of traditional branches into "Shi Le" featured branches, and establishing social media channels such as YouTube channel "Little Far East Wins" and Podcast "Shi Le Bu She".
- Hosted the first Syndicated Loan for an Enterprise in the ASEAN Market; Received the Best Syndicated Loan Award from the Taiwanese Banking Industry.
- Joined the Equator Principles and TCFD climate-related financial disclosures, and exclusively provided loans to support the country's first geothermal power plant.

1-3 Core Business and Service Network

Main Business

Facing market changes and a rapidly changing competitive business environment, the bank took the lead in product innovation and launched niche businesses years ago. 28 years ago, it was the first in the industry to launch foreign exchange margin trading and convertible corporate bond asset swaps, followed by its strategic alliance car loans, motorcycle loans and installment payment businesses, all of which are market-leading brands. Among them, the foreign exchange margin trading business operates in line with the global foreign exchange market, offering a rare 24-hour service without holidays throughout the year. Also foreseeing the trend of professionalization of services and diversification of products, the bank has undergone multiple organizational restructurings. From its initial single corporate finance business, it has gradually established financial service teams specialized in personal finance, digital finance, corporate finance, and financial markets, serving different customer segments and transaction types. The bank's profit model is mainly based on interest income, fee income, and investment returns. Meanwhile, the business groups operate independently while supporting each other. Products and services continue to innovate, and business scale continues to expand.¹

Proportion of Net Revenue to Total net Revenue		
Business category	2022	2023
Retail Banking	49.42%	46.80%
Corporate Banking	35.28%	37.56%
Financial Markets	15.32%	15.37%
Digital Finance	-0.02%	0.27%

Deposit Business				
Year	2022		2023	
Total	Number of Households (thousands)	Amount (millions)	Number of Households (thousands)	Amount (millions)
Individuals	1,966	221,062	2,015	234,599
Small and Medium Enterprises	30	59,854	30	64,900
Corporate Customers	8	326,741	8	361,466
Total	2,004	607,657	2,053	660,965

Lending Business				
Year	2022		2023	
Total	Number of Households (thousands)	Amount (millions)	Number of Households (thousands)	Amount (millions)
Personal	155	249,223	142	253,922
Small and Startup SMEs	1	54,954	1	46,054
Other Companies	2	157,528	2	187,605
Outstanding Loans	158	461,705	145	487,581

Branch Network

Retail Banking is under the purview of the Personal Financial Services Group, and its main financial services include deposits, remittances, wealth management business, trusts, insurance agency, housing loans, personal loans, and credit cards. The proposed FEIB Ten Happiness Premium Services combine five core products: wealth management, mortgage services, credit services, card privileges, and trust services. These are complemented by five experiential offerings: diverse knowledge, financial innovation, cultural appreciation, enjoyment of life, and environmental protection initiatives. This lifestyle-oriented approach creates market differentiation, transcending the traditional relationship between financial products and customers. It strengthens the bond between customers and the bank, forming an evolved banking service ecosystem.

Developing FEIB's Ten Happiness Branches

- The company has 55 branches mainly operating in Taiwan, with the only overseas branch located in Hong Kong.
- The Taipei Business Department, Hsinchu Big City Branch, and New Taipei City Far Eastern Department Store Branch are boutique-style branches connected to large shopping malls.
- The Dunnan Intelligent Wealth Branch located on the thirteenth floor of the The Executive Centre is established to provide high-end private banking services.
- In response to the government's policy of promoting a bilingual nation by 2030, we have gradually planned for the following branches to serve as bilingual model branches: Taipei Fuxing Branch, Taipei Business Department Branch, Taipei Chengzhong Branch, New Taipei Linkou Branch, Taipei Chengde Branch, Taichung Gongyi Branch, Taipei Zhongxiao Branch, and Taoyuan Zhongli Branch. During this period, the former chairperson of the FSC, Huang Tien-Mu, visited and commended us as an industry benchmark. Among these, Taipei Zhongxiao Branch and Taoyuan Zhongli Branch were newly added in 2023.
- To enhance the value of physical outlets, traditional branches have been gradually transformed into Ten Happiness Branches that integrate with local communities over the past four years. Customer-exclusive lifestyle spaces have been set up within the branches, presenting a modern branch style that combines technology and humanity in harmony. Among them, the Taipei Zhongxiao Branch and Taoyuan Zhongli Branch have the theme of "Lore", featuring a "Lore Salon" space, which is a new feature added during the redesign in 2023.



FEIB Ten Happiness Feature Branch		
Branch	Ten Happiness Theme	Features
Taipei Fuxing Branch	Joy of Knowledge	Positioned as a story museum
Taipei Chengchung Branch	Joy of Creation	Contrast of era elegance
Taipei Chengde Branch	Joy of Benefit	ESG sustainability and public welfare wall
New Taipei Linkou Branch	Joy of Music	Open-lid piano for performances
Taichung Chaofu Branch	Joy of Enjoyment	Art exhibition space
Taoyuan Zhongli Branch	Joy of Wealth	Lifestyle salon space, metaverse experience zone
Taipei Zhongxiao Branch	Joy of Wealth	Lifestyle salon space, metaverse experience zone

Regional Business Opportunities

- In the initial stage of the bank’s overseas deployment, it focused on the Hong Kong branch and the FEIB Financial Leasing located in Shanghai. To help corporate clients improve their financial structure and meet their medium and long-term capital expenditure or merger and acquisition plans, the bank established a cross-border corporate finance service platform centered on the Greater China region, actively promoting syndicated loan origination business.
- Due to the demographic dividend and business opportunities brought by the transfer of supply chains in the New Southbound regions, our bank has established a presence in the ASEAN market. Six years ago, we successfully participated in our first syndicated loan deal in the ASEAN market. Our corporate clients span across the Taiwan Strait, ASEAN countries, India, Australia, and other regions.
- In recent years, Ho Chi Minh City office and Singapore office have been opened successively, the latter of which is located in the newly built Singapore Land Tower in the central business and financial district of Raffles Place, where many internationally renowned financial institutions have established their presence.
- In view of the fruitful results of deeply cultivating the New Southbound markets, and Singapore being an important international financial center, establishing a branch there not only can connect the economic activities between Taiwan and Singapore, but also serve the financial needs for customers’ development in the entire Asia-Pacific and South Asia regions. Therefore, in 2024, we will initiate the preparatory plan to upgrade

the Singapore office to a branch. The application is currently under review, and it is expected to officially operate before 2025.

- By the end of 2023, a total of 42 international syndicated loan cases have been hosted, with a total signed amount of NT\$207.7 billion.

Virtual and Real Integration

This line continues to improve the integrated virtual and real financial service network. In terms of digital channels, in addition to constantly refining the online banking, mobile banking apps, i-application platforms and other automated channels and service processes, it is the first among its peers to launch the “Bankee Community Bank”, which utilizes a recommendation and sharing mechanism to collaborate with the younger generation to become “branch managers” of sorts, operating so-called “online branches”. The number of such individuals increased significantly to 29 thousand in 2023, with the largest group having over twenty thousand account openings. Total deposit balance surpassed NT\$17 billion in 2023, while the number of customers increased by 27.6%, reaching 215 thousand accounts, both continuing to grow steadily. Since its establishment in 2019, Bankee has been recognized with seventeen awards for innovation in the financial technology field.



Region		Operation Sites
Taiwan	Northern Taiwan	40 branches
	Central Taiwan	7 branches
	Southern Taiwan	8 branches
Overseas	Hong Kong	1 branches
	Shanghai, China	1 financial leasing company
	Vietnam	1 representative office
	Singapore	1 representative office

1-4 Operational Performance

- The Bank's operating strategy balances asset quality and business growth. We hold strategy meetings in the fourth quarter each year to set the next year's operating budget and capital expenditure budget, considering internal and external environments and current operations, which are then submitted to the Board of Directors for approval.
- The management team holds weekly business meetings chaired by the President, where the Financial Strategy Division reports overall performance figures and target achievement, and reviews market risks and opportunities. At each Board meeting, the Financial Strategy Division is responsible for reporting interim financial performance to ensure the highest governance level effectively grasps and oversees budget achievement progress.
- Following the goal of long-term steady growth, total assets grew 7% in 2023. Combined with controlled operating expenses and reduced bad debt provisions, net profit after tax reached NT\$4.174 billion, a record high since the bank's establishment, with annual growth of 14%.
- With profit momentum and financial resilience advancing in parallel, multiple financial indicators also set new best records. The capital adequacy ratio was 15.09% (consolidated) and 15.03% (individual), the non-performing loan ratio was 0.108%, and the NPL coverage ratio was 1,192%.
- The Bank's basic objective for capital management is to ensure that standalone and consolidated own funds are sufficient to meet regulatory capital requirements, and that the capital adequacy ratio meets the legal threshold stipulated in the "Regulations Governing the Capital Adequacy and Capital Category of Banks", to ensure we have adequate capital to bear various risks. We optimize resource allocation and maintain a sound capital structure in accordance with the operating plans and budget targets approved by the Board of Directors. The management process includes regularly reporting relevant information to regulatory authorities, reporting the implementation of capital planning and actual operational data changes to the Risk Management Committee quarterly, and regularly conducting stress tests and capital adequacy estimates.

Item		2021	2022	2023
Profitability and Operational Capability	Total Assets (millions)	723,055	740,540	792,504
	Total Shareholders' Equity (millions)	49,702	54,972	58,875
	Operating Income (millions)	14,562	17,835	25,232
	Net Profit After Tax (millions)	2,939	3,678	4,174
	Return on Assets (ROA)	0.42%	0.50%	0.54%
	Return on equity (ROE)	5.97%	7.03%	7.33%
	Earnings per Share (NT\$)	0.82	1.00	1.03
Distributed Economic Value	Operating Costs (millions)	3,769	6,096	12,438
	Employee Salaries and Benefits (millions)	4,080	4,240	4,491
	Dividends Distributed to Shareholders (millions)	2,066	1,664	4,118
	Taxes Paid to Government (millions)	848	959	1,384
	Community Investment (millions)	2	3	3

Reference Date: December 31, 2023

1-5 Honors and Recognitions

2023 Domestic and International Awards and Inclusion in ESG-Related Index Stocks	Awarding Organization	2023 Domestic and International Awards and Inclusion in ESG-Related Index Stocks	Awarding Organization
Top 5% of listed companies in the 9th Corporate Governance Evaluation	TWSE	Best Brand Image Award in Excellence Bank Evaluation	Excellence Magazine
Gold Award in the Financial and Insurance Industry Category of Taiwan Corporate Sustainability Report Awards	Taiwan Institute for Sustainable Energy	Best Wealth Management Award in Excellence Bank Evaluation	
Best Financial Sustainability Strategy Award	"The Assets"	Best Marketing Innovation Award in Wealth Management and Securities Evaluation	Business Today Magazine
Taiwan Green Finance Initiative Award	Singapore "Asian Banking & Finance"	Best Wealth Appreciation Award in Wealth Management Survey	Wealth Magazine
Energy Saving Elite Award in Energy Saving Benchmark Selection	Bureau of Energy, Ministry of Economic Affairs	Financial Service Innovation Award in Wealth Management Survey	
Best Green Finance Achievement Award in Excellence Bank Evaluation	Excellence Magazine	Best Service Award in Wealth Management Survey	
Best Social Responsibility Award in Insurance Faith, Hope and Love Awards - Assistant Category	RMIM	Best Insurance Professionalism Award in Insurance Faith, Hope and Love Awards - Assistant Category	RMIM
Best Employer in Asia Award	Malaysia "HR ASIA"	Best Popular Brand Award in National Brand Yushan Award	Republic of China National Enterprise Competitiveness Development Association
Best Corporate Employer Care Award		National Brand Yushan Award for Best Product: FEIB Home+ Card	
Gold Award for Financial Management Consulting Industry in Happy Enterprise Awards	1111 Job Bank	Best Product Award in National Brand Yushan Award: Far Eastern Interactive Donation Device	
TTQS Talent Development Quality Management System Gold Medal	Workforce Development Agency, Ministry of Labor	Information Security Excellence Organization Resilience Award	British Standards Institution (BSI Taiwan)
3 Outstanding Club President Awards	Toastmasters District 67	Asia-Pacific Financial Services Innovation Award	Gartner Inc.
Selected as a constituent stock of Taiwan Sustainability Index	TWSE FTSE Russell	Highly Commended Best Mobile Initiative Award in Bank Tech Award	FinTech Futures
Selected as a constituent stock of Taiwan High Compensation 100 Index	TWSE	Digital Innovation Excellence Award in Digital Finance Awards	Commercial Times
Selected as a constituent stock of Taiwan Employment 99 Index		Excellence Award for Best Insurance Trust Innovation in Diverse Trust Innovation Awards	
Ranked in top 25% of financial industry in Fair Customer Treatment Evaluation	Financial Supervisory Commission	Excellence Award for Best Elderly Care Trust in Diverse Trust Innovation Awards	
Grade A Bank in SME Lending		Excellence Award for Best Technology Innovation Trust in Diverse Trust Innovation Awards	
First Place in Group B for Elderly Care Trust in Trust 2.0 Plan Evaluation		Gold Award for Cross-industry Cooperation Recommendation in Diverse Trust Innovation Awards	
Best Wealth Management Bank Brand Image Award	"The Assets"		

1-6 Association Memberships

The Bank joined the Equator Principles Association, introducing a standard management mechanism for financing large projects, and actively participating in industry-related association affairs, either serving as a committee member or joining functional groups such as the Financial Technology Innovation Development Group of the Financial Holding Business Committee of the Bankers Association. It makes timely suggestions on government policies and practical operations to enhance the competitiveness of the financial industry and the overall financial environment in Taiwan, with the Taiwan Financial Technology Association being a new addition this year. In addition to joining the association, the bank also signed a "National Cybersecurity Liaison and Intelligence Sharing Cooperation Memorandum" with the Taipei Investigation Branch of the Ministry of Justice Investigation Bureau to jointly construct an information security network; the digital brand Bankee team also cooperated with National Chengchi University to release the results of a major survey on virtual assets in the Taiwan region in December 2023, in an effort to jointly promote the sound development of the domestic virtual asset environment.



Association Name	Bank's Role
The Bankers Association Of The Republic of China, BAROC	Director
Regional Bankers Associations in Taipei City etc.	Member, Director, Supervisor
Trust Association of R.O.C	Director
Securities Investment Trust & Consulting Association of the R.O.C	Member
Insurance Agency Association of The Republic of China	Member Representative, Committee Member, Supervisor
The Institute Of Internal Auditors-Chinese	Member
Taiwan Independent Director Association	Member
Taiwan Stock Affairs Association	Member
Financial Planning Association of Taiwan, FPAT	Group Member
The Chinese National Association Of Industry And Commerce, Taiwan (CNAIC)	Class A Group Member
Asia Pacific Loan Market Association	Member
Association of Certified Anti-Money Laundering Specialists	Member
Taiwan Computer Emergency Response Team Coordination Center (TWCERT/CC)	Member
Financial Information Sharing & Analysis	Member
Taiwan Fintech Association	Member
The Equator Principles Association	Signatory Supporter
Task Force on Climate-related Financial Disclosures, TCFD	Signatory Supporter
Eagle Eye Anti-Fraud Alliance of National Police Agency, Ministry of the Interior	Signatory Supporter
Toastmasters International, District 67	Operates three clubs