



# Appendix

## I. GRI Standards Content Index

Statement of Use	Far Eastern International Bank follows the GRI standards in compiling this report, and the disclosure period for this report is for the year 2023 (January 1, 2023 to December 31, 2023).
Using GRI 1	GRI 1: Foundation 2021
Applicable GRI Industry Standards	G4 Version Financial Services Sector Disclosure and SASB Commercial Banking Standards

### GRI 2 General Disclosures 2021

GRI Standards	Topic	Chapters	Page Numbers
2-1	Organization Information	1 About FEIB	7
2-2	The entities included in the organizational sustainability report	Report Compilation	3
2-3	Reporting period, reporting frequency, and contact person	Report Compilation	3.4
2-4	Restatements of information	Report Compilation	3.4
2-5	External assurance	Report Compilation	4
2-6	Activities, value chains, and other business relationships	1.3 Core Business and Service Network 6.4 Supplier Management	10-12 120
2-7	Employees	5.1 Equal Employment	76-80
2-8	Non-employee workers	5.1 Equal Employment	77
2-9	Governance structure and composition	3.1 Board of Directors Operations	37-39
2-10	Nomination and selection of the highest governance body	3.1 Board of Directors Operations	35
2-11	Chair of the highest governance body	Message from the Chairman 3.1 Board of Directors Operations	5 37
2-12	The role of the highest governing body in impact management	2.1 Sustainability Development Strategy 3.1 Board of Directors Operations	17, 18 35, 39
2-13	Granting responsibility to manage impacts.	2.1 Sustainability Development Strategy 2.4 Material Topic Management 3.1 Board of Directors Operations	17, 18 26-33 35, 39



GRI Standards	Topic	Chapters	Page Numbers
2-14	The role of the highest governance body in sustainability reporting	Report Compilation 2.1 Sustainability Development Strategy	4 18
2-15	Conflicts of interest	3.1 Board of Directors Operations	35
2-16	Communication on Critical Major Events	2.1 Sustainability Development Strategy 2.4 Material Topic Management	18 26-28
2-17	The collective wisdom of the highest governing body	3.1 Board of Directors Operations	35-38
2-18	Evaluation of the performance of the highest governance body	3.1 Board of Directors Operations	36
2-19	Remuneration Policies	3.1 Board of Directors Operations	39
2-20	Process to determine remuneration	3.1 Board of Directors Operations	39
2-21	Annual Total Compensation Ratio	3.1 Board of Directors Operations	39
2-22	Statement on sustainable development strategy	Message from the Chairman 2.1 Sustainability Development Strategy	5 17
2-23	Policy Commitments	2.1 Sustainability Development Strategy 2.4 Material Topic Management	17 29-33
2-24	Embracing Policy Commitments	2.4 Material Topic Management	29-33
2-25	Negative Impact Compensation Process	2.2 Approach to Stakeholder Engagement	20-22
2-26	Mechanisms for soliciting suggestions and raising concerns	2.2 Approach to Stakeholder Engagement	20-22
2-27	Compliance with regulations	3.3 Regulatory Compliance	41-43
2-28	Membership of the Public Association	1.6 Club Exchange	15
2-29	Stakeholder Consensus Method	2.2 Approach to Stakeholder Engagement	20-22
2-30	Collective bargaining agreements	3.4 Risk Management_Human Rights Risk Management	47

**GRI 3 Material Topics Disclosures**

GRI Standards	Topic	Chapters	Page Numbers
3-1	Significant Topic Disclosure Process	2.1 Sustainability Development Strategy 2.3 Materiality Identification	18, 19 23
3-2	Major topic list	2.3 Materiality Identification	25
3-3	Management of material topics	2.4 Material Topic Management	26-33

**Topic Standard GRI 200: Economic Series**

Series	Disclosure Indicators	Description	Corresponding Chapters	Pages
GRI 201 Economic Performance	201-1	Direct economic value generated and distributed by the organization	1.4 Operational Performance	13
	201-2	Financial impacts, risks and opportunities of climate change	6.1 Climate Risks and Opportunities	93-105
	201-3	Defining pension plan obligations and other retirement plans	5.2 Compensation and Benefits	84
	201-4	Financial subsidies obtained from the government	5.3 Training Program	85
GRI 202 Market Presence	202-1	Ratios of junior wage by gender compared to local minimum wage	5.2 Compensation and Benefits	81
GRI 205 Anti-corruption	205-1	Operating locations that underwent a corruption risk assessment	3.6 Integrity Management	56
	205-2	Communication and training on anti-corruption policies and procedures	3.6 Integrity Management	56
	205-3	Confirmed incidents of corruption and actions taken	3.6 Integrity Management	57
GRI 206 Anti-competitive Behavior	206-1	Legal actions involving anti-competitive behavior, antitrust, and monopolistic practices	3.6 Integrity Management	56
GRI 302 Energy	302-1	Energy consumption within the organization	6.3 Environmental Management	117
	302-4	Reducing energy consumption	6.3 Environmental Management	117
	302-5	Reduce the energy demand of products and services	6.3 Environmental Management	119
GRI 303 Water	303-1	Mutual influence of shared water resources	6.3 Environmental Management	118
	303-3	Water intake	6.3 Environmental Management	118

**GRI 300 Environmental Series Topic Standards**

Series	Disclosure Indicators	Description	Corresponding Chapters	Pages
GRI 305 Emissions	305-1	Direct (Scope 1) greenhouse gas emissions	6.1 Climate Risks and Opportunities	114
	305-2	Direct (Scope 2) greenhouse gas emissions	6.1 Climate Risks and Opportunities	114
	305-4	Greenhouse gas emission intensity	6.1 Climate Risks and Opportunities	114
GRI 306 Effluents and Waste	306-3	The generation of waste	6.3 Environmental Management	118
GRI 307 Environmental Compliance	307-1	Violation of environmental regulations	6 Major Carbon Reduction Plans	92
GRI 308 Supplier Environmental Assessment	308-1	Supplier Environmental Assessment	6.4 Supplier Management	120-121
GRI 401 Labor/Management Relations	401-1	New employee hires and employee turnover	5.1 Equal Employment	78, 79
	401-2	Benefits provided to full-time employees	5.2 Compensation and Benefits	84
	401-3	Parental Leave	5.2 Compensation and Benefits	82
GRI 402 Labor/Management Relations	402-1	Minimum notice period regarding operational changes	5.4 Work Environment	90
GRI 403 Occupational Health and Safety	403-1	Occupational Safety and Health Management System	5.4 Work Environment	87-89
	403-2	Hazard identification, risk assessment and accident investigation	5.4 Work Environment	88
	403-3	Occupational Health Services	5.4 Work Environment	88, 89
	403-5	Concerning Occupational Safety and Health Workers' Training	5.4 Work Environment	88
	403-6	Promotion of worker health	5.4 Work Environment	88, 89
GRI 404 Training for Employees	404-1	Average hours of training per year per employee	5.4 Training Program	85
	404-2	Provide employee competency and transition assistance programs	5.1 Equal Employment 5.3 Training Program	76 85, 86
	404-3	Percentage of employees receiving regular performance and career development reviews	5.2 Compensation and Benefits	82

**Topic Standard GRI 400 Social Series**

Series	Disclosure Indicators	Description	Corresponding Chapters	Pages
GRI 405 Diversity and Equal Opportunity	405-1	Diversity of governance bodies and employees	3.1 Board of Directors Operations 5.1 Equal Employment	35 76
	405-2	The ratio of women's basic salaries plus compensation to men's	5.2 Compensation and Benefits	81
GRI 406 Non-discrimination	406-1	Discrimination incidents and improvement actions taken by organizations	5.4 Work Environment 3.4 Risk Management_Human Rights Risk Management	90 48
GRI 408: Child Labor	408-1	Major risks of child labor at operating sites and suppliers	6.4 Supplier Management	47
GRI 409 Forced Labor	409-1	Operations and suppliers considered to have significant risk for incidents of forced or compulsory labor	3.4 Risk Management_Human Rights Risk Management	47-49
GRI 411 Indigenous Rights	411-1	Incidents involving infringement of indigenous rights	5.4 Work Environment	47
GRI 412 Human Rights Assessment	412-1	Operational activities subject to human rights review or human rights impact assessment	3.4 Risk Management_Human Rights Risk Management	47-49
	412-2	Employee training on human rights policies or procedures	3.4 Risk Management_Human Rights Risk Management	47
	412-3	Investment agreements and contracts containing human rights provisions or having undergone human rights review	3.4 Risk Management_Human Rights Risk Management 6.1 Assisting Industry Low-Carbon Transition	47 112
GRI 413 Local Communities	413-1	Operations activities involving community engagement, impact assessments, and development planning	7.3 Illuminating Communities	130
GRI 414 Supplier Social Assessment	413-1	New suppliers use social criteria for screening.	6.4 Supplier Management	120, 121
	413-2	Negative societal impacts of the supply chain and actions taken	6.4 Supplier Management	120
GRI 415 Public Policy	415-1	Political Contributions	3.6 Integrity Management	56
GRI 417 Marketing and Labeling	417-1	Requirements for product and service information and labeling	4.1 Fair Customer Treatment	60
	417-2	Incidents of non-compliance with information and labeling regulations for products and services	4.1 Fair Customer Treatment	60
	417-3	Incidents of non-compliance with marketing promotion regulations	4.1 Fair Customer Treatment	60
GRI 418 Customer Privacy	418-1	Complaints of proven violations of customer privacy or loss of customer data	3.5 Information Security and Personal Data Protection	52, 54
GRI 419 Socioeconomic Compliance	419-1	Violation of laws and regulations in the social and economic spheres	3.3 Legal Compliance	41



## II. GRI G4 Financial Services Sector Disclosures Mapping Table

Considerations	Indicator	Corresponding Chapters	Pages
Product Portfolio	FS 1 Policies related to specific environments, social factors applicable to various businesses	4 Financial inclusion 6.2 Assisting Industry Low-Carbon Transition	59, 60 106-112
	FS 2 The process of conducting environmental and social risk assessments and screening in various businesses	6.1 Climate Risks and Opportunities 6.2 Assisting Industry Low-Carbon Transition	105 106-112
	FS 3 Oversee the processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	6.2 Assisting Industry Low-Carbon Transition	106-112
	FS 5 Interactions with clients/investees/business partners regarding environmental and social risks and opportunities	4.2 ESG Financial Products and Services 6.1 Climate Risks and Opportunities 6.2 Assisting Industry Low-Carbon Transition 6.4 Supplier Management	64-68 105 106-112 20, 121
	FS7 The goods or services designed by each business to create social benefits are subdivided into monetary values according to their purpose.	4.2 ESG Financial Products and Services 6.2 Assisting Industry Low-Carbon Transition	64-69 106-112
	FS8 The products or services designed by each business to create environmental benefits are subdivided in monetary value according to their purpose.	4.3 ESG Financial Products and Services 6.2 Assisting Industry Low-Carbon Transition	64-69 106-112
Product and Service Labeling	FS 13 Types of operational sites in low-population or economically disadvantaged areas	1.3 Core Business and Service Network	10-12
	FS 14 Advocates measures to provide better financial services for disadvantaged groups	4.1 Fair Customer Treatment_ Friendly Financial Facilities 4.2 ESG Financial Products and Services	61 64-68
Local Community	FS 15 Policy related to the fair design and sale of financial products and services	4.1 Fair Customer Treatment	59, 60
	FS 16 Advocates strengthening measures to enhance financial literacy for various types of beneficiaries	4.2 ESG Financial Products and Services	64-68



### III. Comparison Table of Sustainability Accounting Standards Board (SASB) Commercial Bank Metrics

Topics	Code	Accounting Indicators	Pages	Corresponding Information
Data Security	FN-CB-230a.1	<b>❶</b> Number of data breach incidents <b>❷</b> The percentage of incidents involving personal data in data breach cases <b>❸</b> The number of affected accounts	52, 54	3.5 Information Security and Personal Data Protection
	FN-CB-230a.2	Describe how the organization identifies and handles data security risks	50-55	3.5 Information Security and Personal Data Protection
Financial Inclusion Empowerment	FN-CB-240a.1	Number of <b>❶</b> loan accounts and <b>❷</b> amount to support small and medium enterprises and community development	69	4.2 ESG Financial Products and Services
	FN-CB-240a.2	Number of overdue and delinquent <b>❶</b> loan accounts and <b>❷</b> amounts that support small and medium enterprises and community development	69	4.2 ESG Financial Products and Services
	FN-CB-240a.3	Total number of accounts providing financial services to disadvantaged groups	65	4.2 ESG Financial Products and Services
	FN-CB-240a.4	Number of participants in financial literacy initiatives for groups that are unable to access mainstream financial services adequately	67	4.2 ESG Financial Products and Services
Incorporate social, environmental and governance factors Incorporation of social analysis	FN-CB-410a.1	Exposure disclosed by industry	108	6.2 Assisting Industry Low-Carbon Transition
	FN-CB-410a.2	Describes how the organization incorporates ESG into credit analysis	106-111	6.2 Assisting Industry Low-Carbon Transition
Business ethics	FN-CB-510a.1	Losses arising from legal proceedings due to fraudulent, insider trading, anti-trust, anti-competitive behavior or market manipulation practices, private corruption, or violation of other financial regulations	56	3.6 Integrity Management
	FN-CB-510a.2	Describe the whistleblower policy and procedures	57	3.6 Integrity Management
Systemic risk Management	FN-CB-550a.1	Disclose G-SIB scores by category	--	This bank is a non-G-SIB (non-Global Systemically Important Bank)
	FN-CB-550a.2	Capital Adequacy Management and Policy	13	1.4 Operational Performance
General Information	FN-CB-000.A	Separately disclose <b>❶</b> the number and <b>❷</b> the total amount of deposit accounts for individuals and small enterprises	10	1.3 Core Business and Service Network
	FN-CB-000.B	Disclose the <b>❶</b> number of borrowers and <b>❷</b> total amount of loans for individual, small business, and corporate customers, respectively	10	1.3 Core Business and Service Network



## IV. Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies

Entry	Content	Reference Chapters	Pages
Article 2	According to the recent fiscal year-end, companies in the food industry, chemical industry, and financial insurance industry that are listed on the Taiwan Stock Exchange are required to prepare and submit a Chinese version of the sustainability report in accordance with the "Taiwan Stock Exchange Corporation Key Points for Classifying and Adjusting Categories of Industries of Listed Companies" by TWSE Listed Companies.	Report Compilation	3, 4
Article 3	Every year, based on the Global Reporting Initiatives (GRI) universal standards, industry standards, and material topic standards, the company prepares the sustainability report for the previous year, disclosing the material economic, environmental, and social (including human rights) topics and impacts identified by the company, as well as the disclosure items and reporting requirements. The company can also refer to the Sustainability Accounting Standards Board (SASB) standards to disclose industry indicator information and the SASB index corresponding to the content of the report. The sustainability report mentioned in the preceding paragraph should cover relevant risk assessments of environmental, social and corporate governance aspects, and establish relevant performance indicators to manage the identified material topics. Listed companies should disclose the content index corresponding to the GRI Standards in the sustainability report, and indicate in the report whether each disclosure item has obtained third-party assurance or verification. The disclosure items referred to in the first item shall be measured and disclosed in accordance with the standards prescribed by the competent authority of the industry, and if the competent authority of the industry has not published applicable standards, the commonly used or internationally accepted measurement methods shall be adopted.	Report Compilation 2. Sustainability Leadership Appendices I, II, VI, VII	3, 4 23-28 132-137 141-145
Article 4	In addition to the content mentioned in the previous article, the sustainability reports prepared by the financial and insurance industries should strengthen the disclosure of the following sustainability indicators based on their respective industries: ① The amount of information leakage, the proportion of information leakage incidents related to personal data, and the number of customers affected by information leakage incidents ② Number and outstanding amount of loans for promoting small businesses and community development ③ Number of participants in financial education for underprivileged groups lacking bank services ④ Products or services designed by each operating business for creating environmental or social benefits For the sustainability indicators disclosed in the preceding item related to the industry to which it belongs, the company should obtain an assurance report issued by a certified public accountant in accordance with the guidelines published by the Accounting Research and Development Foundation of the Republic of China.	3.5 Information Security and Personal Data Protection 4.2 ESG Products and Services 6.2 Assisting Industry Low- Carbon Transition Appendices VII	① 52, 54 ② 69 ③ 67 ④ 64-69; 106-112; 144-145
Article 4-1	A dedicated chapter revealing climate-related information, describing the following implementation situations: ① The Board of Directors and management's oversight and governance on climate-related risks and opportunities ② How do the identified climate risks and opportunities affect the company's business, strategy, and finances (short, medium, and long-term) ③ The impact of extreme climate events and transition actions on finance ④ How to integrate the process of identifying, assessing, and managing climate risks into the overall risk management system ⑤ Use scenario analysis to assess resilience in the face of climate change risks, explain the scenarios, parameters, assumptions, analysis factors, and key financial impacts used ⑥ If there is a transition plan for addressing climate-related risk management, explain the content of the plan, as well as the indicators and targets used to identify and manage risks ⑦ If using an internal carbon pricing as a planning tool, the basis for setting the price should be explained ⑧ Set climate-related goals, including information on the covered activities, scope of greenhouse gas emissions, planning period, annual progress achieved, etc. If carbon offsets or Renewable Energy Certificates (RECs) are used to achieve related goals, the source and amount of carbon offsets or the number of Renewable Energy Certificates (RECs) should be specified ⑨ Greenhouse gas inventory and verification status The information in the previous paragraph regarding the scopes 1 and 2 greenhouse gas inventory and assurance: From 2023, individual company inventory data will be disclosed; from 2025, consolidated parent and subsidiary inventory data will be disclosed; from 2024, assurance for individual companies will be completed; from 2028, assurance for consolidated parent and subsidiary companies will be completed.	6.1 Climate Risks and Opportunities ① Climate Risk Governance ② Climate Risk Strategy ③ Climate Risk Strategy ④ Climate Risk Management ⑤ Climate Risk Strategy ⑥ Climate Risk Indicators and Goals ⑦ The company currently does not adopt an internal carbon pricing policy. ⑧ Climate risk metrics and targets; No use of carbon offsets or renewable energy certificates (RECs) in 2023 ⑨ Climate risk indicators and targets	① 93 ② 94-102 ③ 94-102 ④ 103 ⑤ 94-102 ⑥ 104-105 ⑦ – ⑧ 104-105 ⑨ 104





Entry	Content	Reference Chapters	Pages
Article 5	Accountants and their affiliated firms who handle assurance services for sustainability indicators under Article 4, accountants and their affiliated firms who handle assurance services for sustainability indicators under Paragraph 2 of Article 4, and personnel and their affiliated institutions who handle greenhouse gas assurance services under Paragraph 3 of Article 4-1, shall all comply with relevant regulations of the "Management Guidelines for Assurance Institutions of Sustainability Reports for Listed and OTC Companies", effective from the year 2024. Companies shall upload the sustainability report and the link to the report file on the company's website to the designated online reporting system of the TWSE by August 31 of each year. Listed companies should establish operating procedures for the preparation and verification of sustainability reports, and incorporate them into their internal control systems.	Report Compilation	3, 4

## V. The United Nations Global Compact Index

Category	Content	Corresponding Chapters	Pages
Human Rights	Principle ❶ : Support and respect internationally recognized human rights	3.4 Risk Management_Human Rights Risk Management	47
	Principle ❷ : Ensure not to be complicit with those who violate human rights	3.4 Risk Management_Human Rights Risk Management 6.2 Assisting Industry Low-Carbon Transition	47
	Principle ❸ : Support the freedom of association for workers and recognize the right to collective bargaining.	3.4 Risk Management_Human Rights Risk Management	47
Labor Standards	Principle ❹ : The elimination of all forms of forced and compulsory labor	3.4 Risk Management_Human Rights Risk Management	48
	Principle ❺ : The effective abolition of child labor	3.4 Risk Management_Human Rights Risk Management	47
	Principle ❻ : Eliminate discrimination in employment and occupation	5.1 Equal Employment 3.4 Risk Management_Human Rights Risk Management	76 48
Environmental	Principle ❼ : Support a precautionary approach to environmental challenges	6.1 Climate Risks and Opportunities	93-105
	Principle ❽ : Take proactive actions and adopt more environmentally responsible practices.	6.1 Climate Risks and Opportunities 6.2 Assisting Industry Low-Carbon Transition	93-105 106-112
	Principle ❾ : Encourage the development and dissemination of environmentally friendly technologies	6.2 Assisting Industry Low-Carbon Transition	106-111
Anti-corruption	Principle ❿ : Work against all forms of corruption, including extortion and bribery	3.6 Integrity Management	56-57

## VI. Greenhouse Gas Verification Certificate

### 2023 Greenhouse Gas Verification Certificate

# bsi. Opinion Statement

## Greenhouse Gas Emissions

### Verification Opinion Statement

This is to verify that: Far Eastern International Bank  
1F、13F、17F、18F、20F、26F、27F.  
No.205, 207, 209, Sec.2, Dunhua S. Rd.  
Daan Dist., Taipei City 106428  
Taiwan

遠東國際商業銀行股份有限公司  
臺灣  
台北市  
大安區  
敦化南路二段 205、207、209 號  
1 樓、13 樓、17 樓、18 樓、20 樓、26 樓、27 樓

Holds Statement No: GHGEV 784428

#### Verification opinion statement

As a result of carrying out verification and validation procedures in accordance with ISO 14064-3:2019, it is the statement for mixed engagement including reasonable assurance for verification activity as well as validation and agreed-upon procedures (AUP) contains the following:

- The Greenhouse Gas Emissions with Far Eastern International Bank for the period from 2023-01-01 to 2023-12-31 was verified and validated.
- The verified organization-level greenhouse gas emissions include direct greenhouse gas emissions 306.8858 tonnes of CO<sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 5,151.6182 tonnes of CO<sub>2</sub> equivalent.
- Far Eastern International Bank has defined and explained its own process and pre-determined criteria for significance of indirect Greenhouse Gas Emissions and quantify and report these identified significant emissions accordingly.

For and on behalf of BSI:

Managing Director BSI Taiwan, Peter Pu

Originally Issue: 2024-05-02

Latest Issue: 2024-05-02

Page: 1 of 4

...making excellence a habit.™

The British Standards Institution is independent to the above named client and has no financial interest in the above named client. This Opinion Statement has been prepared for the above named client only for the purposes of verifying its statements relating to its carbon emissions more particularly described in the scope. It was not prepared for any other purpose. The British Standards Institution will not, in providing this Opinion Statement, accept or assume responsibility (legal or otherwise) or accept liability for or in connection with any other purpose for which it may be used or to any person by whom the Opinion Statement may be read. This Opinion Statement is prepared on the basis of review by The British Standards Institution of information presented to it by the above named client. The review does not extend beyond such information and is solely based on it. In performing such review, The British Standards Institution has assumed that all such information is complete and accurate. Any queries that may arise by virtue of this Opinion Statement or matters relating to it should be addressed to the above named client only.  
Taiwan Headquarters: 2nd Floor, No. 37, 3-Hu Rd., Nei-Hu Dist., Taipei 114, Taiwan, R.O.C.  
BSI Taiwan is a subsidiary of British Standards Institution.

Statement No: GHGEV 784428

The Greenhouse Gas Emissions Verification activities are based on reasonable level of assurance:

- The data and information of greenhouse gas emissions are based on historical in nature, and no material misstatements for the period from 2023-01-01 to 2023-12-31 Greenhouse Gas Emissions calculation were revealed.
- Data quality was considered acceptable in meeting the principles as set out in ISO 14064-1:2018.
- The emission factor for electricity for the year 2023 is not published by Taiwan government so far, the emission factor used for electricity is 0.495 kilograms of Carbon Dioxide equivalent per kWh instead which may potentially result in different Greenhouse Gas Emission estimates.

EMISSIONS		Notes	tonnes CO <sub>2</sub> e
Category 1: Direct GHG emissions and removals			306.8858
1.1	Stationary combustion		1.0474
1.2	Mobile combustion		78.3941
1.3	Industrial processes (anthropogenic systems)		0.0000
1.4	Fugitive (anthropogenic systems)		227.4443
1.5	Land use, land use change and forestry		0.0000
Direct emissions in tonnes of CO <sub>2</sub> e from biomass			0.0000
Category 2: Indirect GHG emissions from imported energy			5,151.6182
2.1	Indirect emissions from imported electricity	location-based approach	5,151.6182
2.2	Indirect emissions from imported energy (steam, heating, cooling and compressed air)		0.0000

Originally Issue: 2024-05-02

Latest Issue: 2024-05-02

Page: 2 of 4

The British Standards Institution is independent to the above named client and has no financial interest in the above named client. This Opinion Statement has been prepared for the above named client only for the purposes of verifying its statements relating to its carbon emissions more particularly described in the scope. It was not prepared for any other purpose. The British Standards Institution will not, in providing this Opinion Statement, accept or assume responsibility (legal or otherwise) or accept liability for or in connection with any other purpose for which it may be used or to any person by whom the Opinion Statement may be read. This Opinion Statement is prepared on the basis of review by The British Standards Institution of information presented to it by the above named client. The review does not extend beyond such information and is solely based on it. In performing such review, The British Standards Institution has assumed that all such information is complete and accurate. Any queries that may arise by virtue of this Opinion Statement or matters relating to it should be addressed to the above named client only.  
Taiwan Headquarters: 2nd Floor, No. 37, 3-Hu Rd., Nei-Hu Dist., Taipei 114, Taiwan, R.O.C.  
BSI Taiwan is a subsidiary of British Standards Institution.



## 2023 Greenhouse Gas Verification Certificate

Statement No: GHGEV 784428

## Agreed upon procedures (AUP)

- AUP are specific types of verification activities, BSI have performed the evidence-gathering procedures for the period from 2023-01-01 to 2023-12-31.
- BSI do not express any assurance on the GHG emissions, removals and storage in listed below.

EMISSIONS		Notes	AUP Item(s)	tonnes CO <sub>2</sub> e
Category 4: indirect GHG emissions from products used by organization				1,057.2604
4.1	Emissions from Purchased goods	Electricity, fuel and tap water only	Electricity: 10,288,841.4068 kWh Gasoline: 33,267.1616 L Diesel: 400.6480 L Tap water: 67,182.7352m <sup>3</sup>	1,023.8644
4.3	Emissions from the disposal of solid and liquid waste	Solid waste only	Incineration: 87,152.50 kg Recycle: 58,175.00 kg Transportation: 2,769.73 tkm	33.3960

Originally Issue: 2024-05-02

Latest Issue: 2024-05-02

Page: 3 of 4

The British Standards Institution is independent to the above named client and has no financial interest in the above named client. This Opinion Statement has been prepared for the above named client only for the purposes of verifying its statements relating to its carbon emissions more particularly described in the scope. It was not prepared for any other purpose. The British Standards Institution will not, in providing this Opinion Statement, accept or assume responsibility (legal or otherwise) or accept liability for or in connection with any other purpose for which it may be used or to any person by whom the Opinion Statement may be read. This Opinion Statement is prepared on the basis of review by The British Standards Institution of information presented to it by the above named client. The review does not extend beyond such information and is solely based on it. In performing such review, The British Standards Institution has assumed that all such information is complete and accurate. Any queries that may arise by virtue of this Opinion Statement or matters relating to it should be addressed to the above named client only.

Taiwan Headquarters: 2nd Floor, No. 37, Ji-Hu Rd., Nei-Hu Dist., Taipei 114, Taiwan, R.O.C.  
BSI Taiwan is a subsidiary of British Standards Institution.

Statement No: GHGEV 784428

The direct GHG emissions and removals(cat.1) and indirect GHG emissions from imported energy emissions(cat.2) were verified in selected branches and representative offices, including but not limited to the following:

Location	Verification Information
Far Eastern International Bank 1F - 13F - 17F - 18F - 20F - 26F - 27F. No.205, 207, 209, Sec.2, Dunhua S. Rd. Daan Dist., Taipei City 106428 Taiwan 遠東國際商業銀行股份有限公司 臺灣台北市大安區敦化南路二段 205、207、209 號 1 樓、13 樓、17 樓、18 樓、20 樓、26 樓、27 樓	The Greenhouse Gas Emissions with Far Eastern International Bank for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 302.1859 tonnes of CO <sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 4,715.3697 tonnes of CO <sub>2</sub> equivalent.  涵蓋遠東國際商業銀行股份有限公司(共 58 個據點與 3 個海外據點)
Far Eastern Asset Management Corp. B Room, 17F. No. 207, Sec. 2, Dunhua S. Rd. Daan Dist., Taipei City 106 Taiwan 遠銀資產管理股份有限公司 台北市大安區敦化南路二段 207 號 17 樓 B 室	The Greenhouse Gas Emissions with Far Eastern Asset Management for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 0.0002 tonnes of CO <sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 3.0981 tonnes of CO <sub>2</sub> equivalent.  涵蓋遠銀資產管理股份有限公司共 1 個據點
FEIB Financial Leasing Co., Ltd 8F, Yuanqi Building No.28 Baolianjing Road Pudong New Area, Shanghai 遠榮租賃股份有限公司 上海市浦東新區白蓮泾路 28 號遠企大樓 8 樓	The Greenhouse Gas Emissions with FEIB Financial Leasing Co., Ltd for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 0.0000 tonnes of CO <sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 3.9461 tonnes of CO <sub>2</sub> equivalent.  涵蓋遠榮租賃股份有限公司共 1 個據點
Far Eastern International Securities 51F. No. 7, Sec. 5, Xinyi Rd., Xinyi Dist. Taipei City 110, Taiwan 遠智證券股份有限公司 台北市信義區信義路 5 段 7 號 51 樓	The Greenhouse Gas Emissions with Far Eastern International Securities for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 4.6997 tonnes of CO <sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 429.2043 tonnes of CO <sub>2</sub> equivalent.  涵蓋遠智證券股份有限公司 3 個據點

Originally Issue: 2024-05-02

Latest Issue: 2024-05-02

Page: 4 of 4

The British Standards Institution is independent to the above named client and has no financial interest in the above named client. This Opinion Statement has been prepared for the above named client only for the purposes of verifying its statements relating to its carbon emissions more particularly described in the scope. It was not prepared for any other purpose. The British Standards Institution will not, in providing this Opinion Statement, accept or assume responsibility (legal or otherwise) or accept liability for or in connection with any other purpose for which it may be used or to any person by whom the Opinion Statement may be read. This Opinion Statement is prepared on the basis of review by The British Standards Institution of information presented to it by the above named client. The review does not extend beyond such information and is solely based on it. In performing such review, The British Standards Institution has assumed that all such information is complete and accurate. Any queries that may arise by virtue of this Opinion Statement or matters relating to it should be addressed to the above named client only.

Taiwan Headquarters: 2nd Floor, No. 37, Ji-Hu Rd., Nei-Hu Dist., Taipei 114, Taiwan, R.O.C.  
BSI Taiwan is a subsidiary of British Standards Institution.



# bsi.

## Opinion Statement

### Greenhouse Gas Emissions Verification Opinion Statement

This is to verify that: Far Eastern International Bank  
1F ~ 13F ~ 17F ~ 18F ~ 20F ~ 26F ~ 27F.  
臺灣  
台北市  
大安區  
敦化南路二段205、207、209號  
Taiwan  
遠東國際商業銀行股份有限公司  
1樓、13樓、17樓、18樓、20樓、26樓、27樓

Holds Statement No: GHGEV 767458

#### Verification opinion statement

As a result of carrying out verification procedures in accordance with ISO 14064-3:2006, it is the opinion of BSI that the reasonable assurance that:

- The Greenhouse Gas Emissions with Far Eastern International Bank for the period from 2022-01-01 to 2022-12-31 was verified, including direct greenhouse gas emissions 329,817 tonnes of CO<sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 5,299,651 tonnes of CO<sub>2</sub> equivalent.
- No material misstatements for the period from 2022-01-01 to 2022-12-31 Greenhouse Gas Emissions calculation were revealed.
- Data quality was considered acceptable in meeting the principles as set out in ISO 14064-1:2018.
- The emission factor for electricity for the year 2022 is not published by Taiwan government so far, the emission factor used for electricity is 0.509 kilograms of Carbon Dioxide equivalent per kWh instead which may potentially result in different Greenhouse Gas Emission estimates.

The other selected indirect GHG emissions listed in the attached table on the next page were also reported and thus verified with limited assurance, and data quality was not considered unacceptable in meeting the principles as set out in ISO 14064-1: 2018.

For and on behalf of BSI:

Managing Director BSI Taiwan, Peter Pu

Originally Issue: 2023-05-11

Latest Issue: 2023-05-11

Page: 1 of 3

...making excellence a habit.™

The British Standards Institution is independent of the above named client and has no financial interest in the above named client. This Opinion Statement has been prepared for the above named client only for the purposes of verifying its statements relating to its carbon emissions more particularly described in the scope. It was not prepared for any other purpose. The British Standards Institution will not, in providing this Opinion Statement, accept or assume responsibility (legal or otherwise) or accept liability for or in connection with any other purpose for which it may be used or to any person by whom the Opinion Statement may be read. This Opinion Statement is prepared on the basis of review by The British Standards Institution of information presented to it by the above named client. The review does not extend beyond such information and is solely based on it. In performing such review, The British Standards Institution has assumed that all such information is complete and accurate. Any queries that may arise by virtue of this Opinion Statement or matters relating to it should be addressed to the above named client only.

Taiwan Headquarters: 2nd Floor, No. 37, Ji-Hu Rd., Nei-Hu Dist., Taipei 114, Taiwan, R.O.C.  
BSI Taiwan is a subsidiary of British Standards Institution.

Statement No: GHGEV 767458

The greenhouse gas emissions information reported by the organization for the period from 2022-01-01 to 2022-12-31 is as follows:

EMISSIONS	Notes	tonnes CO <sub>2</sub> e
<b>Category 1: Direct GHG emissions and removals</b>		<b>329,8170</b>
1.1 Stationary combustion		0.7852
1.2 Mobile combustion		85.8808
1.3 Industrial processes (anthropogenic systems)		0.0000
1.4 Fugitive (anthropogenic systems)		243.1510
1.5 Land use, land use change and forestry	N/A	-
Direct emissions in tonnes of CO <sub>2</sub> e from biomass		0.0000
<b>Category 2: Indirect GHG emissions from imported energy</b>		<b>5,299.6510</b>
2.1 Indirect emissions from imported electricity	location-based approach	5,299.6510
2.2 Indirect emissions from imported energy (steam, heating, cooling and compressed air)		0.0000
<b>Category 4: indirect GHG emissions from products used by organization</b>		<b>977.3291</b>
4.1 Emissions from Purchased goods		945.2081
4.2 Emissions from Capital goods	NS	
4.3 Emissions from the disposal of solid and liquid waste		32.1210
4.4 Emissions from the use of assets	NS	
4.5 Emissions from the use of services that are not described in the above subcategories	NS	

\* NS: Non significant; N/A: Not applicable

Originally Issue: 2023-05-11

Latest Issue: 2023-05-11

Page: 2 of 3

The British Standards Institution is independent of the above named client and has no financial interest in the above named client. This Opinion Statement has been prepared for the above named client only for the purposes of verifying its statements relating to its carbon emissions more particularly described in the scope. It was not prepared for any other purpose. The British Standards Institution will not, in providing this Opinion Statement, accept or assume responsibility (legal or otherwise) or accept liability for or in connection with any other purpose for which it may be used or to any person by whom the Opinion Statement may be read. This Opinion Statement is prepared on the basis of review by The British Standards Institution of information presented to it by the above named client. The review does not extend beyond such information and is solely based on it. In performing such review, The British Standards Institution has assumed that all such information is complete and accurate. Any queries that may arise by virtue of this Opinion Statement or matters relating to it should be addressed to the above named client only.

Taiwan Headquarters: 2nd Floor, No. 37, Ji-Hu Rd., Nei-Hu Dist., Taipei 114, Taiwan, R.O.C.  
BSI Taiwan is a subsidiary of British Standards Institution.

Statement No: GHGEV 767458

Location	Verification Information
Far Eastern International Bank 1F ~ 13F ~ 17F ~ 18F ~ 20F ~ 26F ~ 27F. No.205, 207, 209, Sec.2, Dunhua S. Rd. Daan Dist., Taipei City 106428 Taiwan 遠東國際商業銀行股份有限公司 臺灣 台北市 大安區 敦化南路二段205、207、209號 1樓、13樓、17樓、18樓、20樓、26樓、27樓	The Greenhouse Gas Emissions with Far Eastern International Bank for the period from 2022-01-01 to 2022-12-31 was verified, including direct greenhouse gas emissions 329,550 tonnes of CO <sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 5,292.7586 tonnes of CO <sub>2</sub> equivalent.
Far Eastern Asset Management Corp. Room B 17F, No. 207, Sec. 2, Dunhua S. Rd. Daan Dist., Taipei City 106428, Taiwan 遠東資產管理股份有限公司 台北市大安區敦化南路二段207號17樓B室	The Greenhouse Gas Emissions with Far Eastern Asset Management Corp. for the period from 2022-01-01 to 2022-12-31 was verified, including direct greenhouse gas emissions 0.0002 tonnes of CO <sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 2.8481 tonnes of CO <sub>2</sub> equivalent.
FEIB Financial Leasing Co., Ltd 8F, Yungqi Building No.28 Baillanjiang Road, Pudong New Area, Shanghai 遠東租賃股份有限公司 上海市浦東新區白蓮江路28號金大樓8樓	The Greenhouse Gas Emissions with FEIB Financial Leasing Co., Ltd for the period from 2022-01-01 to 2022-12-31 was verified, including direct greenhouse gas emissions 0.2668 tonnes of CO <sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 4.0443 tonnes of CO <sub>2</sub> equivalent.

Originally Issue: 2023-05-11

Latest Issue: 2023-05-11

Page: 3 of 3

The British Standards Institution is independent of the above named client and has no financial interest in the above named client. This Opinion Statement has been prepared for the above named client only for the purposes of verifying its statements relating to its carbon emissions more particularly described in the scope. It was not prepared for any other purpose. The British Standards Institution will not, in providing this Opinion Statement, accept or assume responsibility (legal or otherwise) or accept liability for or in connection with any other purpose for which it may be used or to any person by whom the Opinion Statement may be read. This Opinion Statement is prepared on the basis of review by The British Standards Institution of information presented to it by the above named client. The review does not extend beyond such information and is solely based on it. In performing such review, The British Standards Institution has assumed that all such information is complete and accurate. Any queries that may arise by virtue of this Opinion Statement or matters relating to it should be addressed to the above named client only.

Taiwan Headquarters: 2nd Floor, No. 37, Ji-Hu Rd., Nei-Hu Dist., Taipei 114, Taiwan, R.O.C.  
BSI Taiwan is a subsidiary of British Standards Institution.



## VII. Independent Limited Assurance Report



安永聯合會計師事務所

11012 台北市基隆路一段333號9樓  
9F, No. 333, Sec. 1, Keelung Road  
Taipei City, Taiwan, R.O.C.Tel: 886 2 2757 8888  
Fax: 886 2 2757 6050  
www.ey.com/tw

### 會計師有限確信報告

遠東國際商業銀行股份有限公司 公鑒

#### 確信範圍

本會計師接受遠東國際商業銀行股份有限公司（以下簡稱遠東商銀）之委任，對2023年度永續報告書中所選定之永續績效資訊（以下稱「標的資訊」），執行財團法人中華民國會計研究發展基金會所發布之確信準則所定義之「有限確信案件」並出具報告。

#### 標的資訊及其適用基準

有關遠東商銀之標的資訊及其適用基準詳列於附件一。

#### 管理階層之責任

遠東商銀管理階層之責任係依據臺灣證券交易所「上市公司編製與申報永續報告書作業辦法」之規定，以及參考適當之基準編製標的資訊，包括參考全球永續性報告協會(Global Reporting Initiatives, GRI)所發布之2021年GRI 準則(GRI Standards)，遠東商銀管理階層應選擇所適用之基準，並對標的資訊在所有重大方面是否依據該適用基準報導負責，此責任包括建立及維持與標的資訊編製有關之內部控制、維持適當之記錄並作成相關之估計，以確保標的資訊未存有導因於舞弊或錯誤之重大不實表達。

#### 本會計師之責任

本會計師之責任係依據所取得之證據對標的資訊作成結論。

本會計師依照財團法人中華民國會計研究發展基金會所發布之確信準則3000號「非屬歷史性財務資訊查核或核閱之確信案件」之要求規劃並執行有限確信工作，以對標的資訊是否存在重大不實表達出具有限確信報告。本會計師依據專業判斷，包括對導因於舞弊或錯誤之重大不實表達風險之評估，以決定確信程序之性質、時間及範圍。

本會計師相信已取得足夠及適切之證據，以作為表示有限確信結論之基礎。

#### 會計師之獨立性及品質管理

本會計師及所隸屬組織遵循會計師職業道德規範中有關獨立性及其他道德規範之規定，該規範之基本原則為正直、公正客觀、專業能力及專業上應有之注意、保密及專業行為。

本事務所遵循品質管理準則1號「會計師事務所之品質管理」，該品質管理準則規定組織設計、付諸實行及執行品質管理制度，包含與遵循職業道德規範、專業準則及適用之法令規範相關之政策或程序。

#### 所執行程序之說明

有限確信案件中執行程序之性質及時間與適用於合理確信案件不同，其範圍亦較小，因此，有限確信案件中取得之確信程度明顯低於合理確信案件中取得者。本會計師所設計之程序係為取得有限確信並據此作成結論，並不提供合理確信必要之所有證據。



儘管本會計師於決定確信程序之性質及範圍時曾考量遠東商銀內部控制之有效性，惟本確信案件並非對遠東商銀內部控制之有效性表示意見。本會計師所執行之程序不包括測試控制或執行與檢查資訊科技(IT)系統內資料之彙總或計算相關之程序。

有限確信案件包括進行查詢，主要係對負責編製標的資訊及相關資訊之人員進行查詢，並應用分析及其他適當程序。

本會計師所執行之程序包括：

- 與遠東商銀人員進行訪談，以瞭解遠東商銀之業務與履行永續發展之整體情況，以及永續報導流程；
- 透過訪談、檢查相關文件，以瞭解遠東商銀之主要利害關係人及利害關係人之期望與需求、雙方具體之溝通管道，以及遠東商銀如何回應該等期望與需求；
- 與遠東商銀攸關人員進行訪談，以瞭解用以蒐集、整理及報導標的資訊之相關流程；
- 檢查計算標準是否已依據適用基準中概述的方法正確應用；
- 針對報告中所選定之永續績效資訊進行分析性程序；蒐集並評估其他支持證據資料及所取得之管理階層聲明；如必要時，則抽選樣本進行測試；
- 閱讀遠東商銀之永續報告書，確認其與本會計師取得關於永續發展整體履行情況之瞭解一致。

#### 先天限制

因永續報告中所包含之非財務資訊受到衡量不確定性之影響，選擇不同的衡量方式，可能導致績效衡量上之重大差異，且由於確信工作係採抽樣方式進行，任何內部控制均受有先天限制，故未必能查出所有業已存在之重大不實表達，無論是導因於舞弊或錯誤。

#### 結論

依據所執行之程序及所取得之證據，本會計師未發現標的資訊有未依照適用基準編製而須作重大修正之情事。

#### 其他事項

本確信報告出具後，遠東商銀對任何確信標的或適用基準之變更，本會計師將不負就該等資訊重新執行確信工作之責任。

安永聯合會計師事務所

會計師：呂倩雯

呂倩雯



民國一一三年五月三十一日



附件一：

編號	章節	內文標題	標的資訊	適用基準	其他說明																								
1	第三章	公司治理	<table><tr><th colspan="2">資訊安全事件</th><th>2023</th></tr><tr><td>資料安全事件件數</td><td></td><td>0</td></tr><tr><td>因資訊安全事故導致客戶資料遺失</td><td></td><td>0</td></tr><tr><td>因資訊安全事故受影響的客戶數</td><td></td><td>0</td></tr></table>	資訊安全事件		2023	資料安全事件件數		0	因資訊安全事故導致客戶資料遺失		0	因資訊安全事故受影響的客戶數		0	資訊外洩事件數量、與個資相關的資訊外洩事件占比、因資訊外洩事件而受影響的顧客數。	依據「上市公司編製與申報永續報告書作業辦法」第四條附表一之三之指標一應加強揭露績效指標。												
資訊安全事件		2023																											
資料安全事件件數		0																											
因資訊安全事故導致客戶資料遺失		0																											
因資訊安全事故受影響的客戶數		0																											
2	第四章	普惠金融	<p>2023 年底對小型及新創中小企業放款之戶數計 1,218 戶，餘額 43,665 百萬元；催收數為 1 戶，餘額 26 百萬元。</p> <table><tr><th colspan="2">企業</th><th>2023 底戶數/餘額</th></tr><tr><td>A</td><td>員工&lt;=20 人</td><td>1,157 戶/ 47,173 百萬元</td></tr><tr><td>B</td><td>資本額&lt;= 500 萬元</td><td>747 戶/ 2,847 百萬元</td></tr><tr><td>C</td><td>年營收&lt;= 1 千萬元</td><td>744 戶/ 11,991 百萬元</td></tr><tr><td>D</td><td>設立 5 年以下</td><td>280 戶/ 4,602 百萬元</td></tr></table>	企業		2023 底戶數/餘額	A	員工<=20 人	1,157 戶/ 47,173 百萬元	B	資本額<= 500 萬元	747 戶/ 2,847 百萬元	C	年營收<= 1 千萬元	744 戶/ 11,991 百萬元	D	設立 5 年以下	280 戶/ 4,602 百萬元	對促進小型企業及社區發展的貸放件數及貸放餘額。	依據「上市公司編製與申報永續報告書作業辦法」第四條附表一之三之指標二應加強揭露績效指標。									
企業		2023 底戶數/餘額																											
A	員工<=20 人	1,157 戶/ 47,173 百萬元																											
B	資本額<= 500 萬元	747 戶/ 2,847 百萬元																											
C	年營收<= 1 千萬元	744 戶/ 11,991 百萬元																											
D	設立 5 年以下	280 戶/ 4,602 百萬元																											
3	第四章	普惠金融	<p>製播 ESG 及普惠金融相關影音 7 集，其中與臺北市府警察局合作拍攝防範詐騙手法影片，另推出專業市場分析 26 集，傳達理財觀念及市場最新投資訊息，觀看點閱總計 88.5 萬人次，普惠金融相關影片主題羅列如下：</p> <table><tr><th>上架</th><th>主題</th><th>點閱人次</th></tr><tr><td>1 月</td><td>一起樂益，共創永續</td><td>1.5 萬</td></tr><tr><td>4 月</td><td>投資地球讓未來更美好</td><td>2 萬</td></tr><tr><td>5 月</td><td>防詐騙必修課</td><td>10 萬</td></tr><tr><td>7 月</td><td>揭開寵物經濟的投資奧秘</td><td>2 萬</td></tr><tr><td>9 月</td><td>安養信託:幸福託付愛永傳</td><td>2 萬</td></tr><tr><td>10 月</td><td>亞東名醫帶您探索失智症的世界</td><td>5 萬</td></tr><tr><td>11 月</td><td>樂益環保回收革命</td><td>4.6 萬</td></tr></table>	上架	主題	點閱人次	1 月	一起樂益，共創永續	1.5 萬	4 月	投資地球讓未來更美好	2 萬	5 月	防詐騙必修課	10 萬	7 月	揭開寵物經濟的投資奧秘	2 萬	9 月	安養信託:幸福託付愛永傳	2 萬	10 月	亞東名醫帶您探索失智症的世界	5 萬	11 月	樂益環保回收革命	4.6 萬	對缺少銀行服務之弱勢族群提供金融教育之參與人數。	依據「上市公司編製與申報永續報告書作業辦法」第四條附表一之三之指標三應加強揭露績效指標。
上架	主題	點閱人次																											
1 月	一起樂益，共創永續	1.5 萬																											
4 月	投資地球讓未來更美好	2 萬																											
5 月	防詐騙必修課	10 萬																											
7 月	揭開寵物經濟的投資奧秘	2 萬																											
9 月	安養信託:幸福託付愛永傳	2 萬																											
10 月	亞東名醫帶您探索失智症的世界	5 萬																											
11 月	樂益環保回收革命	4.6 萬																											



編號	章節	內文標題	標的資訊	適用基準	其他說明																	
4	第四章	普惠金融	<table><tr><th colspan="4">個人金融</th></tr><tr><th>品名</th><th>說明／做法</th><th>客戶對象</th><th>2023 ESG 效益</th></tr><tr><td>伊甸愛心卡</td><td>於1997年發行之伊甸愛心卡，以卡友刷卡金額的0.3%捐贈伊甸基金會。</td><td>一般大眾</td><td>年度回饋捐贈伊甸基金會之金額計1,420,217 元。</td></tr></table>	個人金融				品名	說明／做法	客戶對象	2023 ESG 效益	伊甸愛心卡	於1997年發行之伊甸愛心卡，以卡友刷卡金額的0.3%捐贈伊甸基金會。	一般大眾	年度回饋捐贈伊甸基金會之金額計1,420,217 元。	各經營業務為創造環境效益或社會效益所設計之產品與服務。	依據「上市公司編製與申報永續報告書作業辦法」第四條附表一之三之指標四應加強揭露績效指標。					
	個人金融																					
品名	說明／做法	客戶對象	2023 ESG 效益																			
伊甸愛心卡	於1997年發行之伊甸愛心卡，以卡友刷卡金額的0.3%捐贈伊甸基金會。	一般大眾	年度回饋捐贈伊甸基金會之金額計1,420,217 元。																			
第六章	減碳大計	<table><tr><th>構面</th><th>類別</th><th>組成</th><th>2023 授信餘額</th></tr><tr><td rowspan="5">環境面</td><td>再生能源</td><td>電力供應業</td><td>5,064,454,701</td></tr><tr><td>電子零組件</td><td>發光二極體製造業、太陽能電池製造業</td><td>530,792,580</td></tr><tr><td>水資源</td><td>用水供應業、廢水及污水處理業</td><td>3,374,248,914</td></tr><tr><td>污染防治</td><td>非有害廢棄物清除業、有害廢棄物清除業、非有害廢棄物處理業、有害廢棄物處理業、資源回收物處理業、污染整治業</td><td>717,229,616</td></tr><tr><td>運輸</td><td>機車製造業、自行車製造業、自行車零件製造業、鐵路運輸業、捷運運輸業、公共汽車客運業</td><td>311,484,652</td></tr></table>	構面	類別	組成	2023 授信餘額	環境面	再生能源	電力供應業	5,064,454,701	電子零組件	發光二極體製造業、太陽能電池製造業	530,792,580	水資源	用水供應業、廢水及污水處理業	3,374,248,914	污染防治	非有害廢棄物清除業、有害廢棄物清除業、非有害廢棄物處理業、有害廢棄物處理業、資源回收物處理業、污染整治業	717,229,616	運輸	機車製造業、自行車製造業、自行車零件製造業、鐵路運輸業、捷運運輸業、公共汽車客運業	311,484,652
構面	類別	組成	2023 授信餘額																			
環境面	再生能源	電力供應業	5,064,454,701																			
	電子零組件	發光二極體製造業、太陽能電池製造業	530,792,580																			
	水資源	用水供應業、廢水及污水處理業	3,374,248,914																			
	污染防治	非有害廢棄物清除業、有害廢棄物清除業、非有害廢棄物處理業、有害廢棄物處理業、資源回收物處理業、污染整治業	717,229,616																			
	運輸	機車製造業、自行車製造業、自行車零件製造業、鐵路運輸業、捷運運輸業、公共汽車客運業	311,484,652																			