



Opinion Statement

Greenhouse Gas Emissions Verification Opinion Statement

This is to verify that: SinoPac Financial Holdings Co., Ltd.
and its Subsidiaries
No. 306, Sec.2, Bade Rd.
Zhongshan Dist.
Taipei City 104498
Taiwan

永豐金融控股股份有限公司
暨子公司
臺灣
臺北市
中山區
八德路二段 306 號
104498

Holds Statement No: GHGEV 804532

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 SinoPac Financial Holdings Co., Ltd. and its Subsidiaries 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 1,508.1980 tonnes of CO₂ equivalent and indirect greenhouse gas emissions from imported energy 17,116.3691 tonnes of CO₂ equivalent.
- SinoPac Financial Holdings Co., Ltd. and its Subsidiaries 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

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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.
- The emission factor for electricity of China is using 0.608 kilograms of Carbon Dioxide equivalent per kWh.

EMISSIONS		Notes	tonnes CO ₂ e
Category 1: Direct GHG emissions and removals			1,508.198
1.1	Stationary combustion		8.2599
1.2	Mobile combustion		375.0151
1.3	Industrial processes (anthropogenic systems)		0.0000
1.4	Fugitive (anthropogenic systems)		1,124.9230
1.5	Land use, land use change and forestry		0.0000
Direct emissions in tonnes of CO ₂ e from biomass			0.0000
Category 2: Indirect GHG emissions from imported energy			17,116.369
2.1	Indirect emissions from imported electricity	location-based approach	17,116.3694
Renewable Electricity purchased in kWh with contractual instruments compliant with ISO 14064-1 Annex E		Power Purchase Agreements	3,464,476 kWh
	Indirect emissions from imported electricity	market-based approach	15,401.4538

Validation

- BSI stated that it had not found any evidence to indicate that the assumptions, methods, and limitations that we cited in the statement did not provide a reasonable basis for our projections or forecasts.
- Based on BSI examination of the evidence, nothing comes to our attention which causes us to believe that these assumptions do not provide a reasonable basis for the forecast.
- The forecast is properly on the basis of the assumption, actual results are likely to be different from the forecast since anticipated events frequently do not occur as expected the variation may be material.

EMISSIONS		Notes	tonnes CO ₂ e
Category 5: indirect GHG emissions associated with the use of products from the organization			380.710
5.1	Emissions or removals from the use stage of the product	Use of credit cards	327.7992
5.2	Emissions from downstream leased assets	-	-
5.3	Emissions from end-of-life stage of the product	End of life of credit cards	52.9104
5.4	Emissions from investments	-	-

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 ₂ e
Category 3: Indirect GHG emissions from transportation				2,400.433
3.1	Emissions from upstream transport and distribution for goods	Use the Distance-based method	Road transport: 3,414.8836(tkm)	2.0133
3.2	Emissions from Downstream transport and distribution for goods		Credit cards weight: 10,496,706.8(g)	2,151.8249
3.3	Emissions from Employee commuting		-	-
3.4	Emissions from Client and visitor transport		-	-
3.5	Emissions from Business travels	Use the Spend-based method	High speed rail:1,097,549.38(pkm) Aviatio:4,652,075(pkm)	246.5951
Category 4: indirect GHG emissions from products used by organization				6,535.028
4.1	Emissions from Purchased goods	Goods: Use the supplier-specific method Energy & Fuel: Use the Average-data method	Electricity: 34210.3385(MWh) Gasoline & diesel: 143.0192(KL) Pipe water: 174,609.29(m ³) Gas fuel: 192.1(m ³) Copy papers: 86,345 packs Credit cards: 730,000 pieces Computer: 1,189 units.	4,128.6360
4.2	Emissions from Capital goods		-	-
4.3	Emissions from the disposal of solid and liquid waste	Use the waste-type-specific method	Office solid waste: 365.7973 tones	131.6871
4.4	Emissions from the use of assets	The consumption of electricity of IDC Data Center.	Electricity: 4,252,741.3 (kWh)	2,274.7049
4.5	Emissions from the use of services that are not described in the above subcategories			
Category 5: indirect GHG emissions associated with the use of products from the organization				3,374,742.2814
5.2	Emissions from downstream leased assets		-	-
5.4	Emissions from investments	Investment and Financing Amounts.	NTD. 1,436,426 (million)	3,374,742.2814

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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
SinoPac Financial Holdings Co., Ltd. and its Subsidiaries No. 306, Sec.2, Bade Rd. Zhongshan Dist., Taipei City 104498, Taiwan 永豐金融控股股份有限公司暨子公司 104498 臺灣臺北市中山區八德路二段 306 號	<p>The Greenhouse Gas Emissions with SinoPac Financial Holdings Co., Ltd. and its Subsidiaries for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 1,508.1980 tonnes of CO₂ equivalent and indirect greenhouse gas emissions from imported energy emissions 17,116.3694 tonnes of CO₂ equivalent.</p> <p>The avoided emissions of renewable energy project finance is 1,325,077 tonnes of CO₂ equivalent. 來自再生能源專案融資的迴避碳排放約當 1,325,077 公噸二氧化碳當量。</p> <p>The financed emissions of investment and financing activities (Excluding Land Use, Land Use Change, and Forestry (LULUCF)) is 3,374,742 tonnes of CO₂ equivalent and the financed emissions of investment and financing activities (Including Land Use, Land Use Change, and Forestry (LULUCF)) is 3,315,502 tonnes of CO₂ equivalent. 來自投融資活動財務碳排放量(不含 LULUCF)約當 3,374,742 公噸二氧化碳當量；財務碳排放量(包含 LULUCF)約當 3,315,502 公噸二氧化碳當量。</p> <p>The financed emissions of assets management (Excluding Land Use, Land Use Change, and Forestry (LULUCF)) is 275,091 tonnes of CO₂ equivalent and the financed emissions of assets management (Including Land Use, Land Use Change, and Forestry (LULUCF)) is 269,403 tonnes of CO₂ equivalent. 來自資產管理的財務碳排(不含 LULUCF)約當 275,091 公噸二氧化碳當量；財務碳排放量(包含 LULUCF)約當 269,403 公噸二氧化碳當量。</p> <p>The facilitated emissions is evaluated with PCAF(rev. Dec. 2023) and quantity is 497,690 tonnes of CO₂ equivalent. 促進碳排放量依 PCAF(版本：2023 年 12 月)進行評估，約當 497,690 公噸二氧化碳當量</p>

Location	Verification Information
SinoPac Financial Holdings Co., Ltd. No. 306, Sec.2, Bade Rd., Zhongshan Dist. Taipei City 104498, Taiwan (R.O.C.) 永豐金融控股股份有限公司 104498 臺灣臺北市中山區八德路二段 306 號	The Greenhouse Gas Emissions with SinoPac Financial Holdings Co., Ltd. for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 177.3381 tonnes of CO ₂ equivalent and indirect greenhouse gas emissions from imported energy emissions 690.5356 tonnes of CO ₂ equivalent.
Bank SinoPac Co., Ltd. No. 36, Sec. 3, Nanjing E. Rd., Zhongshan Dist. Taipei City 104503, Taiwan (R.O.C.) 永豐商業銀行股份有限公司 104503 臺灣臺北市中山區南京東路三段 36 號	<p>The Greenhouse Gas Emissions with Bank SinoPac Co., Ltd. for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 807.8902 tonnes of CO₂ equivalent and indirect greenhouse gas emissions from imported energy emissions 11,814.5355 tonnes of CO₂ equivalent.</p> <p>The quantity of self-use renewable energy generation is 4,231.2 kWh in year 2023. 2023 年自發自用再生能源發電量為 4,231.2 度。</p> <p>The quantity of renewable electricity procured through contractual instruments is 2,802,191 kWh in the year 2023. 2023 年總共採購再生能源電力 2,802,191 度</p> <p>The verification boundary is including head office, 125 branches in Taiwan and 5 oversea branches of Bank SinoPac Co., Ltd.. 查證範圍涵蓋永豐商業銀行 125 家國內分行(含營業部)與 5 家海外分行</p>
Bank SinoPac (China) Ltd. Room 3601 & 3501, Building 4 No.248 Lushan Road, Jianye District Nanjing, China 永豐銀行(中國)有限公司 江苏省南京市建邺区庐山路 248 号金融城 4 号楼 3501 室、3601 室	<p>The Greenhouse Gas Emissions with Bank SinoPac (China) Ltd. for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 110.3050 tonnes of CO₂ equivalent and indirect greenhouse gas emissions from imported energy emissions 361.8217 tonnes of CO₂ equivalent.</p> <p>The verification boundary is including head office and 4 branches in China of Bank SinoPac (China) Ltd.. 查證範圍涵蓋永豐銀行(中國)有限公司與 4 家分行</p>

Location	Verification Information
<p>SinoPac Insurance Brokers Ltd. 12A F 03-06, 1 Peking Rd., Tsim Sha Tsui Kwloon, Hong Kong 永豐(香港)保險經紀有限公司 香港九龍尖沙咀北京道1號12A樓03-06室</p>	<p>The Greenhouse Gas Emissions with SinoPac Insurance Brokers Ltd. for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 0.0000 tonnes of CO₂ equivalent and indirect greenhouse gas emissions from imported energy emissions 2.6899 tonnes of CO₂ equivalent.</p>
<p>SinoPac Securities Corp. 7F., 18F. & 20F. No. 2, Sec. 1, Chongqing S. Rd., Zhongzheng Dist. Taipei City 100502, Taiwan (R.O.C.) 永豐金證券股份有限公司 100502 臺灣臺北市中正區重慶南路一段2號 7樓、18樓及20樓</p>	<p>The Greenhouse Gas Emissions with SinoPac Securities Corp. for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 264.4766 tonnes of CO₂ equivalent and indirect greenhouse gas emissions from imported energy emissions 3,456.6561 tonnes of CO₂ equivalent.</p> <p>The quantity of renewable electricity procured through contractual instruments is 662,285 kWh in the year 2023. 2023年總共採購再生能源電力662,285度</p> <p>The verification boundary is including head office and 47 branches in Taiwan of SinoPac Securities Co., Ltd.. 查證範圍涵蓋永豐金證券與47家國內分公司</p>
<p>SinoPac Futures Corp. 8F., No. 2, Sec. 1, Chongqing S. Rd. Zhongzheng Dist. Taipei City 100502, Taiwan (R.O.C.) 永豐期貨股份有限公司 100502 臺灣臺北市中正區重慶南路一段2號8樓</p>	<p>The Greenhouse Gas Emissions with SinoPac Futures Corp. for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 18.3197 tonnes of CO₂ equivalent and indirect greenhouse gas emissions from imported energy emissions 140.4313 tonnes of CO₂ equivalent.</p> <p>The verification boundary is including head office and Taichung branch of SinoPac Futures Co., Ltd.. 查證範圍涵蓋永豐期貨與永豐期貨台中分公司</p>
<p>SinoPac Securities Investment Service Corp. 14F., No. 80, Sec. 1, Zhongxiao W. Rd. Zhongzheng Dist., Taipei City 100007 Taiwan (R.O.C.) 永豐證券投資顧問股份有限公司 100007 臺灣臺北市中正區忠孝西路一段80號14樓</p>	<p>The Greenhouse Gas Emissions with SinoPac Securities Investment Service Corp. for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 3.3634 tonnes of CO₂ equivalent and indirect greenhouse gas emissions from imported energy emissions 34.0530 tonnes of CO₂ equivalent.</p>

Location	Verification Information
<p>SinoPac Securities (Cayman) Holdings Ltd. P.O. Box 31119 Grand Pavilion, Hibiscus Way 802 West Bay Road, Grand Cayma KY1-1205 Cayman Islands 永豐金證券(開曼)控股有限公司</p>	<p>The Greenhouse Gas Emissions with SinoPac Securities (Cayman) Holdings Ltd. for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 0.0781 tonnes of CO₂ equivalent and indirect greenhouse gas emissions from imported energy emissions 297.1631 tonnes of CO₂ equivalent.</p> <p>The verification boundary is including SinoPac Securities (Cayman) Holdings Ltd., SinoPac Securities (Asia) Ltd., SinoPac Asset Management (Asia) Ltd., SinoPac Securities (Europe) Ltd., SinoPac Capital (Asia) Ltd., SinoPac Solutions and Services Ltd., and SinoPac (Asia) Nominees Ltd..</p> <p>查證範圍涵蓋永豐金證券(開曼)控股有限公司、永豐金證券(亞洲)有限公司、永豐金資產管理(亞洲)有限公司、永豐金證券(歐洲)有限公司、永豐金資本(亞洲)有限公司、永豐金金融服務有限公司、永豐金(亞洲)代理人有限公司</p>
<p>SinoPac Securities Venture Capital Corp. 5F., No. 17, Bo'ai Rd., Zhongzheng Dist. Taipei City 100005, Taiwan (R.O.C.) 永豐證創業投資股份有限公司 100005 臺灣臺北市中正區博愛路 17 號 5 樓</p>	<p>The Greenhouse Gas Emissions with SinoPac Securities Venture Capital Corp. for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 0.0000 tonnes of CO₂ equivalent and indirect greenhouse gas emissions from imported energy emissions 0.7729 tonnes of CO₂ equivalent.</p>
<p>SinoPac Financial Consulting (Shanghai) Ltd. Room 2103B, No.666 Gubei Road, Kirin Plaza Building Changning District, Shanghai, China 永豐金財務諮詢(上海)有限公司 中國上海市長寧區古北路 666 號嘉麒大廈 2103B 室</p>	<p>The Greenhouse Gas Emissions with SinoPac Financial Consulting (Shanghai) Ltd. for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 0.0000 tonnes of CO₂ equivalent and indirect greenhouse gas emissions from imported energy emissions 3.1580 tonnes of CO₂ equivalent.</p>
<p>SinoPac Securities Investment Trust Co., Ltd. 13-14F., No. 17, Bo'ai Rd., Zhongzheng Dist. Taipei City 100005, Taiwan (R.O.C.) 永豐證券投資信託股份有限公司 100005 臺灣臺北市中正區博愛路 17 號 13 樓及 14 樓</p>	<p>The Greenhouse Gas Emissions with SinoPac Securities Investment Trust Co., Ltd. for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 1.3893 tonnes of CO₂ equivalent and indirect greenhouse gas emissions from imported energy emissions 78.9011 tonnes of CO₂ equivalent.</p> <p>The verification boundary is including head office and 2 branches in Taiwan of SinoPac Securities Investment Trust Co., Ltd.</p> <p>查證範圍涵蓋永豐投信與 2 家國內分公司</p>

Location	Verification Information
<p>SinoPac Venture Capital Corp. 3F., No. 39, Sec. 2, Jinan Rd., Zhongzheng Dist. Taipei City 100023, Taiwan (R.O.C.) 永豐創業投資股份有限公司 100023 臺灣臺北市中正區濟南路二段 39 號 3 樓</p>	<p>The Greenhouse Gas Emissions with SinoPac Venture Capital Corp. for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 7.4004 tonnes of CO₂ equivalent and indirect greenhouse gas emissions from imported energy emissions 18.0576 tonnes of CO₂ equivalent.</p>
<p>SinoPac Leasing Corp. 5F., No. 203, Sec. 2, Bade Rd., Zhongshan Dist. Taipei City 104499, Taiwan (R.O.C.) 永豐金租賃股份有限公司 104499 臺灣臺北市中山區八德路二段 203 號 5 樓</p>	<p>The Greenhouse Gas Emissions with SinoPac Leasing Corp. for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 29.1311 tonnes of CO₂ equivalent and indirect greenhouse gas emissions from imported energy emissions 128.8342 tonnes of CO₂ equivalent.</p> <p>The verification boundary is including head office and 2 branches in Taiwan of SinoPac Leasing Corp. 查證範圍涵蓋永豐金租賃與 2 家國內分公司</p>
<p>SinoPac International Leasing Corp. Room 4105, Nanjing SunnyWorld Center No.188 Lushan Road, Jianye District, Nanjing 210019, China 永豐金國際租賃有限公司 江苏省南京市建邺区庐山路 188 号 南京新地中心 4105 室</p>	<p>The Greenhouse Gas Emissions with SinoPac International Leasing Corp. for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 88.5061 tonnes of CO₂ equivalent and indirect greenhouse gas emissions from imported energy emissions 79.9099 tonnes of CO₂ equivalent.</p> <p>The verification boundary is including head office, 5 branches in China of SinoPac International Leasing Corp.. 查證範圍涵蓋永豐金國際租賃有限公司與 5 家分公司</p>
<p>SinoPac Capital International (HK) Ltd. Suites 3306,33/F, Tower1 the Gateway 25 Canton Road Tsimshatsui Kowloon, Hong Kong 永豐金資本國際(香港)有限公司 香港九龍尖沙咀廣東道 25 號港威大廈 第 1 座 33F3306</p>	<p>The Greenhouse Gas Emissions with SinoPac Capital International (HK) Ltd. for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 0.0000 tonnes of CO₂ equivalent and indirect greenhouse gas emissions from imported energy emissions 8.8495 tonnes of CO₂ equivalent.</p>