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SinoPac Holdings has established an environmental management system to mitigate environmental impacts and discuss environmental and climate issues with different stakeholders. The Company promotes a variety of carbon-reduction actions within its own operations and collaborates with stakeholders to achieve low-carbon transformation and achieve net-zero emissions goal.

This chapter includes:

5.1 Green Operations: This section outlines the policies and objectives for promoting the transition to low-carbon operations. It describes how carbon emissions reduction actions are implemented through the management of energy, greenhouse gas emissions, waste, and water resources, and discloses the outcomes of these efforts.

5.2 Sustainable Supply Chain: This section outlines the background, policies, and management practices related to sustainable supply chain management. It describes how ESG criteria are integrated into supplier management steps, with regular disclosures on the implementation and outcomes of due diligence and engagement efforts.

2025 Achievements

10.68 million kWh of green electricity

Cumulatively, we have signed a power purchase agreement and plan to import 10.68 million kWh of green electricity per year, equivalent to 25 % of SinoPac's power consumption in 2025.

Energy and Environment Management System for domestic self-owned buildings coverage rate to 100 %.

Expand the scope of ISO 50001 Energy Management and ISO 14001 Environmental Management Systems verification to 100 %

100% of domestic supplier's signing Supplier Sustainability Commitment.

Awarded the highest honor on the CDP Climate Change "Leadership A List"

【Corresponding GRI Material Topic - Critical Topics】 201: Economic Performance 204: Procurement Practices 302: Energy 305: Emissions 306: Waste 308: Supplier Environmental Assessment

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Sustainability Commitment	Corresponding SDG	Action Plans	2030 Goals

Mitigate and Adapt to Climate Change	13 CLIMATE ACTION	Promote climate change mitigation actions	• Maintain external verification coverage rate of 100% for domestic and overseas sites.
			• The proportion of renewable energy usage to 100%
			• For the following major environmental topics, base year is 2021
			  ▪ Fou our Science-based Target (SBT) of carbon emission reduction, achieve 33.6% reduction for Scope 1 and 2 by 2028.
			  ▪ Scope 3 reduce fuel and energy-related activities by 90%.
			  ▪ Reduce per-capita electricity consumption at domestic sites by 10%.
			  ▪ Reduce per-capita water consumption at domestic sites by 6%.
			• Establish inventory item targets based on the results of the previous year's completeness and materiality assessment of Scope 3 projects.

Promote Inclusive Growth	8 DECENT WORK AND ECONOMIC GROWTH	Enhance sustainable supply chain management	• Achieve a 90% signing rate of the Supplier Sustainability Commitment among domestic and oversee suppliers. • Incorporate ESG topics into the annual ESG-inclusive evaluations of domestic suppliers, conduct 2 education training sessions for suppliers and procurement personnel, and hold supplier conferences to facilitate engagement. • For suppliers undertaking construction and repair works valued over NT$2 million, at least 60% of cases adopt ESG management documentation to strengthen ESG awareness among domestic suppliers. • At least 50% of the domestic suppliers (5 suppliers) in carbon-intensive industry set carbon reduction targets.
	12 RESPONSIBLE CONSUMPTION AND PRODUCTION	Promote sustainable consumption and production patterns	• Percentage of green procurement items related to financial operations that comply with government announcements reach 100%. • Participate in the selection for "Excellence Award for Corporate Green Procurement" and obtain at least 2 awards. • Increase the domestic utilization rate of green building materials for renovation to more than 90 %. • Uniforms are made entirely from environmentally certified materials; the use of recycled or eco-friendly paper for printed materials reaches 70% of the total items.

Summary of Six Capitals Performance in 2025

INPUT

Financial Capital

- Investment in energy saving and carbon emissions reduction measures: NT$ 13.2 million.
- Amount of renewable energy purchased: NT $58 million.

OUTPUT

Natural Capital (Note)

- GHG emissions in Scope 1 and Scope 2 reduced by 2,486.37 metric tons CO2e, a reduction of 12% compared to the previous year.
- Per-capita energy consumption was 9.81 GJ, a reduction of 1.1% compared to the previous year.
- The renewable energy consumption was 38,773 GJ.
- Per-capita water consumption was 15.21 cubic meters, an increase of 4.2% compared to the previous year.

Note: The calculation is consistent with the consolidated financial statements boundary. For details by year, please refer to Appendix I "Other ESG Data –SinoPac Holdings' GHG Emissions data over the years."

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Summary of the Results in the 2025 Sustainable Development Plan

Strategy	2025 Objectives and Implementation Results	Implementation Status in 2025	2026 Objectives (Note 1)

GHG and environment/ energy management	• Completed the GHG inventory of the Amret site, with external certification achieving 100% coverage (consistent with the boundary of the consolidated financial statements).
	• Introduced ISO 14001 Environmental Management System and ISO 50001 Energy Management System to Songshan building, and conducted follow-up review in Zhonglun Building, Chengzhong Building, Jianbei Building, Nanjing Building, Taikai Building, and Beigao Building.
	• Completed the inventory review of 10 items in Scope 3 and conduct completeness and materiality assessments of Scope 3 projects.
	• Completed the installation of waterproof floodgates in 100% of high-risk sites
		Completed	• Adopt ISO 14064-1 for GHG inventory and verification at King's Town Bank and the Amret sites, while the remaining domestic and overseas sites adopt the GHG Protocol; achieve 100% verification coverage (consistent with the consolidated financial statement boundary).
			• The pass rate for follow-up reviews and certifications of ISO 14001 Environmental Management and ISO 50001 Energy Management Systems across the seven domestic self-owned buildings reaches 100%.
			• Complete the inventory and verification of 11 items in Scope 3 related to own operations, and reassess the completeness and materiality of Scope 3 categories.
			• Attain 35% in renewable energy usage.
			• Set short-term reduction targets for the major environmental topics of business sites using 2021 as the baseline year:
			  ◦ Attain the SBT carbon reduction objective of 25.2% in Scope 1 and 2 emissions by 2026.
			  ◦ Reduce Scope 3 emissions in fuel- and energy-related activities by 30%.
			  ◦ Reduce power consumption per capita at domestic business sites by 6%.
			  ◦ Reduce water consumption per capita at domestic business sites by 4%.

Prepare for net zero emissions	• Continue to promote Internal Carbon Pricing Mechanisms (for own operations). • Complete the sixth response to the Carbon Disclosure Questionnaire (CDP). • Increase the proportion of renewable energy usage to 25% based on the total energy consumption after the merger with Amret. • Achieve the SBT carbon reduction path from base year (2021) to attain in Scope 1 and Scope 2 emissions reduction targets of 21 %. • Scope 3 fuel and energy related activities reduced by 20 % compared to the base year (2021).	Completed	• The relevant 2025 targets on the left have been consolidated into the 2026 targets for "Greenhouse Gas and Environment/Energy Management" above (Note 2).
Supplier management	• Hold one internal educational training for green procurement. • Hold the third supplier conference. • Maintain a 100% signing rate of suppliers signing the Supplier Sustainability Commitment. • Increase green procurement and reached 95% of the purchasing items aligned with the government's green procurement and financial policies.	Completed	• Incorporate ESG topics into the annual ESG-inclusive evaluations of domestic suppliers, and organize one ESG training program for suppliers and procurement personnel to strengthen their ESG awareness • 100% signing rate for the domestic supplier sustainability commitment. • Reach 100% alignment in procurement items with the government's green procurement and financial policies. • Ensure 40% of domestic construction and maintenance projects over NT$2 million adopt ESG management documentation to strengthen domestic suppliers' ESG awareness. • Achieve a ratio of 30% (3 companies) of high carbon emission domestic suppliers in setting carbon reduction targets. • Participate in the selection for "Excellence Award for Corporate Green Procurement" and win at least one award. • Increase the usage rate of green construction materials to at least 80% in Taiwan. • Fully adopt environmentally certified materials for summer uniforms; increase the use of recycled or eco-friendly paper for printed materials to 30%.

Note: Please refer to the "Sustainable Roadmap and Commitments" section on the official website of SinoPac Holdings for the latest sustainability work plans and targets of SinoPac Holdings. Among the 2026 targets, only eight targets including the follow-up reviews of ISO 14001 and ISO 50001 management systems, per capita electricity and water reductions, and supplier management focus primarily on domestic business sites, the remaining target categories are financial holding companies and their subsidiaries.

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5.1 Green Operations

5.1.1 Environmental Policies and Management

SinoPac Holdings is committed to mitigating the environmental impacts of its operations and is dedicated to driving carbon reduction initiatives. The Company has established the "Environmental and Energy Management System Targets and Measures" to implement target management and reduction actions across greenhouse gas emissions, electricity, water, and total waste. We continuously adopt renewable energy with clear regulatory targets and optimize equipment performance to enhance energy efficiency. We also collaborate with value chain stakeholders to initiate a low-carbon transition and attain net zero. In March 2022, SinoPac Holdings officially pledged to achieve net zero emission in its own operations by 2030 and attain Science Based Targets (SBTs) for all investment and lending portfolios of the Group by 2050. These targets were validated by the Science Based Targets initiative (SBTi) in January 2024. Operationally, SinoPac is dedicated to protecting the environment, raising environmental awareness among employees and suppliers, implementing environmental and energy management systems, and reducing greenhouse gas emissions and waste. SinoPac also convenes meetings of the Sustainable Development Committee at least once every quarter to track short-, medium-, and long-term targets, with the Environmental Protection Team reporting on progress.

SinoPac Holdings continuously promotes green and low-carbon actions. Since 2022, we have progressively completed ISO 14064-1:2018 greenhouse gas inventories and third-party verifications for all domestic and overseas business sites. In 2025, in response to the expansion of group operations, the newly acquired subsidiaries Amret and King's Town Bank were incorporated into the scope of the inventory to maintain a 100% verification coverage rate (i.e., The calculation is consistent with the consolidated financial statements boundary. For details by year, please refer to Appendix I "Other ESG Data –SinoPac Holdings' GHG Emissions data over the years.). In 2025, the scopes of the ISO 50001:2018 Energy Management System and ISO 14001:2015 Environmental Management System for seven buildings owned by SinoPac Holdings were expanded to 100% and they obtained third-party certification, earning the Sustainability Excellence Award from the British Standards Institution (BSI) in 2025. Furthermore, SinoPac Holdings and level 1 subsidiaries have implemented Internal Carbon Pricing Mechanism and the analysis based on the greenhouse gas inventory results, analysis indicated that the average cost invested for every 1 metric ton reduction of carbon dioxide in recent years remains at NT$5,000 per metric ton of CO2e. Therefore, this price continues to serve as the benchmark for our internal carbon pricing, and the completion of the 2025 carbon pricing form has been achieved. This mechanism aims to increase energy efficiency and intensify decarbonization awareness. We seek to change internal corporate actions to implement low-carbon operations.

SinoPac Holdings has signed a Power Purchase Agreement (PPA), securing a total of 10.68 million kWh of green electricity per year, an increase of 1.9 million kWh compared to the previous year. Additionally, Bank SinoPac completed installation of a rooftop solar PV system totaling 22.5KW, which is expected to generate approximately 25,000 kWh annually, equivalent to about 12.1 tons of carbon emissions reduction. Furthermore, in 2023,



SinoPac Holdings was awarded BSI Sustainability Practice Award in 2025

SinoPac and its subsidiaries purchased the first batch of 10,000 metric tons of carbon credits (unused) from the Taiwan Carbon Solution Exchange to prepare for carbon neutrality, and will continue to implement green energy and low-carbon transformation plans in line with the net zero emissions goal, advancing towards the vision of sustainable finance. For details on SinoPac Holdings' net zero strategy, please refer to the Net Zero Commitment and implementation plan.

Independent Verification of SinoPac Holdings' Environmental Related Data

Environmental management certification	Coverage		Certificate
	2024 (Note 1)	2025 (Note 2)	
GHG Protocol GHG Inventory (Note 3)(Note 5) ISO14064-1:2018 GHG Inventory (Note 4)(Note 5)	100%	100%	
ISO50001:2018 Energy Management System	100%	100%	
ISO14001:2015 Environmental Management System	100%	100%	

Note 1: The greenhouse gas inventory coverage rate = Number of employees in the buildings where external verification was adopted/ number of SinoPac Holdings employees; the number of employees referred to the number of regular employees, excluding contract employees. Energy and Environment Management Systems = Calculated based on the completion of the implementation of 7 self-owned buildings/ 7 self-owned buildings(excludes King's Town Bank and Amret).

Note 2: The greenhouse gas inventory coverage rate = Number of employees in the buildings where external verification was adopted/ number of SinoPac Holdings employees; the number of employees referred to the number of regular employees in Taiwan, excluding contract employees. Energy and Environment Management Systems = Calculated based on the completion of the implementation of 7 self-owned buildings/7 self-owned buildings(excludes King's Town Bank and Amret).

Note 3: SinoPac Holdings has conducted greenhouse gas inventory under GHG Protocol since 2025. In order to correspond to the terms used by the competent authorities and external evaluations, SinoPac Holdings maintains the terms of Scope 1, Scope 2, and Scope 3 for disclosure, and explains in the notes that each category corresponds to the items of ISO 14064-1:2018. The following describes the greenhouse gas categories with revised definitions:

- the original Category 1 (direct GHG emissions) is adjusted to Scope 1
- the original Category 2 (indirect GHG emissions from imported energy) is adjusted to Scope 2
- the original Category 3 (indirect GHG emissions from transportation , Category 4 (indirect GHG emissions from products used by organization), Category 5 (indirect GHG emissions associated with the use of organization's products), and Category 6 (indirect GHG emissions from other sources) is adjusted to Scope 3

Note 4: As King's Town Bank and Amret were newly consolidated in 2025, ISO 14064-1:2018 is currently maintained as the standard for greenhouse gas inventory. The Company plans to transition to conducting greenhouse gas inventory in accordance with the GHG Protocol in the future.

Note 5: Global Warming Potential (GWP) used in the Greenhouse Gas Inventory is from Intergovernmental Panel on Climate Change (IPCC)'s sixth version assessment report in 2021.

In 2025, SinoPac Holdings held 8 environmental training sessions and forums for 1,151 participants, with a financial investment of NT$580,000. By conducting environmental training covering topics such as sustainability risk surveys for suppliers, environmental, energy, and occupational safety and health management systems, as well as climate change and low-carbon transformation, SinoPac Holdings aims to raise employees' awareness of climate issues and further fulfill its commitment to a sustainable environment. SinoPac Holdings' efforts in environmental operations and management have been highly recognized by internal and external stakeholders. In the same year, SinoPac Holdings participated in the CDP Climate Change Questionnaire for six consecutive years and was awarded the highest honor of Leadership Level A. The Company has maintained its Leadership Level status for six consecutive years.

Summary of the Energy and Resource Management Performance and Target Achievement in 2025 (Note 1)

Item	GHG Emissions		Energy use	Water use	Amount of waste	Renewable energy use
	Scope 1+ Scope 2 (Note2)	Scope 3 – Fuel and energy related activities				
The Base Year	2021	2021	2021	2021	2021	–
The Base Year Volume	19,439.76 tCO_2e	4,036.40 tCO_2e	36,361 MWh	173,360 cubic meters	563.06 metric tons	0 MWh
2025 Target Description	21% reduction from the base year	20% reduction from the base year	3.5% reduction from the base year	3.5% reduction from the base year	3.5% reduction from the base year	25 % renewable energy usage
Target for 2025	15,357.41	3,229.12	35,088.37	167,292.40	543.35	8,774.35
Actual Volume in 2025	13,407.69	2,844.63	36,162.32	182,560.21	563.59	10,457.13

Note 1: The boundary for performance indicators and target values related to energy and resource management is consistent with the base year and excludes King's Town Bank and Amret, which were acquired in 2025. Accordingly, the disclosures in Section 5.1.2 Energy Management also follow this boundary. In response to business expansion, SinoPac Holdings is currently evaluating adjustments to the base year and the resetting of targets. For complete environmental data covering all consolidated entities, please refer to Appendix I "Other ESG Data –SinoPac Holdings' GHG Emissions data over the years."

Note 2: Scope 2 uses market-based data.

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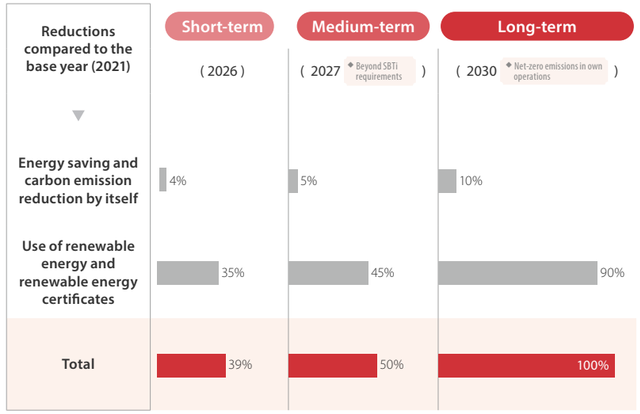
5.1.2 Energy and Resource Management

5.1.2.1 Greenhouse Gas Management

Since 2018, using the operational control approach, SinoPac Holdings has compiled greenhouse gas inventory data to determine the total greenhouse gas emissions of the Company and its subsidiaries. SinoPac Holdings has also set short, medium, and long-term reduction targets for Scope 1 and Scope 2 emissions in accordance with the financial industry indicators of the Science Based Targets Initiative (SBTi). The Company aims to achieve its net zero emissions goal by 2030 through energy conservation and carbon reduction measures, the use of renewable energy, and renewable energy certificates. The main sources of Scope 1 emissions for SinoPac Holdings include greenhouse gases produced by refrigerants in air conditioners, water dispensers, dehumidifiers, and refrigerators, as well as emissions from gasoline and diesel used in self-owned vehicles (official vehicles), generator diesel fuels, gaseous fire extinguisher, and septic tanks. The main source of Scope 2 emissions is purchased electricity.

Additionally, regarding Scope 1 and Scope 2 GHG emissions, although SinoPac Holdings expanded its workforce by 19.18% in 2025 (with 2021 as the base year, Amret and King's Town Bank are not included), increased its operating locations, and has added new air-conditioning equipment subject to carbon emissions, total emissions still decreased by 6,032.07 metric tons compared to the base year–a reduction of 31%. Per-capita emissions intensity also dropped by 57.87 % compared to the base year (Amret and King's Town Bank are not included), marking the best performance in recent years and demonstrating the significant effectiveness of overall energy management measures.

SinoPac Holdings' Short, Medium, and Long-term Targets for GHG Emissions Reduction (Scope 1+Scope 2)



Note: For the science-based targets (SBTs) of SinoPac Holdings, please refer to 1.1.3 Science-Based Targets.

Scope 1 GHG Emissions (Category 1) from 2022 to 2025

Years	2022	2023	2024	2025
Scope 1 Emissions (tCO_2e /year)	1,353.37	1,508.20 (Note 3)	1,439.14	1,778.54
Scope 1 Emission Intensity (tCO_2e / person)	0.139	0.146	0.133	0.158
Data Coverage (Note 1)	100%	100%	100%	100%
External Verification Coverage (Note 2)	100%	100%	100%	100%

Note 1: Data coverage was based on the emission source of Scope 1 GHG emissions in the year. The boundary is consistent with the base year and excludes King's Town Bank and Amret, which were consolidated in 2025. For relevant data covering the aforementioned two subsidiaries, consistent with the consolidated financial statements boundary, please refer to Appendix I "Other ESG Data –SinoPac Holdings' GHG Emissions data over the years."

Note 2: External verification coverage = Number of employees in the buildings where external verification was adopted/the total number of domestic and overseas sites employees of SinoPac Holdings, excluding contract employees. The boundary is consistent with the base year and excludes King's Town Bank and Amret, which were consolidated in 2025. For relevant data covering the aforementioned two subsidiaries, consistent with the consolidated financial statements boundary, please refer to Appendix I "Other ESG Data –SinoPac Holdings' GHG Emissions data over the years."

Note 3: In 2022 and 2023, Scope 1 GHG emissions increased due to the following main factors: 1. Expansion of personnel and operating locations. 2. The inclusion of refrigerant filling volumes from newly installed environmentally friendly models in carbon emission calculations. 3. With increased business volume, the demand for official vehicles for visiting clients has risen.

GHG Emissions from Self-owned vehicles from 2022 to 2025 (Note 1)

Years	2022	2023	2024	2025
Emissions (tCO_2e /year) (Note 2)	382.34	375.02	363.33	436.00
Data Coverage (Note 3)	100%	100%	100%	100%
External Verification Coverage (Note 4)	100%	100%	100%	100%

Note 1: SinoPac Holdings' fleets are self-owned official vehicles.

Note 2: GHG Emission = the amount of Diesel procurement x GHG emission factor x the emission factor Global warming potential (GWP).

Note 3: The domestic sites consumption of gasoline and diesel for official vehicles was based on the data of the gasoline and diesel purchased by SinoPac Holdings and its subsidiaries, which is provided by CPC Corporation's fuel card electronic platform, adding the actual refueling volume of official vehicles of overseas subsidiaries(excludes Amret). The data coverage is based primarily on the emission sources of the company's own vehicles as assessed in the current year, and its scope is the same as the base year, excluding King's Town Bank and Amret, which were consolidated in 2025. For relevant data covering the aforementioned two subsidiaries, consistent with the consolidated financial statements boundary, please refer to Appendix I "Other ESG Data –SinoPac Holdings' GHG Emissions data over the years."

Note 4: External verification coverage = Number of employees in the buildings where external verification was adopted/the total number of domestic and overseas sites employees of SinoPac Holdings, excluding dispatched employees. The boundary is consistent with the base year and excludes King's Town Bank and Amret, which were consolidated in 2025. For relevant data covering the aforementioned two subsidiaries, consistent with the consolidated financial statements boundary, please refer to Appendix I "Other ESG Data –SinoPac Holdings' GHG Emissions data over the years."

Categories of Scope 1 (Category 1) GHG in 2025 (Note 1)

Category of GHG	CO_2	CH_4	N_2O	HFCs	PFCs	SF_6	NF_3	Total GHG Emissions
Category 1 Emissions (tCO_2e/year)	441.09	108.72	3.57	1,225.17	0	0	0	1,778.54
Percentage of Total Emissions	24.80%	6.11%	0.20%	68.89%	0%	0%	0%	100%

Note 1: The boundary is consistent with the base year and excludes King's Town Bank and Amret, which were consolidated in 2025.

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Scope 2 GHG Emissions (Category 2) from 2022 to 2025

GHG Emissions		2022	2023	2024	2025
Total Scope 2 GHG Emission (Note 1) (tCO_2e /year)	Market-based Emission	17, 855.67	15,401.45	14,178.59	11,629.14
	Location-based Emission	17,975.32	17,116.37	17,471.83	16,606.56
Scope 2 GHG Emission Intensity (tCO_2e/ person)		1.84	1.49	1.31	1.03
Data Coverage (Note 2)		100%	100%	100%	100%
External Verification Coverage (Note 3)		100%	100%	100%	100%

Note 1: Scope 2 GHG emissions were converted based on the latest factors released by the Energy Administration in the year (0.509, 0.495, 0.494, and 0.474 $KgCO_2e$/kWh from 2022 to 2025 respectively) (Verification period factor)

Note 2: The electricity consumption of SinoPac Holdings and its major subsidiaries was entirely included (excludes King's Town Bank and Amret). For relevant data covering the aforementioned two subsidiaries in 2025, consistent with the consolidated financial statements boundary, please refer to Appendix I "Other ESG Data –SinoPac Holdings' GHG Emissions data over the years."

Note 3: External verification coverage = Number of employees in the buildings where external verification was adopted/the total number of domestic and overseas sites employees of SinoPac Holdings; excluding dispatched employees. The boundary is consistent with the base year and excludes King's Town Bank and Amret, which were consolidated in 2025. For relevant data covering the aforementioned two subsidiaries, consistent with the consolidated financial statements boundary, please refer to Appendix I "Other ESG Data –SinoPac Holdings' GHG Emissions data over the years."

Scope 3 / Self Operation site or branches (Category 3~6) GHG Emissions in 2025

After conducting a completeness and materiality assessment of Scope 3 projects in 2025, SinoPac Holdings included Scope 3 Category 13 (downstream leased assets) in the inventory and completed the inventory of a total of 11 items in Scope 3 related to own operations, which were externally verified. In 2026, the Company will conduct a completeness and materiality assessment of Scope 3 categories. The data below presents the greenhouse gas emissions of Scope 3/own operations (Categories 3 to 6) for 2025. The boundary is consistent with the base year and excludes King's Town Bank and Amret, which were consolidated in 2025. For relevant data covering the aforementioned two subsidiaries, consistent with the consolidated financial statements boundary, please refer to Appendix I "Other ESG Data –SinoPac Holdings' GHG Emissions data over the years."

ISO 14064-1: 2018 Classification	Compliant with GHG Protocol	Distinguish	Unit	Quantity	Greenhouse Gas Emissions (tCO_2e)
Category 3: Indirect GHG emissions from transportation	4. Upstream transportation and distribution (Note 1)	Emissions from upstream transportation and distribution of goods (credit card to customer)	g	13,320,048.80	2,730.61
	6. Business Travel	Emissions from commercial travel – aircraft (Note 2)	km	4,391,233	308.94
		Emissions from commercial travel – high-speed rail (Note 3)	pkm	1,095,731.25	35.06
	7. Employee commuting (Note 4)	Emissions from employee commuting (motorcycles, cars, taxis, hybrids, electricity and diesel)	kL	866.09	2,575.10
		Emissions from employee commuting (electric scooters, electric vehicle electricity)	MWh	873.01	
		Emissions from employee commuting (MRT, Taiwan Railways, High Speed Rail)	pkm	22,644,010.46	
	9. Downstream transportation and distribution (Note 5)	Emissions from downstream transportation and distribution of goods		N/A	
Category 4: Indirect GHG emissions from products used by an organization	1. Purchased products and services	Emissions from purchased goods (tap water)	cubic meters	182,560.21	28.72
		Emissions from purchased goods (credit card)	cards	1,048,000.00	235.53
		Emissions from purchased goods (A4 photocopy paper)	(500 sheets / pack)	90,704.00	273.93
		Emissions from purchased goods (A3 photocopy paper	(500 sheets / pack)	350.00	2.45

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ISO 14064-1: 2018 Classification	Compliant with GHG Protocol	Distinguish	Unit	Quantity	Greenhouse Gas Emissions (tCO_2e)
Category 4: Indirect GHG emissions from products used by an organization	2. Capital goods	Emissions from capital goods or production (purchase PC)	sets	967.00	383.38
		Emissions from capital goods or production (purchase NB)	sets	165.00	
		Emissions from capital goods or production (purchase of LCD)	sets	1,218.00	
	3. Fuel and energy related activities (excluding Category 1 and Category 2)	Emissions from purchased fuel or energy activities (electricity)	MWh	34,694.24	2,726.15
		Emissions from purchased fuel or energy activities (gasoline, diesel / Liquefied petroleum gas (LPG))	kL	159.7042	118.41
		Emissions from purchased fuel or energy activities (Natural gas)	cubic meters	0.13	0.07
	5. Waste generated during operation (Note 6)	Emissions from handling solid and liquid waste	mt	367.64	132.35
	8. Upstream Leased Assets	Emissions from the use of upstream leased assets (electricity consumption of IDC computer room)	MWh	4,164.91	1,926.34
	10. Processing of sold products(Note 5)	Emissions or removals from product processing		N/A	
Category 5: Indirect GHG emissions associated with the use of products from organization	11. Use of Sold Products	Use stage of the product (credit card)	cards	1,048,000.00	642.98
	12. End-of-Life Treatment of Sold Products	Emissions from the end-of-life phase of products (credit cards)	cards	1,048,000.00	88.19
	13. Downstream leased assets	Emissions from downstream leased assets	kWh	2,480.07	1,077.39
Category 6: Indirect GHG emissions from other sources(Note 7)	14. Franchise (franchising) (Note 5)			N/A	
Total					**13,285.60**

Note 1: For the transportation emissions from product procurement, emissions are calculated based on the distance from the manufacturer to the actual delivery locations of SinoPac Holdings and the weight of goods.

Note 2: GHG emissions from overseas business travel per flight were calculated based on the Carbon Emissions Calculator developed by the International Civil Aviation Organization (ICAO). The coverage included SinoPac Holdings, Bank SinoPac, SinoPac Securities, SinoPac SITC and SinoPac Leasing. SinoPac Venture Capital have no overseas business travel in 2025.

Note 3: GHG emissions from domestic business travel by High-Speed Rail per trip = Travel data retrieved from the corporate member system of Taiwan High Speed Rail Corporation x Carbon footprint of passenger transport between stations provided by Taiwan High-Speed Rail Corporation.

Note 4: Domestic employee commuting is surveyed using questionnaires. Energy consumption is calculated based on the types of transportation used by the employees. For example, the energy consumption of gasoline vehicles is estimated using the average energy consumption values published on the Auto Energy Website of the Energy Administration, Ministry of Economic Affairs. The corresponding energy emission factors are then applied to calculate emissions. A total of 2,146 valid questionnaires were collected for this survey, and the number of employees as of December 31 was used as the basis for extrapolating the emission figures.

Note 5: The inventory is conducted in accordance with ISO 14064-1. For 2025, the quantification scope and method for categories 3 to 6 (Scope 3) are aligned with the GHG Protocol's "Corporate Value Chain (Scope 3) Accounting and Reporting Standard" to ensure inventory completeness and materiality assessment. 'N/A' indicates that the item is not applicable because the business activity does not exist within the company.

Note 6: 2019, SinoPac Holdings began to weigh the total amount of waste generated from the office locations of the Holdings and its subsidiaries. The primary focus is to calculate the greenhouse gas (GHG) emissions resulting from the incineration of general industrial waste. The calculation method involves using the amount of general industrial waste generated at each location. The emission factors for incineration currently disclosed and verified in Taiwan are published on the Carbon Footprint Calculation Platform by the Ministry of Environment. Therefore, the emission factor established by the Gangshan Refuse Incineration Plant for municipal waste treatment, as announced in the most recent update (2020), is used to calculate the emissions.

Note 7: cope 3 GHG emissions are calculated based on the nature of the activity, using verified emissions and factor data provided by the product or service providers. If there is no emission data or emission factor, it adopted an emission factor from Ministry of Environment on the Carbon Footprint Calculation Platform, related international industrial standards, or carbon footprint calculation platforms.

Note 8: Since the base year figures do not include the subsidiaries King's Town Bankand Amret, which were merged in 2025, they are disclosed after deducting both. For complete environmental data of the merged entities, please refer to Appendix 1 of the 2025 Sustainability Report, "Other ESG Data –SinoPac Holdings' GHG Emissions data over the years."

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5.1.2.2 Energy Management

Optimized energy management system and construction of the first EV charging station

SinoPac Holdings has selected seven of its own buildings for the gradual implementation of the ISO 50001 Energy Management System from 2019 onwards to optimize energy management. In 2024, SinoPac Holdings implemented ISO 50001 in the seventh self-owned building (Songshan) and achieving 100% certification coverage. The Company also continuously monitors and measures the performance of energy conservation measures based on the key operational characteristics. In 2025, SinoPac Holdings completed third-party verification and obtained ISO 14001 Environmental Management System and ISO 50001 Energy Management System certifications, and the certification renewal of the remaining six buildings (Zhonglun, Chengzhong, Jianbei, Nanjing, Taikai, and Beigao) was completed by the end of October. SinoPac Holdings has also reviewed its low-carbon strategy to identify further carbon reducing opportunities and plans to gradually replace its internal combustion engine company vehicles with hybrid or electric vehicles. In 2024, SinoPac Holdings completed the construction of its first electric vehicle charging station at the Zhonglun Building, the head office. The Scope 1 carbon reduction benefit from replacing internal combustion engine company vehicles with electric vehicles was 5.47 metric tons in 2025.



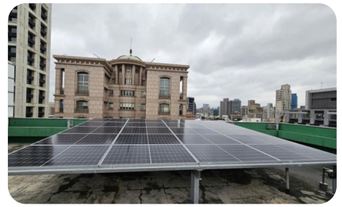
Electric vehicle charging station at SinoPac Holdings' Zhonglun Building

Increase in Renewable Energy Usage

SinoPac Holdings, Bank SinoPac, and SinoPac Securities have signed power purchase agreements (PPA) for 1.3 million kWh, 7.22 million kWh, and 2.16 million kWh of renewable electricity per year in 2025, which together represent approximately 25% of SinoPac Holdings' electricity consumption in 2025. Renewable energy consumption in this year totaled 10.4571 million kWh, accounting for 27% of the Group's total electricity consumption for the year, which was higher than the annual target of 25%. In addition, the statistics for the period from September 2022 to 2025 showed that SinoPac Holdings has accumulated the use of approximately 20.83 million kWh of renewable electricity, and reduced carbon emissions by 9,872 tons CO_2e.

Solar power generation panels for self-generation for self-use

In 2023, the first rooftop solar panel system with an installed capacity of 13.5 kilowatts (KW) was built in the office building (Beigao). It generated 17,000 kWh of electricity in 2025, equivalent to 8.1 tons in CO_2e reduction. In 2025, the solar power generation system at the Jinan Road Branch was completed with an installed capacity of 9 kilowatts (KW), generating approximately 8,505 kWh per year, equivalent to 4 tons CO_2e reduction. The main benefits of the system include energy storage, grid supply, and dispatching of electricity to enable smart electricity use and enhance energy efficiency. With the launch of the aforementioned renewable energy supply and self-generated renewable energy usage, the annual carbon reduction of SinoPac Holdings, Bank SinoPac, and SinoPac Securities is expected to reach 4,969 tons, which is equivalent to the carbon adsorption of 13 Da'an Forest Parks in one year.



Solar Photovoltaic Energy Generation Equipment at Jinan Road Branch

Energy conservation and carbon reduction measures

SinoPac Holdings completed five energy conservation and carbon reduction measures in 2025, primarily by optimizing lighting and air conditioning equipment, as well as regulating the use of electrical and water facilities. These efforts successfully reduced electricity consumption by 428 MWh and carbon emissions by 203 metric tons. On the product and service front, SinoPac is committed to promoting paperless services, including electronic credit card statements, online credit card applications, and online loan applications, effectively reducing carbon emissions by 2,418 metric tons.

Total Energy Use and Energy Intensity from 2022 to 2025

Item	Unit	2022	2023	2024	2025
Direct Energy Consumption (Gasoline + Diesel) (Note 1)	Liter (L)	147,528	143,019	139,102	158,401
Indirect Energy Consumption (Electricity)	Megawatt hour (MWh)	34,688	30,746	28,427	24,220
Total Energy Consumption (Non-renewable Energy)	Gigajoule (GJ)	129,721	115,370	106,888	92,373
	Megawatt hour (MWh)	36,062	32,073	29,715	25,680
Total Energy Consumption (Renewable Energy)	Gigajoule(GJ)	846	12,487	24,015	37,707
	Purchase (Megawatt hour (MWh))	235	3,464	6,654	10,257
	Self-generate (Megawatt hour (MWh))	-	4	17	17
Energy Intensity	GJ/person	13.35	12.36	12.13	11.57
	MWh/person	3.71	3.44	3.37	3.22
Data Coverage (Note 2)		100%	100%	100%	100%
External Verification Coverage (Note 2)		100%	100%	100%	100%

Note 1: The global warming potential (GWP) values used for greenhouse gas inventory are based on the Sixth Assessment Report (2021) published by the Intergovernmental Panel on Climate Change (IPCC). Greenhouse gas emissions are calculated using the operational control approach. Emission factors are based on the "Greenhouse Gas Emission Factors" announced by the Ministry of Environment on February 5, 2025.

Note 2: External verification coverage was calculated based on the number of employees at buildings or sites that have undergone external verification divided by the total number of full-time employees (domestic and overseas) of SinoPac Holdings, excluding dispatched employees. The boundary is consistent with the base year and excludes King's Town Bank and Amret, which were consolidated in 2025. For relevant data covering the aforementioned two subsidiaries, consistent with the consolidated financial statements boundary, please refer to Appendix I "Other ESG Data –SinoPac Holdings' GHG Emissions data over the years."

Note 3: 1 kWh = 3,600,000 J; 1,000 kWh = 3.6 GJ

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Energy Conservation and Carbon Reduction Measures and Results in 2025

Business Premise	Energy Conservation Measure	Description	Annual Electricity Saved (MWh)	GHG Reduced (metric tons CO_2e)
Bank SinoPac	Electricity consumption of air conditioning cooling tower	Replacing and upgrading HVAC equipment in Sanchong, Shulin, Chongxin, and Nanmen branches, including air conditioning chillers, to reduce electricity consumption.	49.20	23.32
	Air conditioning monitoring system	Installing an air conditioning monitoring system in the Beigao Building to enhance precise electricity management.	50.47	23.92
	Installation of LED lighting fixtures	Replacing traditional lighting fixtures with energy-saving LED lighting fixtures in branches and offices.	224.29	106.31
SinoPac Securities	Replace old energy-consuming split air conditioners	Replacing split-type air conditioners in Zhuke and Pingtung branches.	57.73	27.36
	Electricity consumption of air conditioning chiller	Replacing air conditioning chillers in the Nantou branch to reduce electricity consumption.	46.80	22.18
Total			**428.49**	**203.09**

Measures and Results of Paperless Services

Measure	Results
Internal: Convene meetings with communication software and video conferencing systems	• Increased the frequency of using Teams to convene meetings. • Approximately 1,481 meetings were convened using the Paperless Meeting System (PMS), with about 15,507 participants.
External: Promote electronic and digital products and services	• In 2025, about 335.80 million pieces of paper were saved (Note 1), reducing carbon emissions by 2,418 metric tons (Note 2). • Bank SinoPac launched paperless services such as electronic credit card statements, online credit card applications, online loan applications, online loan approval, digital platform services, and IVR, which saved approximately 113.39 million pieces of paper. • SinoPac Securities launched paperless services such as e-statements, online account opening, and digital orders, which saved approximately 205.17 million pieces of paper. • SinoPac SITC launched paperless services such as e-statements and digital orders, which saved approximately 19,000 pieces of paper. • King's Town Bank promoted the introduction of an enterprise process management system, e-document system, and SMS notification system, as well as e-statements, saving approximately 17.22 million pieces of paper.

Note 1: The quantity of paper = the number of services provided on the digital services platforms x the average number of papers used per service.

Note 2: ccording to the Carbon Footprint Calculation Platform of the Ministry of Environment, the paper's CO_2 emission factor is 3.60 kg of CO_2e (a ream of A4 paper, 500 pieces).

Implementation of Internal Carbon Pricing (ICP)

SinoPac Holdings follows the principle of "raising climate awareness and promoting low-carbon transformation" and supports sustainable trends while implementing carbon reduction management mechanisms. Based on the three driving purposes of complying with GHG regulations, improving energy efficiency, and promoting low-carbon investment, the Company introduced ICP in 2022 to the Group and level one subsidiaries to improve energy efficiency and reduce carbon emissions, and raise carbon reduction awareness and change internal behaviors within the Company.

SinoPac Holdings implements Internal Carbon Pricing (ICP) using its own electricity consumption (Scope 2) as the baseline, and applies a shadow price to evaluate the effectiveness of energy conservation and carbon reduction initiatives at its operating sites. Each year, energy-saving benefits are assessed based on actual carbon reduction performance. After accounting for hidden carbon costs, the Company promotes corresponding low-carbon investments. For example, in 2025, the Company spent NT$58.00 million on purchasing green electricity, NT$13.20 million on replacing outdated equipment, upgraded traditional lighting to LED fixtures, and utilized or initiated the development of solar power generation facilities. SinoPac's analysis shows that the average cost of reducing each ton of CO_2e in recent years remains at NT$5,000 per ton, which continue to serve as the reference basis for internal carbon pricing. At the beginning of each year, the Internal Carbon Pricing Mechanism takes into account the carbon reduction targets and implementation status of subsidiaries to calculate their carbon emission costs or carbon income and to further plan optimal actions and formulate carbon reduction plans. Energy conservation benefits are evaluated based on carbon reduction results of carbon reduction targets to conduct trial calculations of carbon prices. Subsidiaries that do not meet the target will have their carbon fees calculated, and those who meet the target will have their carbon income calculated thereby achieving substantial carbon emissions reduction. SinoPac Holdings will continue to use Science Based Targets (SBT) and international carbon pricing trends to make continuous ICP adjustments and gradually link the ICP to its commitment to achieving net zero emissions in company operations by 2030 while expanding the scope of application.

5.1.2.3 Waste Management

Waste from the office buildings of SinoPac Holdings and its subsidiaries is mainly domestic waste. Recyclable waste is divided into four categories: paper, bottles, iron and aluminum cans, and IT equipment. All general and recyclable waste is shipped by qualified contractors to incinerators or recycling sites for disposal. The paper waste is collected and managed by the responsible unit of the Company and handled in accordance with the document destruction rules before being handed over to the paper manufacturer for disposal as recycled paper raw material. The waste of electronic product waste is handled in accordance with internal information safety rules, and any digital data related to customer information is also kept secure and confidential and destroyed in accordance with the internal rules and procedures. SinoPac Holdings starts to calculate total waste from the seven self-owned buildings based on the actual weight since 2019, and in 2020 the newly added data from Xingda Building was also included in the scope of waste management in 2020. In 2021, the coverage of waste management was expanded to all our domestic operation sites and reached a 100% coverage rate. In 2025, due to the expansion of personnel and increase in operating locations, the total weight of waste produced from business operations was 563.59 metric tons, which is a 0.1% increase from 2021 (base year).

Waste Management Criteria and Total Waste from 2022 to 2025

Type of Waste (Metric Tons)		2022	2023	2024	2025
Recyclable Waste	Paper / bottles / iron and aluminum cans	189.03	182.48	189.57	194.70
	Electronic waste (computers / monitors / printers)	1.66	0.43	1.05	1.25
General Industrial Waste (Note 1)	Incineration process volume	389.08	365.80	363.84	367.64
	Landfill volume	0	0	0	0
Total Waste		579.77	548.71	554.47	563.59
Calculation Coverage (Note 2)		100%	100%	100%	100%

Note 1: General industrial waste is disposed of by qualified contractors and shipped to local incinerators equipped with waste heat recovery systems for power generation.

Note 2: Data coverage was calculated based on the number of employees; the number of employees referred to the number of full-time employees in Taiwan excluding dispatched and overseas employees. The boundary is consistent with the base year (i.e., all domestic operating sites) and excludes subsidiaries newly included in 2025 (King's Town Bank).

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5.1.2.4 Water Resources Management

The water resources used by SinoPac Holdings and its subsidiaries are mainly tap water, and mainly used for drinking, air conditioning, and cleaning. There is no groundwater or other sources of water supply. In 2025, due to a 19.18% increase in headcount compared to the 2021 base year (excluding Amret and King's Town Bank) and an increase in operating bases, the overall water consumption was 182,560 cubic meters, representing an increase of 9,200 cubic meters compared to the base year, while per capita water consumption was 16.24 cubic meters, representing an 11.64% reduction compared to the base year. The Company will continue to promote water-saving measures and implement relevant water conservation actions, such as replacing air-conditioning cooling towers, installing sensor faucets, and promoting water conservation awareness among all employees through the "SinoPac Life" website platform.



Water Resources Management Criteria and Water Use from 2022 to 2025

Water Resources Management Criteria	Unit	2022	2023	2024	2025
Total water consumption (Note 1)	cubic meters	173,369	174,609	171,417	182,560
Per-capita water consumption (water consumption intensity)	cubic meters/ person	17.84	16.88	15.88	16.24
Calculation coverage (Note 2)	%	100	100	100	100

Note 1: Water consumption was calculated by the actual usage on water bills. The water consumption of SinoPac Holdings is mainly domestic water, and the fresh water withdrawal is equivalent to the water discharge, hence the net consumption of fresh water is 0.

Note 2: The number of employees refers to the number of domestic and overseas sites full-time employees excluding dispatched employees. The boundary is consistent with the base year and excludes King's Town Bank and Amret, which were consolidated in 2025. For relevant data covering the aforementioned two subsidiaries, consistent with the consolidated financial statements boundary, please refer to Appendix I "Other ESG Data –SinoPac Holdings' GHG Emissions data over the years."

Water Conservation Measures and Results in 2025

Business Premise	Water Conservation Measure	Description
Beigao Building	Installing air-conditioning monitoring system	The installation of an air conditioning monitoring system enhanced power consumption control accuracy. It also enabled real-time adjustments to cooling towers and related equipment, resulting in improved energy efficiency and reduced unnecessary water usage.
Nantou Branch, SinoPac Securities	Replacing the air conditioning ice water hosts.	Enhanced temperature control accuracy for the cooling water system, resulting in higher energy efficiency and reduced water usage.

5.2 Sustainable Supply Chain

Among SinoPac Holdings' 438 domestic suppliers, approximately 218 key suppliers had business dealings over NT$2 million with SinoPac Holdings in 2025. Key suppliers were mainly divided into six categories: construction, computer information services, office supplies, property management and security, printed materials, and advertising and marketing.

SinoPac Holdings' Key Domestic Supplier Category and Procurement Amount in 2025

Category	Construction Services	Computer Information Services	Office Supplies	Property Management and Security	Printed Materials	Advertising and Marketing
Procurement Amount (in million NT$)	592.96	1,955.98	83.3	227.24	114.09	412.3

Total **3,385.87** (in million NT$)

5.2.1 Sustainable Supply Chain Management

SinoPac Holdings' Sustainable Supply Chain Development Timeline

2018~2019

- Initiated the Supply Chain Sustainability Management Plan and fully integrated ESG management procedures into the supply chain.
- Incorporated ESG issues into supplier-related policies, such as the SinoPac Supplier Sustainable Development Guidelines and Supplier Sustainability Commitment.
- Conducted sustainability risk identification for suppliers.
- Carried out due diligence on supplier contract negotiations.
- Held the first supplier conference.

2020~2023

- Implemented the first supplier self-assessment questionnaire, targeting 132 key suppliers whose procurement amount exceeded NT$2 million in the previous year, to conduct climate change risk assessments.
- Achieved a coverage rate of 95% of total procurement amount.
- Focused on two major ESG topics: climate change and labor and human rights; completed risk identification and training for 10 suppliers.
- Conducted on-site audits for 10 suppliers.
- Launched the second supplier self-assessment questionnaire, expanding the scope to all first-tier suppliers to identify risks; achieved a response rate of 54.9%.

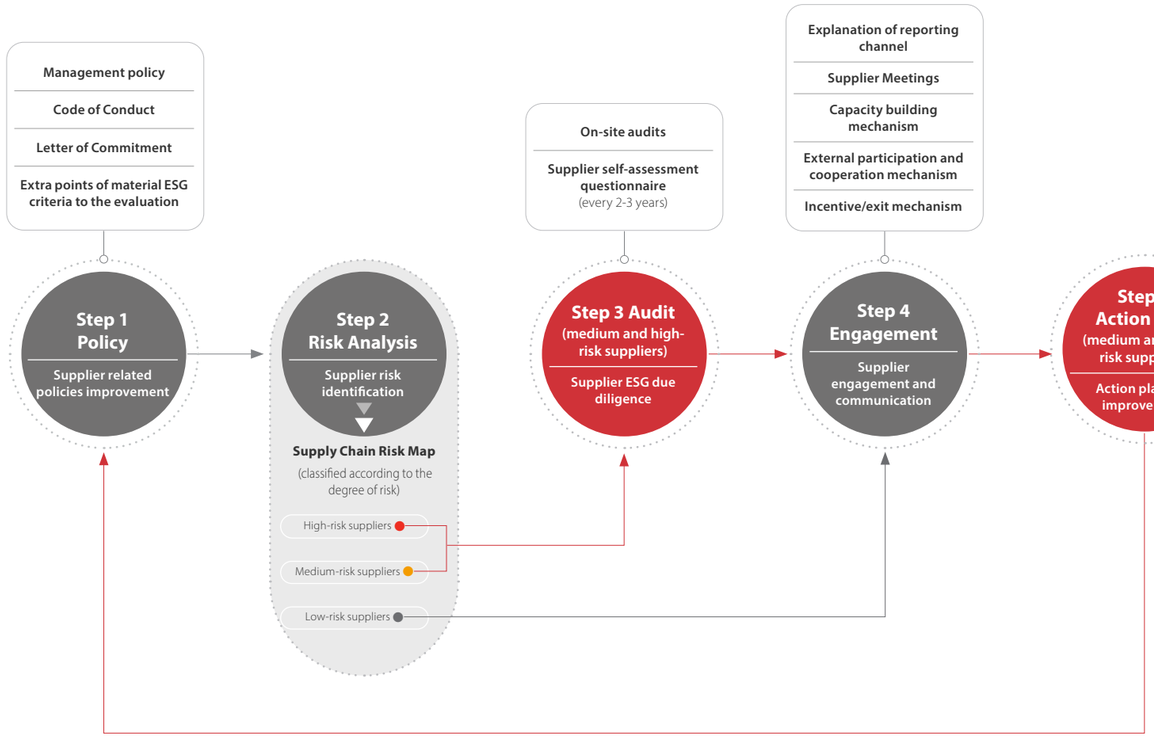
2024~2025

- Organized internal ESG training sessions for procurement staff.
- Conducted on-site audits for 7 suppliers with high ESG risks to evaluate improvement progress and share best practices.
- Incorporated ESG issues into the annual ESG-inclusive evaluations of suppliers and added sustainability risk surveys.
- Held briefings on the results of on-site audits for suppliers with high ESG risks, and conducted two external supplier training programs.
- Developed ESG management documentation to support suppliers in strengthening ESG management. A total of 25 construction and repair projects with a contract value exceeding NT$2 million were identified, among which 9 projects have adopted the ESG management documentation, achieving an adoption rate of 36%.

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SinoPac Holdings' Sustainable Supply Chain Management in Steps



5.2.1.1 Supplier Management-related Policies

Continue to enhance policy commitments

SinoPac Holdings has established the "Supplier Sustainable Development Guidelines", and has taken management and risk mitigation measures for ESG risks that suppliers may incur with an amendment of the "Procurement Management Guidelines." In 2025, SinoPac Holdings has continued the Supplier Sustainable Development Guidelines from the previous year, expanding the scope to include carbon reduction commitments, biodiversity, anti-harassment, bullying and violence issues, and compliance, and extended the existing management scope to include management regulations for second-tier suppliers, encouraging second-tier suppliers to refer to the Supplier Sustainable Development Guidelines of SinoPac Holdings to establish environmental protection and human rights management measures. In the procurement management rules, SinoPac Holdings has added incentives to encourage suppliers to bid with products and services from social enterprises that offer environmental or social benefits, or to purchase from manufacturers that support the circular economy. In the "Supplier Sustainability Commitment", SinoPac Holdings requires all suppliers to fulfill their social responsibility, including environmental protection, human rights, and business ethics. The proportion of domestic suppliers signing the "Supplier Sustainability Commitment" has reached 100% in 2025, and the signing rate of the Commitment will continue to be maintained in the future.

Inclusion of ESG in tender decisions

In view of the sustainability risks that suppliers may incur, SinoPac Holdings has included ESG elements (including labor rights, occupational safety, and health protection) as factors to be considered in the tender decision process. In 2025, SinoPac Holdings has continued the tender decision criteria from the previous year. It will add relevant risks and additional points for all industries and specific industries (e.g., high-risk industries), such as whether they violate environmental regulations (e.g., water resources and air pollution) and labor-related laws and regulations, and whether they have certificates for external environment and labor safety (e.g., ISO 45001 for occupational safety and health management systems and ISO 50001 for energy management systems). Suppliers may also provide the results of greenhouse gas inventories or certificates of environmental protection for their products, or certificates of the use of environmentally friendly building materials. SinoPac Holdings promptly notifies suppliers of the assessment results, and continues to communicate with suppliers to strengthen ESG concepts and conduct on-site auditing and counseling.

Proactively support high-risk suppliers

In 2025, SinoPac Holdings has continued the management documentation for construction contractors from the previous year. It requires suppliers to agree to comply with occupational safety and health and labor rights protection regulations, and to post a "Contractor's Workplace Safety, Health and Labor Rights Requirements Notification Form" and set up a complaint channel at the construction site to strengthen the awareness of contractors and to ensure compliance with regulations. In addition, SinoPac Holdings provided a template of the "Human Rights and Labor Rights Management Measures" with reference to labor rights and occupational safety and health related laws and regulations to assist suppliers in formulating and implementing these regulations. In addition, SinoPac Holdings developed ESG management documentation to support suppliers in strengthening sustainability management. SinoPac Holdings has adopted ESG management documentation to support suppliers in strengthening ESG management. A total of 25 construction and repair projects with a contract value exceeding NT$2 million were identified, among which 9 projects have adopted the ESG management documentation, achieving an adoption rate of 36%. Furthermore, SinoPac Holdings has identified suppliers in high carbon-emitting industries in Taiwan as a key focus and set a target for 2026 requiring 30% of these suppliers to establish carbon reduction targets.

5.2.1.2 Supplier Risk Assessment and Due Diligence

SinoPac Holdings rates the risk levels of suppliers based on the nature of their business activities. SinoPac Holdings distributes the Supplier Self-Evaluation Questionnaire to high-risk and medium-risk suppliers every 2 to 3 years for risk assessment. The Company also conducts risk identification and on-site audits for key sustainability issues. In 2023, SinoPac Holdings conducted supplier due diligence again, inviting all first-tier suppliers and some second-tier suppliers to complete the supplier self-assessment questionnaire. The questionnaire focused on four aspects: labor and human rights, occupational safety and health, environmental protection, and business ethics. Based on the results of the analysis, SinoPac Holdings selected suppliers with higher risks in labor and human rights, occupational safety and health, and climate change, and conducted on-site audits for 7 suppliers in the fourth quarter of 2024. There were 3 suppliers with high occupational safety and health risks, accounting for 29.88% of the procurement value of this category (construction and marketing services). There were 4 suppliers with high carbon emissions, accounting for 79% of the procurement amount from manufacturing/logistics suppliers. In January 2025, SinoPac Holdings held a briefing on the results of on-site audits for suppliers with high ESG risks and provided improvement recommendations to the 7 audited suppliers. Please refer to the table below for details.

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Improvement Dimension	Improvement Contents
Climate change response strategies	• Enterprises are advised to formulate climate change-related policies and management measures, and establish a clear climate governance organizational structure to strengthen the management of climate issues. • Enterprises are encouraged to progressively expand the scope of their greenhouse gas inventories to cover all material business sites and obtain external certifications.
Green Operation Management	• Most enterprises have obtained external certifications for exhaust gas emissions, wastewater, and waste management, but there is still room for improvement in data compilation and disclosure. Enterprises are advised to begin compiling and disclosing emissions and energy consumption data. • Enterprises should formulate energy use policies and actively evaluate the adoption of renewable energy.
Environmental protection promotion	• Enterprises are advised to set operational environmental reduction targets, including carbon emissions, and regularly disclose their progress. • Enterprises are encouraged to focus on biodiversity issues, formulate related policies, and conduct ecosystem impact assessments. • Those who have not yet initiated relevant actions should commence issue identification and plan training programs as soon as possible to enhance overall environmental management capabilities.
Product (service) planning and design	• Enterprises are advised to strengthen the eco-friendly design orientation of their products and services, and actively obtain environmental-related certifications. • Enterprises are encouraged to continuously increase the proportion of environmentally certified products and to incorporate climate and sustainability issues into the design and development process.
Human rights and occupational safety and health	• Enterprises are advised to progressively refine their supplier policies, incorporate ESG factors into partner vendor selection and procurement standards, and prioritize the dissemination of relevant regulations to long-term partners or key suppliers. They must continuously execute supplier human rights due diligence, formulate mitigation or remedial measures targeting high human rights risk issues, and effectively implement the supplier code of conduct and occupational safety and health management. • They are advised to reference the "Human Rights and Labor Rights Management Measures" provided by SinoPac to formulate labor human rights policies, introduce work hours management systems, and provide employees with relevant training and retain records. They should inventory and document existing employee management measures, and formulate occupational safety and health policy regulations and emergency incident reporting and response processes. • Enterprises are advised to regularly inspect and maintain employee safety protective equipment to ensure workplace safety, and promote occupational safety and health-related training programs to enhance employees' safety awareness and self-protection skills.

Labor Rights Risks

Since 2019, SinoPac Holdings has regularly conducted annual human rights risk identification of the entire value chain. Please refer to 2.3.8 Human Rights Risk Identification and Management for more information. According to the results of the 2025 value chain human rights risk identification, the top three human rights risk issues for upstream suppliers were identified as human dignity, right to privacy, and freedom of assembly and association.

Human Risk Issue	Definition of High-Risk Supplier	% of total assessed Suppliers where risk	Risk Mitigation Measures
Human Dignity	Suppliers who have disputes or penalties that harm human dignity, such as workplace bullying and harassment, and whose business involves a large number of customers or citizens.	1.37%	Require suppliers to establish a healthy and friendly working environment, prohibit discrimination, and eliminate harassment, bullying, and violence. For further details, please refer to Article 2, Paragraph 2 of the SinoPac Holdings' Supplier Sustainable Development Guidelines.
Privacy	Suppliers that fail to properly manage business information or personal data of customers and employees, leading to data theft, leakage, or misuse, and where such information cannot be deleted or corrected upon request, for example, disclosing customer data to third parties without consent.	1.83%	Require suppliers to properly protect business information and personal data in business transactions to ensure that the Company's and individuals' privacy is not compromised by data leakage. For further details, please refer to Article 5, Paragraph 4 of the Guidelines.
Freedom of association	Suppliers' employees do not have the freedom to join a union or lack the mechanisms for negotiations between the union and the employer or suppliers fail to provide reasonable and fair treatment to union officers, employees who are members, and employees participating in legal strikes. For instance, these include cases where employees do not have the right to assembly and strikes.	0%	Require suppliers to respect the legal rights of employees to enjoy freedom of association, allow employees to freely participate in assemblies and associations in accordance with local laws, join labor union organizations based on individual willingness, participate in collective bargaining, and establish formal internal communication channels. Please refer to Article 2, Paragraph 6 of the aforementioned Guidelines for more information.

5.2.1.3 Supplier Engagement and Communication

Training Programs

SinoPac Holdings organized its first supplier conference in 2019 and has organized regular supplier training programs on ESG trends and the needs of suppliers since then. Two external supplier training programs were organized in June and November 2025, respectively, based on the themes of "Low-Carbon Transition and Greenhouse Gas Inventory" and " Corporate Sustainability Information Disclosure and Development Trends and Regulations." In September, the third supplier conference was held with a total of 109 suppliers in attendance. It helped partner suppliers learn about SinoPac Holdings' supply chain management strategies and targets. In addition to communicating with external suppliers, SinoPac Holdings organized two training programs for internal procurement personnel. In the first half of the year, the SinoPac Holdings electronic bidding system was introduced to employees to simplify the internal evaluation process and add an online sustainability risk survey function, thereby enhancing supplier evaluation efficiency and obtaining more authentic information on sustainable economic activities. In the second half of the year, the training programs focused on domestic and international supply chain management trends, information on true value, and case analyses.







Third Supplier Conference

Recommendations for improvement after self-assessment/audit

SinoPac Holdings has continued to conduct supplier due diligence, inviting all first-tier suppliers and some second-tier suppliers to fill in the supplier self-assessment questionnaire to understand the management measures and performance of each supplier in the four aspects of labor human rights, occupational safety and health, environmental protection and business ethics. The management measures and performance of the four major aspects will be included as a reference for future supply chain management planning and improvement. SinoPac Holdings proposed improvements in four major aspects for each type of supplier, and communicated with suppliers through letters, sending out a total of 57 letters regarding analysis results in 2024. SinoPac Holdings also conducted on-site audits on 7 suppliers with higher climate change risks and labor and human rights risks, analyzed the audit results, proposed recommendations on good performance and areas that require improvements, and communicated with the suppliers through letters. In 2025, SinoPac Holdings provided improvement recommendations to the 7 audited suppliers based on on-site interviews to further strengthen sustainable supply chain management. Please refer to the table above for details. SinoPac Holdings continues to track the management status of all suppliers, and supports the operational activities and the overall supply chain to minimize the impact on climate change and labor rights. We aim to work together with our suppliers and partners to achieve sustainable development and attain net zero emissions at SinoPac Holdings.


永豐金控
SinoPac Holdings

永豐金融控股股份有限公司

2024 年供應商氣候變遷議題稽核分析結果

親愛的＿＿＿＿＿＿公司您好：

感謝您於 2024 年 11 月份協助永豐金控進行供應商實地稽核，協助永豐金控瞭解 貴司於企業氣候變遷因應策略、綠色管運管理、環境保護指標及產品（服務）規劃與設計面向的管理措施與績效，供應商為永豐金控永續策略藍圖中不可或缺的夥伴，自 2018 年啟動永續供應鏈管理計畫起，我們不斷強化對供應商的環境、社會與治理（ESG）績效的管理，期許攜手供應商夥伴共同邁向永續發展，

永豐金控完成今年度稽核後，分析 貴司於綠色管運管理及環境保護指標面向的回應表現相對較好，於企業氣候變遷因應策略及產品（服務）規劃與設計面向則較待加強，針對 貴司整體稽核結果，其中較為關鍵的精進建議提供如下給您參考：

- 建議應制定氣候變遷相關政策和管理措施，建立明確的氣候治理組織架構，並逐步擴大溫室氣體盤查範疇至所有重要營運據點
- 建議於 2025 年確實推動減碳目標設定，並評估公開揭露內部設定之各項績效管運環境目標及進展
- 建議在未來的產品開發中，強化對環保永續議題的考量，並積極取得產品之環保相關認證

永豐金控重視供應商之氣候變遷議題，亦將減少溫室氣體排放、環境保護等規範納入「供應商永續發展準則」以及「供應商永續發展承諾書」中，永豐金控期望透過持續了解供應商推動永續發展治理的現況，溝通供應商及早建立氣候變遷議題管理機制，協力促進營運活動及整體供應鏈減少溫室氣體排放，共同達成永豐金控淨零排放目標，我們也將持續追蹤各供應商的管理狀況，讓我們攜手成為彼此最佳的永續夥伴。

如您欲進一步了解永豐金控的永續承諾，歡迎您至本公司官網閱讀永豐金控永續報告書：https://www.sinopac.com/esg/files/tw/2023/2023CSR.pdf，並參閱永豐金控「供應商永續發展準則」。

如有任何疑問，歡迎隨時與我們聯繫，感謝您的配合。

永豐金融控股股份有限公司
管運管理處 何 欣

行政專用章

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Outcomes of Circular Economy Highlight Project

In 2023, SinoPac Holdings continued to implement the Circular Economy Highlight Project, identifying and formulating implementation plans for different types of potential circular economy opportunities in the operating activities of the Company and its subsidiaries based on the circular economy model. In 2024, SinoPac Holdings also amended its procurement management rules to encourage its subsidiaries/departments to purchase from manufacturers that support the circular economy. It also continued to discuss with suppliers on solutions that can enhance environmental and social benefits for products with circular economy potential. In the future, SinoPac Holdings will continue to evaluate product categories that have circular economy opportunities, establish principle-based regulations for different procurement items, specify SinoPac Holdings' procurement standards, and regularly track and disclose the results of implementation.

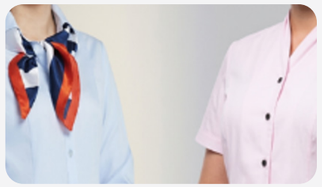
The cases for supply chain circular economy in 2025 are listed below:

Supply Chain Circular Economy Collaboration Cases in 2025

Marketing services

Procurement of uniforms made of recycled fabrics

SinoPac Holdings and its supply chain worked together to promote the circular economy. Since 2022, SinoPac Holdings has cooperated with uniform suppliers, and employee uniforms (shirts) have been produced using eco-friendly yarn and made of recycled materials and certified in accordance with the Global Recycled Standard (GRS), which ensures that the potential harm and impact on the environment is reduced or eliminated in the production process. The Company plans to fully adopt environmentally certified materials for summer uniforms starting from 2026.



Marketing services

New Year's gifts

The Company supports plastic reduction initiatives by eliminating the packaging with oriented polypropylene bags for New Year's gifts (desk calendars, notebooks, and red envelopes). The 2026 Desk Calendar was created based on an environmentally friendly philosophy of life and is bound without the use of plastic rings. The paper is made from eco-friendly materials and the base is designed to hold stationery or mobile phones, allowing users to reuse the materials. The 2026 notebook is made from eco-friendly paper materials in Taiwan, recycled coffee waste and discarded cardboard boxes. It is recyclable, compostable, biodegradable, and complies with EU REACH and RoHS regulations.



Printed materials

SinoPac continues to support environmental sustainability with real actions. Starting from 2025, SinoPac plans to use recycled or environmentally friendly materials for printed materials. In the long term, the Company aims for 70% of printed material categories to use recycled or environmentally friendly paper.





SinoPac Holdings continues to engage with suppliers through various channels on the issues of ESG enhancement and training for green procurement, anticipating that SinoPac Holdings and suppliers will create solid partnerships for sustainability.

Performance of Internal Supplier Management Training of SinoPac Holdings in 2025

Topic	Participants (people)	Training Hours (hours)
Onsite audit results briefing for suppliers with high ESG risks	10	1.5 hours
Briefing on supplier sustainability risk surveys	17	0.5 hours
Case studies and practical applications of sustainable procurement	24	1.5 hours
Total	**51**	**3.5 hours**

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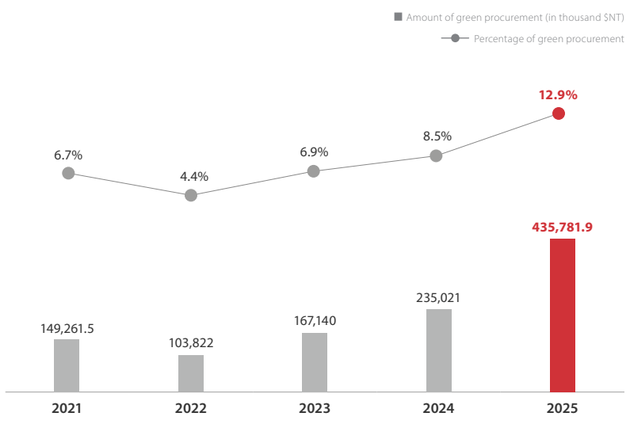
SinoPac Holdings

5.2.2 Local and Green Procurement Results

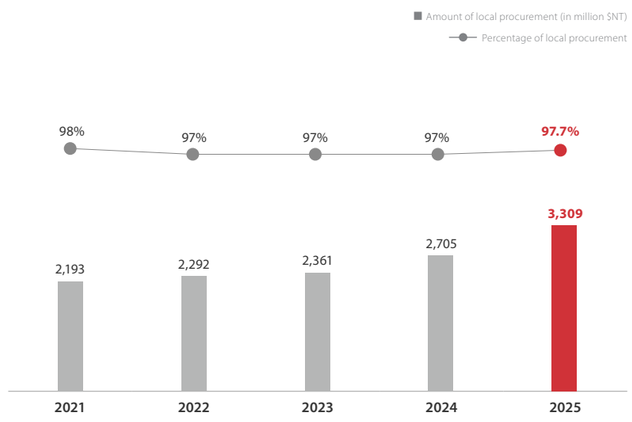
The total procurement amount of SinoPac Holdings and its six subsidiaries(excluding overseas operations) in 2025 is NT$3.386 billion, of which the local procurement amount from domestic suppliers in accordance with relevant regulations in Taiwan is NT$3.309 billion, accounting for 97.7% of the total procurement amount. SinoPac Holdings prioritizes the purchase of products with environmental protection marks, energy conservation, and water conservation marks recognized by the government in its procurement. For other eco-friendly products, SinoPac Holdings' green procurement amount reached NT$436 million in 2025, accounting for 12.9% of the total procurement amount. The main purchases included eco-friendly and energy-conserving equipment, green building materials, and products with carbon footprint certifications. Notably, the Company maintained a high utilization rate of green building materials for renovation at 94.38%, largely exceeding the short-term target (70%). Also, in 2025, SinoPac Holdings was awarded the "Outstanding Private Enterprise in Green Procurement Award" by the Ministry of Environment. The Company also attaches great importance to social innovation and received the Excellence Leadership Award in the "Buying Power – Social Innovation Products and Services Procurement" by the Ministry of Economic Affairs in 2025.



SinoPac Holdings' Achievements in Green Procurement

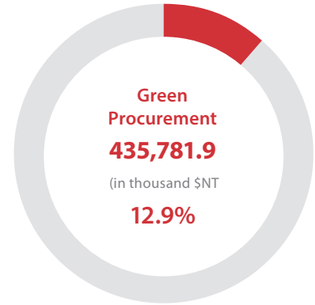


SinoPac Holdings' Achievements in Local Procurement



Note: Data coverage includes the Taiwan operating activities of SinoPac Holdings and its six subsidiaries.

2025 Green Procurement and Local Procurement: Amount and Proportion





SinoPac Holdings has established an environmental management system to mitigate environmental impacts and discuss environmental and climate issues with different stakeholders. For more information on development goals, strategies, and implementation of environmental management, please refer to relevant sections of this report.