Opinion Statement

Greenhouse Gas Emissions
Verification Opinion Statement

This is to verify that:

SinoPac Financial Holdings Co., Ltd.
No. 306, Sec.2, Bade Rd.
Zhongshan Dist.
Taipei City
104498
Taiwan

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

Holds Statement No: GHGEV 822339

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 2024-01-01 to 2024-12-31 was verified and validated.
- The verified organization-level greenhouse gas emissions include direct greenhouse gas emissions 1,439.138 tonnes of CO_2 equivalent and indirect greenhouse gas emissions from imported energy 17,471.828 tonnes of CO_2 equivalent.
- SinoPac Financial Holdings Co., Ltd. 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.
- To ensure comprehensive coverage of the company‘s organizational boundaries, some locations were verified remotely instead of through on-site verification.

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 2024-01-01 to 2024-12-31 Greenhouse Gas Emissions calculation were revealed.
- Data quality was considered acceptable in meeting the principles as set out in ISO 14064-1:2018.
- The reporting organization adopted an electricity emission factor of 0.494 kgCO_2e per kWh for this GHG inventory, based on the 2023 emission factor officially published by the Taiwan government.
- The emission factor for electricity of China is using 0.5568 kilograms of Carbon Dioxide equivalent per kWh.

EMISSIONS		Notes	tonnes CO_2e
Category 1: Direct GHG emissions and removals			1,439.138
1.1	Stationary combustion		11.9836
1.2	Mobile combustion		363.3351
1.3	Industrial processes (anthropogenic systems)		0.0000
1.4	Fugitive (anthropogenic systems)		1,063.8194
1.5	Land use, land use change and forestry		0.00
Direct emissions in tonnes of CO_2e from biomass			0.00
Category 2: Indirect GHG emissions from imported energy			17,471.828
2.1	Indirect emissions from imported electricity	location-based approach	17,471.8275
Renewable Electricity purchased in kWh with contractual instruments compliant with ISO 14064-1 Annex E		Power Purchase Agreements: F1200134001 F1200142001 F9900247001 F9900275001 F9900275002 F1200011001 112404000004204c	6,653,748 kWh
	Indirect emissions from imported electricity	market-based approach	14,178.5959
2.2	Indirect emissions from imported energy (steam, heating, cooling and compressed air)		0.0000

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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_2e
Category 5: indirect GHG emissions associated with the use of products from the organization			438.598
5.1	Emissions or removals from the use stage of the product	Use of credit cards	377.6426
5.3	Emissions from end-of-life stage of the product	End of life of credit cards	60.9557

Agreed-upon procedures (AUP)

- AUP are specific types of verification activities, BSI have performed the evidence-gathering procedures for the period from 2024-01-01 to 2024-12-31.

- BSI do not express any assurance on the GHG emissions, removals and storage in listed below.

EMISSIONS		Notes	AUP Item(s)	tonnes CO_2e
Category 3: Indirect GHG emissions from transportation				5,316.856
3.1	Emissions from upstream transport and distribution for goods	Use the Distance-based method	Road transport: 4,244.2513 tkm Weight of credit card: 11,687,456.7 g	2,398.4219
3.3	Emissions from Employee commuting	Use the Distance-based method and the Average-data method	High speed rail: 1,712,814.301 pkm Metro: 15,894,304.51 pkm Rail: 5,036,891.652 pkm Gasoline: 852.4434 KL Diesel: 13.6458 KL Electric scooter/vehicle: 873.0061 MWh	2,514.8190
3.5	Emissions from Business travels	Use the Distance-based method and the Average-data method	High speed rail: 1,183,424.375 pkm Aviation: 5,369,726 km	403.6148
Category 4: indirect GHG emissions from products used by organization				6,525.881
4.1	Emissions from Purchased goods	Goods(Copy papers and Credit cards): Use the supplier-specific method Energy & Fuel: Use the Average-data method	Electricity: 35,080.3979 MWh Gasoline: 134.7647 KL diesel: 4.3374 KL Pipe water: 171,417.0739 m^3 Natural Gas: 0.156 km^3 LPG: 0.0291 km^3 Copy papers: 89,798 packs Credit cards: 841,000 pieces	3,412.6466
4.2	Emissions from Capital goods	Use the Average-data method	Desktop: 1,592 units Notebook: 202 units. LCD screen: 1,036 units.	763.8297
4.3	Emissions from the disposal of solid and liquid waste	Use the waste-type-specific method	Office solid waste: 363.8439 tones	130.9837
4.4	Emissions from the use of assets	The consumption of electricity of IDC Data Center.	Electricity: 4,536.7916 MWh	2,218.4207
Category 5: indirect GHG emissions associated with the use of products from the organization				3,860,166.353
5.4	Emissions from investments	Investment and Financing Amounts.	NTD. 1,616,959,077,226	3,860,166.3529

Other information regarding the emissions from the investments of SinoPac Financial Holdings Co., Ltd. and its subsidiaries, as documented in the Inventory Report, is shown in the table below:

Company Name	Emissions from investments (tonnes CO_2e)
SinoPac Financial Holdings Co., Ltd. (excluding subsidiaries)	1.7071
Bank SinoPac Co., Ltd.	3,545,186.6227
SinoPac Securities Corp.	215,411.6063
SinoPac Leasing Corp.	96,610.0349
SinoPac Venture Capital Corp.	2,345.6621
SinoPac Securities Investment Trust Co., Ltd.	610.7198

The Category of the investments	Emissions from investments (tonnes CO_2e)
The financed emissions of investment and lending activities (excluding Land Use, Land Use Change, and Forestry (LULUCF))	3,860,166.3529
The financed emissions of investment and lending activities (including Land Use, Land Use Change, and Forestry (LULUCF))	3,819,662.8881
The financed emissions of assets management (excluding Land Use, Land Use Change, and Forestry (LULUCF))	310,585.7083
The financed emissions of assets management (including Land Use, Land Use Change, and Forestry (LULUCF))	288,786.2534
The avoided emissions (迴避碳排) of renewable energy project finance	1,736,848.6896
The facilitated emissions(促進碳排)	326,079.5315

Note: The emissions of the investments is evaluated with PCFA Financed Emissions Part A (Second Edition, December 2022) and PCFA Facilitated Emissions Part B (First Version, December 2023).

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:

Locations	Verification Information
SinoPac Financial Holdings Co., Ltd. No. 306, Sec.2, Bade Rd. Zhongshan Dist. Taipei City 104498 Taiwan 永豐金融控股股份有限公司 臺灣 臺北市 中山區 八德路二段 306 號 104498	The Greenhouse Gas Emissions with SinoPac Financial Holdings Co., Ltd. for the period from 2024-01-01 to 2024-12-31 was verified, including direct greenhouse gas emissions 1,439.138 tonnes of CO_2 equivalent and indirect greenhouse gas emissions from imported energy 17,471.828 tonnes of CO_2 equivalent.
SinoPac Financial Holdings Co., Ltd. (excluding its Subsidiaries) No. 306, Sec.2, Bade Rd. Zhongshan Dist. Taipei City Taiwan (R.O.C.) 104498 永豐金融控股股份有限公司(排除子公司) 臺灣 臺北市 中山區 八德路二段 306 號 104498	The Greenhouse Gas Emissions with SinoPac Financial Holdings Co., Ltd. (excluding its Subsidiaries) for the period from 2024-01-01 to 2024-12-31 was verified, including direct greenhouse gas emissions 171.3953 tonnes of CO_2 equivalent and indirect greenhouse gas emissions from imported energy 680.3501 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 臺灣 臺北市 中山區 南京東路三段 36 號 104503	The Greenhouse Gas Emissions with Bank SinoPac Co., Ltd. for the period from 2024-01-01 to 2024-12-31 was verified, including direct greenhouse gas emissions 787.4603 tonnes of CO_2 equivalent and indirect greenhouse gas emissions from imported energy 12,088.3951 tonnes of CO_2 equivalent. The quantity of self-use renewable energy generation is 17,010.5 kWh in year 2024. 2024 年自發自用再生能源發電量為 17,010.5 度。 The quantity of renewable electricity procured through contractual instruments is 5,030,686 kWh in the year 2024. 2024 年總共採購再生能源電力 5,030,686 度 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

Locations	Verification Information
Bank SinoPac (China) Ltd. Room 3601&3501 Building 4-No.248 Lushan Rood 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	The Greenhouse Gas Emissions with Bank SinoPac (China) Ltd. for the period from 2024-01-01 to 2024-12-31 was verified, including direct greenhouse gas emissions 137.1044 tonnes of CO_2 equivalent and indirect greenhouse gas emissions from imported energy 323.5923 tonnes of CO_2 equivalent. The quantity of renewable electricity procured through contractual instruments is 100,000 kWh in the year 2024. 2024 年總共採購再生能源電力 100,000 度 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.
SinoPac Insurance Brokers Ltd. 12A F 03-06 1 Peking Rd. Tsim Sha Tsui, Kowloon, 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	The Greenhouse Gas Emissions with SinoPac Insurance Brokers Ltd. for the period from 2024-01-01 to 2024-12-31 was verified, including direct greenhouse gas emissions 0.0000 tonnes of CO_2 equivalent and indirect greenhouse gas emissions from imported energy 3.3450 tonnes of CO_2 equivalent.
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 臺灣 臺北市 中正區 重慶南路一段 2 號 7 樓、18 樓及 20 樓 100502	The Greenhouse Gas Emissions with SinoPac Securities Corp. for the period from 2024-01-01 to 2024-12-31 was verified, including direct greenhouse gas emissions 193.0113 tonnes of CO_2 equivalent and indirect greenhouse gas emissions from imported energy 3,499.5111 tonnes of CO_2 equivalent. The quantity of renewable electricity procured through contractual instruments is 1,476,865 kWh in the year 2024. 2024 年總共採購再生能源電力 1,476,865 度 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

Locations	Verification Information
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 臺灣 臺北市 中正區 重慶南路一段 2 號 8 樓 100502	The Greenhouse Gas Emissions with SinoPac Futures Corp. for the period from 2024-01-01 to 2024-12-31 was verified, including direct greenhouse gas emissions 10.4352 tonnes of CO_2 equivalent and indirect greenhouse gas emissions from imported energy 161.0143 tonnes of CO_2 equivalent. The quantity of renewable electricity procured through contractual instruments is 46,197 kWh in the year 2024. 2024 年總共採購再生能源電力 46,197 度 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
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 臺灣 臺北市 中正區 忠孝西路一段 80 號 14 樓 100007	The Greenhouse Gas Emissions with SinoPac Securities Investment Service Corp. for the period from 2024-01-01 to 2024-12-31 was verified, including direct greenhouse gas emissions 3.3632 tonnes of CO_2 equivalent and indirect greenhouse gas emissions from imported energy 32.0604 tonnes of CO_2 equivalent.
SinoPac Securities (Cayman) Holdings Ltd. P.O. Box 31119 Grand Pavilion, Hibiscus Way, 802 West Bay Road Grand Cayman, KY1-1205 Cayman Islands 永豐金證券(開曼)控股有限公司	The Greenhouse Gas Emissions with SinoPac Securities (Cayman) Holdings Ltd. for the period from 2024-01-01 to 2024-12-31 was verified, including direct greenhouse gas emissions 0.0781 tonnes of CO_2 equivalent and indirect greenhouse gas emissions from imported energy 311.2528 tonnes of CO_2 equivalent. 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.. 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

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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 臺灣 臺北市 中正區 博愛路 17 號 5 樓 100005	The Greenhouse Gas Emissions with SinoPac Securities Venture Capital Corp. for the period from 2024-01-01 to 2024-12-31 was verified, including direct greenhouse gas emissions 0.0000 tonnes of CO_2 equivalent and indirect greenhouse gas emissions from imported energy 13.4788 tonnes of CO_2 equivalent.
SinoPac Financial Consulting (Shanghai) Ltd. Room 2103B No.666 Gubei Rood 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	The Greenhouse Gas Emissions with SinoPac Financial Consulting (Shanghai) Ltd. for the period from 2024-01-01 to 2024-12-31 was verified, including direct greenhouse gas emissions 0.0000 tonnes of CO_2 equivalent and indirect greenhouse gas emissions from imported energy 1.4321 tonnes of CO_2 equivalent.
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 臺灣 臺北市 中正區 博愛路 17 號 13 樓及 14 樓 100005	The Greenhouse Gas Emissions with SinoPac Securities Investment Trust Co., Ltd. for the period from 2024-01-01 to 2024-12-31 was verified, including direct greenhouse gas emissions 1.7636 tonnes of CO_2 equivalent and indirect greenhouse gas emissions from imported energy 71.0894 tonnes of CO_2 equivalent. The verification boundary is including head office and 2 branches in Taiwan of SinoPac Securities Investment Trust Co., Ltd. 查證範圍涵蓋永豐投信與 2 家國內分公司

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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 臺灣 臺北市 中正區 濟南路二段 39 號 3 樓 100023	The Greenhouse Gas Emissions with SinoPac Venture Capital Corp. for the period from 2024-01-01 to 2024-12-31 was verified, including direct greenhouse gas emissions 6.5113 tonnes of CO_2 equivalent and indirect greenhouse gas emissions from imported energy 21.5643 tonnes of CO_2 equivalent.
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 臺灣 臺北市 中山區 八德路二段 203 號 5 樓 104499	The Greenhouse Gas Emissions with SinoPac Leasing Corp. for the period from 2024-01-01 to 2024-12-31 was verified, including direct greenhouse gas emissions 31.3462 tonnes of CO_2 equivalent and indirect greenhouse gas emissions from imported energy 164.2873 tonnes of CO_2 equivalent. 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
SinoPac International Leasing Corp. Room 4105 Nanjing SunnyWorld Center, No.188 Lushan Rood 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	The Greenhouse Gas Emissions with SinoPac International Leasing Corp. for the period from 2024-01-01 to 2024-12-31 was verified, including direct greenhouse gas emissions 96.6692 tonnes of CO_2 equivalent and indirect greenhouse gas emissions from imported energy 91.6785 tonnes of CO_2 equivalent. 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
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 室	The Greenhouse Gas Emissions with SinoPac Capital International (HK) Ltd. for the period from 2024-01-01 to 2024-12-31 was verified, including direct greenhouse gas emissions 0.0000 tonnes of CO_2 equivalent and indirect greenhouse gas emissions from imported energy 8.7760 tonnes of CO_2 equivalent.

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