




## Verification Opinion

<b>Verified as Satisfactory</b>	
<b>Reasonable Assurance:</b> Based on the process and procedures conducted, the GHG statement contained in the SinoPac Financial Holdings Co., Ltd. 2025 GHG Inventory Report produced by SinoPac Financial Holdings Co., Ltd., covering the direct GHG emissions and removals (Scope 1) and the indirect GHG emissions from imported energy (Scope 2):	<ul style="list-style-type: none"> <li>Is materially correct and is a fair representation of GHG data and information.</li> </ul>
	<ul style="list-style-type: none"> <li>Has been prepared in accordance with GHG Protocol Corporate Accounting and Reporting Standard Revised edition and GHG Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard, and their principles.</li> </ul>
<b>Limited Assurance:</b> Based on the process and procedures conducted, there is evidence that the GHG statement contained in the SinoPac Financial Holdings Co., Ltd. 2025 GHG Inventory Report produced by SinoPac Financial Holdings Co., Ltd., covering the other indirect GHG emissions (scope 3):	<ul style="list-style-type: none"> <li>is not materially correct and is not a fair representation of GHG data and information.</li> </ul>
	<ul style="list-style-type: none"> <li>has not been prepared in accordance with GHG Protocol Corporate Accounting and Reporting Standard Revised edition and GHG Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard, and their principles.</li> </ul>
	<ul style="list-style-type: none"> <li>For certain categories, greenhouse gas emissions are estimated using secondary data, which may introduce inherent uncertainty in the resulting emissions figures.</li> </ul>
Lead Verifier	Jason Cheng
Independent Reviewer	Vinson Li
Signed on behalf of BSI	 Managing Director Northeast Asia, APAC Assurance
Issue Date	2026-04-22
BSI Group Singapore Pte. Ltd. Taiwan Branch, 2nd Floor, No.37, Ji-Hu Road Nei-Hu Dist., Taipei 11492, Taiwan	
NOTE: BSI Group Singapore Pte. Ltd. Taiwan Branch (hereafter referred to as BSI Taiwan) is independent to and has no financial interest in SinoPac Financial Holdings Co., Ltd.. This 3 <sup>rd</sup> party Verification Opinion has been prepared for SinoPac Financial Holdings Co., Ltd. only for the purposes of verifying its statement relating to its GHG emissions more particularly described in the scope above. It was not prepared for any other purpose. In making this Statement, BSI Taiwan has assumed that all information provided to it by SinoPac Financial Holdings Co., Ltd. is true, accurate and complete. BSI Taiwan accepts no liability to any third party who places reliance on this statement.	

**Certificate Number and date of issuance of opinion: CFV 836769 Dated 2026-04-22**



## Verification Engagement

Organization	SinoPac Financial Holdings Co., Ltd. 永豐金融控股股份有限公司
Responsible party	SinoPac Financial Holdings Co., Ltd. 永豐金融控股股份有限公司
Verification Objectives	To express an opinion on whether the organizational GHG Statement which is historical in nature: <ul style="list-style-type: none"> <li>• Is accurate, materially correct and is a fair representation of GHG data and information</li> <li>• Has been prepared in accordance with GHG Protocol Corporate Accounting and Reporting Standard Revised edition and GHG Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard, and the criteria used by BSI to verify the GHG Organizational Statement</li> </ul>
Materiality Level	5 %
Level of Assurance	Reasonable for direct GHG emissions and indirect GHG emissions from imported energy Limited for the Other Indirect GHG emissions
Verification evidence gathering procedures	<ul style="list-style-type: none"> <li>• Evaluation of the monitoring and controls systems through interviewing employees observation &amp; inquiry</li> <li>• Verification of the data through sampling recalculation, retracing, cross checking and reconciliation</li> <li>• Activity data was verified through consumption logs, records, daily logs, utility bills, invoices, service records etc.</li> <li>• Secondary data used in calculations were verified through visiting the respective sites and accessing those references.</li> </ul>
The verification activities applied in a limited level of assurance verification are less extensive in nature, timing and extent than in a reasonable level of assurance <i>verification</i>	
Verification Standards	The verification was carried out in accordance with ISO 14064-3: 2019, ISO 14065: 2020 and ISO 17029:2019
Note: SinoPac Financial Holdings Co., Ltd. is responsible for the preparation and fair presentation of the GHG statement and report in accordance with the agreed criteria. BSI is responsible for expressing an opinion on the GHG statement based on the verification.	

## Organizational GHG Statement

Organization	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	
Organizations GHG Report containing GHG Statement	永豐金融控股股份有限公司 114 年溫室氣體盤查報告書 0408_v1; 2025 年 GHG 盤查彙整表_AR6_WG 3_含 ESG 範疇三_0408_v1	
Organizational Boundary	Operational Control	
Locations included in the Organizational Boundary	See Appendix A	
Exclusions from Organisational Boundary:	AMRET PLC. 和京城商業銀行股份有限公司及其子公司	
Scope of activities:	Financial Service	
Reporting Boundary:	Scope 1: Direct GHG emissions	Stationary combustion Mobile combustion Fugitive (anthropogenic systems)
	Scope 2: Electricity indirect GHG emissions	Imported Electricity
	Scope 3: Other indirect GHG emissions	1. Purchased goods and services 2. Capital goods 3. Fuel- and energy-related activities 4. Upstream transportation and distribution 5. Waste generated in operations 6. Business travel 7. Employee commuting 8. Upstream leased assets 11. Use of sold products 12. End-of-life treatment of sold products 13. Downstream leased assets 15. Investments
	Exclusion from operational Boundary	9. Downstream transportation and distribution 10. Processing of sold products 14. Franchises Justification: These emission sources are not applicable to the organization.
	Criteria for developing the GHG inventory	GHG Protocol Corporate Accounting and Reporting Standard Revised edition GHG Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard
	Reporting period	01/01/2025 to 31/12/2025

tCO <sub>2</sub> (e)	Location Based	Market Based
Scope 1: Direct GHG emissions	1,778.5448	1,778.5448
Scope 2: Electricity indirect GHG emissions	16,606.5626	11,629.1428
Scope 3: Other indirect GHG emissions		
1. Purchased goods and services	540.6403	540.6403
2. Capital goods	383.3801	383.3801
3. Fuel- and energy-related activities	2,844.6272	2,844.6272
4. Upstream transportation and distribution	2,730.6100	2,730.6100
5. Waste generated in operations	132.3506	132.3506
6. Business travel	343.9986	343.9986
7. Employee commuting	2,575.0955	2,575.0955
8. Upstream leased assets	1,926.3404	1,926.3404
11. Use of sold products	642.9794	642.9794
12. End-of-life treatment of sold products	88.1892	88.1892
13. Downstream leased assets	1,077.3853	1,077.3853
15. Investments	5,177,464.2379	5,177,464.2379
<b>Total</b>	<b>5,209,134.942</b>	<b>5,204,157.522</b>

Note: The emissions from investments include debt investments (4,975,425.4615 tCO<sub>2</sub>e) and managed investments and client services (202,038.7764 tCO<sub>2</sub>e).

	tCO <sub>2</sub> (e)
Scope 1: Direct GHG emissions	1,778.5448
Scope 2: Electricity indirect GHG emissions - Location Based	16,606.5626
Scope 2: Electricity indirect GHG emissions - Market Based	11,629.1428
Scope 3: Other indirect GHG emissions	5,190,749.8345
<b>Total (location based)</b>	<b>5,209,134.942</b>
<b>Total (market based)</b>	<b>5,204,157.522</b>

## Appendix A

Location	Address
SinoPac Financial Holdings Co., Ltd. 永豐金融控股股份有限公司	No. 306, Sec.2, Bade Rd., Zhongshan Dist., Taipei City 104498, Taiwan (R.O.C.) 104498 臺灣臺北市中山區八德路二段 306 號
Bank SinoPac Co., Ltd. 永豐商業銀行股份有限公司	No. 36, Sec. 3, Nanjing E. Rd., Zhongshan Dist., Taipei City 104503, Taiwan (R.O.C.) 104503 臺灣臺北市中山區南京東路三段 36 號 範圍涵蓋永豐商業銀行 125 家國內分行(含營業部)及 8 個行政作業辦公地點，與 5 家海外分行及越南代表人辦事處
Bank SinoPac (China) Ltd. 永豐銀行(中國)有限公司	Rooms 3501 & 3601, Building 4, No. 248 Lushan Road, Jianye District, Nanjing, Jiangsu Province, China 中國江蘇省南京市建邺區廬山路 248 號金融城 4 號樓 3501 室、3601 室 範圍涵蓋永豐銀行(中國)有限公司與 4 家分行
SinoPac Insurance Brokers Ltd. 永豐(香港)保險經紀有限公司	Room 03-06, 12A/F, 1 Peking Road, Tsim Sha Tsui, Kowloon, Hong Kong 香港九龍尖沙咀北京道 1 號 12A 樓 03-06 室
SinoPac Securities Corp. 永豐金證券股份有限公司	7F, 18F & 20F, No. 2, Sec. 1, Chongqing S. Rd., Zhongzheng Dist., Taipei City 100502, Taiwan (R.O.C.) 臺灣臺北市中正區重慶南路一段 2 號 7 樓、18 樓及 20 樓 範圍涵蓋永豐金證券與 44 家國內分公司及 6 個行政與客服據點
SinoPac Futures Corp. 永豐期貨股份有限公司	8F., No. 2, Sec. 1, Chongqing S. Rd., Zhongzheng Dist., Taipei City 100502, Taiwan (R.O.C.) 100502 臺灣臺北市中正區重慶南路一段 2 號 8 樓 範圍涵蓋永豐期貨與永豐期貨台中分公司
SinoPac Securities Investment Service Corp. 永豐證券投資顧問股份有限公司	14F., No. 80, Sec. 1, Zhongxiao W. Rd., Zhongzheng Dist., Taipei City 100007, Taiwan (R.O.C.) 100007 臺灣臺北市中正區忠孝西路一段 80 號 14 樓
SinoPac Securities (Cayman) Holdings Ltd. 永豐金證券(開曼)控股有限公司	P.O. Box 31119 Grand Pavilion, Hibiscus Way, 802 West Bay Road, Grand Cayman, KY1-1205 Cayman Islands 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
SinoPac Financial Consulting (Shanghai) Ltd. 永豐金財務諮詢(上海)有限公司	Room 2103B, No. 666 Gubei Road, Kirin Plaza Building, Changning District, Shanghai, China 中國上海市長寧區古北路 666 號麒麟廣場 2103B 室
SinoPac Securities Investment Trust Co., Ltd. 永豐證券投資信託股份有限公司	13-14F., No. 17, Bo'ai Rd., Zhongzheng Dist., Taipei City 100005, Taiwan (R.O.C.) 100005 臺灣臺北市中正區博愛路 17 號 13 樓及 14 樓 範圍涵蓋永豐投信與 2 家國內分公司
SinoPac Venture Capital Corp. 永豐創業投資股份有限公司	3F, No. 39, Sec. 2, Jinan Rd., Zhongzheng Dist., Taipei City 100023, Taiwan (R.O.C.) 臺灣臺北市中正區濟南路二段 39 號 3 樓
SinoPac Securities Venture Capital Corp. 永豐證創業投資股份有限公司	17F, No. 2, Sec. 1, Chongqing South Road, Zhongzheng District, Taipei City 100502, Taiwan (R.O.C.) 臺灣臺北市中正區重慶南路一段 2 號 17 樓
SinoPac Leasing Corp. 永豐金租賃股份有限公司	6F & 7F, No. 130, Sec. 3, Nanjing E. Rd., Zhongshan Dist., Taipei City 104505, Taiwan (R.O.C.) 臺灣臺北市中山區南京東路三段 130 號 6 樓及 7 樓 範圍涵蓋永豐金租賃股份有限公司與 2 家國內分公司
SinoPac International Leasing Corp.	Room 4105, Nanjing SunnyWorld Center, No. 188 Lushan Road, Jianye District, Nanjing, Jiangsu Province, China

永豐金國際租賃有限公司	中國江蘇省南京市建鄴區廬山路 188 號南京新地中心 4105 室 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. 永豐金資本國際(香港)有限公司	Room 3306, 33/F, Tower 1, The Gateway, 25 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong 香港九龍尖沙咀廣東道 25 號港威大廈 1 座 33 樓 3306 室



## Appendix B

確信意見：英國標準協會(確信機構)係依據 ISO 14064-3: 2019 及相關主管機關現行規定執行查證程序，查證結果發現未違反實質性限制，符合 ISO 14064-3: 2019 之合理保證等級。依據確信機構所執行之查證過程與程序，有充分證據顯示受查證組織之溫室氣體聲明不具實質差異，且係根據協議之查證準則規範的溫室氣體量化、監測與報告的國際標準予以準備，並公正地呈現溫室氣體數據之相關資訊。

確信準則：溫室氣體盤查議定書 GHG Protocol Corporate Accounting and Reporting Standard(2004)及金融監督管理委員會現行溫室氣體排放量揭露相關規定。

確信範圍：永豐金融控股股份有限公司之合併財報(排除 AMRET PLC. 和京城商業銀行股份有限公司及其子公司，詳如 Appendix A 受查證範圍資訊)

盤查期間：自 2025 年 01 月 01 日至民國 2025 年 12 月 31 日

實質門檻：直接溫室氣體排放量與輸入能源之間接溫室氣體排放量總和之 5%

查證數據：採政府間氣候變遷專家委員會(IPCC) 2021 年第六次評估報告(AR6)公布之全球暖化潛勢值(GWPs)彙總排放量，經查證排放量如下：

	排放量 (公噸二氧化碳當量)
直接溫室氣體	1,778.5448
輸入能源間接溫室氣體- (Location Based)	16,606.5626
輸入能源間接溫室氣體- (Market Based)	11,629.1428
總排放(Location Based)	18,385.107
總排放(Market Based)	13,407.688
排放密集度 (公噸二氧化碳當量/百萬元)	0.268(location based) 0.195 (market based)

溫室氣體排放密集度資訊：永豐金融控股股份有限公司(排除 AMRET PLC. 和京城商業銀行股份有限公司及其子公司)2025 年合併財報營業額。

保留意見：無。

其他資訊：無。

## Appendix C

Location	EMISSIONS	tCO <sub>2</sub> (e)
SinoPac Financial Holdings Co., Ltd. 永豐金融控股股份有限公司	Direct Emissions (scope 1)	173.5303
	Indirect Emissions from Imported Energy (scope 2) - Location Based	605.1199
	Indirect Emissions from Imported Energy (scope 2) - Market Based	291.1514
Bank SinoPac Co., Ltd. 永豐商業銀行股份有限公司	Direct Emissions (scope 1)	806.0188
	Indirect Emissions from Imported Energy (scope 2) - Location Based	11,519.7847
	Indirect Emissions from Imported Energy (scope 2) - Market Based	7,977.0067
Bank SinoPac (China) Ltd. 永豐銀行(中國)有限公司	Direct Emissions (scope 1)	337.0607
	Indirect Emissions from Imported Energy (scope 2) - Location Based	342.6357
	Indirect Emissions from Imported Energy (scope 2) - Market Based	227.0957
SinoPac Insurance Brokers Ltd. 永豐(香港)保險經紀有限公司	Direct Emissions (scope 1)	0
	Indirect Emissions from Imported Energy (scope 2) - Location Based	2.1445
	Indirect Emissions from Imported Energy (scope 2) - Market Based	2.1445
SinoPac Securities Corp. 永豐金證券股份有限公司	Direct Emissions (scope 1)	187.9494
	Indirect Emissions from Imported Energy (scope 2) - Location Based	3,286.6736
	Indirect Emissions from Imported Energy (scope 2) - Market Based	2,304.3032
SinoPac Futures Corp. 永豐期貨股份有限公司	Direct Emissions (scope 1)	9.7250
	Indirect Emissions from Imported Energy (scope 2) - Location Based	153.4197
	Indirect Emissions from Imported Energy (scope 2) - Market Based	130.6568
SinoPac Securities Investment Service Corp. 永豐證券投資顧問股份有限公司	Direct Emissions (scope 1)	3.3632
	Indirect Emissions from Imported Energy (scope 2) - Location Based	31.0801
	Indirect Emissions from Imported Energy (scope 2) - Market Based	31.0801
SinoPac Securities (Cayman) Holdings Ltd. 永豐金證券(開曼)控股有限公司	Direct Emissions (scope 1)	0.0017
	Indirect Emissions from Imported Energy (scope 2) - Location Based	305.9320
	Indirect Emissions from Imported Energy (scope 2) - Market Based	305.9320
SinoPac Financial Consulting (Shanghai) Ltd. 永豐金財務諮詢(上海)有限公司	Direct Emissions (scope 1)	0
	Indirect Emissions from Imported Energy (scope 2) - Location Based	1.3154
	Indirect Emissions from Imported Energy (scope 2) - Market Based	1.3154
SinoPac Securities Investment Trust Co., Ltd. 永豐證券投資信託股份有限公司	Direct Emissions (scope 1)	1.5141
	Indirect Emissions from Imported Energy (scope 2) - Location Based	86.2667
	Indirect Emissions from Imported Energy (scope 2) - Market Based	86.2667

Location	EMISSIONS	tCO <sub>2</sub> (e)
SinoPac Venture Capital Corp. 永豐創業投資股份有限公司	Direct Emissions (scope 1)	6.0029
	Indirect Emissions from Imported Energy (scope 2) - Location Based	19.6536
	Indirect Emissions from Imported Energy (scope 2) - Market Based	19.6536
SinoPac Securities Venture Capital Corp. 永豐證創業投資股份有限公司	Direct Emissions (scope 1)	0
	Indirect Emissions from Imported Energy (scope 2) - Location Based	1.3472
	Indirect Emissions from Imported Energy (scope 2) - Market Based	1.3472
SinoPac Leasing Corp. 永豐金租賃股份有限公司	Direct Emissions (scope 1)	30.1734
	Indirect Emissions from Imported Energy (scope 2) - Location Based	153.3670
	Indirect Emissions from Imported Energy (scope 2) - Market Based	153.3670
SinoPac International Leasing Corp. 永豐金國際租賃有限公司	Direct Emissions (scope 1)	223.2053
	Indirect Emissions from Imported Energy (scope 2) - Location Based	89.7429
	Indirect Emissions from Imported Energy (scope 2) - Market Based	89.7429
SinoPac Capital International (HK) Ltd. 永豐金資本國際(香港)有限公司	Direct Emissions (scope 1)	0
	Indirect Emissions from Imported Energy (scope 2) - Location Based	8.0796
	Indirect Emissions from Imported Energy (scope 2) - Market Based	8.0796