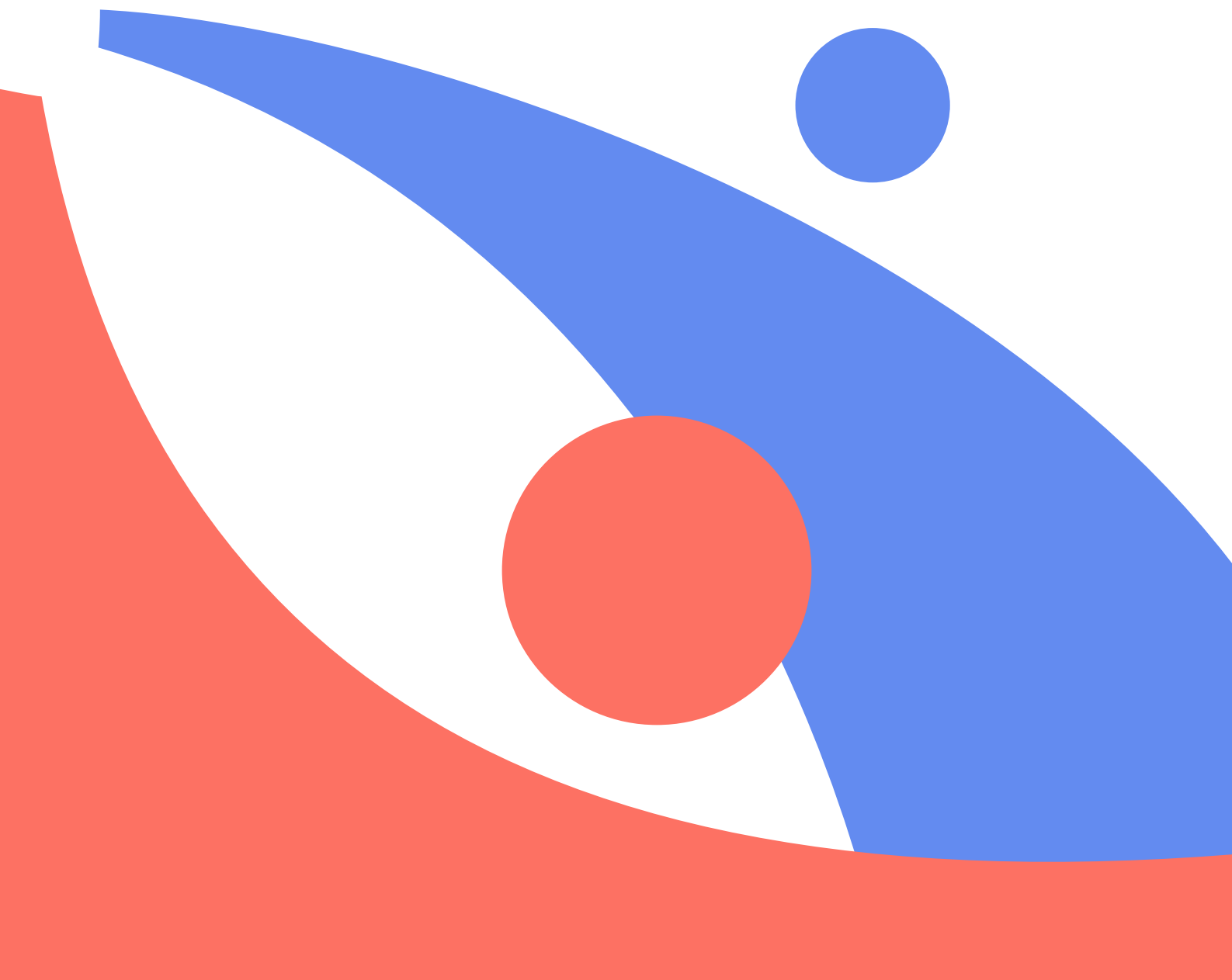




2023 GOOD FINANCE SUSTAINABILITY REPORT



About the Report

I. Basic Information

- Company Name: Good Finance Securities Co., Ltd.
- Establishment Date: July 7, 1988
- Capital: NT\$3.11 billion
- Headquarter Address: 4F, No. 176, Sec. 2, Minsheng E. Rd., Taipei City
- Chairman: Ku-Han Huang
- General Manager: Ta-Hsiu Chuang
- Total Employees: 418
- Operating Bases: 13 (headquarters and branch offices are all in Taiwan, no overseas offices)
- Sector: Securities

II. Communication Channels and Contact Details

- Company Website: <https://www.goodfinance.com/>
- Telephone: +886-2-25084888
- E-mail: csr@goodfinance.com
- Spokesperson: David Chen, Vice President

III. Report Boundaries and Scope

The Company regularly publishes an annual ESG report to disclose the economic, environmental and social information concerning the Company's performance of sustainable development in the previous year (1/1 to 12/31). The report boundaries are set to cover the Company's entire operation in all 13 operating bases including the branch companies, headquarters, Good Finance Securities Investment Advisors Co., Ltd., and Good Finance PE Co., Ltd. This report is prepared in accordance with the GRI Standards. The information and statistics in the report are results of the Company's own calculation and investigation. The financial figures are based on the information audited, signed and openly published by accountants. All financial figures come in the unit of NTD.

This report is simultaneously published on the Company website for browsing, <https://www.goodfinance.com/>, as well as undergoing regular annual updates.

IV. Reporting Principles and References

This report is prepared in accordance with the GRI Universal Standards 2021, and it aligns with Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies, Taipei Exchange Rules Governing the Preparation and Filing of Sustainability Reports by TPEX Listed Companies and Rules Governing the Preparation and Filing of Sustainability Reports by Securities Firms.

V. Report Verification

This report strives to disclose correct information, present it in a reasonable and appropriate manner, and comply with the international principles of disclosure by GRI Standards. PricewaterhouseCoopers Taiwan has reviewed and provided limited assurance regarding the sustainability metrics disclosed in this report.

VI. Restatements of information

Any information provided in the previous report has an impact reason for the recompilation: no recompilation.

Previous version of ESG Report published in September 2023

Next version of ESG Report to be published in August 2025

Contents

Chapter 01 Letter from the Chairman	5
Chapter 02 Stakeholder Engagement	8
Chapter 03 Corporate Governance	15
Chapter 04 Customer Care	44
Chapter 05 Employee Care	52
Chapter 06 Environmental Protection	65
Chapter 07 Social Participation	72
Appendix	76

1

Letter from the Chairman

Chapter 01 | Letter from the Chairman

In 2023, the world is gradually recovering from the pandemic, but international financial markets remain turbulent. From the collapse of Silicon Valley Bank in the U.S. due to a bank run, to the bankruptcy of Credit Suisse, which was subsequently acquired by UBS. Additionally, ongoing geopolitical risks include the continuing Russia-Ukraine war and the Israel-Hamas conflict in October 2023. These persistent risks and crises result in global economic uncertainty and bring significant challenges for financial institutions.


The value investor Warren Buffett has said, "It takes 20 years to build a good reputation, but only 5 minutes to ruin it. If you understand that, you'll do things differently." In business management, nothing is more important than reputation; it is the foundation for establishing relationships, making decisions, and achieving success. Reputation is not built overnight. We focus on establishing robust internal control and auditing systems, cultivating a positive corporate culture, implementing good corporate governance and social responsibility, and earning customer trust. This serves as a valuable reminder and aspiration for me as a leader of a financial institution in Taiwan.

"Even water that is not deep cannot support a large boat." Our company is still in the stage of establishing a stable foundation. The efforts over the past year have been similar to those of the previous year, focusing on building internal control and auditing systems to lay a solid foundation for long-term development over the next decade. At the same time, while establishing these internal control and auditing systems, we continue to implement sustainable development, integrating sustainability values and ideas into our daily work.

Inclusive finance is a driving force for economic growth, job creation, and social development. We promote the widespread dissemination of financial knowledge by designing diverse financial literacy programs, ensuring that high-quality financial education is accessible to people of all social strata, ages, and backgrounds. Upholding principles of equality and inclusivity, we aim to satisfy a wide range of needs.

Sustainable development is not just a strategic initiative but also represents our company's commitment to sustainability. We will implement our sustainability promises

through a range of actions, leveraging the efforts of all stakeholders—including shareholders, employees, and suppliers, to continuously make financial impact, to provide better financial services, and result in a better life and society.



Chairman **Ku-Han Huang**

2

Stakeholder Engagement

Chapter 02 | Stakeholder Engagement

I. Stakeholder Identification and Communication

Our company has established the “Sustainable Development Promulgation Team” in order to promote the goals of sustainable development and corporate social responsibilities. The general manager of the Company serves as the convener of the Team, which consists of the human resources department, the legal compliance department, the risk management department, the finance department. With full discussion among the team members considering the importance, dependence and responsibility of the stakeholders to the Company, six groups of key stakeholders are identified: investors, employees, customers, the government & governing authorities, suppliers, communities & NPOs/NGOs.

With multiple clear communication channels, our company and stakeholders both understand the major issues concerning the Company. Our Company formulates countermeasures for the issues accordingly and incorporates them into the implementation of daily corporate social responsibilities. As we set out to meet the expectations of stakeholders, we expect to assume more corporate social responsibilities and establish a corporate culture that is pro sustainable development.

Our Company’s primary communication channels are as shown in the table below:

Stakeholders	Communication channels and methods	Communication frequency	Key issues
Investors	Host shareholder convention	Annually	Corporate governance mechanism
	TWSE Market Observation Post Station	Intermittently	Profitability and management performance
	Published financial statements /annual reports	Regularly	Stakeholder engagement
	Set up contact person and email address	Intermittently	
	Investor Zone on the Company website	Intermittently	
	Investor Conference	Annually	
Employees	Hold brokerage meetings	Monthly	Stakeholder engagement
	Conduct performance appraisal	Annually	Compensation and benefits
	Organize communication meetings between employees and supervisors	Intermittently	Labor-employment relations
	Set up general manager mailbox	Intermittently	
	Convene labor-management meetings	Quarterly	
	Install physical bulletin boards	Intermittently	

Stakeholders	Communication channels and methods	Communication frequency	Key issues
Customers	Set up customer service hotline and mailbox	Intermittently	Service quality and customer satisfaction
	Organize forums and seminars	Intermittently	Maintain customer rights and interests
	Organize customer networking events	Intermittently	Financial education promotion
Government and governing authorities	Align with the check of the main regulatory authorities	Intermittently	Company governance mechanism
	Maintain interaction with governing authorities		
Suppliers	Proactively purchase environmentally and socially friendly products	Intermittently	Response to environmental protection
Communities & NPO/NGO	Donation for charities	Intermittently	Charitable care
	Join charitable events	Intermittently	Enterprise volunteer
	Join securities associations	Regularly	
	Act for environmental protection	Intermittently	

II. Identification of Material Topics

During the process of stakeholder engagement, Our company has become aware of stakeholders' topic areas of concern and the level of their concern for each topic. Regarding the level of impact each topic has on the economy, environment and society, the Company's Sustainable Development Promulgation Team ranks and screens the topics based on their ratings. Five material topics to consider are eventually identified and categorized as such: Corporate Governance, Customer Concern, Employee Care, Environmental Protection and Social Participation. The identification results of each topic are shown in the diagram below:

Materiality Identification Matrix

Company governance

- 1. Management credibility
- 2. Guidelines for environmental and social issues
- 3. Company governance mechanism
- 4. Risk management
- 5. Profitability and management performance
- 6. Information disclosure
- 7. Stakeholder engagement
- 8. Law compliance

Customer concern

- 9. Digital services
- 10. Service quality and customer satisfaction
- 11. Maintain customer rights and interests
- 12. Customer data confidentiality
- 13. Service bases and channels

Employee care

- 14. Remuneration and benefits
- 15. Employee education and training
- 16. Employee health enhancement
- 17. Employee communication
- 18. Respect human rights
- 19. Female employee care
- 20. Employee recruitment and diversity
- 21. Workplace safety

Environmental protection

- 22. Paper reduction
- 23. Management of energy use
- 24. Water resources management

Social participation

- 25. Charitable care
- 26. Response to environmental protection
- 27. Enterprise volunteer
- 28. Financial education promotion
- 29. Industry-academia collaboration



III. Major Considerations of the GRI Standards

The identified material topics corresponding to major considerations of the GRI standards are outlined as followed:

Corresponding material topics	Major considerations of the GRI standards	Major considerations of the GRI standards
Profitability and management performance / Risk management / Stakeholder engagement	201 Economic performance	Good Finance Securities Co., Ltd.
Compensation and benefits	202 Market Presence	Good Finance Securities Investment Advisors Co., Ltd.
Company governance mechanism / Management credibility / Prevent money laundering and combat terrorism financing	205 Anti-corruption	Good Finance PE Co., Ltd.
Environmental and social guidelines	419 Socioeconomic Compliance	
Service quality and customer satisfaction / Maintain customer rights and interests	416 Customer Health and Safety	
Digital services	417 Marketing and Labeling	
Customer data confidentiality	418 Customer privacy	
Remuneration & benefits / Employee health enhancement / Female employee care	401 Employment	
Employee communication	402 Labor-management relations	
Employee education and training	404 Training and Education	
Employment recruitment and diversity	405 Employee diversity and equal opportunity	
Respect human rights	406 Non-discrimination	
Management of energy use / paper reduction	302 Energy	

Compared with the previous reporting period, there were no significant changes in the Company's organization nor in the supply chain, nor any information revision, nor marked changes in the boundaries of considerations and scope.

3

Corporate Governance

Chapter 03 | Corporate Governance

I. Company Overview

Our company was formerly known as Ta Ching Securities Co was founded in 1988. After years of stable growth, the Company became listed on a stock exchange in 2003, with its business scope covering securities brokerage, futures, proprietary trading, underwriting, bonds, new financial commodities and e-commerce. Currently, the company employs approximately 400 staff members and has 13 business locations across Taiwan. Its primary service area is within Taiwan, and overseas business activities are limited to foreign securities markets designated by regulatory authorities.

In 2018, Miao Miao Chong Capital Co., Ltd. (now renamed as Good Finance FinTech Co., Ltd.) publicly acquired 51.02% of the company's common stock. Following this change in the shareholding structure, the board of directors was promptly restructured. With the new management team in place, the company focused on developing financial technology and asset management business to break through the limitations of traditional brokerage operations. On October 29, 2021, the company received approval from the Ministry of Economic Affairs and officially changed its name to "Good Finance Securities Co., Ltd." on January 26, 2022. The new brand name better aligns with the company's core values and strengthens its development vision.

Our company established the subsidiary "Ta Ching Securities Investment Advisors Co., Ltd." (renamed as "Good Finance Securities Investment Advisors Co., Ltd.") in 2015. Subsequently, in 2020, we established the subsidiary "Ta Ching Private Equity Co., Ltd." (renamed as "Good Finance Private Equity Co., Ltd.").

II. Short- and Long-term Development Plans

(I) Short-term development plan

1. Brokerage business:

(1) At the beginning of 2023, the Good Wallet app was launched, allowing customers to purchase bond+ series products online. The app provides an improved experience for account opening, subscription, renewal, and

account management, making it easier for users to enjoy a better financial management lifestyle.

(2)At the beginning of 2024, online account opening and branch account management were launched, and the company is also gradually upgrading its entire information infrastructure and information security standards.

(3)We have begun renovating certain branches with the aim of creating a unique financial experience for our customers.

2. Proprietary business: Through expanding our investment team and enhancing our research system, we aim to improve capital allocation efficiency. This strategic approach enables us to hold high-quality stocks for the long term, resulting in an annual stable dividend income of approximately 200 million and net asset value growth..
3. Underwriting business: The Company's underwriting department has transformed into an investment banking department, providing the best services for assets and liability management for financial legal persons, corporate legal persons and legal persons.

(II) Long-term development plan

To consolidate the market position of our brokerage business and accelerate technology construction and digital transformation, Our company will focus on wealth management that has growth potential and transform its business model to place equal importance on brokerage business and assets management. The aim is to build a financial institution with a long-term stable and profitable constitution and centered on long-term interests of customers.

1. Development of asset management business: the Company classifies the financial business into two categories: flow and stock, and brokerage is a business of flow, which is subject to the fluctuation of market trading volumes, but also fetches a huge customer base and data entry. The Company currently has NTD150 billions of customer assets, 200,000 account openings, 67,000 annual active customers, all of which are rare,

diversified transformation assets and an important foundation and entry for the development of stock business.

2. Technology investment: Technology is disassembling finance, and the future of finance is technology. Technology ushers in new possibilities for finance, and the financial services that humanity needs are changing rapidly. Our goal is to leverage technology to improve brokerage customer satisfaction and enter the market of younger investors, as well as providing diversified investment channels for customers. We intend to provide customers with convenient and real-time order placement in the sector of traditional brokerage trading and advise on customized needs in the sector of wealth management.
3. Recruiting cross-sector high-level talents: With the diverse development of the securities market and the growing international trend of digital finance, securities firms are increasingly in need of cross-disciplinary talent to assist in business transformation and enhance their competitive edge. Our company continues to recruit exceptional cross-disciplinary talent to accelerate our investment in financial technology and financial product innovation. We aspire to become one of the most innovative financial institutions in the Taiwan market as soon as possible.
4. Exploring Future Securities Branch Models and Operations: In 2023, our company established a flagship business location, "Taichung Downtown Branch," in Taichung. This branch features a spacious layout to meet our future needs for securities trading, financial education, community activities, and other multifaceted space requirements. The branch renovation and upgrades will continue to advance, aiming to explore more possibilities for providing comprehensive financial advisory services and enhancing brand experience.

To drive our company towards becoming a sustainable enterprise, key factors include understanding global and industry trends, leveraging core business expertise, adhering to integrity and credibility, and taking responsible and innovative actions to influence stakeholders within the scope of the Company operations. The Company strives to promote sustainable development that encompasses corporate governance,

environmental protection and social inclusion, which will be implemented by all employees at the workplace and in everyday life. The Company also pays close attention to domestic and international guidelines for sustainable development and changes in corporate environments to review, improve and modify the Company's sustainable development system accordingly and to thereby enhance its effectiveness.

III. Corporate Governance Mechanism

(I) System of the Board of Directors

Our company has established a robust corporate governance framework. The shareholders' meeting is responsible for reviewing significant matters such as amending the bylaws and appointing directors. The shareholders' meeting establishes a Board of Directors, which serves as the highest governing unit of the company, with the Chairman of the board acting as its chairperson.

The Board of Directors guides the company's strategy, oversees management, and is accountable to the company and its shareholders. The various operations and arrangements of the corporate governance system should ensure that the board of directors exercises its powers in accordance with laws, the company's bylaws, or resolutions of the shareholders' meeting.

(II) Board diversity

Our company's board of directors currently consists of 11 members, including 3 independent directors. Their professional fields cover finance, accounting, marketing, investment, law, and information technology. Among the current board members, there are 2 female directors, accounting for 18%. In the future, we will enhance the participation of women in decision-making in accordance with the principles of board diversity.

(III) Independence of directors and conflict of interest prevention and management

To ensure the independent directors can objectively exercise their duties, our company has established guidelines in the "Corporate Governance Code" that state independent directors cannot serve more than three

consecutive terms. This is to prevent a decline in their independence due to prolonged service. Currently, our three independent directors have an average tenure of less than three years, with no individual serving for more than nine years.

Our company places great emphasis on the independence of directors. The Chairman and CEO positions are not held by the same person, nor do they involve individuals who are spouses or close relatives within the first degree of kinship. Furthermore, there are no instances of directors having spouses or close relatives within the second degree of kinship serving on the board. The independent directors possess the required independence as defined by regulatory authorities, and they do not hold positions as independent directors in more than one publicly traded company.

According to our "Corporate Governance Code," directors are expected to uphold a high level of integrity. When board resolutions involve personal interests of individual directors, the criterion for abstaining is not merely potential harm to the company's interests but any personal interest involved. If there is a conflict of interest with a director's representative legal entity, the director is obligated to abstain from participating in discussions and voting, and they cannot act as a proxy for other directors in exercising their voting rights. Directors should also exercise self-restraint and refrain from inappropriate mutual support. During the board meetings held in 2023, directors who had personal interests or interests through their representative legal entities abstained from discussions and voting on relevant agenda items. There were no instances of directors acting as proxies for other directors, and detailed records of these matters were accurately documented in the board meeting minutes.

(IV) Board effectiveness

1. Attendance rate of the board: In 2023, our board of directors held a total of 10 meetings, with an overall average attendance rate of 94.4%. Resulting in a 98.1% attendance rate when accounting for proxy attendance. Individually.
2. Training of directors: To enhance the board members' expertise in various fields and their knowledge of operations, industry trends, and emerging issues, we arrange various courses for board member continuing education

each year. In 2023, our company hosted two training sessions totaling 6 hours on "Corporate Integrity Management and Anti-Money Laundering" and "Fair Treatment and Financial Consumer Protection." In 2023, the average training hours per board member were 9.6 hours, exceeding the regulatory recommendation of 6 hours.

(V) Functional committees

To effectively fulfill the functions of the board of directors and enhance the quality of decision-making, we have established several functional committees under the board, including the Audit Committee, Compensation Committee, and Risk Management Committee. These committees are responsible for discussing important matters. They are composed of independent directors or involve their participation, ensuring the objectivity and comprehensiveness of the committee's decisions and recommendations.

1. Audit Committee: The Audit Committee consists of all independent directors, with a minimum of three members. At least one member should possess accounting or financial expertise.

2. Compensation Committee: The responsibilities of the Compensation and Compensation Committee include establishing and periodically reviewing performance evaluation criteria for directors and executives, annual and long-term performance targets, compensation policies, systems, standards, and structures. The committee also evaluates the achievement of performance targets by directors and executives and, based on the evaluation results derived from the performance evaluation criteria, determines the content and amount of individual compensation. The committee consists of three members, with at least one independent director participating. The committee members elect an independent director as the convener and chairperson of the meetings.

3. Risk Management Committee: The Risk Management Committee is primarily responsible for formulating risk management policies and frameworks, setting risk measurement standards, managing overall risk limits for the company, and risk limits for each unit. The committee comprises a minimum of three members, appointed by the board of directors, who are members of the board. It should include at least one

independent director with expertise in securities and derivative financial instruments, accounting, or finance, who also serves as the convener of the committee.

(VI) The performance evaluation of the Board of Directors and functional committees

The performance evaluation of the Board of Directors and functional committees in our company includes the overall assessment of the board, individual director members, and the performance of each functional committee. The evaluation methods may involve self-assessment within the board and functional committees, self-assessment by director members, or other appropriate means of performance evaluation.

The results of the 2023 performance evaluation of the board of directors and functional committees are as follows:

1. Board of Directors:

(1) Self-assessment by directors: All 11 directors participated in the self-assessment, with a total of 25 assessment items. The achievement rate was above 90%.

(2) Board self-assessment: There were a total of 46 assessment items, with an achievement rate above 90%.

(3) Based on the evaluation results mentioned above, it is evident that the operation of the board of directors in our company has demonstrated the expected effectiveness.

2. Audit Committee: There were a total of 17 assessment items, with an achievement rate above 90%, indicating that the operation of the audit committee in our company has demonstrated the expected effectiveness.

3. Compensation Committee: There were a total of 14 assessment items, with an achievement rate above 90%, indicating that the operation of the Compensation Committee in our company has demonstrated the expected effectiveness.

4. Risk Management Committee: There were a total of 17 assessment items, with an achievement rate above 90%, indicating that the operation of the Risk Management Committee in our company has demonstrated the expected effectiveness.

IV. Business Scope

The table below shows the business scope of each department within the Company:

Department	Business
Chairman's Office	Responsible for annual business planning and performance evaluation, the role involves devising medium- and long-term development strategies and plans through insights into market trends, competition, and operational results.
General Manager Office	Responsible for managing and overseeing subsidiary companies, as well as planning and managing space for the headquarters and branch offices.
Audit Department	Review and assess the adequacy of internal control systems, ensure that the company's operations comply with policies, laws, and regulations, align with the company's mission, support innovation, regularly execute audit plans, and provide improvement recommendations and other related tasks.
Risk Management Department	Monitor the overall risk exposure of the company and its various business units, verify risk controls within the authorized limits approved by the company, and oversee other related tasks.
Legal Affairs Department	Responsible for overseeing, planning, executing, and managing compliance with laws and regulations, anti-money laundering, and anti-terrorism financing systems. This includes legal consulting, contract review, handling litigation and non-litigation legal matters, corporate governance, and sustainability-related tasks.
Investment Department	Responsible for conducting self-directed trading of securities in centralized markets, trading of securities at business locations, trading of foreign securities, and engaging in related foreign derivative hedging transactions. This also includes trading of bonds, conditional transactions, and buying and selling of bonds approved by regulatory authorities, as well as other related tasks.

Department	Business
Investment Banking Department	Provide advisory services for public companies regarding the issuance and listing of various securities, including underwriting stocks and corporate bonds, as well as offering financial consulting and other related services.
Financial Technology Products Department	Integrate financial and technology-related products with essential technological resources to enhance customer service experiences and create future development niches and advantages for the organization.
Marketing Department	Dedicated to managing and overseeing the company's brand, aiming to communicate messages about Mei Hao Financial to the public. This effort is intended to enhance the brand and product perception and drive the core values that support the company's growth.
Client Partnerships Department	Engage in the business of accepting securities brokerage commissions for buying and selling securities, accepting futures trading commissions from traders, and handling related derivatives and financial products.
Operations Department	Responsible for the accounting and settlement of financial products for both the headquarters and branch offices, as well as all backend operations. This includes integration planning for processes and systems, 制定 operational regulations, standardizing workflows, managing futures risk control, settlement, and delivery, and other related tasks.
Finance Department	Prepare and manage the company's budget, execute financial controls, oversee capital utilization and allocation, handle accounting and tax matters, manage revenue and expenditure operations, and address other related tasks.
Human Resources Department	Support the achievement of the company's core business objectives. This is accomplished through recruitment, training and development, compensation and rewards systems, and performance evaluation, with a focus on continuously practicing and deepening the company's culture and values.

(I) The primary business of our subsidiary, Good Finance Securities Investment Advisors Co., Ltd., is as follows:

1. Accept commission to provide research, analysis opinions or suggestions on matters related to securities investment.
2. Issue publications related to securities investment.
3. Conduct seminars on securities investment.
4. Discretionary investment management.
5. Other securities investment consultation as approved by governing authorities.

(II) The main primary business of Good Finance PE Co., Ltd. is as follows :

1. General investment industry: investment in all kinds of sectors/businesses including agriculture, forestry, fishing, animal husbandry, industry, mining, commerce, service companies, securities companies, banking & insurance companies, trading companies, cultural business companies, construction of residential buildings, commercial building companies, recreation businesses and tourist hotels.
2. Venture capital: provide invested businesses with direct funds and advisory services on enterprise operation and management.
3. Investment Consultation: engage in the introduction, advisory and consultation of domestic and overseas investment excluding securities investment consultation.
4. Management Consultation: provide discussion and exploration of business management, consulting and related issues including business management consulting and venture capital business management consulting.

V. Profitability and Management Performance

A company's profitability and management performance are important indicators of the enterprise's sustainable development and also a major topic of concern to stakeholders such as shareholders and employees. For more than 30 years, Our company has used brokerage and margin trading and short selling as the first round of profit engines and

has gradually built more engines through the business reform: "Proprietary investment engine", "Financial product engine" and "Technology product engine". Each engine is built at a different speed and is yet gradually changing the Company's constitution and stabilizing its profitability. For example, shareholders' capital efficiency has been improved through the proprietary investment engine. For customers with fixed income needs, we launched the first self-produced, self-made and self-marketed asset management products. We hope to lay down the second cornerstone for the next 30 years of development to cope with the handling fees and the nature of market fluctuation.

Decent management performance will not only bring wealth to shareholders, but also create long-term value for the society. The management activities of our company are planned and executed with customers' long-term interests at its core, adding value to the assets entrusted by customers, while generating revenue for the Company revenue and providing more benefits and care for employees. The Company values long-term over short-term profits and holds the view that the fundamental measure of success is how much long-term and beautiful value the team can create for shareholders and the society.

(I) The proportion of operating revenue of major businesses

The list of operating revenue of major businesses and their proportion in the past 2 years is shown in the table below:

Unit: thousand NTD

Project / Year	FY2023		FY2022	
	Amount	%	Amount	%
Brokerage Business	631,386	61.82	626,878	72.11
Proprietary Business	331,731	32.48	181,411	20.87
Underwriting Business	3,759	0.37	149	0.02
Futures Business	22,193	2.17	35,388	4.07
Other departments	32,275	3.16	25,523	2.93
Total	1,021,344	100.00	869,349	100.00

(II) The proportion of operating revenue of major businesses

The concise consolidated income statement for the past two years (following the International Financial Reporting Standards) is shown in the table below:

Unit: thousand NTD

Project / Year	FY2023	FY2022
Earnings	989,069	843,827
Expenses	(988,720)	(868,067)
Non-operating Income and Expenses	92,995	55,442
Net profit before taxes	93,334	31,202
Net profit for the current period	106,144	52,497
Earnings per share (NTD)	0.35	0.17

(III) Dividends and related information

If our Company makes a profit over the fiscal year, it shall allocate no less than 1% as employee compensation, which shall be distributed in shares or cash as determined by the Board of Directors resolution. No more than 1% of the aforementioned amount of profit obtained by the Company shall be allocated as compensation for the board directors according to the Board resolution. The compensation distribution for employees and the Directors shall be submitted to the shareholders' meeting report. However, when the Company still has accumulated losses, it shall retain the compensation amount before allocating the rest to the employee and director compensation in accordance with the aforementioned proportion.

If there are earnings in the Company's annual balance account, a specific amount shall be allocated first for taxes and compensation for previous losses. Secondly, 10% of the statutory surplus reserves shall be withdrawn, and the special surplus reserve shall be allocated in proportion to the provisions of the governing authority. Additionally, after the special surplus

reserve is listed or reversed according to the law, if there is still a surplus, it shall be consolidated to the accumulated undistributed surplus. The Board of Directors shall formulate a proposal for the distribution of the surplus and submit it to the shareholders' meeting for its resolution regarding the distribution of shareholders' dividends.

Our Company's earnings and cash flow are predominately subject to the fluctuations of the economic cycle and therefore adopt a balanced and stable dividend policy in order to seek sustainable and stable business development. The future dividend payout policy is as follows:

1. Our Company's dividend policy is mainly based on the considerations of capital needs, financial structure and surplus of the Company's future investments. The Board of Directors shall formulate an annual distribution plan based on the surplus of the fiscal year and authorize the Board of Directors to handle the matter upon resolution of the shareholders' meeting.
2. Considering a balanced and stable dividend policy, the dividend payout will be given in the form of stocks or cash wherever it is appropriate.

The earnings per share, dividends and other related information for the past two years are shown in the table below:

Project / Year		FY2023	FY2022
Earnings per share	Weighted average shares (1000 shares)	306,756	306,756
	Earnings per share	0.35	0.17

Project / Year		FY2023	FY2022	
Dividend per share	Cash dividend	0.60	0.00	
	Stock dividend	Stock dividend from retained earnings	0.00	0.00
		Stock dividend from capital surplus	0.00	0.00
	Dividends in arrears	0.00	0.00	
Remuneration of Directors		952,496	318,388	
Compensation of employees		952,496	318,388	

VI. Ethical Management

Our company adheres to the vision of "stable and steadfast, ethical and credible management", providing professional investment and financial services for the investors, while establishing a positive corporate reputation and profile with steady profitability. Anytime our Company employees commit any breach of good faith violation, corruption or any other illegal acts, they are damaging the rights and interests of customers and our Company operation. In view of this, our Company places great importance on corporate ethics, conducts operations with the highest ethical standards, and formulates the "Good Finance Securities Co., Ltd. Procedures for Ethical Management", which regulates all Company personnel from committing the following during the process of business execution: directly or indirectly providing, promising, demanding or accepting any improper benefits, or other dishonest acts that violate good faith or laws and regulations, or breaching fiduciary duties in order to obtain or maintain benefits.

Our company regularly conducts training for employees, emphasizing the importance of ethics and integrity to prevent improper conduct. On October 19, 2023, we engaged PwC Business Law Firm to conduct a training session on "Anti-Money Laundering and Anti-Terrorism Financing, and Principles of Integrity Management." The training was led

by Partner Lawyer Li Yuxun, lasted 3 hours, and was attended by all employees of the company, totaling 379 participants.

When employees of the company engage in dishonest behavior, the Audit Department is responsible for conducting an investigation. The dedicated unit will report the dishonest behavior, handling methods, and subsequent review and improvement measures to the board of directors. If the company encounters dishonest behavior by others involving illegal activities, the Audit Department must provide the relevant investigation results to the Legal Department, which will then notify the judicial authorities based on its responsibilities. In 2023, the company did not experience any incidents of violating integrity management procedures.

VII. Risk Management

I .Strategy and Processes

i) Purpose of Risk Management :

1. Based on the company's corporate culture, business model, and the risks it assumes, establish an independent and effective risk management framework and system. This framework will be used to assess and monitor the company's risk-bearing capacity and current risk status, determine risk response strategies, and ensure compliance with risk management procedures.
2. Establish a robust risk management system to identify, analyze, measure, and address significant risks that could have adverse effects on the company. This system will also determine how to respond to these risks, ensuring they are kept within acceptable limits.

ii) Principles of Risk Management:

1. Analyze risks cautiously and objectively using a robust risk management system to achieve reasonable returns.
2. Implement an efficient risk management framework where each unit handles daily management operations, with a dedicated risk

management unit reporting regularly to the Risk Management Committee and the Board of Directors to ensure timely and effective risk control. If significant risks are identified that threaten financial or operational stability or legal compliance, appropriate measures should be taken immediately, and the Board of Directors should be notified.

3. Utilize a comprehensive risk management mechanism to monitor whether the company's capital adequacy is maintained at an appropriate risk appetite level, considering the company's business scale, market risks, credit risks, operational risks, and future operational trends. Establish supervisory mechanisms for overall risk and equity capital.

iii) Establishment and Approval Process for Risk Management Policies:

1. The Risk Management Committee, based on the "Securities Firm Risk Management Practices Code" and the company's internal control system, establishes the "Risk Management Guidelines," which are approved by the Board of Directors as the policy framework for the company's risk management. The Board of Directors authorizes the Risk Management Committee to develop the "Risk Management Procedures" in accordance with the "Risk Management Guidelines," which will serve as the standards for executing the company's risk management operations.

II. Organization and Structure of the Relevant Risk Management System

The risk management organizational structure of our company and its responsibilities are described as follows:

1. Board of Directors: The Board of Directors should be aware of the risks faced by the company's operations, ensure the effectiveness of risk management, act as the highest decision-making body for risk management, and bear ultimate responsibility for risk management.
2. Risk Management Committee: Develops risk management policies and establishes qualitative and quantitative management standards. The

committee should also regularly report to the Board of Directors on the execution of risk management and provide necessary improvement recommendations.

3. Risk Management Department: The Risk Management Department reports to the Board of Directors and assists in formulating risk management policies, risk limits, and allocation methods. It ensures the implementation of risk management policies approved by the Board, provides timely and comprehensive risk management reports, monitors the usage of risk limits by business units, assesses our company's risk exposure and concentration levels, and regularly performs stress tests and backtesting. It also reviews the valuation models for financial products used by business units.
 4. Business Units: Each business unit is responsible for first-line risk management. This includes analyzing and monitoring the risks related to their respective areas, developing risk management procedures for their units, and ensuring that their operations comply with risk management standards and regulatory requirements.
 5. Audit Department: The Audit Department reports to the Board of Directors and operates as an independent unit. It conducts regular audits of various business operations in accordance with internal control policies.
 6. Legal Department: The Legal Department is responsible for managing the company's legal risks and ensuring compliance with various regulations.
 7. Finance Department: The Finance Department is responsible for managing cash flow and maintaining the company's liquidity.
 8. Financial Technology Products Department: The Financial Technology Products Department is responsible for managing and maintaining internally developed or externally acquired systems, ensuring compliance with information-related regulations.
- Scope and Characteristics of the Risk Reporting and Measurement System.

III. The scope and characteristics of risk reporting and measurement systems.

- i) Various methods of risk management measurement:

1. Capital Adequacy Ratio: Our company manages its capital adequacy ratio to maintain an appropriate level of risk appetite and to use capital effectively to create value for shareholders. As of December 31, 2023, the company's capital adequacy ratio is 288%, which aligns with the risk appetite approved by the company's board of directors.

2. Market Risk:

(1) Market Risk Limits: The Risk Management Department annually establishes an overall risk value limit, limits for New Taiwan Dollar positions and foreign currency positions, and risk value limits for each business unit. These limits are submitted to the Risk Management Committee for approval and then to the Board of Directors for final approval before implementation. The setting of these limits will consider, but not be limited to, the following factors:

a. The company's risk tolerance based on its net worth.

b. The company's minimum capital adequacy ratio requirements, which serve as the basis for monitoring the overall, business unit, and individual market risk limits on a daily basis.

(2) Limit Monitoring and Breach Management: Daily, the Risk Management Department reviews the overall, business unit, and individual market risk indicators based on the Value at Risk (VaR) and stress testing control indicators established in the "Risk Management Regulations." The department checks whether these indicators exceed the set limits and reports to the Chairman and relevant unit managers. Based on the warning results of these indicators, appropriate remedial measures are taken.

(3) Value at Risk (VaR), Stress Testing, and Backtesting: Our company uses the MSCI RiskManager risk management system to calculate Value at Risk (VaR) and regularly conducts stress testing and backtesting.

a. Value at Risk (VaR): We use Monte Carlo Simulation as the measurement method with a 99% confidence level, calculating market price changes over 10 business days for existing trading

positions. In 2023, the company's highest VaR was NT\$285 million, the lowest was NT\$160 million, and the average was NT\$222 million, all within the risk limits.

b. Stress Testing: We simulate the impact of major historical domestic and international events or custom extreme scenarios on current positions to understand the company's market risk tolerance. Stress tests include historical scenario tests (e.g., the 2001 dot-com bubble, the 2008 financial crisis, the 2020 COVID-19 pandemic), sensitivity analysis (e.g., changes in stock prices, interest rates, exchange rates, and volatility), and custom scenario tests to simulate potential losses.

c. Backtesting: We perform theoretical profit and loss backtesting to assess the validity of VaR. As of December 29, 2023, we backtested the past 250 business days and observed 4 instances where theoretical gains or losses exceeded the VaR, which meets the Basel standard of no more than 10 instances.

3. Credit Risk:

(1) Monitor the credit status of clients or counterparties and establish credit risk measurement indicators to oversee the company's credit risks and provide early warnings to achieve risk management objectives. The measurement indicators include:

- a. Overall large exposure limits for securities
- b. Country risk limits
- c. Average collateral maintenance ratio
- d. Client default ratio to net worth
- e. Client default coverage ratio

When monitoring indicators trigger warnings, actions are taken in accordance with the company's "Risk Management Regulations."

- (2) The establishment of credit accounts, including contract signing and limit approvals for general and credit transactions, is conducted in accordance with regulatory requirements and internal control systems. Higher-risk securities are subject to controls and regular reviews. High-concentration individual stocks are reviewed daily and monitored closely.
- (3) Management of credit trading accounts is conducted in accordance with regulatory requirements, including collection and disposal operations.

4. Liquidity Risk:

(1) Liquidity Risk Management:

- a. The company's "Risk Management Regulations" establish "current ratio" and "liquidity reserve ratio" as indicators for managing liquidity risk.
- b. To guide financial decision-making and cash management, the company has established "Capital Management Guidelines," "Liquidity Reserve and Capital Allocation Management Regulations," and "Capital Allocation Operating Procedures" to manage liquidity risk.
- c. The primary principle for capital allocation is to effectively maintain the company's liquidity, followed by ensuring the safety of liquidity reserves, and also balancing the profitability of overall capital allocation activities.
- d. The capital allocation unit should establish a certain proportion of liquidity reserves based on the company's overall debt structure to support liquidity risk. Capital allocation personnel should monitor the company's liquidity reserves and cash flow daily and execute capital allocation transactions within authorized limits.
- e. The capital allocation unit should perform a liquidity flow scenario analysis quarterly and present the simulation results

and proposed measures in the latest Risk Management Committee report.

- f. In the event of an emergency or sudden financial need, the Chairman will convene a meeting with relevant departments to discuss whether to activate the emergency response measures stipulated in the "Capital Management Guidelines."

(2)Market Liquidity Risk:

- a. The parameters for the Value at Risk (VaR) measurement indicators used to assess market risk are set with a consideration of potential deterioration in the overall economic and financial conditions that could lead to insufficient market liquidity. The VaR calculation is based on market price changes over 10 business days for existing trading positions, using a 99% confidence level.
- b. In the scenario settings for market risk stress testing, to account for market liquidity risk, the "Risk Management Regulations" specify that stress test scenarios should include situations of inadequate market liquidity (e.g., historical scenarios such as the 2008 financial crisis).
- c. For derivative financial products: The "Structured Products Business Management Regulations" stipulate that hedging operations for structured products should primarily use spot markets or futures markets, with over-the-counter (OTC) derivatives as a secondary option, to reduce liquidity risk.

5. Operational Risk:

- (1)Operational Risk Control includes controls and internal regulations related to information security and maintenance, settlement and delivery, transaction confirmation, report preparation, record-keeping, and the division of duties among personnel.
- (2) Management of Operational Risk focuses on the implementation of internal control systems and internal audit procedures. Transaction and related operational staff must maintain transaction records and

audit trails according to internal control procedures. In addition to regular self-audits by each unit, auditors perform checks based on internal control procedures and control points. Business units must address any audit deficiencies or irregularities. The audit department is responsible for preparing follow-up reports after audit reports are approved to ensure that appropriate corrective measures have been taken by the relevant units.

6. Legal Risk:

(1) Our company Legal Department is responsible for managing legal risk within the company. Except for approved standard contracts, it is required to review the legality of all other contractual documents and ensure that the rights and obligations of both parties are clearly defined to protect the company's interests.

(2) When regulatory authorities issue notifications to establish or amend regulations, the relevant business units must thoroughly understand the content of these legal requirements.

7. Model Risk:

Model risk refers to the risk arising from the use of inappropriate models, parameters, or valuation assumptions. The company has established the "Financial Product Valuation Model Usage Management Regulations," "Financial Product Valuation Model Review Procedures," and "Calculation Principles for Key Parameters in Sensitivity Analysis," among other management guidelines. These are incorporated into the internal audit scope to mitigate model risk.

8. Climate Risk:

Climate risk refers to both transition risks related to climate change and low-carbon transformation, which may impact the company's finances, strategy, operations, products, and reputation, as well as physical risks arising from extreme weather events caused by climate change that affect the company's financials and operations. The company should establish mechanisms for assessing and managing

climate risk based on the scale and development of its business to mitigate these risks.

ii) **The frequency and process of risk reporting:**

Business units prepare daily investment profit and loss reports to keep management informed of their performance. They also produce daily risk management reports detailing the execution of risk management activities. The Risk Management Department prepares daily market risk management reports and monthly risk management reports, which are submitted to the Chairman to provide an overview of the risk status across the company's business units for decision-making purposes.

Date of Meeting of Risk Management Committee	Date of Reporting to Board of Directors on Risk Management Implementation
2023.2.14	2023.3.7
2023.5.18	2023.4.27
2023.9.26	2023.6.15
2023.12.5	2023.8.24
	2023.11.2
	2023.12.21

VIII. Information Disclosure

In accordance with the “Corporate Governance Best Practice Principles for TWSE/TPEX Listed Companies”, “Taipei Exchange Procedures for Verification and Disclosure of Material Information of Companies with TPEX Listed Securities”, and relevant laws and regulations, our company discloses relevant information in the online declaration system and discloses various statutory public disclosure matters at the “Market Observation Post Station” to provide real-time information regarding the Company's finance, business, operation and important resolutions of the Board of Directors in real time as a reference for investors' decision-making. By holding annual shareholders' meetings and publicizing monthly revenue, the Company enables investors to understand the

Company's operating conditions, besides honestly exposing penalties and failings so as to enhance information transparency.

IX. Environmental and Social Guidelines

(I) Prevent money laundering and combat capital terrorism

Money laundering and terrorism financing are significant criminal activities that threaten social order, national security, and even global peace, making them critical concerns for stakeholders. To fulfill its obligations and responsibilities in preventing money laundering and combating terrorism financing, the company has established the following policies and procedures:

- Anti-Money Laundering and Counter-Terrorism Financing Risk Assessment and Related Prevention Policies
- Anti-Money Laundering and Counter-Terrorism Financing Plan
- Anti-Money Laundering and Counter-Terrorism Financing Considerations
- Anti-Money Laundering and Counter-Terrorism Financing Operating Procedures

These documents serve as the company's management guidelines for preventing money laundering and combating terrorism financing. Our company has developed a comprehensive anti-money laundering and counter-terrorism financing system, including appointing dedicated supervisors and staff, and establishing supervisory roles within each business unit. This system collaborates with the audit department to create a robust three-line defense internal control framework. Additionally, the company conducts annual anti-money laundering training sessions. In 2023, aside from internal and external training, the company invited the Chief Prosecutor of the Taipei District Court and professional lecturers from PwC Business Law Firm to provide training to employees and board members. The goal of this training is to enhance employees' ability to identify money laundering and terrorism financing activities and to cultivate a strong anti-money laundering culture within the company. The management policies are assessed to be effective in achieving their goals and are continuously reviewed and improved.

(II) Insider Trading Prevention

In order to prevent insider trading, the Company has established the “Procedures for Handling Material Inside Information” and strengthened the advocacy & education and control & management of material inside information within the Company. Simultaneously, the company implements mechanisms to regulate stock trading by directors, supervisors, and managers to prevent the occurrence of insider trading violations under securities laws.

(III) Intellectual Property Protection

Our Company respects intellectual property rights. The computer software, books and periodicals used by the Company are all legally authorized genuine products. We have always ensured to have obtained legal authorization when using other people or other people’s company information, in a bid to prevent the occurrence of intellectual property rights infringement.

(IV) Environmental Protection Regulations

Our company complies with environmental regulations in all operational activities and actively engages in energy conservation, carbon reduction, and caring for the Earth.

(V) Labor Practice and Dignified Labor

Our Company establishes employee policies in accordance with the requirements of the Labor Standards Act and complies with various labor regulations and human rights guidelines.

(VI) Social order

Our Company shall adhere to good faith and abide by the law during the business activities, and shall not engage, for the sake of profits, in anticompetitive, antitrust, or monopolistic conduct that disrupt the commercial order.

(VII) Active Ownership

Our Company avoids selecting, for investment targets, enterprises with a record of human rights violations or of evil industries, or for investment portfolios, enterprises that have no active interaction with environmental and social issues. The Company's investment holdings are mostly based on financial investment considerations, and there is currently no voting policy to be applied to environmental and social issues, regarding the use of voting rights or voting proposals acquired from shareholdings. Regarding the Company assets and in response to the risks of environmental and social changes, currently the Company is yet to implement the screening of environmental and social assets and will have separate planning in this regard.

X. Compliance with Laws

Our company closely monitors domestic and international industry development trends, as well as changes in financial policies and regulations. While actively developing and expanding its business, our company also strictly adheres to relevant legal requirements. It is committed to promoting and executing business activities in compliance with legal standards, effectively managing and controlling various legal risks.

To implement compliance with legal and regulatory policies, the company not only establishes and updates internal regulations in accordance with domestic and international laws but also conducts annual self-assessments to ensure adherence to legal requirements. The compliance unit provides annual training on legal compliance for all units and promptly communicates and advocates any updates or amendments to the regulations. This ensures that all units remain informed of the latest legal standards. Additionally, the compliance unit reports on legal compliance matters to the Board of Directors and the Audit Committee every six months.

XI. Internal Control and Audit System

Our company has established the internal control system and internal audit procedures in accordance with the Regulations Governing the Establishment of Internal Control

Systems by Service Enterprises in Securities and Futures Markets and the Standards and Guidelines Governing the Internal Control System of Securities Dealers (Futures Dealers), and sets up an internal audit unit directly subordinate to the Board of Directors to carry out audit work independently and objectively to provide timely suggestions for improvement and to provide reasonable assurance over the effectiveness of corporate governance, risk management and internal control processes. Our tasks include the establishment and promulgation of the code of practice for the Company sustainable development so as to continue with effective implementation and promotion of the Company's sustainable operation.

The summary of our Company's annual audit of FY 2023 is as follows:

According to the internal audit plan approved by the Board of Directors for the fiscal year 2023, by the end of 2023, the company has completed the required number of audits as follows: 141 daily audits of securities, 241 daily audits of futures, and 51 weekly audits, 12 monthly audits, 4 quarterly audits, 2 semi-annual audits, and 1 annual audit. Additionally, the audit department supervises the internal audit operations of 12 branch offices (including the newly opened Taichung Downtown Branch branch on September 28, 2023) twice a year, and has conducted an additional audit at the Kaohsiung branch due to a change in its audit schedule, totaling 24 audits.

Each unit and branch office of the company is required to conduct a self-assessment at least once annually. The Audit Department then reviews these self-assessment reports, along with the status of improvements on any internal control deficiencies and anomalies identified by the department. This review is used by the Board of Directors and the General Manager to evaluate the effectiveness of the overall internal control system design and implementation. Additionally, it serves as the primary basis for issuing the internal control system statement in the format required by regulatory authorities.

The company did not experience any major regulatory violations in 2023 (Note).

Our company regulatory Violations:

1. The Financial Supervisory Commission (FSC) conducted a routine business audit of the company from May 2022. The audit revealed operational deficiencies, leading to a corrective action order and a fine of NT\$720,000 imposed on February 24, 2023. Additionally, the FSC suspended the business operations of the responsible personnel for three months.
2. The Taiwan Stock Exchange (TWSE) and the Taiwan Securities Dealers Association (TSD) conducted audits from November 15 to 17, 2023, and November 16, 2023, respectively. These audits identified deficiencies in operations and cybersecurity. As a result, the TWSE issued a warning, the TSD imposed a NT\$100,000 penalty, and the FSC fined the company NT\$540,000 on April 26, 2024.

Except for some cybersecurity deficiencies that are expected to be resolved by the end of 2024, all other deficiencies have been fully addressed. An assessment indicates that these issues have not affected the overall achievement of the company's internal control objectives, and there have been no incidents involving personal data breaches.

In 2023, there were no incidents involving employees violating the "Good Securities Co., Ltd. Integrity Operation Procedures."

XII. Interaction with Governing Authorities and Peer Group

Our company cooperates with regulatory authorities by undergoing regular or irregular inspections and complies with all regulations set forth by these authorities. We actively engage with industry peers; in addition to being a member of the "Chinese National Securities Dealers Association" and the "Chinese National Futures Dealers Association," our General Manager, Mr. Zhuang, serves as a director on the board of the "Chinese National Securities Dealers Association," and our Deputy General Manager, Li Yi yuan, serves as a director on the board of the "Chinese National Futures Dealers Association." We are actively involved in association affairs, keeping abreast of industry trends, and providing recommendations to regulatory authorities to advance the development of the securities industry. Furthermore, our Deputy General Manager, Shen Yu de, is a member of the "Chinese National Securities Dealers Association" Business Electronicization Committee, where he actively participates in securities market management and works towards improving and perfecting market systems.

4

Customer Care

Chapter 04 | Customer Care

I. Digital Services, Service Quality and Customer Satisfaction

Our company currently has 13 branches to facilitate the handling all customer-related businesses. There is also an electronic trading platform accessible by customers via various devices such as mobile phones and computers for trading and account management of financial commodities such as securities, futures and warrants, of which electronic ordering accounted for 65% in 2023. In 2021, our company began offering derivative financial products. Customers could then choose to open accounts for structured products digitally. By 2023, the proportion of online digital account openings had reached 98.65%. This service significantly reduced the account opening time from an average of 2 days for paper-based processes to just 1 hour for online procedures. Additionally, each account opening case saves 8 A3 sheets of paper, totaling 32 pages of printed materials.

Our Company will continue to build and optimize our digital service process in order to provide customers with customer-centered services where customers can conduct online trading for the entire product lines on a single integrated digital platform. It would be quite simple for customers to open an online account when they engaged with our company for the first time and they can trade any products provided on our platform after that. The digital and paperless processes will benefit both our customers and the social environment over time.

II. Safeguarding the Rights and Interests of Customers and Principles of Treating Customers Fairly

In accordance with the "Principle for Financial Service Industries to Treat Clients Fairly" promulgated by the Financial Supervisory Commission, our company has stipulated the "Policy to Treating Customers Fairly" and the "Handling Procedures for Financial Consumption Disputes". The ten principles to protect the rights and interests of consumers are as follows: the "Principle of Fairness and Good Faith in Contracting", the "Principle of Due Care and Fiduciary Duty", the "Principle of Truthfulness in Advertising Solicitation", the "Principle of Products or Services Suitability", the "Principle of Notification and Disclosure", the "Principle of Balance between Compensation and

Performance”, the “Principle of Complaints Protection” and the “Principle of Business Personnel Professionalism”, the “Principle of Friendliness Service ” and the “Principle of Implementing Business Ethics ”.

Our Company has a comprehensive process to review product specifications, brochures, manuals and other documents provided to customers before product launch. During the review process, all related functions, including legal and compliance, risk and audit, are all engaged to ensure the information provide to customers is clear, fair and non-misleading. Besides, the suitability mechanism (i.e., KYC and KYP) is implemented to protect the rights and interests of customers .

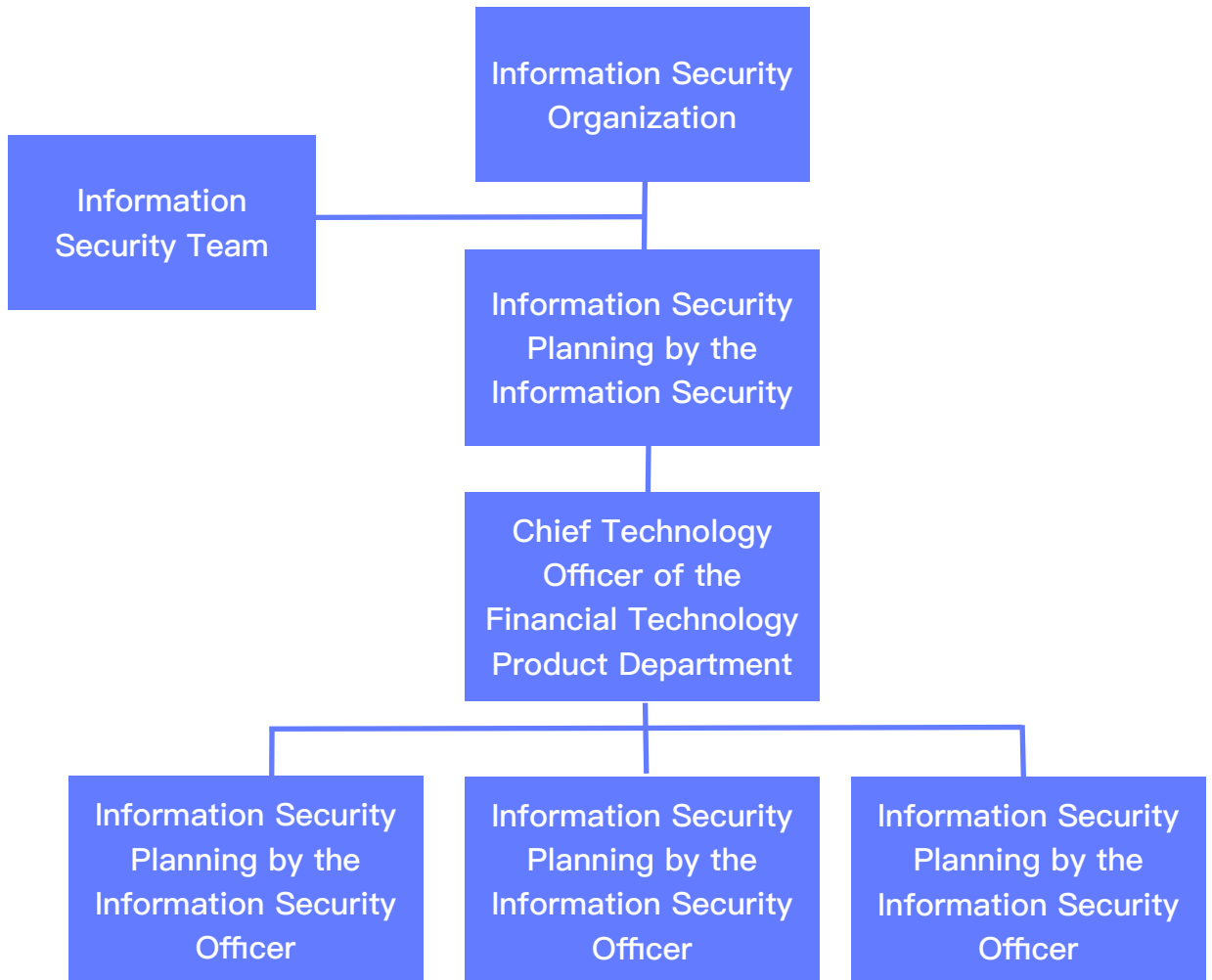
III. Information Security and Personal Data Protection

(I) Information Security

Our company is committed to upholding the responsibilities of "maintaining the safety of the securities market," "protecting investors' rights and interests," and "enhancing service quality." We are dedicated to achieving the following information security goals: "Fully utilizing information and communication security technologies to support the effectiveness and integrity of transaction information system security mechanisms; and protecting the confidentiality, accuracy, and availability of information assets related to securities trading and futures systems." We have established internal information security policies based on these goals.

Our company has established an "Information Security Task Force," chaired by a senior manager (Deputy General Manager or above), with department heads or their designated representatives serving as committee members. This task force is responsible for promoting, coordinating, supervising, and reviewing information security management matters, handling issues related to information security protection and crisis management, and preventing computer network crimes. Its goal is to maintain the security of information systems and provide customers with a safe and reliable trading system. Additionally, the task force is responsible for taking prompt and necessary actions in the event of an emergency to restore normal operations as quickly as possible and minimize potential damage caused by the incident.

The organizational structure of our company's information security is as follows:



In terms of information security protection, our company has implemented network firewalls for external protection, antivirus software for internal protection, and performs regular vulnerability scans and patching to address security weaknesses. Additionally, we have established DDoS protection mechanisms in collaboration with telecommunications providers, web application firewall (WAF) services, and intrusion detection and prevention systems (IPS) to safeguard our core information systems.

Regarding information security testing, we conduct annual vulnerability scans on core systems and engage a third-party testing laboratory, certified

by the Taiwan Accreditation Foundation (TAF), to perform and complete security testing on mobile applications.

In terms of information security awareness, we conduct annual social engineering drills to enhance employees' ability to recognize and respond to phishing websites. Additionally, we regularly hold information security training sessions to raise employees' awareness and reduce the risk of hacker infiltration.

Information Security Courses for 2023:

Course Name	Total Hours	Number of Participants
Cybersecurity for Mobile Devices Education	2 Hours	178
Cybersecurity General Awareness Training	3 Hours	421

Regarding information risk management, our company participates in the Financial Information Sharing and Analysis Center (F-ISAC) for cybersecurity sharing. We assess relevant cybersecurity risks and implement strengthening measures based on threat alerts and major vulnerability notifications issued by F-ISAC. Additionally, each year, we follow the regulations for responding to information security incidents and cooperate with the Security and Computer Emergency Response Team (SF-CERT) to conduct social engineering drills, report information security incidents, and carry out response exercises.

(II) Personal Information Protection

Personal data protection is crucial for customers' right. If managed poorly, it will not only bring risks to customers, but also severely tarnish the Company brand and reputation, so it is a major concern for the stakeholders. To protect personal data, the Company has established the "Plan to Protect Personal Data", which clearly stipulates the legitimacy of gathering, using

the personal data and our employees' responsibilities of protecting personal data during business processes. Due access control is implemented in the core system to prevent improper use or access to customer data. Every business function of the Company is required to make an annual inventory of personal data and conduct risk assessment to ensure the personal data protection .

To strengthen the employees' awareness of personal data protection, the Company has conducted the related training for new hires. The contents of training include "Personal Data Protection Regulatory Compliance ", "Gathering, Handling and Use of Personal Data" and "Incident Response Procedures for Personal Data Leakage". In addition, all employees are required to undertake information security and personal data protection training every year .

In 2023, our company did not experience any complaints related to breaches of customer privacy, loss of customer data, or incidents of information leakage. Therefore, the proportion of information leakage incidents related to personal data is 0%, and the number of customers affected by such incidents is 0.

IV. Friendly Financial Services

Our company responds to the Financial Supervisory Commission's addition of the "Friendly Service Principle" to the "Fair Treatment Principles" and adheres to the "Financial Friendly Service Standards" established by the Chinese National Securities Dealers Association. We ensure that individuals with disabilities fully enjoy their basic rights and access to equal and reasonable financial services. Our aim is to provide accessible financial services for people with disabilities and create a friendly financial environment. We are committed to building barrier-free financial services and offering a friendly and convenient investment environment for clients with disabilities. In addition to setting up a Fair Treatment mailbox for all customers and staff to gather opinions and enhance our service quality and measures, we have also established a "Financial Friendly Service Section" on our official website. This section provides various

considerate financial services, including online messaging, email inbox, appointment scheduling, online ordering, and voice query links.

For individuals with disabilities who visit our offices for financial services, our company will have dedicated staff provide comprehensive information about the required documents and assist in completing the necessary application forms. If there are legal requirements such as witnessing, we will respect the preferences of individuals with disabilities and offer appropriate assistance. All application documents will be reviewed impartially and without discrimination. Additionally, we will provide suitable specialist services and support tailored to the individual needs of persons with disabilities, ensuring that they fully understand and have their rights protected.

Considering location and business characteristics of each branch office, there is a significant demand for communication in Hakka language in the Hsinchu and Miaoli area. In response to this customer segment, our company has organized basic Hakka language education and established a dedicated Hakka service counter to provide customized services in Hakka language. This initiative aims to better serve customers from the Hakka community.

Considering the elders proportion of our customer base, we have educated our customers about high risk of virtual currencies through enlarged posters displayed in our branch offices. Additionally, we conduct regular financial friendly service training to our employees in order to continuously improve our service quality and create a friendly financial environment.

V. Branches and Channels

To provide customers with convenient services, our company has set up 13 branches across Taiwan, covering the major metropolises, e.g., Taipei, Taichung, Tainan and Kaohsiung, and the Tier-II cities, such as Taishan, Zhongli, Yangmei, and Miaoli, where regional customers enjoy the same quality financial services as those in the metropolises. The Company uses its operating bases as community service centers to effectively promote regional financial development, expand the reach of financial services, and commit to acting as a friendly neighbor of the local community.

Besides the 13 physical service branches, the Company has an online customer service team to provide real-time services by dedicated staff. Customers needs can be fulfilled by phone or internet in the most convenient way.

5

Employee Care

Chapter 05 | Employee Care

Employees are the most important asset of the company, whose development depends on the hardworking employees, and therefore, the labor-management relationship is a major topic. To promote harmonious labor-management relations, our company provides employees with an ideal welfare system and reasonable salary and compensation to take sufficient care of the employees so that they can play to their strengths and actualize themselves in a decent working environment, while the Company can continue to grow with sustainable development. Regarding the management approach on labor-management relations and labor relations, the Company has set up statutory organizations, stipulated reasonable regulation-compliant operating guidelines and welfare systems targeting issues like compensation and welfare, employee education and training, employee health, employee communication, and gender equality, in a bid to reach the management objectives of taking care of employees.

I. Salary and Benefits

In addition to providing the legally mandated basic protections, our company has established an Employee Welfare Committee responsible for planning and implementing various employee welfare matters. These include organizing group travel or providing travel expense subsidies to strengthen employee relationships, offering subsidies for weddings, funerals, and festive occasions, and distributing holiday bonuses. Our labor conditions, such as leave and working hours, comply with or exceed the standards set by labor laws. We provide special leave days according to employees' years of service, as well as 30 days of half-pay sick leave per year, maternity check-up leave, and paternity leave. Our company is committed to taking care of employees and ensuring their living conditions are protected, with salaries and benefits fully compliant with legal regulations. The relevant compensation and welfare policies are as follows:

1. Establish the salary and Compensation Committee to regularly evaluate whether the Company's compensation system and the compensation of personnel ranking above managers or directors are reasonable. The committee shall advise the Board of Directors accordingly.

2. Salaries are paid according to individual conditions: position level, experience & qualifications, and academic performance. Men and women are paid equally for equal work. Bonuses are given according to monthly performance and individual achievements. Annual performance bonuses are awarded based on the Company's incoming profit and individual performance & contribution.
3. The resolution was passed in the shareholders' meeting in 2020 to offer employee restricted stock to attract outstanding talents to join the Company.
4. Establishan Employee Welfare Committee that provides various assistance funds, including those for marriage, childbirth, bereavement, relocation, and festive occasions.
5. Provide labor insurance, national health insurance and pension contribution.
6. Formulate employee retirement measures; establish a pension supervision committee; take care of employees' retirement.
7. Every month, we give birthday vouchers to employees celebrating their birthdays that month.
8. Year-end festive bonuses are provided in both the first and second halves of the year.
9. Established a childcare subsidy policy to enhance employee childcare benefits and reduce the burden of childcare expenses for employees.
10. New employee health check subsidies.
11. Vision impairment massage services.
12. Cultural fund.

II.Statistics on New Hires and Departures

In 2023, our company had 48 new hires and 47 employees left, which shows no significant difference compared to 2022.

Statistics of new hires and employee turnover in 2023								
Category	Female			Subtotal	Male			Subtotal
	Under 30 years old	30-50 years old	Over 51 years old (including 51)		Under 30 years old	30-50 years old	Over 51 years old (including 51)	
New hires	5	13	2	20	4	21	3	28
Employee turnover	2	22	6	30	3	12	2	17

III. Employee Education and Training

The quality and professionalism of our employees will affect the quality of customer service, and therefore, education & training is a major topic. Our Company has stipulated the Education and Training Management Measures as the administrative policy. Besides conducting onboarding training and on-the-job training as required by the governing authority, we have planned various specialized training and management training. Training could take place on-site and off-site to give our employees systematic and professional training. Through all kinds of learning resources, our employees will acquire the necessary attitude, knowledge and skillsets to effectively perform the Company tasks in a bid to raise their specialized capabilities and business performance. The effectiveness of the implementation of the management approach can be evaluated and determined by whether the employees have their work performance improved after receiving relevant training. Such training outcome will be used as the basis for adjusting the management approach. The outcomes of various education and training courses are as follows:

Good Finance Employee Training

Project	Course Name	Number of Classes	Total Number of People	Total Hours	Total Cost
Professional Training	Practice guidelines and operational training of each department	38	2,545	13,365	\$2,528,476
Management Training	High-Level Supervisor Management Courses	10	19	279	\$44,000
	Intermediate Supervisor Management Course				
Expatriate Training	Preboarding Training and On-the-Job Training for Sales Personnel	243	517	3,297	\$442,260
	Conduct various preboarding and on-the-job training for sales personnel				
	Corporate governance and risk management workshops				
	Accounting principles workshops				
	Other professional competency enhancement training courses				
Total		291	3,081	16,941	\$3,014,736

Statistics of in-service training for employees by gender in our company in 2023.

Project	2023	
	Female	Male
Total training hours	10,920	6,021
Total employee numbers	260	130
Average training hours per person	42	46.32

Statistics of in-service training for employees by job category in our company in 2023.

Project	2023	
	Non-managerial position	Managerial Position
Total training hours	15,046	1,895
Total employee numbers	350	40
Average training hours per person	42.99	47.38

Managerial positions refer to jobs at the managerial level and above



Employee Education and Training Activities



IV. Enhancement of Employee Health

Employees are a crucial asset to our company, and healthy employees are better able to contribute to the company's success. To maintain employee health, we provide group insurance covering labor insurance, health insurance, life insurance, accidental medical insurance, and occupational accident insurance. Additionally, we promote four major workplace health programs: the "Maternal Health Protection Program," the "Abnormal Workload Prevention Program," the "Human Factors Hazard Prevention Program," and the "Prevention Program for Illegal Acts During Duty." We use surveys to understand employees' needs and physical and mental conditions, offering health education consultations and support for employees at medium to high risk.

To effectively implement the aforementioned programs, we appoint medical staff each month to conduct eight on-site health consultation sessions. These sessions involve one-on-one meetings between employees and nurses, providing timely care and health education. Additionally, we host regular online health seminars to share the latest health knowledge. We also engage specialist doctors to visit the company every six months for health sharing and to offer consultation services on health promotion and education, thereby enhancing employees' self-management of their health.

Additionally, we conduct employee health check-ups every three years and, starting in 2022, offer examination items that exceed the requirements of labor health protection regulations. We provide half a day of paid leave to facilitate employees' health check-ups, allowing them to receive more detailed results and promote better workplace and personal health management.

V. Employee Communication

Our Company regularly and irregularly holds various meetings and take measures to establish a variety of communication channels, so that the opinions or suggestions of employees can be fully reflected, and communication with the Company is unobstructed in order for employees to uphold or strive for their own rights and interests. Primary communication channels are as follows:

- (I) Hold earnings call annually
- (II) Brokerage business meetings

- (III) Hold regular labor meetings
- (IV) Hold interchange meetings between employees and supervisors on a non-regular basis
- (V) Conduct annual performance appraisal
- (VI) Install a physical bulletin board

VI. Respect Human Rights

All of our company's operational activities are conducted in accordance with government regulations and comply with human rights-related laws in our country. We support and respect internationally recognized human rights and equality, ensuring that there are no differences in recruitment, assessment, or compensation based on gender, race, religion, or other distinctions.

Harmonious labor-management relations are the cornerstone of a company's development. In accordance with the Labor Standards Act, we have stipulated work guidelines and clearly defined the rights and obligations of both labor and management. Employees receive overtime pay for their overtime work based on the regulations of the Labor Standards Act. There are no incidents of forced or compulsory labor incident. Full salary and notice are given to employees who are not fit for the appointment. In 2023, there were no labor disputes or complaints regarding human rights violations or infringements on the rights of indigenous peoples.

Our company respects gender equality and has established measures and disciplinary procedures to prevent sexual harassment. Complaints are handled by designated specialists to protect employees' fundamental rights.

VII. Female Employee Care

To support female employees, our company provides maternity leave and parental leave without pay in accordance with labor laws. Male employees are also granted paternity (check-up) leave. We encourage employees to raise the next generation and alleviate the pressure of Taiwan's aging population. Additionally, we have established a breastfeeding-friendly environment in the workplace, offering adequate time for breastfeeding to meet the needs of female employees.

Employee Return and Retention Rates for Parental Leave in 2023

Project	Female	Male	Total
Total Number of Employees Who Were Scheduled to Return to Work After Parental Leave in 2023 (A)	3	0	3
Total Number of Employees Who Actually Returned to Work After Parental Leave in 2023 (B)	2	0	2
Return-to-Work Rate	66.67	0	66.67
Total Number of Employees Who Actually Returned to Work After Parental Leave in 2023 (C)	2	0	2
Total Number of Employees Who Returned to Work in 2023 and Remained Employed for 12 Months (D)	2	0	2
Retention Rate	100.00		100.00

Note: Reinstatement Rate = (B/A)×100; Retention Rate = (D/C)×100.





Breastfeeding Room Photos

VIII. Recruitment and Diversity

The development of our company relies on the talent and contributions of our employees, and the quality of our workforce is a crucial factor in our competitive strength. Therefore, employment practices are a major concern for stakeholders. Our company is committed to providing a respectful and safe working environment, ensuring employment diversity, and upholding fairness in compensation and promotion opportunities. We adhere to relevant laws, including the Labor Standards Act, Employment Service Act, and Gender Equality in Employment Act, to ensure that employees are not subjected to discrimination or differential treatment based on personal characteristics such as gender, sexual orientation, race, language, appearance, zodiac signs, blood type, physical disabilities, socioeconomic status, family and marital status, religion, politics, or any other personal beliefs or identities.

We place a high value on workforce diversity, gender equality, and creating a friendly workplace. Our aim is to fully implement the principles of inclusion, equality, and tolerance to create the best environment for employee retention.

FY		2022	2023
Employee number	Managers	35	36
	Regular employees	357	364
	Total	392	400
Gender	Male	124	136
	Female	268	264
Average age		45.34	45.52
Average years of service		14.59	14.44
Academic qualification distribution	Doctor	0.00%	0.00%
	Master	14.29%	14.25%
	College	69.90%	73.00%
	High school	15.56%	12.50%
	High school or less	0.26%	0.25%
	Total	100.00%	100.00%

FY	2022	2023	Gap
Annual Average Employee Welfare Expenses	\$1,280,000	\$1,374,000	\$94,000
Annual Average Welfare Expenses for Non-Supervisory Employees	\$956,000	\$994,000	\$38,000

FY	2022	2023	Gap
Number of non-supervisors	355	344	-11
Average annual salary of non-supervisors	\$956,330	\$994,000	\$38,000
Weighted average number of non-supervisors	336	344	8
Median	\$783,264	\$846,000	\$62,736

FY 2023 Ratio of standard wage at entry level and local minimum wage

Gender	Base Standard Salary	Local Minimum Wage	Ratio
Male	26,400	26,400	1.00
Female	26,400	26,400	1.00

FY 2023 full-time employees by gender, age group and management level

Category	Female			Subtotal	Male			Subtotal
	Under 30 years old	30-50 years old	Over 51 years old (including 51)		Under 30 years old	30-50 years old	Over 51 years old (including 51)	
Management Positions	0	8	9	17	0	8	11	18
Non-Management Positions	13	134	95	242	19	66	27	112
Total	13	142	104	259	19	74	38	131

Note: Managerial positions refer to the management and above. The ratio of female managers to all managers: 47.22%

IX. Occupational Health and Safety

All of our company's business locations comply with local government regulations and conduct regular safety inspections of fire equipment to ensure workplace safety for our employees. In accordance with the Occupational Safety and Health Act, our company is committed to improving the work environment. Since 2001, we have replaced partitions with gypsum board or calcium silicate board instead of using wooden frames. Our counters are no longer made of wood but are now constructed with office furniture. Storage cabinets have been replaced with metal cabinets or fire-resistant composite boards, which directly or indirectly reduces the use of wood. Additionally, light steel

frame ceilings are gradually being replaced with calcium silicate boards to reduce dust accumulation.

Statistics of occupational hazards in FY 2023

Percentage of deaths caused by occupational injuries	0
Percentage of serious occupational injuries	0
Recordable occupational injuries	0

Gender	Occupational sick leave category (Number of Persons)			Total number of persons on occupational sick leave
	Injuries on duty	Injuries on a business trip	Injuries on the way to or from work	
Female	0	0	1	1
Male	0	0	1	1
Total	0	0	2	2

FY 2023 Occupational Safety Training Course Statistics

Labor safety courses	2023
Total training hours	48
Total number of participants	7

6

Environmental Protection

Chapter 06 | Environmental Protection

I. Climate Change Governance

Since 2022, our company has established a "Sustainability Promotion Task Force," chaired by the General Manager. This task force holds at least one meeting each quarter with relevant departments and reports to the Board of Directors at least once a year. Ad hoc meetings may be convened as necessary, with occasional updates to the Board. The "Sustainability Promotion Task Force" conducts top-down discussions across departments annually on sustainability-related plans, identifying relevant climate risks and opportunities. The aim is to integrate sustainability into the company's operations to reduce environmental impact. In response to the Financial Supervisory Commission's "Sustainability Development Roadmap for Listed Companies" issued in January 2022, our company has gradually adopted ISO 14064-1 for greenhouse gas inventory to fulfill the Board's sustainability responsibilities and to develop strategies to achieve carbon reduction goals.

Our company operates in the financial services sector, which has a relatively low environmental impact. The primary source of greenhouse gas emissions is the energy consumption associated with workplace operations. We are committed to actively supporting the Paris Agreement's goal of limiting global warming to 1.5°C and achieving net zero greenhouse gas emissions by 2050. Our company recognizes its responsibility and obligation to address climate change.

II. Climate Change Strategies

Due to the intensification of global warming, the significant environmental impacts of climate change have become a challenge for corporate sustainability. However, climate change presents both risks and opportunities. Reducing greenhouse gas emissions is a core issue for our company in managing climate impacts, influencing both economic performance and long-term sustainability. Therefore, our company is dedicated to finding ways to lower carbon emissions in our operations. We incorporate energy-saving considerations and improvements into all our services and processes and are committed to promoting a green workplace. This not only enhances our operational performance

but also provides our employees with a high-quality office environment, leading to superior service quality for our clients.

Climate Change Risks and Opportunities

Risk aspects	Source	Risk issues	Response strategies
Physical Risks	Urgency	<ul style="list-style-type: none"> • Extreme weather events such as severe rainfall (flooding) and droughts (water scarcity) are increasing in frequency and intensity, leading to a reduction in the value of assets and collateral. 	Inventory high-risk areas of company operational locations and develop corresponding preventive measures.
	Long-term	<ul style="list-style-type: none"> • Events such as sea level rise or forest fires caused by prolonged high temperatures 	The physical risks facing our company's own operations are relatively limited. We will closely monitor potential negative impacts to mitigate risks associated with climate change.
Transition Risks	Policies and Regulations	<ul style="list-style-type: none"> • The regulatory authorities include climate change in company governance evaluations and disclosure requirements for public information. • The revisions to the Renewable Energy Development Act and the implementation of carbon pricing have an impact. • The financial impacts on companies and investment targets caused by carbon taxes or carbon fees are significant. 	As regulatory authorities increasingly strengthen their focus on climate change issues and management, the company needs to understand its internal greenhouse gas emissions. This understanding is essential for developing strategies and management policies to disclose relevant information. Additionally, to mitigate the impacts of climate transition risks, our company will establish a climate risk assessment and management mechanism based on the scale and development of our business activities.
	Market	<ul style="list-style-type: none"> • Changes in consumer behavior. • Increased prices of water, electricity, raw materials, and other resources result in cost escalation. 	With the development of digital finance and the growing trend of operational carbon reduction, service models focused on energy efficiency and carbon reduction will become the direction for future operations and services.

Opportunity sources	Opportunity issues	Impact on issues
Resilience	<ul style="list-style-type: none"> The impact of ESG trends on investment market 	To screen for investment positions with lower company risk, evaluating the ESG performance of the investment targets.
Products and Services	<ul style="list-style-type: none"> Operational digitalization Digital services 	Promoting digitalization of various business operations, such as online account opening, not only improves customer experience but also enhances operational efficiency. This leads to cost savings for the company and increases revenue by streamlining processes and reducing manual work.

III. Management of Energy Use

The primary sources of greenhouse gas emissions for our company are purchased electricity, gasoline used for official vehicles, and diesel used for emergency generators. To effectively manage and set carbon reduction goals, our company began gradually implementing ISO 14064-1 greenhouse gas inventory from 2023, covering both Scope 1 and Scope 2 emissions. This will allow us to manage and set reduction targets effectively, and we plan to expand the scope of our inventory in the future to enhance our management of greenhouse gas emission information. As a financial services company, we do not have the fuel consumption associated with manufacturing and do not produce direct greenhouse gas emissions. We also do not emit ozone-depleting substances, nitrogen oxides, sulfur oxides, or other significant gases. The indirect greenhouse gas emissions from our business locations primarily come from the electricity used for office equipment, computers, lighting, and air conditioning. In addition to continuing our efforts to promote energy conservation, we comply with regulatory authorities by raising air conditioning temperature settings, encouraging practices such as turning off lights when not in use, using stairs, and unplugging unnecessary electrical appliances. Each year, we allocate a budget to replace old, energy-consuming equipment and aim to purchase new appliances with high energy efficiency ratings to reduce electricity consumption. Our company operates 13 business locations nationwide, most of which are situated in conveniently accessible metropolitan areas. To reduce carbon dioxide emissions from transportation, we encourage employees to use public transportation for commuting and to minimize the use of cars and motorcycles, thereby reducing our environmental impact.

Our company operates in the financial services sector and does not face energy consumption issues related to physical goods manufacturing. The largest electricity consumption at our business locations comes from air conditioning, computer equipment, and lighting, and we have been progressively implementing energy-saving products. For lighting, we have replaced traditional T-bar fluorescent lights with high-efficiency T5 fluorescent lights and have been gradually upgrading to more energy-efficient LED lighting. Additionally, we have replaced the old CRT screens used for stock market displays with projection-based display walls. Our procurement standards for equipment aim to meet energy-saving product specifications wherever possible, and we are planning to replace outdated, energy-consuming equipment with newer, more efficient models. Our air conditioning systems will be updated to high energy efficiency units in a phased manner, with annual budgeting to support these upgrades. Due to significant business growth in 2022, electricity consumption slightly increased compared to the previous year. In 2023, the company will further develop an energy management plan to reduce energy consumption.

In 2023, our company commissioned Synpulse Management Consulting to assist in completing the 2022 greenhouse gas inventory. We independently completed the 2023 greenhouse gas inventory in 2024. Compared to the 2022 greenhouse gas inventory, the 2023 inventory showed a reduction of 26.662 tCO₂e per year. A comparison of the data for the two years and information on the seven major greenhouse gas emissions are detailed in the table below:

Greenhouse Gas Emission Statistics by Scope							
FY	Scope 1 Emissions				Scope 2	Total Emissions	Carbon Intensity (tCO ₂ e per person)
	Fixed Emissions	Process Emissions	Mobile Emissions	Fugitive Emissions	Energy Indirect Emissions		
2022	0.3406	0.0000	9.1800	54.0806	723.5301	787.131	1.915
2023	0.1009	0.0000	2.5961	63.7577	694.0143	760.469	1.819

Statistics Table of the Seven Major Greenhouse Gases									
	CO2	CH4	N2O	HFCs	PFCs	SF6	NF3	Total Emissions	Biogenic Emissions
Emissions Equivalent	696.599	31.898	0.0894	31.883	0.000	0.000	0.000	760.469	0.000
Gas Proportion	91.60%	4.19%	0.01%	4.19%	0.00%	0.00%	0.00%	100.00%	0.000

Note: According to Article 3, Paragraph 1 of the Regulations for the Inventory and Verification of Greenhouse Gas Emissions, greenhouse gas emissions are expressed in metric tons of carbon dioxide equivalent (tCO₂e) and are rounded to the third decimal place.

IV. Water Resource Management

Our company is not in the manufacturing industry and is not involved in issues related to large quantities of water resources consumption. Our water is from the water company for regular non-industrial use and draw no water from underground or other water sources. After use, the water is directly discharged into the sewer, not recycled for further use. Taiwan has scarce water resources. We take great care in our water use, often advocates/educates our colleagues to save water, reduce water waste, and contribute to environmental protection.

V. Waste Management

Our company has set up recycling bins at all office locations to collect recyclable waste, such as paper, metal cans, and plastic bottles. This supports our policy of reducing waste.

VI. Paperless

To protect global forest resources, our company seeks methods to reduce paper use in various aspects of operations, including customer service and internal processes. For example, we have transitioned from manually printing "customer statements" to allowing customers to request "electronic statements" online. "Online account opening" has replaced traditional paper-based signature documents. Internal documents such as approval forms and leave requests have been converted to "electronic approvals" and "electronic leave forms." We also promote the use of "e-passbooks" for securities

accounts. These measures help reduce paper consumption, save on postage and labor costs.

Additionally, we aim to digitize and minimize paper files for all types of document storage. When documents need to be copied, we use double-sided printing and recycled paper, and we lower the toner density in photocopiers to reduce consumption and waste. Promoting paperless and electronic documentation processes, and minimizing paper use are key focus areas in our company's environmental efforts.

VII. Promoting Carbon Reduction

Procurement Practices

Our company is a non-manufacturing entity and does not have specific supply chain vendors, so there are no issues related to raw material procurement. For general office supplies, we source from local suppliers whenever possible to reduce the use of imported products. This helps avoid unnecessary transportation energy consumption and the associated carbon emissions, aligning with our environmental friendliness efforts.

7

Social Participation

Chapter 07 | Social Participation

Our company hopes to establish a connection with the local community and social welfare groups through the process of social participation, and to fulfill our corporate social responsibility through long-term social care activities to lay the foundation for the sustainable development of the Company. The primary tasks are as follows:

Financial Education Promotion

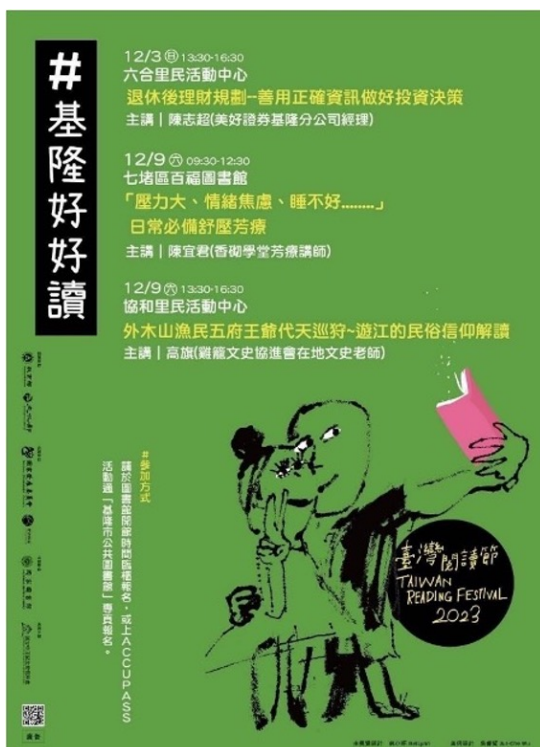
In 2023, our company actively supported the Financial Supervisory Commission's initiative to promote financial literacy and improve national financial knowledge. We engaged with National Taiwan University's campus by participating in the "Accounting Information Systems" course taught by Assistant Professor Hsieh Sheng-Feng. Through a two-semester industry collaboration project, we assisted students in completing a process automation project while fostering their independent thinking skills. This not only enhanced the students' financial literacy but also deepened their understanding of sound financial principles.

During the first collaboration, we invited colleagues from the Financial Technology Products Department to give a lecture on investment concepts such as return on investment, systematic investment plans, and compound interest, while conveying the appropriate investment mindset for young people. In the second collaboration, we invited colleagues from the Branding and Operations Departments to discuss our company's transformation and future outlook, and to introduce our publication "1611" and our social media management, highlighting our ongoing efforts in financial education. We also invited various department heads to question the students' projects, leading to fruitful discussions and demonstrating our expectations for the students' future potential. The professor and students responded positively to the industry-academia collaboration. Our company will continue to expand its influence by investing in financial education on campus and in the community, nurturing more young individuals with sound financial knowledge, and helping everyone move closer to a better life.

<p>NTU Accounting Department Industry–Academia Collaboration (First Session)</p>	<p>NTU Accounting Department Industry–Academia Collaboration (Second Session)</p>
<p>Number of Participants in Industry–Academia Collaboration: 18</p>	<p>Number of Participants in Industry–Academia Collaboration: 11</p>



On December 3rd, our company, in response to the invitation from the National Library for the "Taiwan Reading Festival #Keelung Reads Well" event, conducted a community-oriented financial literacy seminar. Given the recent surge in fraud and the need to strengthen public awareness, the instructor organized various investment information sources to discuss and evaluate the authenticity of the information with the audience.



Appendix

Appendix

I. Independent Limited Assurance Report



安侯建業聯合會計師事務所
KPMG

台北市110615信義路5段7號68樓(台北101大樓)
68F., TAIPEI 101 TOWER, No. 7, Sec. 5,
Xinyi Road, Taipei City 110615, Taiwan (R.O.C.)

電話 Tel +886 2 8101 6666
傳真 Fax +886 2 8101 6667
網址 Web kpmg.com/tw

會計師有限確信報告

美好證券股份有限公司 公鑒：

本會計師接受美好證券股份有限公司（以下簡稱「美好證券」）之委託，對美好證券民國一一二年度（2023年度）永續報告書（以下簡稱「報告書」）中所揭露之特定績效指標（以下簡稱「確信標的資訊」）執行有限確信程序並出具報告。

確信標的資訊與適用基準

美好證券依據「上櫃公司編製與申報永續報告書作業辦法」第四條所規定之金融業應加強揭露之永續指標（以下簡稱「金融業永續揭露指標」）及「證券商編製與申報永續報告書作業辦法」第二條所規定證券商應加強揭露之永續指標（以下簡稱「證券商永續揭露指標」）所揭露之確信標的資訊及其適用基準詳列於附件一。

管理階層之責任

美好證券應設定其永續績效和報導目標，包括辨識利害關係人及重大性議題，並依前述適用基準編製及允當表達民國一一二年度（2023年度）報告書內所涵蓋之確信標的資訊，且負責建立及維持與報告書編製有關之必要內部控制，以確保報告書所報導之確信標的資訊未存有導因於舞弊或錯誤之重大不實表達。

會計師之責任

本會計師係依據財團法人中華民國會計研究發展基金會所發布之確信準則3000號「非屬歷史性財務資訊查核或核閱之確信案件」規劃並執行工作，以對第二段所述之確信標的資訊是否存有重大不實表達出具有限確信報告。另，本會計師執行有限確信時，對與有限確信攸關之內部控制取得必要之瞭解，以設計當時情況下適當之有限確信程序，惟其目的並非對美好證券民國一一二年度（2023年度）永續報告書之相關內部控制設計或執行之有效性提供任何確信。

獨立性及品質管理規範

本會計師及所隸屬會計師事務所已遵循會計師職業道德規範中有關獨立性及其他道德規範之規定，該規範之基本原則為正直、公正客觀、專業能力及專業上應有之注意、保密及專業行為。此外，本會計師所隸屬會計師事務所遵循品質管理準則，維持完備之品質管理制度，包含與遵循職業道德規範、專業準則及所適用法令相關之書面政策及程序。



所執行程序之彙總說明

本會計師係針對第二段所述之確信標的資訊執行有限確信工作，主要執行之確信程序包括：

- 取得美好證券民國一一二年度（2023 年度）報告書，並閱讀其內容；
- 訪談美好證券管理階層及攸關員工，以瞭解用以蒐集及產出確信標的資訊之相關作業流程與資訊系統；
- 基於對上述事項所取得之瞭解，就報告書揭露之特定資訊執行分析性程序，或於必要時檢視核對相關文件，以獲取足夠及適切之有限確信證據。

上述確信程序係基於本會計師之專業判斷，包括辨識確信標的資訊可能存有重大錯誤或不實表達之範圍並評估其潛在風險，設計足夠且適切之確信程序暨評估確信標的資訊之表達。本會計師相信此項確信工作可對本確信報告之結論提供合理之依據。惟本會計師對於有限確信案件風險之瞭解及考量低於對合理確信案件者，所執行程序之性質及時間與適用於合理確信案件者不同，其範圍亦較小，因此有限確信案件中取得之確信程度明顯低於合理確信案件中取得者。

先天限制

美好證券民國一一二年度（2023 年度）報告書內容涵蓋非財務資訊，對於該等資訊之揭露內容可能涉及美好證券管理階層之重大判斷、假設與解釋，故不同利害關係人可能對於該等資訊有不同之解讀。


結論

依據所執行之程序及所獲取之證據，本會計師並未發現第二段所述確信標的資訊有未依適用基準編製而須作重大修正之情事。

其他事項

本確信報告出具後，美好證券對任何確信標的資訊或適用基準之變更，本會計師將不負就該等資訊重新執行確信工作之責任。

安侯建業聯合會計師事務所

會計師：黃郁婷 

事務所地址：台北市信義路五段七號六十八樓

民國一一三年八月二十二日



附件一：確信標的資訊彙總表

編號	報告書 對應章節	確信標的資訊	適用基準
1	第四章 客戶關懷	<ul style="list-style-type: none"> ■ 本公司於 2023 年並未發生侵犯顧客隱私、遺失客戶資料之投訴情形或資訊外洩事件，故與個資相關的資訊外洩事件佔比為0%，受資訊外洩事件影響的客戶數為0。 	<ul style="list-style-type: none"> ■ 金融業永續揭露指標編號一 ■ 證券商永續揭露指標編號一 資訊外洩事件數量、與個資相關的資訊外洩事件佔比、因資訊外洩事件而受影響的顧客數
2	不適用	<ul style="list-style-type: none"> ■ 美好證券無相關業務得不揭露對促進小型企業及社區發展的貸放件數及貸放餘額。 ■ 美好證券無相關業務得不揭露對協助中小型企業於資本市場籌資之件數及金額。 	<ul style="list-style-type: none"> ■ 金融業永續揭露指標編號二 ■ 證券商永續揭露指標編號二 對促進小型企業及社區發展的貸放件數及貸放餘額 協助中小型企業於資本市場籌資之件數及金額
3	第七章 社會參與	<ul style="list-style-type: none"> ■ 金融教育推廣 在2023年，本公司積極響應金管會推動金融知識普及，提升國民金融素養的政策方針，走進臺大校園，參與會計系專任助理教授謝昇峯所開設的「會計資訊系統」課程。透過兩個學期的產業合作專案，協助學生完成流程自動化之專案，同時培養他們的獨立思辨能力。不僅提升了學生們的金融素養，更加深了他們對正確理財觀念的認識。 在首次合作中，我們邀請金融科技產品部們的同仁進行演講，分享投資報酬率、定期定額、複利效益等投資觀念，並傳遞了年輕人應有的投資心態。第二次合作則邀請品牌、營運部門同仁介紹本公司的轉型與未來展望，並介紹出版品《1611》與社群媒體經營，展現了在金融知識普及化中的持續努力。同時也邀請各部門主管對學生們的專案提出問題，進行了良好的討論，展現了我們對學生們未來發展潛力的期待。教授及學生們對產學合作的反應積極，本公司將持續擴大影響力，在校園及社區投入金融教育，培育更多具備正確理財觀念的年輕一代，讓每個人都更接近自己的美好人生。 ➢ 台大會計系產學合作(第一場) <ul style="list-style-type: none"> - 產學合作人數：18人 ➢ 台大會計系產學合作(第二場) <ul style="list-style-type: none"> - 產學合作人數：11人 	<ul style="list-style-type: none"> ■ 金融業永續揭露指標編號三 ■ 證券商永續揭露指標編號三 對缺少銀行服務之弱勢族群提供金融教育之參與人數 對缺少證券服務之弱勢族群提供金融教育之參與人數



編號	報告書 對應章節	確信標的資訊	適用基準
4	第四章 客戶關懷	<ul style="list-style-type: none"> ■ 數位服務、服務品質與顧客滿意度 本公司現有 13 家營業據點便於客戶辦理各項業務，另有電子化交易平台供客戶以手機及電腦等不同裝置加以使用，對證券、期貨、權證等金融商品進行交易及帳務管理，其中電子下單 2023 年佔比 65.65%。本公司新開展之衍生性金融商品業務，2021 年客戶已可選擇數位化開戶交易結構型商品，2023 年採線上數位化開戶作業比例已達 98.65%。 	<ul style="list-style-type: none"> ■ 金融業永續揭露指標編號四 ■ 證券商永續揭露指標編號四 各經營業務為創造環境效益或社會效益所設計之產品與服務

II. Comparison table of indicators

(I) Global Reporting Initiative Index

Statement of use	Our company has reported in accordance with the GRI Standards for the period from January 1, 2023, to December 31, 2023.
GRI1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standards	Our company does not currently have any applicable industry standards to adhere to.

GRI2: General Disclosure

GRI Standards	Disclosure items	Chapter/Omission reason	Page number/Note
2-1	Organizational Details	About the Report	1
2-2	Entities included in the organization's sustainability reporting	Chapter3 Corporate Governance (I) Company Overview	15
2-3	Reporting period, frequency and contact point	About the Report	1
2-4	Restatements of information	About the Report	2
2-5	External assurance	About the Report	2
2-6	Activities, value chain, and other business relationships	Chapter3 Corporate Governance (II) Short- and Long-term development Plan (IV) Business Scope (V) Profitability and Management Performance	15-18 22-24 24-28
2-7	Employees	Chapter5 Employee Care (VIII) Recruitment and Diversity	60-62
2-8	Workers who are not employees	Chapter5 Employee Care (VIII) Recruitment and Diversity	60-62
2-9	Governance structure and composition	Chapter3 Corporate Governance (III) Corporate Governance Mechanism	18-21

GRI Standards	Disclosure items	Chapter/Omission reason	Page number/Note
2-10	Nomination and selection of the highest governance body	Chapter3 Corporate Governance (III) Corporate Governance Mechanism	18-21
2-11	Chair of the highest governance body	Chapter3 Corporate Governance (III) Corporate Governance Mechanism	18-21
2-12	Role of the highest governance body in overseeing the management of impacts	Chapter3 Corporate Governance (III) Corporate Governance Mechanism	18-21
2-13	Delegation of responsibility for managing impacts	Chapter6 Environmental Protection (I) Climate Change Governance	65
2-14	Role of the highest governance body in sustainability reporting	Chapter3 Corporate Governance (III) Corporate Governance Mechanism	18-21
2-15	Conflicts of interest	Chapter3 Corporate Governance (III) Corporate Governance Mechanism	18-21
2-16	Communication of critical concerns	Chapter6 Environmental Protection (I) Climate Change Governance	65
2-17	Collective knowledge of the highest governance body	Chapter3 Corporate Governance (III) Corporate Governance Mechanism	18-21
2-18	Evaluation of the performance of the highest governance body	Chapter3 Corporate Governance (III) Corporate Governance Mechanism	18-21
2-19	Remuneration policies	Chapter5 Employee Care (I) Salary and Benefits	46-47
2-20	Process to determine remuneration	Chapter5 Employee Care (I) Salary and Benefits	46-47

GRI Standards	Disclosure items	Chapter/Omission reason	Page number/Note
2-21	Annual total compensation ratio	Omission of Disclosure	Personal salary information is sensitive/confidential information.
2-22	Statement on sustainable development strategy	Chapter1 Letter From the Chairman	5-6
2-23	Policy commitments	Chapter5 Employee Care (VI) Respect Human Rights	58
2-24	Embedding policy commitments	Chapter5 Employee Care (VI) Respect Human Rights	58
2-25	Processes to remediate negative impacts	Chapter3 Corporate Governance (VI) Ethics Management (XI) Internal Control and Audit System	28-29 41-42
2-26	Mechanisms for seeking advice and raising concerns	Chapter3 Corporate Governance (VI) Ethics Management	28-29
2-27	Compliance with laws and regulations	Chapter3 Corporate Governance (VI) Ethics Management (X) Compliance (XI) Internal Control and Audit System	28-29 40 41-42
2-28	Membership associations	Chapter3 Corporate Governance (XII) Interaction with Governing Authorities and Peer Group	42
2-29	Approach to stakeholder engagement	Chapter2 Stakeholder Engagement (I) Stakeholder Identification and Communication	8-10
2-30	Group Agreement	Chapter5 Employee Care (VI) Respect Human Rights	58

GRI3: Material Topic Disclosure Items

GRI Standards	Disclosure items	Chapter/Omission reason	Page number/Note
3-1	Process to determine material topics	Chapter2 Stakeholder Engagement (II) Identification of material topics	10-11
3-2	List of material topics	Chapter2 Stakeholder Engagement (II) Identification of material topics	10-11
3-2	Management of material topics	Chapter2 Stakeholder Engagement (III) Major considerations of the GRI Standards	12-13

GRI 200: Economic Series

GRI Standards	Disclosure items	Chapter	Page number/Note
201 Economic Performance			
201-1	Direct economic value generated and distributed	Chapter3 Corporate Governance (V) Profitability and Management Performance	24-28
201-2	Financial implications and other risks and opportunities due to climate change	Chapter6 Environmental Protection (I) Climate Change Governance (II) Climate Change Strategies	65-67
202 Market Presence			
202-1	Ratio of standard entry level wage by gender compared to local minimum wage	Chapter5 Employee Care (VIII) Recruitment and Diversity	60-62

GRI Standards	Disclosure items	Chapter	Page number/Note
203 Indirect Economic Impacts			
203-2	Significant indirect economic impacts	Chapter4 Customer Care (I) Digital Services, Service Quality and Customer Satisfaction Chapter6 Environmental Protection (II) Climate Change Strategie	44 65-67
204 Procurement Practices			
204-1	Proportion of spending on local suppliers	Chapter6 Environmental Protection (VII) Promoting Carbon Reduction	70
205 Anti-corruption			
205-2	Communication and training about anti-corruption policies and procedures	Chapter3 Corporate Governance (VI) Ethics Management (IX) Environmental and Social Guidelines	28-29 38-40
205-3	Confirmed incidents of corruption and actions taken	Chapter3 Corporate Governance (VI) Ethics Management (IX) Environmental and Social Guidelines	28-29 38-40
206 Anti-competitive behavior			
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Chapter3 Corporate Governance (IX) Environmental and Social Guidelines	38-40

GRI 300: Environmental Series

GRI Standards	Disclosure items	Chapter	Page number/Note
302 Energy			
302-1	Energy consumption within the organization	Chapter6 Environmental Protection (III) Management of Energy Use (VII) Promoting Carbon Reduction	62-69 70

GRI Standards	Disclosure items	Chapter	Page number/Note
302-4	Reduction of energy consumption	Chapter6 Environmental Protection (III) Management of Energy Use (VII) Promoting Carbon Reduction	62-69 70
302-5	Reductions in energy requirements of products and services	Chapter6 Environmental Protection (III) Management of Energy Use (VII) Promoting Carbon Reduction	62-69 70
303 Water			
303-3	Water withdrawal	Chapter6 Environmental Protection (IV) Water Resource Management	69
305 Emissions			
305-5	Reduction of GHG emissions	Chapter6 Environmental Protection (III) Management of Energy Use	67-69
305-6	Emissions of ozone-depleting substances (ODS)	Chapter6 Environmental Protection (III) Management of Energy Use	67-69
306 Effluents and Waste			
306-2	Management of significant waste-related impacts	Chapter6 Environmental Protection (V) Waste Management	69
307 Compliance with environmental protection regulations.			
307-1	Violation of environmental regulations	No	No relevant incidents

GRI400: Social Series

GRI Standards	Disclosure items	Chapter	Page number/Note
401 Employment			
401-1	New employee hires and employee turnover	Chapter5 Employee Care (I) Salary and Benefits	52-53
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Chapter5 Employee Care (I) Salary and Benefits (IV) Enhancement of employee health	52-53 57
401-3	Parental leave	Chapter5 Employee Care (I) Salary and Benefits (VII) Female Employee Care	52-53 58-60
402 Labor/Management Relations			
402-1	Minimum notice periods regarding operational changes	Chapter5 Employee Care (V) Employee Communication (VI) Respect Human Rights	57-57 58
403 Occupational Health and Safety			
403-3	Occupational health services	Chapter5 Employee Care (IV) Enhancement of employee health	57
403-9	Work-related injuries	Chapter5 Employee Care (IX) Occupational Health and Safety	62-63
404 Training and Education			
404-1	Average hours of training per year per employee	Chapter5 Employee Care (III) Employee Training and Education	54

GRI Standards	Disclosure items	Chapter	Page number/Note
405 Diversity and Equal Opportunity			
405-1	Diversity of governance bodies and employees	Chapter5 Employee Care (III) Employee Training and Education	54-56
406 Non-discrimination			
406-1	Incidents of discrimination and corrective actions taken	Chapter5 Employee Care (VI) Respect Human Rights	58
407 Freedom of Association and Collective Bargaining			
407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Chapter5 Employee Care (VI) Respect Human Rights	58
409 Forced or Compulsory Labors			
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	Chapter5 Employee Care (VI) Respect Human Rights	58
411 Rights of Indigenous Peoples			
411-1	Incidents of violations involving rights of indigenous peoples	Chapter5 Employee Care (VI) Respect Human Rights	58
413 Local Communities			
413-1	Operations with local community engagement, impact assessments, and development programs	Chapter7 Social Participation Financial Education Promotion	72-74

GRI Standards	Disclosure items	Chapter	Page number/Note
416 Customer Health and Safety			
416-1	Assessment of the health and safety impacts of product and service categories	Chapter4 Customer Care (II) Safeguarding the Rights and Interests of Customers and Principles for Fair Treatment of Customers	44-45
417 Marketing and Labeling			
417-1	Requirements for product and service information and labeling	Chapter4 Customer Care (II) Safeguarding the Rights and Interests of Customers and Principles for Fair Treatment of Customers	44-45
417-2	Incidents of non-compliance concerning product and service information and labeling	No	No compliance violations reported.
417-3	Incidents of non-compliance concerning marketing communications	No	No compliance violations reported.
418 Customer Privacy			
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Chapter4 Customer Care (III) Information Security and Personal Data Protection	45-58
419 Social Compliance with Economic Regulations			
419-1	Violations of laws and regulations in social and economic domains	Chapter3 Corporate Governance (IX) Environmental and Social Guidelines (X) Compliance	38-40

(II) Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies

Chapter	Title	Reference	Page number/Note
Chapter 1	General Guideline	Corporate governance	15-42
Chapter 2	Exercising Corporate Governance	Corporate governance	15-42
Chapter 3	Fostering a Sustainable Environment	Environmental protection	60-69
Chapter 4	Preserving Public Welfare	Customer concern Employee care, Social participation	44-50, 52-63, 65-70
Chapter 5	Enhancing Disclosure of Sustainable Development Information	Corporate governance	15-42
Chapter 6	Supplementary Provisions	Corporate governance	15-42

(III) TCFD Disclosure Recommendations

Core element	Recommended Disclosures	Chapter	Page number/ Note
Governance	A. Describe the board's oversight of climate-related risks and opportunities.	Chapter6 Environmental Protection	65
	B. Describe management's role in assessing and managing climate-related risks and opportunities.	Chapter6 Environmental Protection	65

Core element	Recommended Disclosures	Chapter	Page number/ Note
Strategy	A. Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	Chapter6 Environmental Protection	65-67
	B. Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	Chapter6 Environmental Protection	65-67
	C. Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios.	Chapter6 Environmental Protection	65-67
Risk management	A. Describe the organization's processes for identifying and assessing climate related risks.	Chapter6 Environmental Protection	65-67
	B. Describe the organization's processes for managing climate-related risks.	Chapter6 Environmental Protection	65-67
	C. Describe how processes for identifying, assessing, and managing climate related risks are integrated into the organization's overall risk management.	Chapter6 Environmental Protection	65-67

Core element	Recommended Disclosures	Chapter	Page number/ Note
Metrics and Targets	A. Disclose the metrics used by the organization to assess climate related risks and opportunities in line with its strategy and risk management process.	Chapter6 Environmental Protection	65-67
	B. Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas emissions, and the related risks.	Chapter6 Environmental Protection	68
	C. Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	Chapter6 Environmental Protection	65-67