



2024 GOOD FINANCE SUSTAINABILITY REPORT



About the Report

I. Basic Information

- Company Name: Good Finance Securities Co., Ltd.
- Establishment Date: July 7, 1988
- Capital: NT\$3.10 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 (Adjusted to 12 in 2025. All locations are in Taiwan, with no overseas branches.)
- 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://goodfinance.com/about/esg>, 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 2024

Next version of ESG Report to be published in August 2025

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1

Stakeholder Engagement

Chapter 01 | 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	

Stakeholder	Communication Channels and Methods	Frequency	Key Issues of Concern
Customers	Customer Service Hotline and Dedicated E-mail Forums and Seminars Customer Networking Events	As needed As needed As needed	Service Quality and Customer Satisfaction Protection of Customer Rights and Interests Financial Literacy Promotion
Government & Regulatory Authorities	Compliance with Regulatory Inspections Ongoing Interaction with Regulatory Authorities	As needed	Corporate governance mechanisms
Suppliers	Proactive Procurement of Environmentally and Socially Friendly Products	As needed	Environmental initiatives/response
Communities & NPO/NGO	Charitable donations participation in charitable activities participation in the Securities Association engagement in environmental actions	As needed As needed Regularly As needed	Charitable care corporate volunteering

II. Identification of Material Topics

Our company conducted a materiality analysis based on the results of 76 stakeholder survey responses, reflecting levels of concern, combined with the impact assessments carried out by an internal panel of experts. The analysis results indicate that issues located in the high-concern x high-impact quadrant—such as Integrity Management, Risk Management, and Regulatory Compliance—are our company's priority core sustainability topics.

Following the analysis, it was confirmed that the 2024 material topics will continue to align with the five major categories established in 2023: Corporate Governance, Customer Care, Employee Well-being, Environmental Protection, and Social

Engagement. The identification results for each theme are presented in the following table:

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 channel

Employee care

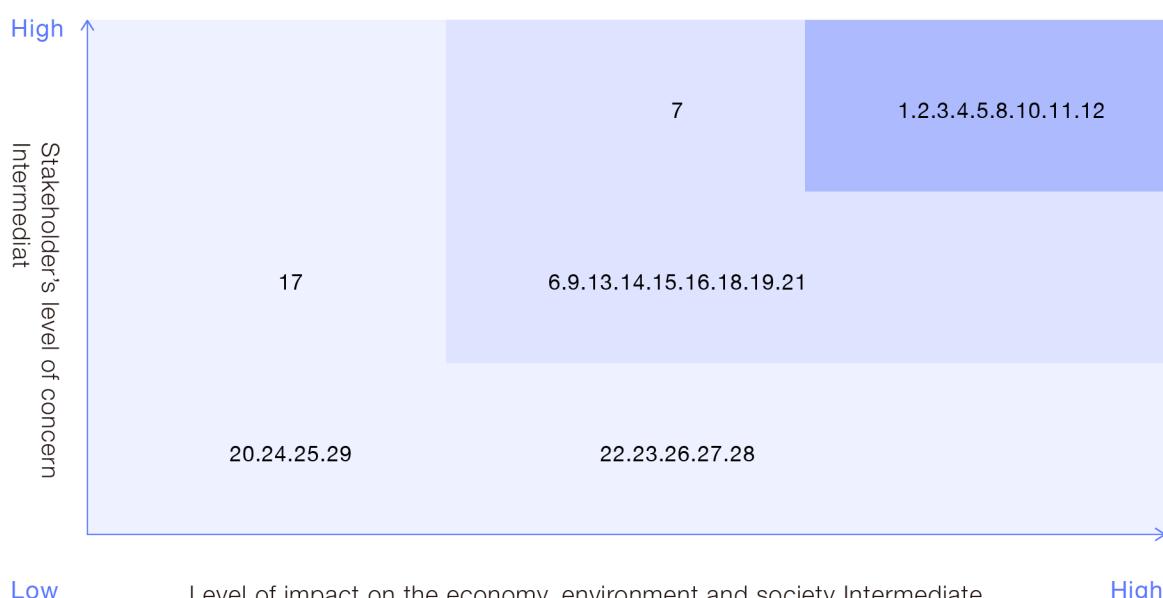
14. Remuneration and benefits
15. Employee education and training
16. Employee health enhancement
17. Employee communication
18. Respect human rights
19. Female employee care
20. Employee recruitment and diversity
21. Workplace safety

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	
Renumeration & 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	

IV. Sustainability Strategy Statement

In 2024, amid global monetary policy shifts and heightened geopolitical risks—from the Russia–Ukraine war and Middle East conflicts to rising U.S.–China trade tensions—supply-chain restructuring and capital-market volatility became intertwined. In such an environment, only by strengthening fundamentals, cultivating foresight, and responding prudently can companies find certainty in uncertainty.

To build stronger foundations in 2024, we focused on system optimization and governance enhancement, continuously strengthening internal control and internal audit. In parallel, we advanced financial literacy for all, expanded digital services, deepened local ties and education initiatives, and designed processes and touchpoints with the customer at the center, bringing finance back to being “for people.” This enables more customers—regardless of age or background—to build sound financial concepts, realizing “knowledge accessible, risks manageable,” and making sustainability a tangible part of everyday life.

Sustainability is embedded in our management mindset—from carbon accounting, disclosure, and academia–industry collaboration to financial education and digital literacy. Good Securities acts to meet societal expectations and fulfill the critical role of a financial institution. Reputation is built through daily persistence and attention to detail; a better society is achieved through continuous effort and accumulation.

Looking back, 2024 tested corporate resilience. Looking forward, we will face challenges with greater humility and resolve, upholding professionalism, integrity, and responsibility to progress steadily in a rapidly changing environment. Together with shareholders, employees, suppliers, and all stakeholders, we will use finance as a bridge to connect trust and create value—turning our vision of a better future into reality.

2

Corporate Governance

Chapter 02 | Corporate Governance

I. Company Overview

Our company was originally established as Ta Ching Securities Co. 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 (adjusted to 12 in 2025). 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.").

In order to promote corporate social responsibility and sustainable development, the company has established a Sustainable Development Promotion Team, chaired by the General Manager, with the Legal Department coordinating the team's activities. After the Sustainable Development Promotion Team prepares the annual sustainability report, it will be submitted to the Board of Directors for review and approval.

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, enabling customers to purchase bond-plus series products online, with improved account opening, subscription, renewal, and account management experiences—allowing customers to enjoy an easier and better wealth management experience.
 - (2) At the beginning of 2024, online account opening and sub-accounts were introduced, while gradually upgrading the Company's IT infrastructure and information security standards.
 - (3) Certain branches began renovations to create a different financial service experience for customers.
2. Proprietary Trading: By expanding the investment team and strengthening the research system, the Company has improved capital allocation efficiency. It holds high-quality stocks for the long term, generating approximately NT\$200–300 million in stable annual dividend income and net asset growth.
3. Underwriting Business: The Underwriting Department has been transformed into the Investment Banking Department, providing optimal asset-liability management services for financial institutions, corporate entities, and individual clients.

(II) Long-term development plan

To consolidate its market position in the brokerage business, accelerate technological development, and advance digital transformation, the Company will focus on growing wealth management needs and transform its business model to emphasize both brokerage and asset management. This aims to build a corporate structure with stable long-term profitability and position the Company as a financial institution centered on clients' long-term interests.

1. Developing Asset Management: The Company divides its financial operations into "flow business" and "stock business." Brokerage belongs to the flow category, subject to market fluctuations, but provides a large customer base and valuable

data. Currently, the Company manages NT\$180 billion in client assets, 220,000 accounts, and 67,000 active annual clients, which constitute rare and diverse resources supporting the development of asset management businesses.

2. Investing in Technology: Technology is reshaping finance, and the future of finance lies in technology. Technology brings new possibilities, and the financial services people need are changing rapidly. Our goal is to use technology to improve customer satisfaction in brokerage services, expand into the younger demographic, and provide customers with diversified investment channels. In traditional brokerage, this means offering a convenient and real-time order experience; in wealth management, this means offering customized advisory services.
3. Recruiting Cross-Disciplinary Talent: With the diversification of securities markets and the rise of digital finance as an international trend, securities firms increasingly require cross-disciplinary talent to support business transformation and competitiveness. The Company continues to recruit diverse and high-caliber professionals, accelerating innovation in financial technology and products, with the goal of becoming one of Taiwan's most innovative securities firms as soon as possible.
4. Exploring Future Branch Models and Operations: In 2023, the Company established its Taichung "Municipal Branch" flagship location, featuring an open, large-space layout to meet future needs for securities trading, financial education, and community activities. Renovation and upgrades will continue, exploring the possibility of providing comprehensive financial advisory services and enhanced brand experiences.

To promote the Company's sustainable development, key factors include understanding international and industry trends, leveraging core business expertise, upholding integrity, and adopting responsible and innovative actions to influence stakeholders. The Company strives to balance corporate governance, environmental protection, and social inclusion, encouraging all employees to integrate sustainability into their work and daily lives. The Company also continuously monitors domestic and international sustainability standards and changes in the corporate environment, reviewing and improving its sustainability framework to enhance effectiveness.

III. Corporate Governance Mechanism

(I) System of the Board of Directors

Our Company has established a sound corporate governance framework. The Shareholders' Meeting is responsible for amendments to the Articles of Incorporation, election of directors, and other major resolutions. The Board of Directors, under the authority of the Shareholders' Meeting, is the Company's highest governance body, chaired by the Chairman.

The Board guides corporate strategy, supervises management, and is accountable to the Company and its shareholders. Governance procedures and arrangements ensure that the Board exercises its powers in accordance with laws, the Articles of Incorporation, and resolutions of the Shareholders' Meeting.

(II) System of the Board of Directors

As of now, the Board consists of 10 members, including 3 independent directors, with professional expertise in finance, accounting, marketing, investment, law, and information technology. Currently, 2 of the directors are female, accounting for 20%. In accordance with the Company's Board Diversity Policy, the proportion of women in decision-making roles will be further increased in the future.

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

To ensure that independent directors exercise their authority objectively, the Company's Corporate Governance Guidelines stipulate that independent directors may not serve more than three consecutive terms, preventing prolonged tenure from undermining independence. At present, the average tenure of the three independent directors is less than three years, and none has served more than nine years.

The Company values director independence: the positions of Chairman and President are not held by the same person; no directors are spouses or first-degree relatives; and no directors are spouses or within the second degree of kinship to each other. Independent directors meet the independence requirements set by the competent authority, and none concurrently serves as an independent director for more than one other public company.

The Corporate Governance Guidelines also require directors to exercise strict self-discipline. For matters on the Board agenda in which a director has a personal

interest, regardless of potential harm to the Company, the director must recuse. If the matter involves the corporation represented by the director, recusal is required under the Company Act. Directors must not participate in discussions or voting, nor may they act as proxies for other directors. Directors are also expected to refrain from improper mutual support. In 2024, for all Board meetings, directors with personal or corporate conflicts of interest recused themselves from discussion and voting, did not act as proxies, and all such cases were accurately recorded in the Board meeting minutes.

(IV) Board effectiveness

1. Board Meeting Attendance Rate:

In 2024, the Board of Directors convened six times, with an overall average attendance rate of 92.42%, reaching 95.45% when including proxy attendance.

2. Director Training:

To enhance directors' competencies in various fields—such as corporate operations, industry knowledge, and emerging issues—the Company arranges training courses each year. In 2024, two training sessions were held in-house, totaling six hours, covering topics such as Prevention of Insider Trading, Anti-Money Laundering, and Anti-Fraud and Corporate Sustainability in Practice: Gender Equality Laws and Legal Liability Cases on Fair Customer Treatment. Each director received an average of 6.9 hours of training, exceeding the six hours recommended by regulations.

(V) Functional committees

To enhance the effectiveness of the Board's functions and improve decision-making quality, the Board has established three functional committees: the Audit Committee, the Remuneration Committee, and the Risk Management Committee. These committees are responsible for deliberating on significant proposals. Each committee is composed of or includes independent directors, ensuring that their decisions and recommendations are objective and comprehensive.

1. Audit Committee

The Audit Committee is composed entirely of independent directors, with no fewer than three members, at least one of whom must possess accounting or financial expertise.

2. Remuneration Committee

The Remuneration Committee is responsible for formulating and regularly reviewing the performance evaluation standards and goals for directors and managers, as well as the policies, systems, standards, and structures of remuneration. It also periodically evaluates the achievement of performance objectives by directors and managers and, based on evaluation results, determines the content and amount of individual remuneration. The committee consists of three members, with at least one independent director. An independent director is elected by all members to serve as convener and chairperson of meetings.

3. Risk Management Committee

The Risk Management Committee is primarily responsible for establishing risk management policies and frameworks, setting risk measurement standards, managing overall company risk limits, and monitoring departmental risk limits. The committee must have no fewer than three members, appointed by resolution of the Board of Directors. At least one independent director with expertise in securities, derivatives, accounting, or finance must participate and serve as the convener.

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

The scope of performance evaluation for the Board of Directors and its functional committees includes assessments of the overall Board, individual directors, and each functional committee. Evaluation methods include self-assessment by the Board and functional committees, self-assessment by individual directors, or other appropriate methods of performance evaluation.

The results of the 2024 performance evaluation of the Board of Directors and functional committees are as follows:

1. Board of Directors:

- (1) Director Self-Assessment: All 10 incumbent directors participated in the self-assessment. A total of 25 assessment items were evaluated, with an achievement rate of over 90%.
- (2) Board Self-Assessment: A total of 46 assessment items were evaluated, with an achievement rate of over 90%.
- (3) Based on the above evaluation results, the Board of Directors has demonstrated full effectiveness in its operations.

2. Audit Committee: With 17 assessment items, the achievement rate exceeded 90%, indicating that the Audit Committee has fully demonstrated its effectiveness.
3. Remuneration Committee: With 14 assessment items, the achievement rate exceeded 90%, indicating that the Remuneration Committee has fully demonstrated its effectiveness.
4. Risk Management Committee: With 17 assessment items, the achievement rate exceeded 90%, indicating that the Risk Management Committee has fully demonstrated its effectiveness.

IV. Business Scope

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

Department	Business
Chairman's Office	Responsible for the annual business plan and performance evaluation, the team formulates mid- to long-term development strategies and plans by analyzing insights related to the market, competition, and operational results.
General Manager Office	Responsible for the management and oversight of subsidiaries, as well as the spatial planning and management of the head office and branch offices.
Audit Department	Review and assess the adequacy of internal control systems to ensure that the company's operations comply with policies, laws, and regulations, align with the company's mission, and support innovation. Regularly execute audit plans and provide improvement recommendations and other related services.
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 measures, and counter-terrorism financing systems. This includes legal consulting, contract review, handling of litigation and non-litigation legal matters, corporate governance, and related sustainable development initiatives.
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.
Technology Product Department	Responsible for planning the company's technology product development strategy and overall product experience strategy, driving user research, experience design, product development, and execution. The department also plans and implements financial product digitalization, workflow automation, and information security initiatives, covering hardware and software system operations and maintenance, data analysis and monitoring, technology architecture and data center management, as well as other IT-related tasks.
Financial Product Department	Planning the company's overall product development strategy, overseeing the development and advancement of various financial products, and managing other related operations.
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. Accepting mandates to provide research analyses or recommendations regarding securities investments.
2. Publishing materials related to securities investment.
3. Organizing seminars and training related to securities investment.
4. Conducting discretionary investment business.
5. Other securities investment advisory services approved by the competent authority.

(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	FY2024		FY2023	
	Amount	%	Amount	%
Brokerage Business	884,891	55.22	631,386	61.82
Proprietary Business	638,460	39.85	331,731	32.48
Underwriting Business	10,701	0.67	3,759	0.37
Futures Business	25,194	1.57	22,193	2.17
Other departments	43.083	2.69	32,275	3.16
Total	1,602,329	100.00	1,021,344	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	FY2024	FY2023
Earnings	1,559,246	989,069
Expenses	(1,176,209)	(988,720)
Non-operating Income and Expenses	90,581	92,995
Net profit before taxes	473,618	93,334
Net profit for the current period	438,324	106,144
Earnings per share (NTD)	1.43	0.35

(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		FY2024	FY2023
Earnings per share	Weighted average shares (1000 shares)	307,271	306,756
	Earnings per share	1.43	0.35

Project / Year		FY2024	FY2023
Dividend per share	Cash dividend	1.84	0.60
	Stock dividend	Stock dividend from retained earnings	0.00
		Stock dividend from capital surplus	0.00
	Dividends in arrears		0.00
Renumeration of Directors		14,800,557	952,496
Compensation of employees		4,933,519	952,496

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 conducts periodic awareness campaigns for employees, emphasizing ethics and integrity to remind staff to remain vigilant and avoid misconduct. On November 15, 2024, we invited Prosecutor Jiang Yu-Cheng from the Taipei District Prosecutors Office to conduct a 3-hour training session on "Anti-Money Laundering and Integrity Case Studies," attended by all company employees.

If any employee engages in dishonest behavior, the Audit Department is instructed to conduct an investigation. A designated unit will then report the misconduct, handling measures, and subsequent improvement actions to the Board of Directors. In cases where external parties commit dishonest acts against the company involving illegal activities, the Audit Department must provide investigation results to the Legal Department, which will notify judicial authorities as required by its responsibilities. In

2024, the company did not encounter any incidents of violation of 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.

2.

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 Product Department:** Financial Product 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, 2024, the company's capital adequacy ratio is 256%, 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 2024, the company's highest VaR was NT\$1,463 million, the lowest was NT\$145 million, and the average was NT\$646 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 31, 2024, we backtested the past 250 business days and observed 6 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.

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 2024, the company invited a prosecutor from the Taipei District Prosecutors Office to deliver a lecture to the Board of Directors and employees. Through anti-money laundering (AML) training, the goal was to enhance employees' ability to identify money laundering and terrorism financing activities, while fostering an internal culture of AML compliance. The management policy has been evaluated as effectively achieving its objectives and is subject to ongoing review and improvement.

(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 2024 is as follows:

According to the 2024 internal audit plan approved by the Board of Directors, by the end of 2024 the company had completed, as required, 52 weekly audits, 12 monthly audits, 4 quarterly audits, 2 semi-annual audits, and 1 annual audit for both securities and futures operations. In addition, the Audit Department conducted supervisory audits of the internal audit operations of 13 branch offices once every six months, and carried out 2 additional audits related to changes at the Tainan branch, totaling 28 supervisory 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 2024 (Note).

In 2024, our company was found to have operational deficiencies during a general business inspection conducted by the Financial Supervisory Commission (FSC) in January. As a result, in August 2024 the FSC issued a corrective order and imposed an administrative fine of NT\$900,000. All identified deficiencies have since been fully rectified, and evaluation confirmed that the matter did not affect the overall achievement of the company's internal control objectives.

Furthermore, in 2024 no employees were involved in violations of Good Finance Securities Co., Ltd. Integrity Operation Procedures.

XII. Interaction with Governing Authorities and Peer Group

Our company cooperates with regulatory authorities in conducting both regular and ad-hoc inspections, and fully complies with all regulations applicable to industry operators. The company also actively engages with peers in the industry. In addition to being a member of both the Taiwan Securities Association (TWSA) and the Chinese National Futures Association (CNFA), our General Manager, Mr. Chuang, serves as a director of the TWSA, actively participating in association affairs, staying informed on industry trends, and providing recommendations to regulators to support the development of the securities industry. Furthermore, Associate General Manager Mr. Hsi-Jung Kuo serves as a member of the TWSA Brokerage Business Committee, contributing to the management of securities market operations and promoting the soundness and improvement of market mechanisms.

Note: A major regulatory violation is defined as an event listed in Article 2 of the "Regulations Governing the Disclosure of Major Penalty Measures for Violations of Financial Laws by the Financial Supervisory Commission."

3

Customer Care

Chapter 03 | Customer Care

I. Digital Services, Service Quality and Customer Satisfaction

In 2025, Our company adjusted its business locations, now operating 12 branches to facilitate customer transactions. In addition, the company provides an electronic trading platform accessible via mobile phones, computers, and other devices, enabling clients to trade and manage accounts for securities, futures, warrants, and other financial products. In 2024, electronic orders accounted for 66.8% of total transactions.

The company also expanded its derivatives business. Since 2021, clients have been able to open digital accounts for trading structured products. By 2024, the online account opening ratio for derivatives reached 97.81%, while that for securities was 43.72%. This service has significantly shortened account opening time, reducing the process from an average of 2 days for paper-based applications to just 1 hour online, and saving a total of 37 pages of printed contracts.

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 Friendlessness 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

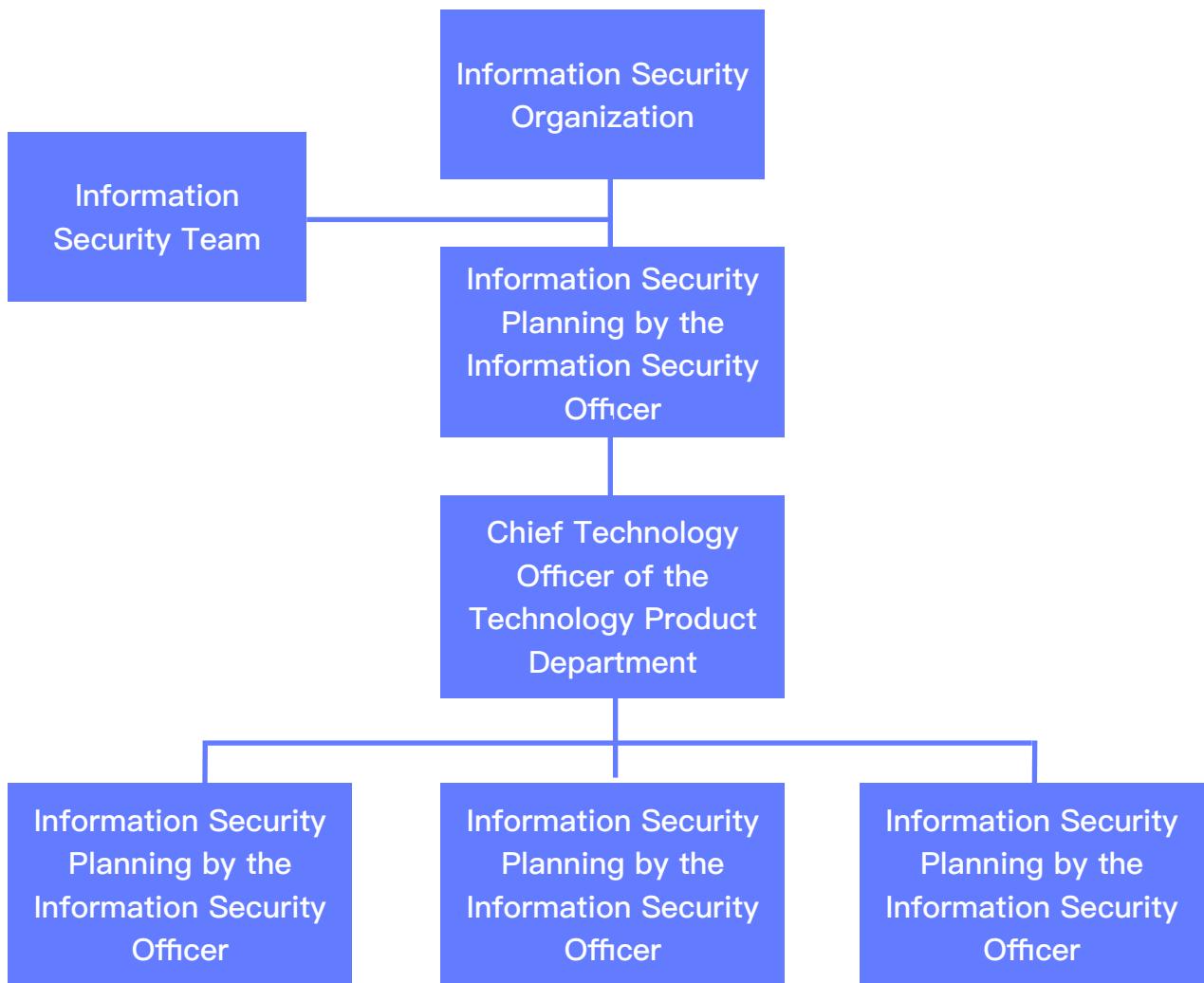
(I) Information Security

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 2024 :

Course Name	Total Hours	Number of Participants
Information Security General Education and Training	3 Hours	371

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 2024, 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 initiatives of the Financial Supervisory Commission (FSC) by fully implementing the “Treating Customers Fairly Principle” and its newly added “Friendly Service Principle.” We also comply with the Financial Friendly Service Guidelines for TWSA Members to promote financial inclusiveness, ensuring that all customers receive appropriate services in a non-discriminatory and accessible environment. To this end, the company continues to optimize service processes, enhance accessibility and convenience for customers with disabilities, and create a secure, user-friendly, and inclusive financial environment.

Concrete measures include establishing a “Financial Friendly Service” section on our official website, offering functions such as online messaging, email contact, appointment booking, online trading, and voice inquiry services to meet the diverse digital needs of different customer groups. We have also set up a “Treating Customers Fairly Mailbox” to collect suggestions from both customers and employees, serving as a basis for continuous process optimization. For customers with disabilities who conduct in-person transactions, we provide personalized assistance such as guidance on completing application forms, step-by-step explanations, and witness process instructions, flexibly offering support based on individual needs to ensure sufficient information, decision-making autonomy, and fairness in service delivery.

Our company also values local culture and language needs. For example, at branches located in the Hsinchu–Miaoli area, where Hakka-speaking populations are higher, we established “Hakka Service Counters” and arranged basic Hakka language training for frontline service staff to strengthen communication and interaction with local clients. Considering that many of our customers are elderly, we further enhance awareness of investment risks related to virtual assets by displaying large-font notices in business locations to remind customers to exercise caution, thereby improving financial literacy and fraud prevention.

Additionally, our company regularly conducts internal training courses on “Financial Friendly Services” to increase employee sensitivity toward serving elderly, disabled, and other disadvantaged groups. Through the dual approach of education and system design, we aim to deepen our commitment to “Friendly Finance” and build an investment environment that is safe, inclusive, and accessible for everyone.

V. Branches and Channels

For the convenience of its clients, our company has established 13 business locations across Taiwan (with the Taichung Branch merged into the Shizheng Branch in 2025). In addition to major metropolitan areas such as Taipei, Taichung, Tainan, and Kaohsiung,

some branches are also located in second-tier cities, including Taishan, Zhongli, Yangmei, and Miaoli, ensuring that local clients enjoy the same high-quality financial services as those in metropolitan regions.

Our company positions its branches as community service centers, effectively promoting local financial development and expanding the reach of financial services. We strive to serve as a friendly neighbor within each community and have not caused any actual or potential negative impacts on the local areas.

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.

Our company continues to uphold “inclusive finance” as its core philosophy, striving to narrow the gap in financial services between urban and rural areas. By adopting a dual-track strategy that integrates both physical branches and digital platforms, we ensure that people in remote or smaller cities enjoy the same financial experience as those in metropolitan areas, while also strengthening friendly access channels for elderly and disadvantaged groups. Looking ahead, our company will continue to monitor user needs and social development trends across different regions, optimizing the functions of both physical and online service points to enhance accessibility and deepen community engagement—thereby fulfilling our corporate responsibility of “localized operation and sustainable prosperity.”

4

Employee Care

Chapter 04 | 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 various basic protections in accordance with the law, the company has established an Employee Welfare Committee responsible for planning and executing various employee welfare initiatives. These initiatives include organizing group trips or providing travel subsidies to strengthen employee relationships, offering assistance for weddings, funerals, and festive occasions, as well as distributing year-end bonuses. All leave requests, working hours, and labor conditions comply with or exceed the Labor Standards Act, offering special leave days that correspond to employee tenure, along with 30 days of half-pay sick leave, prenatal check-up leave, and paternity leave. The company is committed to caring for its employees and ensuring their living conditions, with salaries and benefits compliant with legal requirements. The relevant compensation and benefits policies are as follows:

1. The company has established a Compensation Committee to regularly assess the reasonableness of the company's compensation policies and the remuneration of directors and managers. The committee will provide recommendations to the Board of Directors. First, regarding directors, in accordance with Article 30 of the company's Articles of Incorporation and the "Compensation Payment Policy for

Directors and Functional Committee Members," if the company is profitable in a given year, the Compensation Committee may consider the overall performance of the Board, the company's operational performance, future business prospects, and risk appetite to formulate a distribution proposal. The Board will then decide to allocate no more than 3% of profits for directors' compensation, distributed based on each director's level of participation in the company's operations. Second, for managers, the company has established policies, standards, and structures for compensation, as well as performance evaluation guidelines for managers and employees. This includes performance assessment criteria for managers, which link their performance to their remuneration. Other related regulatory matters will be handled 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. Establish an 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. Holiday bonuses for the first and second half 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; a health check subsidy for all employees once every three years
11. Vision impairment massage services.
12. Cultural fund.

II. Statistics on New Hires and Departures

In 2024, our company had 32 new hires and 66 employees left.

Statistics of new hires and employee turnover in 2024								
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	2	16	6	24	1	6	1	8
Employee turnover	1	22	13	36	4	22	4	30

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	26	898	2,874	\$135,133
Management Training	High-Level Supervisor Management Courses	32	681	1,693	\$330,620
	Intermediate Supervisor Management Course				
Expatriate Training	Preboarding Training and On-the-Job Training for Sales Personnel	327	834	4,372	\$687,190
	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		385	2,413	8,939	\$1,152,943

Statistics of in-service training for employees by gender in our company in 2024.”

Project	2024	
	Female	Male
Total training hours	6,083	2,856
Total employee numbers	254	113
Average training hours per person	23.9	25.2

Statistics of in-service training for employees by job category in our company in 2024.

Project	2024	
	Non-managerial position	Managerial Position
Total training hours	6,628	2,311
Total employee numbers	334	33
Average training hours per person	19.8	70.0

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.

In 2024, our company also organized gender equality awareness and unlawful conduct prevention training to promote a safe and friendly workplace environment. Through the completion of unlawful conduct assessment forms by each department, we identified potential internal and external risks, further enhancing workplace safety and employees' physical and mental well-being. Additionally, we strengthened communication on grievance channels, ensuring that employees can voice their concerns and receive timely responses.

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 quarterly labor-management meetings.
- (II) Host a quarterly all-hands meeting for all employees.
- (III) Conduct annual performance reviews.
- (IV) Hold an annual investor conference.
- (V) Establish electronic bulletin boards and communication channels on the internal network.
- (VI) Provide an employee grievance mailbox.

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 2024, 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

Our company supports female employees by providing maternity leave and parental leave without pay in accordance with the Labor Standards Act. Male employees are also granted paternity leave, encouraging all staff to raise the next generation and helping to ease the pressure of Taiwan's aging population. In addition, we have established a breastfeeding-friendly environment in the workplace, offering female employees sufficient time and facilities for breastfeeding to meet their childcare needs.

Employee Return and Retention Rates for Parental Leave in 2024

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		2023	2024
Employee number	Managers	36	33
	Regular employees	364	334
	Total	400	367
Gender	Male	136	113
	Female	264	254
Average age		45.52	46.81
Average years of service		14.44	15.48
Academic qualification distribution	Doctor	0.00%	0.00%
	Master	14.25%	11.99%
	College	73.00%	74.66%
	High school	12.50%	13.08%
	High school or less	0.25%	0.27%
	Total	100.00%	100.00%

FY	2023	2024	Gap
Annual Average Employee Welfare Expenses	\$1,374,000	\$1,707,000	\$333,000
Annual Average Welfare Expenses for Non-Supervisory Employees	\$994,000	\$1,079,000	\$85,000

FY	2023	2024	Gap
Number of non-supervisors	344	334	-10
Average annual salary of non-supervisors	\$994,000	\$1,079,000	\$85,000
Weighted average number of non-supervisors	344	334	-10
Median	\$846,000	\$918,000	\$72,000

FY 2024 Ratio of standard wage at entry level and local minimum wage

Gender	Base Standard Salary	Local Minimum Wage	Ratio
Male	27,470	27,470	1.00
Female	27,470	27,470	1.00

FY 2024 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	5	10	15	0	7	11	18
Non-Management Positions	15	116	108	239	12	47	36	95
Total	15	121	118	254	12	54	47	113

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 2024

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 2024 Occupational Safety Training Course Statistics

Labor safety courses	2024
Total training hours	104
Total number of participants	14

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Environmental Protection

Chapter 05 | 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

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. 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 (tCO2e per person)
	Fixed Emissions	Process Emissions	Mobile Emissions	Fugitive Emissions	Energy Indirect Emissions		
2023	0.1009	0.0000	2.5961	63.7577	694.0143	760.469	1.819
2024	0.2163	0.0000	2.3816	63.6147	800.5607	866.773	2.074

Statistics Table of the Seven Major Greenhouse Gases									
	CO2	CH4	N2O	HFCs	PFCs	SF6	NF3	Total Emissions	Biogenic Emissions
Emissions Equivalent	803.049	31.895	0.0089	31.74	0.000	0.000	0.000	866.773	0.000
Gas Proportion	92.65%	3.68%	0.01%	3.66%	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.

VIII. Climate Information

Item	Implementation Status
1. Climate-Related Information Implementation Status	
(1) Board and Management Oversight of Climate-Related Risks and Opportunities	(1)The company's Board of Directors has authorized senior management to establish a Sustainable Development Promotion Team, responsible for driving the company's sustainability efforts, including climate-related risk management. The Sustainable Development Promotion Team regularly reports to the Board on the company's sustainability implementation status. The company's risk management guidelines clearly state that, depending on the scale of business development, mechanisms for assessing and managing climate risks should be established to mitigate such risks.

Item	Implementation Status
(2) Impact of Identified Climate Risks and Opportunities on Business, Strategy, and Finances (Short-term, Mid-term, Long-term)	
(3) Impact of Extreme Weather Events and Transition Actions on Finances	
(4) Describe how the processes for identifying, assessing, and managing climate risks are integrated into the overall risk management system.	
(5) If scenario analysis is used to assess resilience to climate change risks, please provide details on the scenarios, parameters, assumptions, analytical factors, and primary financial impacts used in the analysis.	(2)~(8)Based on the company's current business scale, the primary focus remains on strengthening risk management techniques related to market, credit, operational, and liquidity risks. A climate risk assessment and management mechanism has not yet been established.
(6) If there are transformation plans to address climate-related risks, please describe the content of these plans, including the indicators and targets used for identifying and managing physical and transition risks.	
(7) If internal carbon pricing is used as a planning tool, the basis for setting the price should be explained.	
(8) If climate-related targets are set, please provide details on the activities covered, the scope of greenhouse gas emissions, the planning timeline, and annual progress. If carbon offsets or Renewable Energy Certificates (RECs) are used to achieve these targets, please explain the sources and quantities of the offset emissions or the number of RECs.	
(9) Greenhouse Gas Inventory, Assurance, Reduction Targets, Strategies, and Action Plans	Fill in under Item 2.

Item	Implementation Status
2. The company's greenhouse gas inventory and confirmation status in the last two years	
<p>(1) Greenhouse gas inventory information</p> <p>Describe the emission volume (metric tons CO2e), intensity (metric tons CO2e/million yuan) and data coverage of greenhouse gases in the past two years.</p>	<p>≥111 year Emissions: 787.131 (metric tons CO2e) Density: 90.54% Data coverage: direct emissions, indirect energy emissions</p> <p>≥112 year Emissions: 760.469 (metric tons CO2e) Density: 90.54% Data coverage: direct emissions, indirect energy emissions</p>
<p>(2) Greenhouse gas assurance information</p> <p>Describe the belief situation in the last two years, including the scope of the belief, the agency of the belief, the standards of the belief and the opinion of the belief.</p>	<p>Confirmation will be processed in accordance with the legal timetable.</p>
<p>(3) Greenhouse gas reduction goals, strategies and specific action plans</p> <p>Describe the greenhouse gas reduction base year and its data, reduction targets, strategies, specific action plans and achievement of reduction targets.</p>	<p>The company's reduction goals, strategies and specific action plans will be disclosed in accordance with the legal schedule.</p>

6

Social Participation

Chapter 06 | Social Participation

Over the past six years, Good Finance Securities has continued to recruit cross-disciplinary talent from the technology, asset management, banking, and insurance sectors, actively responding to the trends of technological advancement and product diversification. The company's digital transformation is not limited to internal operations but also extends to educational initiatives. Since 2023, Good Finance Securities has collaborated with Professor Sheng-Feng Hsieh of National Taiwan University's Department of Accounting to promote an industry-academia partnership course, Accounting Information Systems and Data Analytics. Through hands-on participation in robotic process automation (RPA) projects within finance, audit, customer service, and operations departments, students have deepened their understanding of the financial industry while cultivating digital skills, thereby enhancing their future career competitiveness. In 2024, the program expanded further with two sessions, engaging a total of 38 students.

One example of a successful industry-academia collaboration comes from the Audit Department, which previously required staff to manually browse regulatory authority websites daily to extract and analyze the latest financial penalty information. By integrating RPA with generative AI, this process is now fully automated. The system automatically performs web data extraction, information aggregation, and summary analysis, significantly reducing manpower requirements while improving timeliness and accuracy.

To date, Good Finance Securities has successfully implemented more than 70 RPA processes, covering a wide range of areas including management reporting, daily reconciliation, data analysis, anti-money laundering, and transaction monitoring. Looking forward, the company will continue to advance digital innovation to deliver superior financial services to clients and investors. At the same time, through

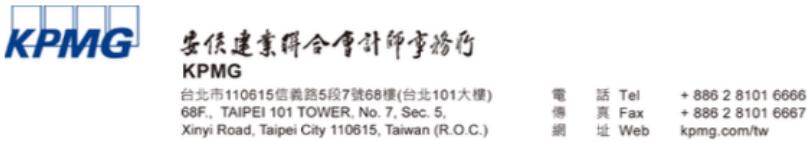
active educational initiatives, the company remains committed to cultivating digital finance professionals and contributing to the development of a sustainable financial ecosystem.



Appendix

Appendix

I. Independent Limited Assurance Report



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」）之委託，對美好證民國一一三年度（2024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一一三年度（2024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民國一一三年度（2024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。

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所执行程序之彙總說明

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：

- 取得美好證民國一一三年度（2024 年度）報告書，並閱讀其內容；
- 訪談美好證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

美好證民國一一三年度（2024 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
民國一一四年八月二十二日

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說明



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	第三章 客戶關懷	本公司於 2024 年度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"> ■ 金融業水續揭露指標編號一 ■ 證券商水續揭露指標編號一 資訊外洩事件數量、與個資相關的資訊外洩事件占比、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"> ■ 金融業水續揭露指標編號二 對促進小型企業及社區發展的貸放件數及貸放餘額
3	第六章 社會參與	<ul style="list-style-type: none"> ■ 金融教育推廣 自2023年起，美好證券與臺大會計系謝昇峯教授合作，推動「會計資訊系統與數據分析」的產學合作課程，讓學生透過實際參與財務、稽核、客戶服務及營運部門的機器人流程自動化（RPA）專案，深化其對金融產業的理解與數位技能培養，進一步提升未來就業競爭力。2024年更進一步舉辦兩個梯次的產學合作，共有38名學生積極參與。	<ul style="list-style-type: none"> ■ 金融業水續揭露指標編號三 對缺少銀行服務之弱勢族群提供金融教育之參與人數
4	第三章 客戶關懷	<ul style="list-style-type: none"> ■ 數位服務、服務品質與顧客滿意度 本公司於2025年進行據點調整，現有 12 家營業據點便於客戶辦理各項業務，另有電子化交易平臺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 2024 年佔比 66.8%。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，2024 年衍生性金融商品業務的線上開戶比率 97.81%，證券業務的線上開戶比率 43.72%。	<ul style="list-style-type: none"> ■ 金融業水續揭露指標編號四 ■ 證券商水續揭露指標編號四 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
2-2	Entities included in the organization's sustainability reporting	Chapter2 Corporate Governance (I) Company Overview	13-14
2-3	Reporting period, frequency and contact point	About the Report	1-2
2-4	Restatements of information	About the Report	1-2
2-5	External assurance	About the Report	1-2
2-6	Activities, value chain, and other business relationships	Chapter2 Corporate Governance (II) Short- and Long-term development Plan (IV) Business Scope (V) Profitability and Management Performance	13-14 18-20 20-24
2-7	Employees	Chapter4 Employee Care (VIII) Recruitment and Diversity	55-58
2-8	Workers who are not employees	Chapter4 Employee Care (VIII) Recruitment and Diversity	55-58
2-9	Governance structure and composition	Chapter2 Corporate Governance (III) Corporate Governance Mechanism	15-18

GRI Standards	Disclosure items	Chapter/Omission reason	Page number/Note
2-10	Nomination and selection of the highest governance body	Chapter2 Corporate Governance (III) Corporate Governance Mechanism	15-18
2-11	Chair of the highest governance body	Chapter2 Corporate Governance (III) Corporate Governance Mechanism	15-18
2-12	Role of the highest governance body in overseeing the management of impacts	Chapter2 Corporate Governance (III) Corporate Governance Mechanism	15-18
2-13	Delegation of responsibility for managing impacts	Chapter5 Environmental Protection (I) Climate Change Governance	61
2-14	Role of the highest governance body in sustainability reporting	Chapter2 Corporate Governance (III) Corporate Governance Mechanism	15-18
2-15	Conflicts of interest	Chapter2 Corporate Governance (III) Corporate Governance Mechanism	15-18
2-16	Communication of critical concerns	Chapter1 Stakeholder Engagement (I) Stakeholder Identification and Communication	5-7
2-17	Collective knowledge of the highest governance body	Chapter2 Corporate Governance (III) Corporate Governance Mechanism	15-18
2-18	Evaluation of the performance of the highest governance body	Chapter2 Corporate Governance (III) Corporate Governance Mechanism	15-18
2-19	Remuneration policies	Chapter4 Employee Care (I) Salary and Benefits	47-48
2-20	Process to determine remuneration	Chapter4 Employee Care (I) Salary and Benefits	47-48

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 Stakeholder (IV) Sustainability Strategy Statement	10
2-23	Policy commitments	Chapter4 Employee Care (VI) Respect Human Rights	53-54
2-24	Embedding policy commitments	Chapter4 Employee Care (VI) Respect Human Rights	53-54
2-25	Processes to remediate negative impacts	Chapter2 Corporate Governance (VI) Ethics Management (XI) Internal Control and Audit System	24-25 36-37
2-26	Mechanisms for seeking advice and raising concerns	Chapter2 Corporate Governance (VI) Ethics Management	24-25
2-27	Compliance with laws and regulations	Chapter2 Corporate Governance (VI) Ethics Management (X) Compliance (XI) Internal Control and Audit System	24-25 35-37
2-28	Membership associations	Chapter2 Corporate Governance (XII) Interaction with Governing Authorities and Peer Group	37
2-29	Approach to stakeholder engagement	Chapter1 Stakeholder Engagement (I) Stakeholder Identification and Communication	5-7
2-30	Group Agreement	Disclosure Omission	Although our company has not signed a collective agreement, it regularly holds labor-management meetings to protect employee rights.

GRI3: Material Topic Disclosure Items

GRI Standards	Disclosure items	Chapter/Omission reason	Page number/Note
3-1	Process to determine material topics	Chapter1 Stakeholder Engagement (II) Identification of material topics	7-8
3-2	List of material topics	Chapter1 Stakeholder Engagement (II) Identification of material topics	7-8
3-2	Management of material topics	Chapter1 Stakeholder Engagement (III) Major considerations of the GRI Standards	9

GRI 200: Economic Series

GRI Standards	Disclosure items	Chapter	Page number/Note
201 Economic Performance			
201-1	Direct economic value generated and distributed	Chapter2 Corporate Governance (V) Profitability and Management Performance	20-24
201-2	Financial implications and other risks and opportunities due to climate change	Chapter5 Environmental Protection (I) Climate Change Governance (II) Climate Change Strategies	61-63
202 Market Presence			
202-1	Ratio of standard entry level wage by gender compared to local minimum wage	Chapter4 Employee Care (VIII) Recruitment and Diversity	55-58

GRI Standards	Disclosure items	Chapter	Page number/Note
203 Indirect Economic Impacts			
203-2	Significant indirect economic impacts	Chapter3 Customer Care (I) Digital Services, Service Quality and Customer Satisfaction Chapter5 Environmental Protection (II) Climate Change Strategie	39 61-63
204 Procurement Practices			
204-1	Proportion of spending on local suppliers	Chapter5 Environmental Protection (VII) Promoting Carbon Reduction	66-68
205 Anti-corruption			
205-2	Communication and training about anti-corruption policies and procedures	Chapter2 Corporate Governance (VI) Ethics Management (IX) Environmental and Social Guidelines	24-25 33-35
205-3	Confirmed incidents of corruption and actions taken	Chapter2 Corporate Governance (VI) Ethics Management (IX) Environmental and Social Guidelines	24-25 33-35
206 Anti-competitive behavior			
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Chapter2 Corporate Governance (IX) Environmental and Social Guidelines	33-35

GRI 300: Environmental Series

GRI Standards	Disclosure items	Chapter	Page number/Note
302 Energy			
302-1	Energy consumption within the organization	Chapter5 Environmental Protection (III) Management of Energy Use (VII) Promoting Carbon Reduction	63-65 66-68

GRI Standards	Disclosure items	Chapter	Page number/Note
302-4	Reduction of energy consumption	Chapter5 Environmental Protection (III) Management of Energy Use (VII) Promoting Carbon Reduction	63-65 66-68
302-5	Reductions in energy requirements of products and services	Chapter5 Environmental Protection (III) Management of Energy Use (VII) Promoting Carbon Reduction	63-65 66-68
303 Water			
303-3	Water withdrawal	Chapter5 Environmental Protection (IV) Water Resource Management	65
305 Emissions			
305-5	Reduction of GHG emissions	Chapter5 Environmental Protection (III) Management of Energy Use	63-65
305-6	Emissions of ozone-depleting substances (ODS)	Chapter5 Environmental Protection (III) Management of Energy Use	63-65
306 Effluents and Waste			
306-2	Management of significant waste-related impacts	Chapter5 Environmental Protection (V) Waste Management	65
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	Chapter4 Employee Care (I) Salary and Benefits	47-48
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Chapter4 Employee Care (I) Salary and Benefits (IV) Enhancement of employee health	47-48 52
401-3	Parental leave	Chapter4 Employee Care (I) Salary and Benefits (VII) Female Employee Care	47-48 54-55
402 Labor/Management Relations			
402-1	Minimum notice periods regarding operational changes	Chapter4 Employee Care (V) Employee Communication (VI) Respect Human Rights	52-54
403 Occupational Health and Safety			
403-3	Occupational health services	Chapter4 Employee Care (IV) Enhancement of employee health	52
403-9	Work-related injuries	Chapter4 Employee Care (IX) Occupational Health and Safety	58-59
404 Training and Education			
404-1	Average hours of training per year per employee	Chapter4 Employee Care (III) Employee Training and Education	49-51

GRI Standards	Disclosure items	Chapter	Page number/Note
405 Diversity and Equal Opportunity			
405-1	Diversity of governance bodies and employees	Chapter4 Employee Care (III) Employee Training and Education	49-51
406 Non-discrimination			
406-1	Incidents of discrimination and corrective actions taken	Chapter4 Employee Care (VI) Respect Human Rights	53-54
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	Chapter4 Employee Care (VI) Respect Human Rights	53-54
409 Forced or Compulsory Labors			
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	Chapter4 Employee Care (VI) Respect Human Rights	53-54
411 Rights of Indigenous Peoples			
411-1	Incidents of violations involving rights of indigenous peoples	Chapter4 Employee Care (VI) Respect Human Rights	53-54
413 Local Communities			
413-1	Operations with local community engagement, impact assessments, and development programs	Chapter6 Social Participation Financial Education Promotion	70-71

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	Chapter3 Customer Care (II) Safeguarding the Rights and Interests of Customers and Principles for Fair Treatment of Customers	39-40
417 Marketing and Labeling			
417-1	Requirements for product and service information and labeling	Chapter3 Customer Care (II) Safeguarding the Rights and Interests of Customers and Principles for Fair Treatment of Customers	39-40
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	Chapter3 Customer Care (III) Information Security and Personal Data Protection	40-43
419 Social Compliance with Economic Regulations			
419-1	Violations of laws and regulations in social and economic domains	Chapter2 Corporate Governance (IX) Environmental and Social Guidelines (X) Compliance	33-36

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

Chapter	Title	Reference	Page number/Note
Chapter 1	General Guideline	Corporate governance	12-37
Chapter 2	Exercising Corporate Governance	Corporate governance	12-37
Chapter 3	Fostering a Sustainable Environment	Environmental protection	61-68
Chapter 4	Preserving Public Welfare	Customer concern Employee care, Social participation	39-45, 47-59, 70-71
Chapter 5	Enhancing Disclosure of Sustainable Development Information	Corporate governance	12-37
Chapter 6	Supplementary Provisions	Corporate governance	12-37

(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.	Chapter5 Environmental Protection	63-65
	B. Describe management's role in assessing and managing climate-related risks and opportunities.	Chapter5 Environmental Protection	63-65

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.	Chapter5 Environmental Protection	63-65
	B. Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	Chapter5 Environmental Protection	63-65
	C. Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios.	Chapter5 Environmental Protection	63-65
Risk management	A. Describe the organization's processes for identifying and assessing climate related risks.	Chapter5 Environmental Protection	61-65
	B. Describe the organization's processes for managing climate-related risks.	Chapter5 Environmental Protection	61-65
	C. Describe how processes for identifying, assessing, and managing climate related risks are integrated into the organization's overall risk management.	Chapter5 Environmental Protection	61-65

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.	Chapter5 Environmental Protection	61-65
	B. Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas emissions, and the related risks.	Chapter5 Environmental Protection	63-65
	C. Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	Chapter5 Environmental Protection	61-65