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CTBC BANK

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中國信託商業銀行(股)公司

永續管理政策

CTBC Bank Co., LTD.

Sustainability Management Policy

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第一條 前言

為積極發揮金融業對促進環境、社會及治理（Environmental, Social, Governance，簡稱ESG）之永續影響力，中國信託商業銀行(股)公司(以下稱「中信銀行」或「本行」)2019年12月26日宣布自願遵循聯合國「責任銀行原則」(Principles for Responsible Banking，簡稱PRB)，投入全球金融領域的永續發展，並以良好企業體質，提供客戶專業且貼心的金融服務，實踐企業社會責任，期許共同創造一個永續共好的願景。

「責任銀行原則」是全球銀行業落實聯合國2030年永續發展目標（Sustainable Development Goals，簡稱SDGs）和《巴黎氣候協定》(Paris Agreement）之重要標竿。

Article 1 Introduction

On December 26, 2019, CTBC Bank Co., Ltd. (hereinafter referred to as "the Bank") announced its voluntary commitment to the United Nations Principles for Responsible Banking ("PRB") to create sustainable and positive impact. The Bank commits to the sustainable development of the global financial sector and aims to provide professional and attentive financial services for our customers with good corporate ethics and fulfill its corporate social responsibility in hope of co-creating a vision of sustainable prosperity.

The PRB is a framework for the global banking industry to achieve the United Nations 2030 Sustainable Development Goals (SDGs) and the Paris Agreement.

第二條 目標

中信銀行依循中信金控之長期永續發展藍圖，以科學基礎減量目標邁向集團2050淨零排

放，並依循其永續策略以「永續成長」、「責任營運」與「共榮社會」為三大主軸，並以「TRUST」：透明的治理方針「Transparency」、負責任的環境態度「Responsibility」、窩心的員工照顧「Understanding」、完善的產品服務「Satisfaction」與齊心的社會成長「Together」為永續承諾，除了積極呼應聯合國永續發展目標(SDGs)，更透過低碳轉型與永續變革的行動方案，促進低碳經濟及普惠金融，具體落實永續經營。

Article 2　Objectives

Following the long-term sustainability roadmap of CTBC Financial Holding, the Bank adopts the Science-Based Target(SBT) to toward net-zero emissions by 2050, and following the sustainability strategy of CTBC Financial Holding, the Bank adopts Sustainable Growth, Responsible Operations, and a Connected Society as its three core concepts and TRUST - corporate governance (Transparency), environmental sustainability (Responsibility), employee welfare (Understanding), customer service (Satisfaction), and community engagement (Together) - as its sustainability commitments. In addition to actively responding to the United Nations SDGs, the Bank promotes a low-carbon economy and financial inclusion with low-carbon transition and sustainability transformation initiatives.

第三條 政策範圍

本政策涵蓋範圍包含中信銀行總行與海內/外分行各相關單位營運，各單位應依本政策檢視及制定、調整相關辦法，並落實於日常營運。

各子公司永續相關規範，得由各子公司依據本政策進行或另行依據本政策訂定相關辦法適用之。

Article 3　Scope of the Policy

The Policy covers the operations of the head office and domestic/overseas branches of the Bank. Each unit shall review, formulate, and adjust relevant procedures in accordance with the Policy and implement them in daily operations.

The relevant policies of each subsidiary may be carried out by each subsidiary in accordance with the Policy or may be applied in accordance with the relevant guidance set forth in the

Policy.

第四條 管理架構

中信銀行永續管理政策權責單位為策略研發部，負責主導與協調各部門有關永續政策相關議題與事項。

Article 4 Management Structure

The Corporate Planning Department is responsible for the Bank's sustainability management policy, leading and coordinating issues and matters related to sustainability policies across all departments.

第五條 實施原則

中信銀行永續策略以「永續成長」、「責任營運」與「共榮社會」為三大主軸，並持續鑑別重大 ESG 議題之正負面衝擊評估，依議題類別與相關單位確立其重要性。本行亦同時定期執行評估、管理及監控企業營運相關 ESG 議題之活動及視必要性呈報董事會。相關工作實施之主要原則如下:

Article 5 Implementation Principles

The Bank bases its sustainability strategy on the three core concepts of Sustainable Growth, Responsible Operations, and a Connected Society and continues to identify the positive and negative impact assessment of significant ESG issues and determine their materiality with relevant units. The Bank also regularly evaluates, manages, and monitors ESG activities relating to corporate operations and reports to the Board of Directors as necessary. The main implementation principles are as follows:

一、永續成長

中信銀行透過金融業永續影響力，推動與支持企業永續轉型；並將氣候變遷與自然風險納入整體風險管理架構，且積極推動創新數位金融，促使中信銀行永續成長。

I. Sustainable Growth

The Bank promotes and supports corporate sustainability transformation through its positive impact. Moreover, the Bank incorporates climate change risks and nature-related risks into its overall risk management framework and actively promotes innovation and digitization to facilitate its sustainable growth.

1. 永續企業金融

中信銀行透過企業金融服務，協助推動企業永續發展，針對 ESG 負面表列產業、ESG 高敏感產業、ESG 高風險企業及高碳排產業等(附件)建立管控措施；並納入企業議合程序，如與企業主動溝通轉型計劃或提供相關永續金融產品服務，以協助強化其 ESG 表現。另亦考量專案融資之重大性與環境影響，針對大型專案融資建立永續評估與控管制度，落實授信案件的環境和社會風險管理。此外，亦逐步建立氣候、森林及水、生物多樣性、人權等授信評估面向，以發揮正向影響力。

1. Sustainable Corporate Finance

The Bank promotes corporate sustainability development through its financial services, establishes control measures for ESG exclusion list, ESG sensitive sector, high ESG risk company and carbon intensive sector (Attachment), and integrates them into the corporate engagement process, such as initiating dialogue with corporates concerning their transition plans or providing them sustainable financial products and services in order to enhance their ESG performance. Additionally, considering the significance of project financing, the Bank establishes a sustainability assessment and control mechanism for large-scale project financing and manages environmental and social risks for credit cases. Moreover, the Bank has also gradually established the assessment aspects related to climate, forests, water, biodiversity, human rights as well as exert a positive impact.

2. 責任投資

本行為建構核心長期投資部位而投資上市櫃股權、債券及資產證券化商品時，應就投資標的涉及 ESG 負面表列產業、ESG 高敏感產業(附件) 或 ESG 表現未達

期待時，建立管控措施，減少本行投資業務對環境與社會的負面影響，並積極做出適當行動回應。

2. Responsible Investment

The Bank conducts equities listed on exchange/OTC, bonds and mortgage-backed securities to build up its long-term core investment portfolio. When investment target involves in the ESG exclusion list, ESG sensitive sector (Attachment), or unsatisfactory ESG performance , the Bank shall establish control measures to minimize the negative impacts and respond with appropriate actions.

3. 風險管理

中信銀行秉持著金融業在驅動全球低碳經濟目標上扮演重要角色理念，在投資及融資業務上，應持續關注公司投融資業務對於氣候變遷與自然造成之影響，妥適進行相關風險之評估，以利本行妥善管理環境議題下，氣候變遷與自然「實體風險」與「轉型風險」之風險因子。

3. Risk Management

Upholding the philosophy that the financial industry plays a key role in driving the global low-carbon economy, the Bank shall pay close attention to any climate change impacts and nature-related impacts caused by its investing and financing activities and shall appropriately assess relevant risks, so that the Bank can properly manage the risk factors associated with the"physical risk" and "transition risk" of climate change and nature-related issues.

4. 創新數位

中信銀行致力數位創新，開發下一世代金融服務，為中信銀行永續發展奠定基礎，並透過數位服務降低金融門檻，支持普惠金融。

4. Digitization and Innovation

The Bank is committed to digitization and innovation, for the development of next-generation financial services, laying the foundations of its sustainable development and lowering threshold for customers to support financial inclusion.

二、責任營運

中信銀行建立誠信治理制度，為本行永續營運、客戶信任、股東價值奠定基礎；透過賦能員工，為本行蓄積未來人才資本；推動永續環境，降低本行營運對環境之影響。

II. Responsible Operations

The Bank has established an ethical governance system to lay the foundations of sustainable operations, customer trust, and shareholder value. In the meantime, the Bank builds future talent capital by empowering employees, and promotes environmental sustainability by minimizing the possible negative impact of the Bank's operations.

1. 誠信治理

中信銀行致力建構健全的公司治理、法令遵循、風險控管、資安防護架構，堅持公開、透明的治理揭露，創造企業永續發展的基礎。

1. Ethical Governance

The Bank is committed to building a sound framework for corporate governance, legal compliance, risk control, and information security and insists on open and transparent governance disclosure to lay the foundations for corporate sustainability development.

2. 員工賦能

中信銀行視人才為公司永續發展之關鍵資本，透過平等、健康的工作環境以及互信的企業文化，致力培育員工，蓄積永續人力資本，開創個人與公司的共同成長。

2. Employee Empowerment

The Bank regards human resources as the key capital for its sustainable development. Through equality and healthiness within the workplace and a corporate culture of

mutual trust, the Bank strives to nurture employees, accumulate sustainable human capital, and support the mutual growth of individuals and the Bank.

3. 永續環境

以「節能減碳、環保永續」為核心理念，中信銀行致力降低營運對環境衝擊，透過「擴大綠色採購、落實教育訓練、強化能資源管理、持續定期審查、連結周邊企業」五大面向積極努力，致力於最小化商業活動對環境的衝擊，並最大化對環境的效益。

3. Environmental Sustainability

With "energy conservation, carbon footprint reduction, and environmental sustainability" as its core philosophy, the Bank is committed to mitigating the impact of its operations on the environment by making efforts in five major aspects: expanding green procurement, conducting education and training, strengthening energy resource management, performing regular audits, and connecting with associated vendors. The Bank also strives to minimize the impact of business activities on the environment and maximize the benefits to the environment.

三、共榮社會

中信銀行扶助弱勢、投資社區，推動 We are family 的企業文化，並透過偕同夥伴推動永續、參與永續倡議，定期與利害關係人溝通永續議題，擴大銀行業永續影響力。

III. A Connected Society

The Bank supports the disadvantaged, invests in communities, and promotes the corporate culture of "We are family". In addition, the Bank promotes sustainability by working with its partners, participates in sustainability initiatives, and regularly communicates with stakeholders on sustainability issues for positive impact of the banking industry on sustainability.

1. 扶助弱勢，投資社區

中信銀行整合企業資源，參考聯合國永續發展目標，深耕慈善、反毒、體育、教育、藝文等五大公益主軸，聚焦關懷與扶助弱勢，與利害關係人共同參與社會公益，以擴大正面影響力。

1. Supporting the Disadvantaged and Investing in Communities
Referring to the United Nations SDGs, the Bank integrates its corporate resources to work on the five main aspects of charity, anti-drug awareness, sports, education, and arts and culture in the public interest. The Bank cares for and helps the disadvantaged and participates in social welfare with its stakeholders to expand its positive impact.

2. 夥伴參與
中信銀行與客戶、供應商及相關交易機構等金融產業鏈中相關利害關係人積極溝通 ESG 議題，並不定時舉辦相關活動進行推廣，以取得利害關係人之回饋和進行相關改善。另本行與政府、非政府組織、企業、產業工會、學術及研究單位及媒體單位不定期進行對話與合作，探討或倡議 ESG 議題對金融產業之衝擊與影響。

2. Partner Participation
The Bank actively communicates with stakeholders in the financial industry value chain, including customers, suppliers, and related institutions on ESG issues, and organizes promotional events from time to time to obtain feedback from the stakeholders and make pertinent improvements. In addition, the Bank engages in dialogue and cooperation with governments, NGOs, corporations, industry associations, academic and research institutions, and the media to explore or advocate the impact and influence of ESG issues on the financial industry.

四、定期揭露

中信銀行定期揭露永續行動，以作為與利害關係人溝通之重要平臺。依循金控<永續報告書編製及確信作業程序>，配合金控母公司編製中英文版企業永續報告書，並遵循主管機關揭露相關規範，且揭露於中信金控或本行官方網站企業永續專區。

IV. Regular Disclosure

The Bank regularly discloses its sustainability initiatives to serve as an important platform for communication with stakeholders. The Bank, together with its parent holding company, prepares both English and Chinese versions of its annual Sustainability Report and complies with the procedures of its parent holding company governing the preparation and filing of sustainability reports and the regulations of the competent authorities to disclose it on the Corporate Sustainability section of the CTBC Financial Holding or the Bank webpage designated by the competent authorities.

第六條 實施及修訂

一、本政策係第一階文件。

二、本政策由董事會核定，經公告後施行，修訂時亦同。

本政策【附件】之修訂， 授權由銀行董事長核定後辦理。

Article 6 Implementation and Revision

1. The policy is a first-level document.
2. The Policy shall be approved by the Board of Directors and shall be effective upon announcement. The same applies to amendments. The Chairman of CTBC Bank is authorized to approve the amendment of the attachment.

【附件】ESG 負面表列產業、ESG 高敏感產業、ESG 高風險企業及高碳排產業定義

【Attachment】Definitions of ESG exclusion list, ESG sensitive sector, high ESG risk company and carbon intensive sector

一、 ESG 負面表列產業

1. 犯罪及恐怖活動。
2. 軍火產業：製造或是銷售爭議性武器公司(爭議性武器係指地雷、生化武器、集束炸彈、衰變鈾彈、核武、白磷彈)；生產或於商用市場銷售槍枝、小型武器、彈藥之公司；若為專門服務國防軍事及政府市場之相關公司，不在此限。
3. 色情產業：歸類以投資/授信標的當地法規為準。

I. ESG Exclusion List

1. Crime and terrorist activities.
2. The Armament Industry: Companies that manufacture or sell controversial weapons. (Controversial weapons refer to anti-personnel mines, biological and chemical weapons, cluster weapons, depleted uranium, nuclear weapons and white phosphorus.)；Companies that produce or sell guns, small arms, and ammunition in the commercial market.；Companies that solely serve national defense or government, are exempted from the restriction.
3. Pornography Industry: Refer to the definitions of local laws and regulations on the investment target / the credit extending unit.

二、 ESG 高敏感產業(擔負永續轉型之國營企業者、或資金用途為永續發展之用者不在此限)

1. 燃煤開採：營收大於 25%來自於燃煤開採者。
2. 燃煤火力發電：電力產能大於 25%來自於燃煤發電。
3. 菸草：營收大於 10%來自於菸草製造者。(捲菸及包裝類不屬此類)
4. 非常規油氣開採：營收大於 10%來自於非常規油氣開採，非常規油氣包含油砂、頁岩油

氣、極地油氣、深水鑽探油氣。

II. ESG Sensitive Sector

(State-owned enterprises responsible for sustainability transformation or the funding facilities for sustainable development, can be exempted.)

1. Thermal coal extraction: Those that derive more than 25% of their revenue from coal mining.
2. Thermal coal power generation: Those that generate more than 25% of their electricity from coal-fired sources.
3. Tobacco: Those that derive more than 10% of their revenue from tobacco manufacturing. (Rolling tobacco and cigarette packs are not included in this category.)
4. Unconventional Oil & Gas extraction：Those that derive more than 10% of their revenue from unconventional oil and gas extraction. Unconventional oil and gas including oil sands, shale oil and gas, Arctic oil and gas, ultra-deep-water oil and gas.

三、 ESG 高風險企業

相關單位自行依可取得之內外部指標或資料庫，建立永續風險評比指標鑑定之。

III. High ESG Risk Company

The relevant units shall establish their own sustainability risk assessment indicators, based on internal and external indexes or databases.

四、 高碳排產業

序號	高碳排產業	定義說明
1	電力供應業	大於 25%電力產能來自燃煤、石油或天然氣。
2	海洋/航空運輸業	年營收大於 25%來自從事海洋船舶客貨運輸、航空運輸服務之企業。
3	鋼鐵業/冶煉業	鋼鐵產業鏈之上游及中游企業： 年營收大於 25%來自製造以下鋼鐵產品。從事碳鋼或不鏽鋼之高爐冶煉或電爐冶煉以生產出扁鋼胚、小鋼胚、鋼錠等，或以扁鋼胚、小鋼胚、鋼錠等經高溫加熱之製程生產熱軋鋼板/卷、型鋼、鋼筋、盤元線材、棒鋼等。 其他如銅、鋁、鉛等非鐵金屬之冶煉及產品製造，亦同前述製程之

		分類標準。
4	水泥業	水泥產業鏈之中游之企業： 係指年營收大於 25%來自從事水泥或水泥熟料製造。
5	石化業	石化及塑橡膠產業鏈之上游及中游之企業： 年營收大於 25%來自以礦產原油、油頁岩或煤礦等原料，或以原油為原料經煉製及裂解產生之汽油、柴油、燃料油及石化基本原料(如乙烯、丙烯、丁二烯、苯、酚等)，以及將上述基本原料再經聚合、酯化、烷化等化學反應後製成化學原料(包含但不限於 PVC/PE/PP/PS/ABS/SM/AN/AA 等一次加工塑化原料)。
6	化石燃料開採業	年營收大於 25%來自煤礦、石油、天然氣、油頁岩開採；或年營收大於 10%來自油砂開採。
7	其它臺灣產業	登錄於臺灣「環境部氣候變遷署事業溫室氣體排放量資訊平台」[1]中且未屬於上述表列高碳排產業之最近年度企業名單。

IV. Carbon Intensive Sector

Serial Number	Carbon Intensive Sector	Description of Definitions
1	Power Generation Sector	More than 25% of the electricity generation capacity comes from coal, oil, or natural gas.
2	Marine Shipping / Airlines Sector	More than 25% of the annual revenue is generated from marine passenger or cargo transportation or air transportation services.

[1]「行政院環境部氣候變遷署事業溫室氣體排放量資訊平台」查詢網址: https://ghgregistry.moenv.gov.tw/epa_ghg/Accession/PublicInformation.aspx

3	Iron and Steel / Smelting Sector	Upstream and midstream companies in the steel industry chain: More than 25% of the annual revenue comes from the manufacture of the following steel products. Blast furnace smelting or electric furnace smelting of carbon or stainless steel to produce flat steel billets, small steel billets, steel ingots, etc., or the production of hot rolled steel plates/coils, sections, rebars, coils, bars, etc., from flat steel billets, small steel billets, steel ingots, etc., through high-temperature heating processes. The foregoing process classification standards apply to the smelting and product manufacturing of other non-ferrous metals such as copper, aluminum, lead, and so on.
4	Cement Sector	Midstream companies in the cement industry chain: This refers to companies that generate more than 25% of their annual revenue from cement or cement clinker manufacturing.
5	Petrochemical Sector	Upstream and midstream companies in the petrochemicals and plastics industry chain: More than 25% of the annual revenue is derived from the production of gasoline, diesel oil, fuel oil and basic petrochemical raw materials (such as ethylene, propylene, butadiene, benzene, phenol, etc.) by refining and cracking of crude oil, oil shale or coal, or from the production of chemical raw materials (including but not limited to plasticized raw materials after primary processing such as PVC/PE/PP/PS/ABS/SM/AN/AA, etc.) by polymerization, esterification, alkylation and other chemical reactions of the above basic raw materials.
6	Fossil Fuel Mining Sector	More than 25% of the annual revenue comes from coal, oil, gas, or oil shale mining, or more than 10% of the annual revenue comes from oil sands mining.
7	Other Carbon-Intensive Companies	Companies that are not classified as carbon-intensive sectors in Categories 1 to 6 but are listed in the Taiwan Greenhouse Gas Reporting System (GHGRS)[1].

[1]URL of the Taiwan Greenhouse Gas Reporting System (GHGRS):
https://ghgregistry.moenv.gov.tw/epa_ghg/Accession/PublicInformation.aspx