

2024 SUSTAINABILITY REPORT



EXIMBANK

The Export-Import Bank of the Republic of China (Taiwan)

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<https://www.eximbank.com.tw/>

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About the Report

This report is structured around five main aspects: sustainable governance, outstanding service, environmental sustainability, talent management, and social contribution. It discloses the perspectives and responses of The Export-Import Bank of the Republic of China (hereinafter referred to as "Eximbank") concerning sustainability issues related to the economy, environment, society, and governance.

Reporting Period

The information covered in this report primarily spans from January 1, 2024, to December 31, 2024. Some information includes events before and after 2024, and future management policies, goals, and plans are also partially included.

Scope of the Report

The data collection process and measurement calculation methods in this report were conducted by inviting relevant departments. Through the collection of daily operational management data and internal discussions with various units, performance information in the areas of Economic, Environmental, Social, and Governance (ESG) was compiled for the headquarters and branches of Eximbank, as well as the representative offices in Bangkok, Thailand; Jakarta, Indonesia; and Prague, Czech Republic. The environmental performance information does not include overseas offices (as these offices do not engage in business operations). The collection, measurement, and calculation methods of various indicator data are primarily based on local regulatory requirements. If local regulations are not specified, international standards (such as relevant ISO international standards) are referenced. If no international standards are applicable, industry standards or industry practices are followed. Economic performance indicators are disclosed consistently with the financial statements, and any discrepancies are explained in the report. In 2024, there were no significant changes in the organizational scale, structure, ownership, or supply chain of Eximbank compared to 2023.

Publication

A sustainability report will be issued annually and published on the official website. The previous issue date was September 2024, and the 2024 report (Chinese Version) was published in August 2025.

Feedback

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The Export-Import Bank of
the Republic of China

Message from the Chairman

In 2024, the major global economies showed clear signs of recovery and the effectiveness of policy adjustments. With inflation easing, central banks in major countries gradually shifted monetary policies from tightening to easing, initiating interest rate cuts to support economic growth. Unemployment rates have also gradually fallen from previous highs, and market confidence in an economic "soft landing" has significantly increased. However, the global economic situation remains influenced by political instability. Although the conflicts in Israel and Ukraine did not escalate further, they intermittently disrupted market sentiment. Meanwhile, the US-China trade tensions remain unresolved, with the US considering raising tariffs and China potentially responding in kind, creating a highly uncertain global trade environment.

As the global economy recovers, coupled with declining interest rates in major economies and rapidly growing demand for electronics and artificial intelligence applications, domestic private consumption in Taiwan continued to expand, further boosting export momentum and corporate investment willingness. Additionally, influenced by the US-China trade war, many Taiwanese businesses with operations in China have gradually adjusted their global manufacturing supply chains to reduce tariff impacts and diversify risks. The trends of "de-Sinicization" and "southward expansion" continue to advance, including the establishment of third-country bases such as "China+1" and "Taiwan+1," reducing Taiwanese SMEs' dependence on the Chinese market and increasing the urgency to explore other overseas markets.

In recent years, global climate change has intensified. 2024 is the hottest year on record, with global average temperatures exceeding 1.5°C above pre-industrial levels, setting a new high. This has caused multiple extreme weather events, including winter storms in the US, floods in Central Asia, droughts in Africa, heatwaves in Central America, and super typhoons in Southeast Asia, all resulting in significant casualties and property losses. In response, public and private sectors as well as multinational non-governmental organizations have accelerated measures to address rapid climate change. Taiwan officially passed the "Climate Change Response Act" in 2023, legally enshrining the goal of net-zero emissions by 2050 and implementing carbon fee collection.

As a policy-oriented specialized bank focused on trade finance, Eximbank actively responds to these global economic uncertainties, geopolitical risks, climate challenges, and the needs of Taiwanese enterprises for global expansion. We fully support government policies, promoting initiatives such as the "New Southbound Policy," "Strengthened Export Credit Insurance Preparation Program," "Forward-looking Infrastructure Development Program," "Six Core Strategic Industries," and "Green Sustainable Loans." Through these programs, we provide the necessary export credit insurance, financing, and guarantees to enhance the international competitiveness of Taiwanese enterprises. We also strengthen the implementation of the "National Financing Guarantee Mechanism Promotion Plan" to support financing for green energy projects, facilitating the comprehensive development of Taiwan's green energy infrastructure and industrial ecosystems. Additionally, Eximbank actively promotes the "Central and Eastern Europe Credit Fund" and has signed refinancing agreements with banks in Central and Eastern Europe and Central and South America, assisting Taiwan in engaging in substantial bilateral cooperation in technology, industry, and trade. These initiatives deepen economic and trade linkages, expand the international presence of Taiwanese enterprises, and allow them to seize global opportunities.

Eximbank has established a "Sustainable Development Committee" under its Board of Directors to drive environmental (E), social (S), and governance (G) policies. In terms of environmental sustainability, we are a signatory of the Equator Principles Association, adhere to the Equator Principles guidelines, and implement project financing review processes. Leveraging our financial influence, we collaborate with enterprises to jointly advance environmental protection and social responsibility. To further address climate-related risks and opportunities,



Chairman
Teng-Shan Tai

Eximbank continues to be a TCFD supporter, publishes the TCFD report, and compiles the 2024 carbon emissions of investment and financing portfolios (Scope 3, Category 15). We review supply chain climate risks and examine client carbon emissions, demonstrating Eximbank's commitment to leading enterprises toward net-zero carbon and sustainable development.

Regarding social responsibility, Eximbank aligns with the government's 2030 bilingual national policy. Starting January 1, 2024, Taipei Headquarters provides services in Chinese, English, and Japanese, and four branches nationwide offer services in Chinese and English, creating a friendly financial environment. Eximbank also received the Ministry of Economic Affairs' "SME Credit Guarantee Financing Excellence Award – Credit Guarantee Leap Award," reflecting our focus on inclusive finance to enhance social welfare. We review the labor rights awareness of our credit customers and encourage employees to actively participate in public welfare activities and support disadvantaged groups.

In terms of corporate governance, in 2024, Eximbank received confirmation from Fitch Ratings that its long-term and short-term issuer default ratings are "AA" and "F1+" respectively, with domestic long-term and short-term ratings of "AAA(twn)" and "F1+(twn)" and a stable long-term outlook. These are the highest credit ratings for domestic banks, consistent with Taiwan's sovereign rating, demonstrating Eximbank's excellent creditworthiness, strong performance capability, and stable profitability. In 2024, the Board also approved the revised "Sustainable Information Management Guidelines," establishing a governance structure and reporting system for sustainability information, while introducing internal control mechanisms aligned with applicable regulations and standards.

Eximbank continues to uphold its mission of "strengthening trade finance and assisting foreign trade," ensuring all business activities meet the highest integrity standards, maintaining transparency and compliance, and implementing sound policies through a professional and independent Board of Directors. Talent remains key to sustainable development. We continue to attract, employ, train, and retain talented personnel, encouraging employees to learn and grow together, enhancing professional competence and innovative thinking to meet future challenges. Additionally, Eximbank will continue to advance green finance action plans, expand the influence of green finance, and implement sustainable business practices, providing a solid foundation of support for Taiwanese export enterprises and creating a brighter future for all.

Highlights

Environmental



1. In 2024, Eximbank established a carbon inventory task force and commissioned an external professional organization to provide guidance and prepare the 2024 inventory, disclosure, and consultation results of Eximbank's investment and financing carbon emissions (Scope 3, Category 15). This initiative implements the review of climate-related risks across the supply chain and investigates the carbon emissions of clients.
2. Conducted online environmental education courses, with 256 participants per session; organized 8 sessions related to sustainability and climate change, with a total of 623 participants.
3. Green procurement achievement rate: 100%.
4. A rooftop solar power system was installed at the Tainan Branch building, and a power purchase agreement was signed with Taiwan Power Company. In 2024, the system generated a cumulative total of 27,130 kWh.
5. The energy-saving target was achieved, with fuel consumption in 2024 reduced by 5.47% compared to 2023.

Social



1. In 2024, three employees were recognized as outstanding personnel in finance.
2. In 2024, a total of NT\$3,899,013 in various subsidies was provided to employees.
3. In 2024, 40 in-house professional and regulatory seminars were conducted, representing an 11.11% increase compared to 2023. The total participation time amounted to 102 hours, with 3,777 attendees, marking a 24.74% growth from 2023.
4. In 2024, there were zero major occupational safety incidents.

Governance



1. In accordance with Eximbank's "Sustainable Development Practice Guidelines" and the "Establishment Guidelines for the Sustainable Development Committee," the committee reports annually to the Board of Directors on the implementation results of ESG and sustainability initiatives.
2. The Ministry of Finance conducts an annual integrity service index survey for state-owned enterprises. Based on the 2024 survey results, Eximbank received the highest evaluation among Ministry-affiliated enterprises in terms of overall organizational integrity and confidence in sustained ethical improvement from its business partners.
3. In December 2024, the Board of Directors approved the amended Eximbank' "Sustainable Information Management Guidelines," establishing a governance framework and reporting system for sustainability information, and simultaneously promoting related internal control measures in line with applicable information disclosure regulations and standards.
4. In 2024, Eximbank exceeded all annual targets, achieving a 117.69% fulfillment rate for financing targets, 131.15% for guarantee budget targets, and 107.31% for export credit insurance targets.
5. In 2024, the approved loan amount under the "New Southbound Policy" reached NT\$34.27 billion, representing an 11.98% increase compared with 2023, with a target achievement rate of 132.83%. The approved guarantee amount reached NT\$4.035 billion, a 5.49% increase from 2023, achieving 111.05% of the target. The amount underwritten for export credit insurance reached NT\$34.101 billion, with a target achievement rate of 116.50%.
6. In 2024, there were zero incidents of data leakage, and zero complaints or cases related to customer privacy violations or loss of customer information.
7. In 2024, overall satisfaction for financing and guarantee services at "satisfied or above" reached 100%, and overall satisfaction for export credit insurance services also reached 100%.
8. Starting from January 1, 2024, the Taipei Head Office provides trilingual services in Chinese, English, and Japanese, and four branches across Taiwan provide bilingual services in Chinese and English, creating a customer-friendly banking environment in line with the government's 2030 National Bilingual Policy.



Sustainable Governance

Eximbank is committed to improving corporate governance, adhering to regulatory compliance, effectively managing risks, and maintaining stable profitability to establish a foundation for sustainable development. Through high standards of business ethics and effective accountability mechanisms, the bank maintains an excellent corporate governance system and fosters a culture of integrity to achieve the interests of customers and all stakeholders.

Chapter Highlights

1

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3

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1.1 Eximbank and Operational Performance

1.1.1 About Eximbank

Eximbank was established on January 11, 1979, in accordance with the "The Export-Import Bank of the Republic of China Act." With a paid-in capital of NT\$36 billion, it is fully funded by the national treasury, making it a 100% state-owned bank. As a state-owned specialized bank supervised by the Ministry of Finance and regulated by the Financial Supervisory Commission, Eximbank's mission is to promote export trade and economic development, with the goal of strengthening trade finance and assisting foreign trade. Its main tasks include providing financing, guarantees, and export credit insurance services in line with government economic and trade policies, supporting manufacturers in expanding foreign trade and overseas investments, and promoting international cooperation. Currently, Eximbank has branches in Kaohsiung, Taichung, Hsinchu, and Tainan, and Offshore Banking Units in Bangkok, Jakarta, and Prague. Eximbank will continue to assist domestic manufacturers in participating in international financial activities, promote major economic construction and industrial development in Taiwan, and increase employment opportunities. In 2024, there were no significant changes to Eximbank's organizational scale, structure, ownership, or supply chain compared with 2023.



Paid-in Capital (as of December 31, 2024)	NT\$36,000,000,000
Total Assets (as of December 31, 2024)	NT\$213,307,713,031
Chairman	Teng-Shan Tai
President	Fu-Hua Hsieh
Head Office Address	8th Floor, No. 3, Nanhai Road, Taipei
Total Number of Employees (as of December 31, 2024)	263 employees
Number of Business Locations	Head Office, Head Office Second Office, 4 branches, 3 overseas representative offices (no business activities)
2024 Credit Rating	<p>Eximbank places great importance on credit ratings and participates in various evaluations annually, striving for fair and improved performance.</p> <p>Fitch Ratings awarded the following credit ratings on November 11, 2024:</p> <ul style="list-style-type: none"> • Long-term Issuer Default Rating: AA; Outlook Stable • Short-term Issuer Default Rating: F1+ • National Long-term Credit Rating: AAA(twn); Outlook Stable • National Short-term Credit Rating: F1+(twn) • Government Support Rating: aa • National Long-term Rating for Senior Unsecured Bonds: AAA(twn)

Value Chain and Business Relationships

Upstream Suppliers and Stakeholders	Eximbank	Downstream Customers
<p>Regulatory Bodies Government and Supervisory Authorities</p> <p>General Administrative Procurement Information Equipment and Service Providers Office Supplies Providers Other Service Providers Restaurant and Food Suppliers</p> <p>Stakeholders Industry Unions Civil Organizations Law Firms / Accounting Firms External Consultants Non-Governmental Organizations (NGOs) / Public Welfare Organizations Media</p>	<p>Business Activities</p> <p>Financing Services Medium- and Long-Term Export Loans, General Export Loans, Short-Term Export Loans, Service Trade Loans, Medium- and Long-Term Import Financing, Overseas Investment Financing, Overseas Construction Project Financing, Shipbuilding Financing, International Syndicated Loans, Relending Facility, Loans for Major Domestic Public Infrastructure Projects</p> <p>Guarantee Services Guarantee services include Overseas Construction Project Guarantees, Import Guarantees, Export Guarantees, Overseas Investment Guarantees, Guarantees for Major Domestic Public Infrastructure and Construction Projects, and Shipbuilding Guarantees</p> <p>Export Credit Insurance Services Export Credit Insurance services include Comprehensive (D/P, D/A) Export Credit Insurance, Comprehensive (O/A) Export Credit Insurance, SME Secure Export Credit Insurance, GlobalSure Credit Insurance, Letter of Credit Insurance, Medium and Long-term Export Credit Insurance, Overseas Investment Insurance, Overseas Construction Credit Insurance</p>	<p>Corporate Clients Financial Peers</p>

1.1.2 Operational Performance

Eximbank's net operating income for 2024 was NT\$3,042 million, an increase of NT\$250 million or approximately 8.96% compared to NT\$2,792 million in 2023. The pre-tax net profit for 2024 was NT\$1,664 million, an increase of NT\$402 million or approximately 31.84% compared to NT\$1,262 million in 2023. In 2024, Eximbank did not receive any financial subsidies from the government.

(I) Operational Performance Over the Past Three Years

(Unit: NTD thousand)

Category	Year		
	2022	2023	2024
Net Operating Income	1,884,780	2,792,226	3,042,410
Total Assets	179,029,042	188,793,783	213,307,713
Shareholders' Equity (Note 1)	36,552,967	39,686,275	44,050,656
Net Profit After Tax (Note 2)	789,751	1,138,810	1,511,750
Employee Welfare Expenses	398,558	416,980	446,082
Pre-tax Return on Equity	2.40%	3.31%	3.97%
Pre-tax Return on Assets	0.52%	0.69%	0.83%
Capital Adequacy Ratio	26.69%	27.63%	28.07%
Pre-tax Earnings Per Share (NT\$)	0.27	0.38	0.47

Note 1: Due to cash capital increases of NT\$1.99 billion and NT\$10 million on June 1 and August 1, 2023, respectively, and an additional increase of NT\$2 billion on June 3, 2024, the paid-in capital was adjusted to NT\$36 billion following these capital increases.

Note 2: As Eximbank is a state-owned enterprise, the final figures should be based on the audited numbers by the National Audit Office. Any discrepancies with previously disclosed figures have been retrospectively adjusted in this report.

(II) Operational Performance in 2024

(Unit: NTD thousand)

Category	Basic Elements	2024
Direct Economic Value Generated	Revenue (including net sales, financial investment income, and asset sales income)	8,036,473
Economic Value Distributed	Operating Costs	5,791,794
	Employee Salaries and Benefits	446,082
	Dividends (annual stock and dividend distribution)	-
	Payments to Government (taxes)	286,847
	Community Investments	-
Economic Value Retained	Generated Direct Economic Value minus Distributed Economic Value	1,511,750

(III) Distinction of Revenue Sources Over the Past Three Years

(Unit: NTD thousand)

Category	Year		
	2022	2023	2024
Net Interest Income	1,766,702	2,951,775	3,419,902
Net Fee Income	61,686	66,879	118,327
Net Export Credit Insurance Income	264,302	261,708	158,665

(IV) Investment

Reinvestment	Investment Allocation	
	Number of Shares	Shareholding Ratio
Taipei Forex Inc.	700,000	3.53%
Financial Information Service Co., Ltd.	8,399,114	1.24%
Taiwan Asset Management Corporation	3,000,000	0.28%

Eximbank operates in Taiwan, adhering to national tax regulations, accurately calculating taxes, and filing and paying taxes within the legal deadlines, fulfilling its tax obligations. Additionally, Eximbank publishes financial statements on its website to disclose tax information, ensuring transparency and fulfilling its corporate social responsibility.

(V) Tax Information

(Unit: NTD thousand, %)

Category		Year		
		2022	2023	2024
Pre-tax Income		857,468	1,262,193	1,664,099
Income Tax Payable (Note 1)	Current Income Tax	67,717	123,383	152,349
	Deferred Income Tax	15,370	91,110	76,354
Effective Tax Rate (%) (Income Tax Payable / Pre-tax Income)		9.69%	16.99%	13.74%
Income Tax Paid		86,683	97,365	301,955
Cash Tax Rate (%) (Income Tax Paid / Pre-tax Income)		10.11%	7.71%	18.15%

Note 1: As Eximbank is a state-owned enterprise, the final figures should be based on the audited numbers by the National Audit Office. Any discrepancies with previously disclosed figures have been retrospectively adjusted in this report.

Eximbank actively strengthens cooperation with the Small and Medium Enterprise Credit Guarantee Fund, helping SMEs obtain credit when lacking collateral through annual donations, thereby promoting business exports. Additionally, Eximbank makes various domestic and international donations. The table below shows the donation amounts and items for the past three years:

(VI) Donation Expenses

(Unit: NTD)

Category	Year		
	2022	2023	2024
Small and Medium Enterprise Credit Guarantee Fund	1,606,902	1,563,687	1,614,529
Public Donation - Ukraine Refugee Relief	400,000	-	-
Public Donation - Turkey Earthquake Relief Project Donation	-	400,000	-
Public Donation - April 3 Hualien Earthquake Relief	-	-	100,000

1.2 Integrity Management

Eximbank has established the following units: Auditing Office under the Board of Directors, the Department of Loan and Guarantee, the Department of Export Insurance, the Department of Finance, the Department of Administrative Management, the Risk Management Department, the Accounting Office, the Information Office, the Human Resources Office, the Ethics Office, and the Compliance and Legal Affairs Office. For detailed descriptions of the responsibilities of each department, please refer to the [official website](#).



Official Website QR
Code

1.2.1 Integrity Management and Anti-Corruption

As a state-owned bank, Eximbank has, in addition to the "Code of Ethics for Directors, Supervisors, and Managers of Eximbank" approved by the Board of Directors, strengthened its responsibility-based corporate governance framework. In 2024, with reference to the "Ethical Corporate Management Best Practice Principles for TWSE/TPEX Listed Companies" issued by the Taiwan Stock Exchange Corporation, Eximbank established its own "Code of Integrity Management" and the "Procedures and Guidelines for Integrity Management," which were approved by the Board of Directors. These clearly set out that Eximbank's operations should adhere to principles of integrity, legal compliance, and sound management, establishing policies grounded in integrity and implementing robust corporate governance and risk management mechanisms, thereby creating a sustainable operational environment.

Eximbank's "Code of Integrity Management" explicitly prohibits nine categories of unethical conduct, including bribery and accepting bribes, making illegal political contributions, improper charitable donations or sponsorships, offering or accepting unreasonable gifts, hospitality, or other improper benefits, infringement of trade secrets, trademark rights, patents, copyrights, and other intellectual property rights, engaging in unfair competition, causing direct or indirect harm to the equity of financial consumers in the course of developing, procuring, providing, or selling financial products and services, insider trading, and failure to avoid conflicts of interest. In addition, in accordance with the aforementioned guidelines for procedures and conduct, Eximbank incorporates integrity management policies into due diligence, evaluation, and contracting procedures when establishing business relationships, and proactively stipulates integrity clauses in contracts relating to credit extension, export credit insurance, or procurement. Furthermore, Eximbank includes compliance with integrity management regulations in its internal audit operations and discloses the fulfillment of integrity management in its annual report in accordance with the relevant provisions of the guidelines for matters to be recorded in the bank's annual report.

Eximbank has established an Ethics Office responsible for the prevention, detection, and handling of corruption, misconduct, and petitions related to integrity matters. To strengthen integrity risk management and accountability, the head and staff of the Ethics Office are regularly seconded to Eximbank by the Ministry of Justice as part of a rotation system for ethics officers. Each year, Eximbank conducts a comprehensive integrity risk assessment in advance and adopts corresponding preventive measures. In addition, through the Integrity Committee mechanism, chaired by the President and attended by division heads, Eximbank reviews the implementation of its integrity plans and discusses major integrity-related issues, thereby ensuring effective follow-up and oversight. As one of the state-owned enterprises under the Ministry of Finance, Eximbank is subject to an annual survey conducted by the Ministry on integrity service indicators for state-owned enterprises. According to the 2024 survey results, Eximbank received the highest rating among all state-owned enterprises under the Ministry of Finance in terms of counterparties' perception of overall integrity and their confidence in continuous improvement of integrity.

The major issues in Eximbank's integrity management include the level of commitment and support from top management, the coverage of integrity promotion and training, the existence of any violations of ethics standards, and cases of integrity-related misconduct or breaches of law. In 2024, Eximbank had no violations of ethics standards, no integrity-related misconduct or breaches of law, and no cases of violating the Act on Property-Declaration by Public Servants or the Act on Recusal of Public Servants Due to Conflicts of Interest. Depending on the issue and nature of operations, supervisory

mechanisms come from the integrity system (Department of Civil Service Ethics of the Ministry of Finance), the Ministry of Finance, the FSC, the Control Yuan, and other external oversight bodies, supplemented with accountability and evaluation measures.

Perspective	Long-term Goal	2024 Achievements
Integrity	Strengthen the promotion and implementation of civil servant integrity ethics and the Sunshine Act, collect public opinion survey data on integrity, and actively conduct the selection of integrity models and anti-corruption advocacy work. Enhance the promotion of reporting illegal activities, encourage public participation, strengthen whistleblower protection measures, collect and report cases, and grasp anti-corruption clues to enhance a culture of integrity.	In 2024, in accordance with the annual integrity work plan, Eximbank successfully implemented various anti-corruption and integrity measures, including the promotion of integrity policies, monitoring of ethical conditions, and advancement of the Sunshine Act. Eximbank continued to strengthen employees' integrity awareness and enhance its reputation for ethical conduct. In the Ministry of Finance's integrity service indicator survey, Eximbank received the highest rating among the Ministry's affiliated enterprises regarding the overall integrity of business partners and confidence in the continuous improvement of integrity.
Safety	To comply with relevant safety regulations of financial institutions and physical and environmental information security management regulations, multiple surveillance recording devices are installed at key entrances and exits and important equipment, with regular maintenance.	In 2024, the head office implemented an access control system requiring card swipes for entry and exit at all times. Security personnel were stationed at the main entrances to register visitors, while 24-hour security staff monitored CCTV footage to promptly detect and appropriately handle any irregularities. Furthermore, in accordance with the regulatory requirements of the FSC, security measures for the newly established second head office were properly planned and implemented. Throughout 2024, no security incidents occurred at the head office or branches, and the overall implementation was effective.
Confidential	Strengthen colleagues' awareness of confidentiality to prevent the leakage of sensitive information and documents.	<ol style="list-style-type: none"> Promotion of official secrets is carried out through business meetings and other occasions. Irregular inspections of official secrets are conducted. In 2024, there were no incidents of confidential information leakage, indicating good performance.

Anti-Corruption and Integrity Promotion

Eximbank places great importance on integrity education. The bank promotes integrity concepts to all employees through the employee portal and emails. Colleagues with questions can consult the Ethics Office, and new employees receive training on integrity and regulatory compliance. During monthly business briefings, the importance of integrity is also explained to senior managers.

Channel	Frequency of Integrity Promotion	Target Audience for Promotion	Promotion Content
Employee Portal	Irregular	Internal Employees	Relevant integrity concepts and regulations
Email	Irregular	Internal Employees	Relevant integrity concepts and regulations
Business Briefing	Irregular	Internal Employees	Relevant integrity concepts and regulations
Public Officials Conflict of Interest Disclosure Section	Public External Website	Public External	Implement the Sunshine Acts and fully disclose relevant information

Anti-Corruption Reporting

According to the internal reporting system of Eximbank, the Ethics Office is responsible for accepting reports and serves as the secretariat of the Review Committee for reported cases. After investigation, cases are reported or prosecuted based on the circumstances, and explicit measures are in place to ensure the identity of the whistleblower is kept confidential. The regulations also explicitly prohibit dismissal, demotion, salary reduction, infringement of rights under law, contract, or customary practice, or any other adverse actions against the whistleblower due to the report, to protect the whistleblower's rights.

Consultation and Reporting Channels

External Channels

Whistleblower Mailbox / Reporting Mailbox

et@eximbank.com.tw

P.O. Box 00427, Nanhai Post Office, Taipei

Internal Channels

Employee Complaint Mailbox / Ethics Office Mailbox

et@eximbank.com.tw

1.2.2 Regulatory Compliance

To prevent bribery, acceptance of bribes, and the provision of illegal political donations, relevant preventive measures are implemented in the formulation of credit policy regulations, specifically addressing the bank's ethical risks. Additionally, regular awareness campaigns are conducted for management to prevent the occurrence of illegal activities such as accepting gifts or bribery. Furthermore, work rules are established, including employee service regulations, internal reporting system operation guidelines, and other laws and internal procedures to prevent dishonest behavior. During 2024, there were no material matters of legal and/or regulatory violations, nor were there any corrective actions or penalties imposed by supervisory authorities. The determination of material matters is based on the "Regulations Governing Scope, Reporting Procedures and other Compliance Matters of Material Contingencies to be Reported by Financial Institutions."



Regulations Governing Scope,
Reporting Procedures and other
Compliance Matters of Material
Contingencies to be Reported by
Financial Institutions

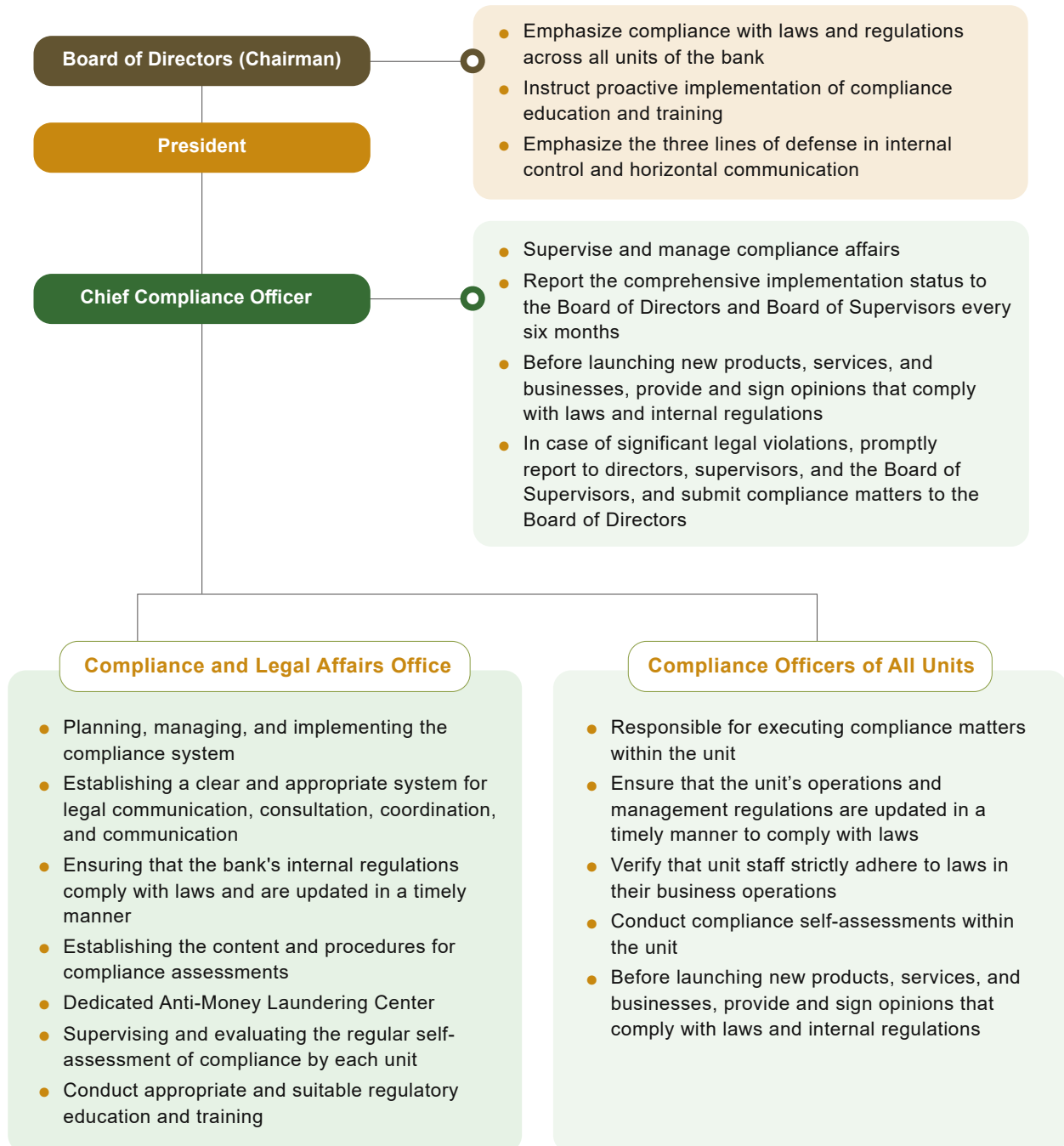
Management Structure

The Compliance and Legal Affairs Office has a Director who is supervised by the Chief Compliance Officer. The management structure and related responsibilities are as follows:

- Every six months, the Chief Compliance Officer reports on compliance and anti-money laundering implementation to the Board of Directors and the Board of Supervisors.
- There is a dedicated Anti-Money Laundering Center.
- When developing new products and services, a compliance risk assessment must be conducted, and control measures must be taken. Each unit first conducts its own assessment and provides explanations on regulatory compliance, which are then reviewed by the Compliance and Legal Affairs Office. After approval by the Chief Compliance Officer, the procedures are carried out according to regulations and reported to the competent authority.
- Legal risks are closely monitored by the Compliance and Legal Affairs Office and related units and reported to the head of the organization. Contracts and litigation related to Eximbank are handled or coordinated by the Compliance and Legal Affairs Office, and managed by a legal advisor firm to control progress depending on cases.



Compliance Responsibilities and Authority Structure Diagram



Legal Advocacy

To enrich employees' legal knowledge, the Compliance and Legal Affairs Office regularly collects legal materials from the FSC, the Central Bank, industry associations, and legal-related websites monthly. These materials are promoted to colleagues and compliance officers in various departments through the compliance section on the employee portal. Employees can also proactively consult the Compliance and Legal Affairs Office on compliance-related issues.

Collected Materials	Promotion Methods	Promotion Targets	Promotion Frequency
Latest regulations announced by the FSC (related to business)	Compliance Section, Monthly Compilation	Employees, Compliance Officers	At least once a month
Penalty cases announced by the FSC (related to business)	Compliance Section, Monthly Compilation	Employees, Compliance Officers	At least once a month
Latest regulations announced on the Central Bank's website (related to business)	Compliance Section, Monthly Compilation	Employees, Compliance Officers	At least once a month
Communications from the Bankers Association (related to business)	Compliance Section, Monthly Compilation	Employees, Compliance Officers	At least once a month
Legal database	Compliance Section, Monthly Compilation	Employees, Compliance Officers	At least once a month
Laws and information related to corporate governance	Electronic Meeting Board Agenda Platform	Directors and Supervisors	Continuous

1.2.3 Anti-Money Laundering and Counter-Terrorism Financing

Eximbank has established a bank-wide AML/CFT framework in compliance with laws and regulations. Using a risk-based approach (RBA), the bank conducts customer due diligence, adopts appropriate risk control measures, and provides internal training to strengthen employees' compliance awareness in preventing money laundering and terrorist financing. This helps cultivate the ability to detect financial fraud and crime, foster an organizational culture of "AML/CFT is everyone's responsibility," enhance the organization's reputation, and fulfill sustainability commitments.

The Board of Directors approves major AML/CFT-related decisions and internal regulations, including risk management policies, procedures, and precautionary measures. The Chief Compliance Officer is designated as the dedicated AML/CFT officer and reports to the Board and Supervisors every six months on implementation progress. The officer also oversees the strengthening of the three lines of defense in internal controls, the enhancement of monitoring systems, and the encouragement of employees to obtain international certifications such as the Certified Anti-Money Laundering Specialist (CAMS).



Comprehensive Money Laundering and Terrorist Financing Risk Assessment Report (IRA)

In line with international standards and regulatory guidance, Eximbank has adopted a money laundering and terrorism financing risk assessment methodology. Based on the IRA results, it monitors quantitative risk appetite values on a monthly basis, continuously evaluates the effectiveness of control measures, and develops risk improvement and prevention plans to strengthen various AML/CFT mechanisms. The 2024 IRA assessment report was submitted to the Board of Directors for discussion, and upon approval, was filed with the FSC for record.

To identify the sources of money laundering and terrorist financing risks, improvement measures have been implemented targeting high-risk sources. This process follows the Financial Action Task Force (FATF) 40 Recommendations, specifically Recommendation 1, "Assessing Risks and Applying a Risk-Based Approach," and the "Guidelines for Banks in Assessing ML/TF Risks and Establishing Related Prevention Plans." Taking into account Eximbank's business characteristics and materiality, risk assessments are conducted across four inherent risk dimensions—customers, products and services, transactions or payment channels, and geography—covering a total of 29 risk indicators.

Dimension	Description of Assessment Item	Risk Indicators
Customer	Risks related to customers, including organizational type, industry type, and place of registration	<ul style="list-style-type: none"> Customer organizational type Customer legal entity type Customer group type Customer industry type Customer sanctions type Customer registration type Customer business location type Customer adverse news type Customer related-party type Purpose of relationship type
Transaction or Payment Channels	Risks are assessed based on the method of transaction, mainly distinguishing between face-to-face and non-face-to-face channels	<ul style="list-style-type: none"> Transaction amounts by type of transaction or payment channel Transaction volumes by type of transaction or payment channel
Products and Services	Risks associated with products are considered, including their degree of cash involvement and whether cross-border transactions are permitted	<ul style="list-style-type: none"> Degree of cash involvement Method of establishing business relationships Likelihood of business relationships established through professional intermediaries High-value money or value transfer services Credit review conducted in accordance with the Bankers Association's member due diligence guidelines Degree of relationship between remitter and customer's counter party Degree of immediacy and speed of transactions Extent of involvement in cross-border transactions Trade finance services Possibility of beneficiary/payee being substituted by another part Products or services designated as high-risk by the Bankers Association
Geography	Risks related to geographic regions, including whether the inflow and outflow of funds involve high-risk countries and the distribution of country-specific risks	<ul style="list-style-type: none"> Location of branches Location of correspondent financial institutions Outstanding country risk exposure Originating country of inbound remittances Destination country of outbound remittances Countries involved in trade finance transactions

Customer Money Laundering and Terrorism Financing Risk Assessment Review Process of Eximbank

Procedure	Items	Explanation
1	Customer Identification and Due Diligence Procedures	Identify and verify customer identity according to regulatory requirements, conduct thorough customer due diligence, apply simplified measures for low-risk customers based on a risk-based approach, and take additional enhanced measures for high-risk customers, balancing administrative efficiency and risk control.
2	Customer Money Laundering and Terrorism Financing Risk Level Assessment	Establish detailed assessment indicators and risk scores based on factors such as region, customer, product and service, transaction, or payment channels, and classify customer money laundering and terrorism financing risk levels as high/medium/low risk. Implement tiered differential control and review procedures accordingly.
3	High-Risk Customer Reporting Procedures	Adopt enhanced review measures, attach relevant verification documents and checklists, and report to the Anti-Money Laundering Center. Business relationships or specific transactions can only be established or conducted after approval by the dedicated anti-money laundering compliance officer.
4	Transaction Review Procedures	For general/low-risk customers who meet the self-defined higher-risk transaction conditions, attach relevant verification documents and checklists for approval by the unit supervisor. Other cases should be handled according to the unit's standard operating procedures.
5	High-Risk Transaction Reporting Procedures for High-Risk Customers	For high-risk customers whose import/export transactions involve high-risk transaction conditions, attach relevant verification documents and checklists, and report to the Anti-Money Laundering Center. Specific transactions can only be conducted after approval by the dedicated anti-money laundering compliance officer (Chief Compliance Officer).
6	Regular Customer Risk Review Procedures	According to Article 8 of the "Money Laundering Control Act" and Article 12 of the "Regulations Governing Anti-Money Laundering of Financial Institutions," records of transactions should be kept for at least 5 years or a longer period as otherwise required by law after the customer relationship is ended, or after the date of the occasional transactions.

Anti-Money Laundering and Anti-Corruption Promotion

Eximbank regularly conducts pre-employment training for new employees and annual online compliance exams. Additionally, it periodically promotes anti-money laundering and anti-corruption measures through channels such as email and the employee portal. These efforts are aimed at communicating with all employees to reinforce and enhance their understanding of anti-money laundering and anti-corruption concepts, ensuring integrity in operations. In 2024, no corruption incidents were reported. Additionally, to promote the concept of "corporate integrity and social responsibility" among business partners (such as clients and suppliers), Eximbank has established a Corporate Integrity Service Platform on its official website. This platform guides business partners to pay attention to ESG, integrity, transparency, compliance, and other anti-corruption issues, while also promoting interaction between the public and private sectors and showcasing Eximbank's streamlined, integrity-driven administrative practices, thereby enhancing administrative efficiency and supporting industrial development. Through the "Integrity-Related Regulations Notification for Government Contracted Vendors," Eximbank clearly communicates to all suppliers awarded contracts through government procurement procedures that they must not provide any improper benefits to Eximbank or violate integrity and other legal regulations. All suppliers awarded contracts through government procurement procedures are required to sign contracts containing

this notification to ensure full understanding and compliance with relevant integrity regulations. In 2024, a total of 103 suppliers were engaged through these communications.

Promotion Channels	Content	Target Audience	Number of Participants	Percentage of Employees/Managers in This Category	Frequency
Email	Anti-Money Laundering, Integrity	Compliance officers of head office and branches	16	100%	Irregular
Employee Portal	Anti-Money Laundering, Integrity	All employees	263	100%	Anytime
Annual Online Compliance, Anti-Money Laundering, and Integrity Exams	Anti-Money Laundering, Integrity	Heads and all staff	Heads: 2 Staff: 235	Heads: 100% Staff: 100%	Once a Year
Pre-employment Training for New Employees	Anti-Money Laundering, Integrity	New Employees	5	100%	During New Employee Orientation
Digital Meetings	Anti-Money Laundering, Integrity	Directors and Supervisors	10	100%	Anytime

Anti-Money Laundering Certification

To enhance employees' workplace skills and prepare them for future job functions, as well as to improve their expertise in anti-money laundering, we actively encourage employees to obtain certifications as Anti-Money Laundering and Counter-Terrorism Financing Professionals and the internationally recognized Certified Anti-Money Laundering Specialist (CAMS) qualification.

Anti-Money Laundering and Counter-Terrorism Financing Professional Certification

55

Internationally Recognized Certified Anti-Money Laundering Specialist (CAMS) Qualification

6

Training Programs

Eximbank conducts regular ongoing anti-money laundering training and assessments each year, including preemployment and on-the-job training. Additionally, scholars and experts are occasionally invited to give lectures, and employees are sent to participate in educational training organized by institutions recognized by the FSC. Considering the ongoing domestic and international pandemic situation, both in-person and online courses were conducted in parallel in 2024. In 2024, Directors and Supervisors participated in a total of 110 sessions of courses related to corporate governance and integrity, representing 100% participation. Employees participated in a total of 1,117 sessions of courses related to anti-corruption policies, with 250 employees attending, accounting for 95.06% of all employees.

Item	Courses	Course Description	Number of Participants	Hours of Participation
Anti-Money Laundering Training	New Employee Training	Analysis of Anti-Money Laundering and CounterTerrorism Financing Regulations and Case Studies.	5	1 hr
	Management Practices and Penalty Case Analysis on Trade-Based Money Laundering, CTF Risks, and Sanctions Evasion in Financial Institutions	A special lecture delivered by Rong-Ren Yang, CEO of Compass Financial Compliance Consulting Limited, covering management practices and penalty case analyses related to trade-based money laundering, CTF risks, and sanctions evasion in financial institutions.	169	3 hrs
	Latest Export Regulations Briefing	A lecture delivered by the Secretary-General of the International Trade Administration, Ministry of Economic Affairs, on the latest export regulations.	87	1 hr
	2023 Comprehensive Money Laundering, Terrorism Financing, and Proliferation Financing Risk Assessment Report - Online Course	Explanation of the bank's money laundering and terrorism financing risk distribution and control measures. All employees are required to continuously implement current risk control measures to ensure the bank establishes a risk-based assessment (RBA) mechanism, capable of preventing and responding to financial crimes.	169	1 hr
	Emerging Fraud Techniques and Prevention Strategies for Shell Accounts	A special lecture delivered by Prosecutor Li Bing-qi from the New Taipei District Prosecutors Office and assigned by the Ministry of Justice to the FSC, covering emerging fraud techniques and strategies for preventing shell accounts.	147	3 hrs

Item	Courses	Course Description	Number of Participants	Hours of Participation
Compliance Training	2024 Compliance System Self Assessment and Review Meeting	Promoted the FSC's 2024 inspection focus areas, highlighted major deficiencies found in domestic banks during the first half of 2023, and reviewed improvement recommendations from external auditors on Eximbank's anti-money laundering (AML) and counter-terrorism financing (CTF) project audits.	17	1 hr
	2024 Fair Treatment Principles Mandatory Course - Online Course	Conducted online courses on "Introduction to the Financial Consumer Protection Act," "Analysis of Financial Consumer Dispute Cases – Duty of Care of a Prudent Manager," and "Analysis of Financial Consumer Dispute Cases – Suitability Assessment Duty."	241	3 hrs
	Key to Corporate Sustainability: Integrity in Operations	A lecture delivered by Professor Kevin I.J. Yeh of Shih Hsin University titled "Key to Corporate Sustainability: Integrity in Operations," promoting a corporate culture of integrity and reminding employees to adhere to ethical standards.	71	2 hrs
	EU GDPR Personal Data Protection Trends and Case Studies	A special lecture delivered by Attorney Simon Yeh, Managing Partner of DaVinci Personal Data and High-Tech Law Firm, on the current trends and case studies of the EU GDPR personal data protection regulations.	84	3 hrs
	2024 Integrity, Compliance, and Cybersecurity Training	Strengthened awareness among Eximbank employees regarding common compliance and AML/CTF deficiencies identified by the FSC and within Eximbank units, reminding staff to exercise due diligence during business operations.	45	2 hrs
Exchange Meetings	First Quarter Head Office and Branch Exchange Meeting	Shared news reports regarding high-precision machinery being transported to Russia or Belarus via high-risk transit countries. The Anti-Money Laundering Center reminded all business units to pay special attention during operations, remain vigilant for any customers or transactions that may involve money laundering or terrorism financing, and to ensure that customers comply with Taiwan's export control regulations.	27	1 hr
	Second Quarter Head Office and Branch Exchange Meeting	Introduced an overview of the banking industry responsibility map and the "Self-Regulatory Guidelines for the Implementation of Responsibility Maps in the Banking Industry."	28	1 hr
	Third Quarter Head Office and Branch Exchange Meeting	Reminded business units to be alert to cases of companies providing false financial statements to fraudulently obtain loans, and promoted awareness among procurement staff of state-owned enterprises that, under judicial precedent, are considered public officials under criminal law. Emphasized the need to observe and comply with relevant laws when handling procurement.	27	1 hr

1.3 Risk Management and Internal Control

1.3.1 Risk Management

With the prevalence of financial innovation activities, banking operations have become increasingly complex, and the risks within the financial system have also increased. The importance of risk management is gaining more attention. The highest decision-making level for operational risk management at Eximbank is the Board of Directors, which approves operational risk management guidelines and major decisions. The Department of Risk Management is responsible for formulating the bank-wide operational risk management strategies and procedures and establishing the operational risk management mechanism. When each unit formulates various operational management regulations, they must incorporate relevant operational risk management provisions to achieve risk control. They must also follow the relevant operational risk management regulations and actively manage the operational risks within their responsibilities.

Three Lines of Defense in Risk Management

Eximbank has established the "Implementation Guidelines for the Three Lines of Defense in Bank Internal Control," which have been reviewed and approved by the Board of Directors. These guidelines serve as the basis for the implementation of the internal control system across the bank. Each business unit is responsible for the first line of defense in risk management, which involves continuously managing the related risks arising from operational activities, including but not limited to:



1. Identify, assess, and control the risks associated with low-risk operations, and implement customer due diligence (KYC, know your customers) procedures to ensure that the operational risks align with the bank's risk appetite and keep risk control within an acceptable range for the unit.
2. Establish internal control procedures and maintain effective internal controls. When there are deficiencies in processes or controls, a corrective plan should be proposed in a timely manner.
3. Regularly or periodically conduct self-assessments on the above items (at least twice a year) and specialized reviews (business units must conduct specific related audits at least once per year), to ensure that risks are appropriately managed and controlled.

The Department of Risk Management and the Compliance and Legal Affairs Office are responsible for the second line of defense in risk management. The Department of Risk Management is tasked with formulating overall policies and establishing management systems, assisting, and supervising the first line of defense in managing risks. The Compliance and Legal Affairs Office is also responsible for the second line of defense in risk management, which includes planning, managing, and implementing the compliance system, setting the evaluation content and procedures for compliance, and supervising each unit to regularly conduct self-assessments of compliance and manage compliance affairs, including but not limited to:



**Department of
Risk Management,
Compliance and
Legal Affairs Office**

1. Assist in identifying and measuring risks, defining risk management roles and responsibilities, providing a risk management framework, and regularly reporting risk management results to senior management.
2. Establish an independent and effective risk management mechanism to assess and monitor overall risk tolerance, current risk exposures, determine risk response strategies, and ensure compliance with risk management procedures.

The Auditing Office is responsible for the third line of defense, which involves auditing and evaluating the effectiveness of the internal controls and risk monitoring designed and implemented by the first and second lines of defense. It also provides timely improvement recommendations.



Auditing Office

1. With an independent and objective spirit, the Auditing Office executes audit tasks, assisting the Board of Directors and senior management in reviewing and evaluating the effectiveness of the risk management and internal control systems, including assessing the effectiveness of risk monitoring by the first and second lines of defense.
2. Timely improvement recommendations are provided to reasonably ensure the continued effective implementation of the internal control system and to serve as a basis for reviewing and revising the internal control system.

Risk Management Effectiveness and Goals

According to Eximbank's standard operating procedures, the corporate, group, and industry risk limit guidelines must be reviewed annually to assess the appropriateness of their content and risk limits. If revisions are needed, they should be submitted to the Board of Directors for review. Additionally, the Department of Risk Management participates in monthly risk management briefing meetings chaired by the Chairman, reporting on changes in the total credit balance and unsecured credit balance of the top ten corporates, groups, and industries to enable management to better understand related risk developments.

Eximbank's risk management objectives continue to focus on completing risk assessment reports requested by business units, while enhancing the management mechanisms for country risk, corporate risk, and financial risk to achieve timeliness and comprehensiveness in corporate risk control. In April 2024, Eximbank revised the "Liquidity and Interest Rate Risk Management Guidelines" to ensure that when the bank's assets and liabilities are exposed to market risks, capital utilization efficiency is improved, thereby achieving stable long-term profitability and strengthening business operations. In July 2024, Eximbank amended the "Operational Guidelines for Inquiries to the Joint Credit Information Center" to further improve operational procedures related to corporate risk assessment. Furthermore, in December 2024, Eximbank revised the "Sustainable Information Management Guidelines" to establish a governance framework and reporting system for sustainability information, enhancing the transparency and traceability of sustainability data, which aids in managing risks related to information integration and disclosure errors.

1.3.2 Internal Control and Audit System

Eximbank has established the "Implementation Guidelines for the Three Lines of Defense in Bank Internal Control", which have been reviewed and approved by the Board of Directors. These guidelines serve as the basis for the implementation of the internal control system across the bank. In accordance with the "Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries," Eximbank has established a Chief Auditor system and set up an Auditing Office under the Board of Directors. The internal audit system is managed by the Auditing Office, which operates independently to conduct audit activities, verify, and evaluate the effectiveness of the internal control system, and provide timely improvement recommendations. This ensures the continuous and effective implementation of the internal control system, assisting the Board of Directors and management in fulfilling their responsibilities.

The Auditing Office formulates an audit plan based on the "Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries." It conducts general and special audits annually for domestic business, finance, asset custody, and information management units, and special audits annually for other management units. Additionally, it conducts general audits annually for overseas offices.

Internal Audit Situation

Eximbank Auditing Office 2024 Audit Results and 2025 Audit Objectives

Items	Frequency	Results	Follow-up and Improvement	2025 Audit Goals
General Business Inspections	14	Execution Rate: 100%	Improvements completed	In accordance with the annual audit plan and the FSC's "Directions for Assessing the Effectiveness of the Internal Audit Function in Banks," Eximbank will carry out various audit tasks. In addition, audit mechanisms for information security will be reinforced, and employees' information security awareness will be strengthened.
Special Business Inspections	15	Execution Rate: 100%	Improvements completed	
Internal Control System, Personal Data Protection, Anti-Money Laundering and Counter-Terrorism Financing Control Measures	3	Execution Rate: 100%	Improvements completed	

Internal Audit also inspects the implementation of ESG-related policies and key points, with the main inspection items as follows:

ESG Audit Items	Financial and business aspects, environmental protection, corporate integrity, corporate governance, and social responsibility of borrowers
Item Descriptions	<ol style="list-style-type: none"> Eximbank's "Credit Rating Guidelines for Corporate Loans" include a "Credit Rating Table for Corporate Borrowers," which specifies deduction items for borrowers who violate relevant environmental protection regulations, as well as bonus items for those who adhere to ESG principles. Eximbank's "Credit Policy" and "Credit Risk Assessment Guidelines" specify that corporate credit reviews should consider whether the borrower adheres to ESG principles such as environmental protection, corporate integrity, social responsibility, and corporate governance. Eximbank's "Corporate Loan Pricing Considerations" includes principles for incorporating ESG considerations: interest rate reductions based on annual evaluation results from third-party certification bodies regarding environmental, social, and corporate governance aspects. Eximbank's "Standards for Charging Fees for Guarantee Business" includes fee reductions for borrowers adhering to ESG principles and receiving awards, with reductions ranging from 0 to 50 basis points.
Audit Method	Checking whether credit cases comply with Eximbank's ESG-related regulations.

Implementation of Internal Control Meetings and Activities

In 2024, Eximbank held one internal control deficiency review meeting, one horizontal communication seminar, and a total of 35 internal and external audits and external auditor inspections. These activities aimed to ensure the implementation and continuous improvement of the internal control system.

Internal Control Deficiency Review Meeting

Activity Goal	Assist the Board of Directors and management in auditing and evaluating the effectiveness of the internal control system, providing timely improvement suggestions.
Description	The "Internal Control Deficiency Review Seminar" is held annually by the Chairman of the Board, with all directors and supervisors attending. The meeting addresses internal control and anti-money laundering and counter-terrorism issues at Eximbank. The Chief Auditor, Chief Compliance Officer, and relevant staff from the Auditing Office and Compliance and Legal Affairs Office attend and report. The audit and compliance units fully communicate and exchange opinions, and meeting minutes are submitted to the Board of Directors for reference.
Effectiveness	To ensure the continuous implementation and review of the internal control system.
Execution Frequency	1
Number of Participants	20

Horizontal Communication Seminar

Activity Goal	Ensure thorough discussion and communication between the second and third lines of defense supervisors and staff.
Description	The Auditing Office, Compliance and Legal Affairs Office, and the Department of Risk Management jointly hold horizontal communication seminars. The seminars promote common compliance and anti-money laundering deficiencies and case studies at Eximbank, present the bank's risk management practices, major deficiencies in business inspections, and compliance practices, helping participants understand Eximbank's anti-money laundering and counterterrorism compliance system and key points, and discuss common deficiencies and areas for improvement.
Effectiveness	The Auditing Office will consider incorporating the Compliance Office's suggestions into future audit adjustments and strengthen the review of each unit's improvement implementation. Participants can also provide high-risk issues to the Auditing Office for enhanced audits. The second and third lines of defense should continue to monitor the Financial Supervisory Commission's 2025 financial inspection focus to assist business units in complying with relevant regulations.
Execution Frequency	1
Number of Participants	9



Internal and External Audits and External Auditor Inspections

Activity Goal	According to the "Practical Guidelines for the Three Lines of Defense in Bank Internal Control" and relevant anti-money laundering and counter-terrorism laws and guidelines, internal audits are conducted by the Auditing Office and anti-money laundering and counter-terrorism audits are conducted by external auditors. These audits aim to verify and evaluate the effectiveness of the internal control system, providing timely improvement suggestions to ensure continuous and effective implementation, assisting the Board of Directors and management in fulfilling their responsibilities.
Description	Eximbank commissioned external auditors to conduct the 2024 AML/CFT special audit, which resulted in an assurance report approved by the Board of Directors and submitted to the FSC for reference. Internal audits for business units are conducted at least semi-annually, and AML/CFT special audits are conducted at least annually, in compliance with Eximbank's internal regulations.
Effectiveness	No significant deficiencies were found in the business inspections of the audited units. The Auditing Office continuously follows up on the improvement of business inspections at each unit.
Execution Frequency	35
Number of Participants	5

Audit Personnel Certification

To enhance the professional capabilities of the Auditing Office staff, in 2024, Eximbank's Auditing Office staff participated in audit training courses and lead auditor training courses organized by Taiwan Academy of Banking and Finance. The certification rate for the audit training course was 100%, and nearly 80% obtained lead auditor training course certification. In addition to training courses, irregular educational training courses are also held, including courses organized by Taiwan Academy of Banking and Finance, online self-audit training, and new employee audit training.

Certification Items	Number of Certified Personnel	Number of Auditing Office Staff
Audit Training Course	6	6
Lead Auditor Training Course	5	6

Audit Education and Training

Audit Education and Training Items	Number of Participants	Hours of Participation
Courses Organized by the Taiwan Academy of Banking and Finance	6	Totaling 243.1 hours
Online Self-Audit Training Organized by the Auditing Office	253	2 hours per person, totaling 506 hours
New Employee Audit Training	5	1 hour per person, totaling 5 hours

1.3.3 Business Continuity Management Risks and Implementation Guidelines

With the increasing global risks, Eximbank recognizes that pursuing sustainable business operations is equivalent to providing services constantly to customers and stakeholders. The highest goal of business continuity management is to provide customers with comprehensive, professional, and diversified financial services.

Eximbank establishes, implements, supervises, and maintains a business continuity management system, continuously improving its effectiveness to ensure that operations can continue during emergencies or disasters, achieving the goal of uninterrupted operations.

Eximbank understands the impact of disasters and human accidents on operations and adopts proactive preventive management to address disaster risks. Through the implementation of rigorous risk engineering controls, safety standards, and benchmarks, management goals are set for natural and human-made disasters, with the primary objective of minimizing losses while safeguarding personnel, systems, and resources. Tailored emergency response plans are developed for different disaster scenarios, such as power outages, water shortages, and typhoons. Eximbank is equipped with UPS and generators to provide sufficient power during emergencies to ensure continuous operations, while contingency measures for water shortages and typhoons are detailed in its "Disaster Emergency Response Guidelines." All plans are designed with the restoration of normal operations as a guiding principle, forming the basis for Eximbank's business continuity and recovery planning.

Disaster Risk Items

Management Goal

Ensure the protection of personnel and property during a fire, allowing employees to evacuate safely.

Implementation Guidelines

- Eximbank conducts regular fire safety drills, provides appropriate fire training and awareness to educate personnel about fire hazards and response measures. Effective evacuation plans and emergency evacuation procedures are established to ensure personnel can quickly and orderly leave from dangerous areas.
- Eximbank installs and regularly inspects and maintains fire safety equipment to ensure the safety and compliance of facilities, reducing fire damage to buildings and equipment. Installed equipment includes fire alarm systems, fire extinguishers, and automatic sprinkler systems.
- For detailed information, see section 4.5.1 Occupational Safety Training.



Fire
Safety

Management Goal

Ensure the safety of personnel during an earthquake, minimizing casualties and property damage.

Implementation Guidelines

- Eximbank conducts regular earthquake drills according to government disaster prevention regulations, instructing employees to seek cover and evacuate calmly, and establishes emergency evacuation plans to ensure proper evacuation routes and assembly points, allowing personnel to quickly and safely leave dangerous areas.
- One of the goals of earthquake protection is to ensure that the organization's facilities can withstand seismic forces and minimize damage. Eximbank conducts regular inspections and maintenance to ensure the safety and stability of buildings and equipment.
- For detailed information, see section 4.5.1 Occupational Safety Training.



Earthquake
Protection

Emergency Response Plan Steps



For information security protection, Eximbank introduced a business continuity management system in 2023 and passed the latest ISO 22301:2019 international standard certification in March 2024.

Information Security Protection

Management Goal

Provide uninterrupted services to customers, reduce the likelihood and impact of operational disruptions, prevent customer rights from being compromised due to information system anomalies, and enhance operational levels.

Implementation Guidelines

- Eximbank implements security policies, procedures, and control measures in information security, including identity authentication and access control, firewalls and intrusion detection systems, encryption technology, and phishing prevention.
- Eximbank established the "Information Security Incident Reporting and Response Team." In the event of an information security incident, the team promptly executes reporting and response, quickly completes damage control, and reduces the impact of information security incidents on business operations. The Chief Information Security Officer serves as the commander of major information security incidents, overseeing the reporting and response of information security incidents and supervising the execution of various operations.
- In the event of an information security incident, the information security reporting mechanism is activated according to the "Information Security Incident Response and Reporting Management Guidelines."
- For detailed information, see section 2.2 Customer Privacy and Information Security.
- Establish a business continuity management mechanism, regularly conduct risk assessments and business impact analyses, formulate related plans for business continuity management, and regularly conduct drills.

For detailed information on information security management, please refer to section 2.2 Customer Privacy and Information Security.



Outstanding Services

Taiwan's economy is highly dependent on international trade. In order to assist domestic enterprises in expanding their export markets and promoting international economic cooperation, Eximbank provides a wide range of services under the supervision of the Ministry of Finance including specialized medium- and long-term export/import credits, guarantees, and export credit insurance. The vision of Eximbank is to strengthen trade finance and support foreign trade. Its primary goal is to align with the government's economic and trade policies to promote industrial upgrading and economic development. This includes enabling domestic business owners to access specialized financial services, helping manufacturers expand their export markets, and sharing trade risks for Taiwanese enterprises. At the same time, Eximbank actively participates in international financial activities to enhance international economic cooperation and increase global recognition.

With the global economy stabilizing in recent years, the volume of import and export trade is also recovering. In 2024, Eximbank continues to strengthen financial support for small and medium-sized enterprises (SMEs) and actively aligns with the government's New Southbound Policy. By providing ample financial supports to Taiwanese businesses, Eximbank aims to enhance the competitiveness of Taiwan's import and export goods.

Chapter Highlights

1 Performances

In 2024, the financing budget target achievement rate was 117.69%, the guarantee budget target achievement rate was 131.15%, the export credit insurance budget target achievement rate was 107.31%, all beyond the goal we've set for the year.

2 Government Policies

In 2024, the approved loan amount under the New Southbound Policy has reached NT\$34.27 billion, representing an 11.98% growth compared to the previous year, with a target achievement rate of 132.83%. The approved guarantee amount was NT\$4.035 billion, a 5.49% increase from 2023, achieving a target rate of 111.05%. The insured amount of export credit insurance underwriting reached NT\$34.101 billion, achieving a target rate of 116.50%.

3 Client Privacy

There were no data breaches reported, and the bank didn't receive any complaints regarding customer privacy violations or loss of customer data in 2024.

4 Client Satisfaction

The overall satisfaction rate for credit and guarantee services was 100%, rated as "satisfactory or above." In addition, the overall satisfaction rate for export credit insurance services reached 100%, rated as "satisfactory or above."

5 Client Service

Starting from January 1, 2024, the Taipei Head Office provides trilingual services in Chinese, English, and Japanese, and four branches across Taiwan provide bilingual services in Chinese and English, creating a customer-friendly banking environment in line with the government's 2030 National Bilingual Policy.

2.1 Sustainable Finance

2.1.1 Fintech

Eximbank is actively developing financial technology (FinTech) and digital channels to provide a superior experience and service for corporate clients. This also simplifies internal manual processes and reduces operational risks. Below are the initiatives related to FinTech and customer experience improvements for Financing and Guarantee Services and Export Credit Insurance Services.

Credit and Guarantee Services: Digitization of Internal Business and Fintech Development

In response to the trends of financial technology (FinTech) and digital transformation, Eximbank participates in the Ministry of Finance's "State-Owned Enterprises FinTech R&D Integration Platform" and regularly attends related meetings to learn about the application of FinTech in the industry. In addition to joining the Financial Information Service Co., Ltd.'s "Financial Blockchain Inquiry System", Eximbank has integrated with the company's financial blockchain financing system via API to complete the digitalization of the "system of electronic letter of guarantee for post-release duty payment." The following outlines the implementation timeline and benefits of digitalization and FinTech systems.

Digitization and FinTech Systems	Results
Credit Management System	The entire process of preparing, reviewing, and approving credit case reports is conducted online, reducing the time spent on repetitive data entry by credit officers. This, in turn, minimizes data entry errors and improves review efficiency. Additionally, this approach reduces paper consumption. During the severe COVID-19 pandemic, it significantly lowered the risk of virus transmission through paper documents.
Post-release Duty Payment Service by Financial Information Service Co., LTD. (FISC)	Speeds up the import clearance process for customers, enhancing service quality.
Customer Financing Platform: Electronic Signature Mechanism Implementation	The system implements the use of corporate or individual certificates for document signing, login authentication, document uploading, and authorization for credit information inquiries. The setup meets the needs of customers handling related business online, reduces manual paper-based processes, and provides secure and convenient financial services.

Export Credit Insurance Services: Export Credit Insurance Services Platform

As a policy-oriented specialized bank primarily serving small and medium-sized enterprises (SMEs), Eximbank has launched an online export credit insurance service platform to adapt to recent technological and industrial changes. By leveraging information technology, Eximbank aims to expand its online services, providing customers with more convenient and efficient online services through this platform. The bank regularly reviews and adjusts the underwriting conditions and operational procedures for export credit insurance, establishing standard operating procedures to simplify processes, enhance service quality, and improve operational efficiency. The goal is to better serve businesses and increase customer satisfaction. Eximbank also continuously enriches the content of its external website to provide more comprehensive online service quality.

Membership	What We Serve	Targeting Clients
Duly registered manufacturers in Taiwan	Traditional Insurance	Companies who have a small number of buyers and a low volume of insured cases.
	GlobalSure Credit Insurance	Companies who have a large and dispersed number of buyers with high shipping frequency.



Membership

To join the Export Credit Insurance Online Service Platform, register as a member and submit your company's basic information, revenue, number of employees, and contact details, which will then be reviewed by Eximbank.

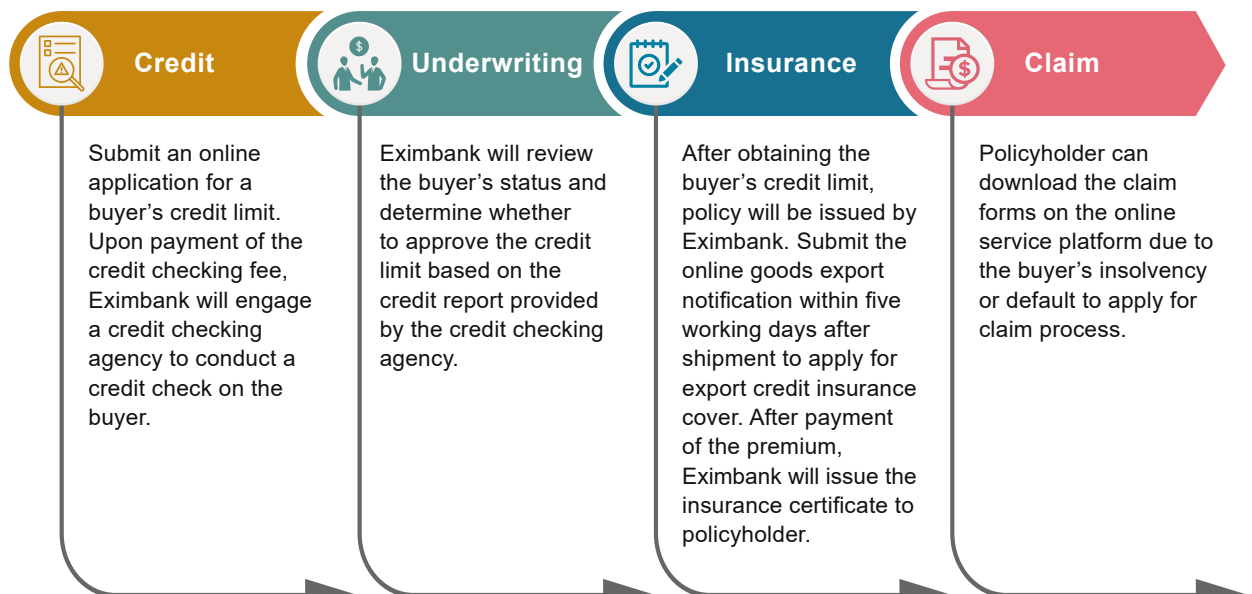


Quota System

Evaluate suitable insurance products based on the company's size, revenue, number and distribution of buyers, and transaction model.

The Export Credit Insurance Online Service Platform offers fast online application services for various insurance products, enabling businesses to submit applications and make inquiries without time restrictions.

Workflow of the Export Credit Insurance Service Platform



Eximbank upholds the spirit of flexibility, simplicity, and speed by refining the Export Credit Insurance Online Service Platform based on customer feedback and staff suggestions. This approach aims to increase user engagement, optimize staff allocation, and continuously update the platform's features through iterative improvements. The goal is to provide a user-friendly experience and uninterrupted export credit insurance services, thereby reducing the manual workload for staff.

2.1.2 Financial Friendliness

To ensure that individuals with disabilities fully enjoy basic, equal, and reasonably convenient financial services, Eximbank has established the "Financial Friendly Service Implementation" and provides accessible environments and financial services. This initiative aims to protect the rights of people with disabilities, promote their social inclusion, and ensure equal opportunities. Below are the financial friendly services provided:

1. Accessible Environment: Build facilities such as dedicated restrooms for people with disabilities; lowering desk heights to accommodate employees with disabilities.
2. On-Site Assistance: Eximbank offers document collection and on-site verification services for applicants who are unable to visit in person.
3. Visual Assistance: Magnifying glasses are available for visually impaired customers, and contracts and application forms can be provided in enlarged print as needed.
4. Hearing Assistance: Consultation services are provided through written communication or other assistive devices for hearing-impaired clients.
5. Service Notifications: Clients can choose to receive notifications (e.g., loan approvals or interest payment reminders) via written letters, phone calls, faxes, or emails.
6. Client Feedback: All branches have suggestion boxes and satisfaction survey form allowing our clients to express their opinions and protect their rights. In addition, our website offers an Inquiry Mailbox for online communication.
7. Complaint Hotlines: Dedicated complaint hotlines (02-2396-1570 and toll-free 0800-090511) provide customers with a telephone communication channel.
8. Website Accessibility: The "Customer Portal Visual Optimization Design" complies with Responsive Web Design (RWD) standards and has passed the "Government Website Instant Check System", earning the "Website Accessibility Guidelines" AA level certification.

Friendly Accessible Toilet



2.1.3 Sustainable Finance

To accelerate alignment with international trends, strengthen environmental and social risk management, and achieve sustainable operations with corporate partners, Eximbank has long integrated environmental protection and social responsibility into its business operations. Eximbank also fulfills its policy mission of strengthening trade finance and supporting foreign trade, while adhering to the Financial Supervisory Commission's Green Finance Action Plan 3.0. Through financial mechanisms, Eximbank guides enterprises and investors towards a virtuous cycle of green and sustainable development. Eximbank strictly reviews business interactions with controversial industries, such as gambling, arms, or those highly susceptible to money laundering and terrorism financing. Currently, Eximbank does not undertake related credit or export credit insurance business with these industries.

To respond to the global development of green finance and the need for corporate sustainability transformation, Eximbank, in line with the government's green credit policy, launched the "Green Sustainable Loans and Guarantee Services" in January 2024 to assist enterprises in achieving sustainable development goals such as energy conservation and carbon reduction, renewable energy, and pollution prevention. Furthermore, to strengthen ESG credit evaluation procedures, and in accordance with the Joint Credit Information Center's "Operational Guidelines for Financial Institutions' Credit Data Reporting," Eximbank amended its procedures in October 2024 by adding the "Standard Operating Procedures for Green Credit, Sustainability Performance-Linked Credit, and Social Responsibility Credit Certification." This amendment complies with regulatory requirements and aligns with international trends. Eximbank aims to leverage green financial resources to enhance corporate ESG awareness, accelerate energy and industrial transformation, and create a win-win situation for finance, industry, and environmental sustainability, jointly advancing toward the national vision of net-zero emissions by 2050.

In response to the international net-zero trend and Taiwan's 2050 net-zero emission target, efforts are being strengthened to manage credit risks associated with high-pollution and high-energy-consumption industries. By leveraging financial influence, assistance is provided to enterprises for net-zero transformation. In 2024, Eximbank referred to the industry carbon emission rankings published on the Climate Change Administration's "Enterprise Greenhouse Gas Emission Information Platform" of the Ministry of the Environment to identify a list of high-pollution/high-energy-consumption industries (including six sectors: power supply, chemical raw material manufacturing, steel manufacturing, semiconductors, cement and its products manufacturing, petroleum and coal products manufacturing) for credit limit control. Eximbank also established the "Credit Risk Control Guidelines for High-Pollution and High-Energy-Consumption Industries" to ensure that its credit clients comply with environmental protection and sustainable development requirements, gradually reducing the negative environmental impact of these industries.

Relevant departments at Eximbank regularly compile performance reports on sustainable finance initiatives from the Ministry of Finance's ESG Advocacy Platform and submit the results to the President.

ESG Credit Process

Eximbank has incorporated ESG principles into its credit policies. When handling credit cases, it references the "Guidelines for Identifying Sustainable Economic Activities." If a company makes substantial contributions to ESG and this information is verified by an independent external organization, Eximbank will evaluate the conditions for undertaking the credit based on the 5P case considerations. During the review and subsequent tracking and assessment of credit cases, Eximbank follows its credit policy regulations. It evaluates whether credit clients adhere to ESG principles, including environmental protection, corporate integrity, social responsibility, and corporate governance. This assessment ensures that clients are committed to environmental protection and social responsibility, and continuously guides them to value and actively pursue sustainable development.

Eximbank's ESG Credit Guidelines

1. Under the "Credit Rating Guidelines for Corporate Loans," the "Credit Rating Table for Corporate Borrowers" specifies deduction items for borrowers who violate relevant environmental protection regulations, as well as bonus items for those who adhere to ESG principles.
2. Under the scope of credit business defined in the "Credit Policy," Eximbank adopts definitions from international financial institutions and explicitly lists highly sensitive industries that are negatively screened and excluded from credit. To achieve sustainable development goals, Eximbank also handles credit cases in compliance with the "Sustainable Development Practice Guidelines" and the "Equator Principles Implementation Guidelines," among other relevant regulations. The "Credit Policy" and the "Credit Risk Assessment Guidelines" specify that in conducting corporate credit reviews, consideration should be given to whether the credit applicants adhere to ESG principles, including environmental protection, corporate integrity, social responsibility, and corporate governance.
3. In the "Corporate Loan Pricing Considerations," principles for incorporating ESG considerations are included: interest rate reductions based on annual evaluation results from third-party certification bodies regarding environmental, social, and corporate governance aspects.
4. The "Standards for Charging Fees for Guarantee Business" includes fee reductions for borrowers adhering to ESG principles and receiving awards, with reductions ranging from 0 to 50 basis points.
5. In the "Credit Risk Control Guidelines for High-Pollution and High-Energy-Consumption Industries," a list of high pollution and high energy consumption industries has been selected (including six industries: power supply, chemical raw material manufacturing, steel manufacturing, semiconductors, cement and its products manufacturing, and petroleum and coal products manufacturing) for credit quota control, with the aim of gradually reducing the negative environmental impact of the aforementioned industries.

Highlight of ESG Credit

Eximbank Participates in Ørsted Offshore Wind Power Sustainability-Linked Syndicated Loan, Continuing to Promote Taiwan's Green Energy Development

In 2023, Eximbank joined a NT\$25 billion sustainability-linked syndicated loan arranged for Taiwan Ørsted Financial Services Co., Ltd., a subsidiary of Ørsted, with Bank of Taiwan, BNP Paribas, and CTBC Bank acting as joint arrangers. Ørsted, the parent company, served as joint guarantor. The primary purpose of the loan was to refinance existing bank borrowings and provide working capital for the development, construction, and operation of offshore wind farms in Taiwan. A total of 12 financial institutions participated in the syndication, including DBS Bank (Taiwan), Mega International Commercial Bank, Land Bank of Taiwan, First Commercial Bank, E.SUN Bank, Taishin Bank, Taiwan Cooperative Bank, Hua Nan Bank, Chang Hwa Bank, Eximbank, Taiwan Business Bank, and J.P. Morgan. The deal was oversubscribed due to strong demand from peers, ultimately closing at NT\$25 billion, fully reflecting the banking sector's confidence in Ørsted's business outlook. Ørsted, whose largest shareholder is the Government of Denmark, has more than 30 years of global offshore wind experience and has been investing in Taiwan's offshore wind sector since 2015. Its projects include Formosa, Greater Changhua Southeast, Greater Changhua Southwest, and Greater Changhua Northwest wind farms, securing a key position in Taiwan's green energy transition. The syndicated loan also incorporates a sustainability-linked interest rate adjustment mechanism, encouraging Ørsted to continuously improve its performance in carbon reduction, climate action, and water security, and demonstrating joint efforts between the financial industry and Ørsted toward environmental sustainability.

Equator Principles

1. Introduction of Equator Principles: In April 2022, Eximbank signed the Equator Principles and, in March 2023, established the Eximbank Equator Principles Project Implementation Guidelines and the Eximbank Equator Principles Project Operating Procedures. All project financing cases that apply the Equator Principles adhere to the project financing review process, conduct environmental and social risk assessments, and propose relevant improvement plans.



Disclose the execution status of Equator Principles credit cases annually.

2. According to the Equator Principles and the "Eximbank Equator Principles Project Implementation Guidelines" and "Eximbank Equator Principles Project Operating Procedures," all loan cases must be determined with the "Equator Principles Applicability Checklist." For cases subject to the Equator Principles, the business unit is required to classify the case according to its environmental and social risk, collect relevant information based on the risk classification, and submit it to the Risk Management Department for review and environmental and social risk assessment, to ensure the proper review and management of environmental and social risks in project finance.
3. **Incorporating ESG Indicators into the Audit Checklist**
Eximbank follows the Equator Principles guidelines to implement the project financing review process. In addition, Eximbank will integrate ESG evaluation indicators into its audit checklist. Through its financial influence, it aims to work hand in hand with enterprises to jointly assume environmental protection and social responsibility, moving toward sustainable development goals.

ESG Indicator	Definition	Audit Criteria
Financial aspects, environmental protection, corporate integrity management, corporate governance, and social responsibility of credit customers.	Whether there is disclosure of significant negative information regarding the credit customer's environmental, social, or corporate governance practices, or whether the credit customer has violated relevant laws or is involved in lawsuits concerning the above issues that may affect the company's goodwill, cause suspension of operations, or result in substantial compensation.	Whether ESG assessments are included during loan approval, post-loan condition changes, or post-loan monitoring and management.

The Six Core Strategic Industries Promotion Plan

In order to promote economic structural transformation and industrial development, the government encourages the financial sector to provide loans to key innovative industries. Scope of the 5+2 Key Innovative Industries Loan includes Asia Silicon Valley, Smart Machinery, Green Energy Technology, Biotechnology and Medical Care, National Defense Industry, New Agriculture, and Circular Economy Industries. On this basis, in order to respond to international trends and accelerate industrial transformation, the Executive Yuan approved the "Six Core Strategic Industries Promotion Program" on May 21, 2021. The FSC also formulated the "Incentive Program for Domestic Banks to Provide Loans to the Six Core Strategic Industries," encouraging domestic banks, under the principle of risk management, to actively provide credit to the six core strategic industries: Information and Digital, Cybersecurity Excellence, Taiwan Precision Health, National Defense and Strategic, Green Electricity and Renewable Energy, and People's Livelihood and Wartime Preparedness.

The implementation period for the Six Core Strategic Industries is from April 1, 2022, to the end of 2024, divided into three phases. Eximbank fully supports this plan by promoting related industry loans. At the end of 2024, the outstanding loan balance for the Six Core Strategic Industries was NT\$55.955 billion, with 59 credit clients.

Sustainability-Linked Loan

Eximbank participates in joint supplier conferences within the industry to promote ESG. In response to the government's green finance policy, Eximbank revised the evaluation process for ESG Credit. In 2024, Eximbank undertook 53 domestic and international sustainability-linked loans, with a total balance of NT\$22.700 billion. The conditions include considering the corporate governance evaluation rankings of the Taiwan Stock Exchange or referencing the greenhouse gas emission indicators provided by third-party certification bodies for credit clients, with appropriate interest rate reductions.

Successful Cases of Sustainability-Linked Loan Clients

► Eximbank Supports Enterprises in Strengthening Energy-Saving and Recycling Actions to Effectively Manage and Reduce Carbon Footprints

Eximbank provided Company A with a NT\$250 million short-term export loan, linking it to sustainability mechanisms to assist the company in moving toward energy conservation and carbon reduction. In terms of environmental sustainability performance, Company A has been making active efforts, successively carrying out ISO 14064 greenhouse gas inventories and building product carbon footprints, with the aim of continuously enhancing energy conservation, implementing resource recycling, and striving to reduce greenhouse gas emissions.

► Eximbank Assists Enterprises in Promoting Low-Carbon Transformation and Sustainable Development to Realize Environmental Protection and Social Responsibility

Eximbank provided Company B with a NT\$800 million short-term export loan, integrating sustainability mechanisms to guide the company in promoting low-carbon transformation. Company B has long been actively engaged in corporate governance, developing a sustainable environment, and maintaining social welfare, while implementing various energy-saving and carbon-reduction measures. It has improved energy use in accordance with ISO 50001, and its environmental management practices align with the company's environmental policy. All of its plants implement ISO 14001, with continuous annual tracking and audits to maintain system effectiveness. It also conducts greenhouse gas inventories in accordance with ISO 14064-1 and promotes third-party verification of ISO 14064-1 greenhouse gas inventories. In 2024, the company completed group-wide greenhouse gas inventories and third-party verification. In terms of supplier management, Company B assists subcontractors in obtaining AS9100 certification and gradually builds a sustainable supply chain through green participation in supplier conferences. In information security and customer privacy, Company B completed the transition to ISO/IEC 27001:2022 and passed verification by third-party certification bodies (IAF/TAF). Furthermore, the company promotes a carbon neutrality pathway to reduce environmental impacts and burdens, becoming a practitioner of environmental protection, green products, and social care in Taiwan, while moving forward in line with the "Sustainable Development Goals" (SDGs) disclosed by the United Nations General Assembly.

2.1.4 Inclusive Finance

To strengthen financial support for small and medium-sized enterprises (SMEs), Eximbank utilizes funds from the Ministry of Economic Affairs' Small and Medium Enterprise Development Fund and guarantee services from the Small and Medium Enterprise Credit Guarantee Fund. Eximbank actively provides financing to SMEs to help them secure orders, expand export markets, and enhance their competitiveness. In addition, Eximbank aligns with government initiatives to promote the development of key innovative industries, continuously offering necessary financing or guarantee support to these industries. This assistance helps key innovative industries obtain the required financial services, improve international competitiveness, and expand into overseas markets.



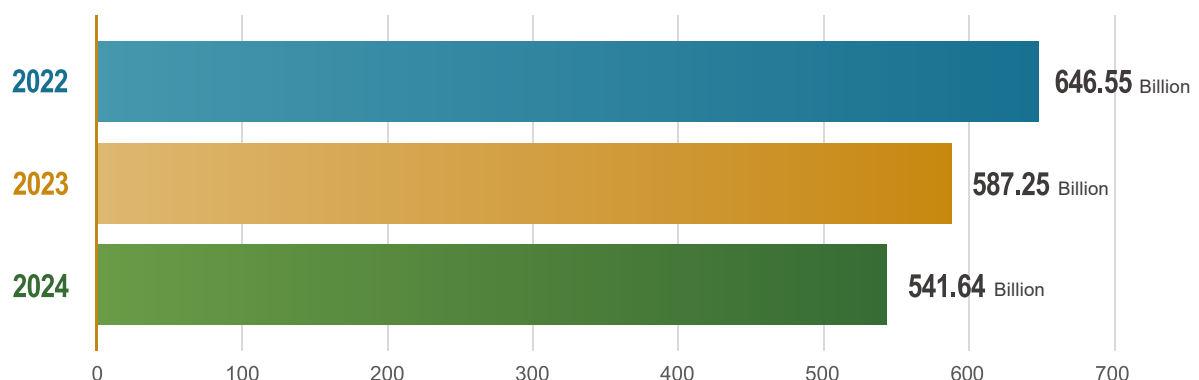
Small and Medium-Sized Enterprises (SMEs)

Eximbank offers a variety of financial services such as export loans, import financing, and construction project financing. In addition, government agencies provide related programs. For instance, the Ministry of Economic Affairs supports SMEs in exporting machinery and equipment, investing overseas, or undertaking overseas construction projects through the SME Development Fund Project Loans. These loans assist Eximbank in providing export loans, overseas investment loans, and overseas construction project loans, with applicable periods depending on fund usage. From January to the end of June 2024, the average outstanding balance of SME loans was NT\$10.164 billion, with an average of 137 clients. From July to the end of December 2024, the average outstanding balance of SME loans was NT\$9.906 billion, with an average of 143 clients.

Approximately 85% of the current export credit insurance clients are SMEs. To enhance services for SMEs, Eximbank has established an SME Export Credit Insurance Service Desk and has long-term collaborations with over 20 international credit checking agencies. These agencies conduct credit checking on buyers, and Eximbank's professional underwriters analyze the credit reports to help exporters mitigate the risk of bad debts in international trade. In 2024, the total insured amount provided to SMEs through export Credit Insurance was NT\$54.164 billion.

The Export Credit Insurance Amount for SMEs by Eximbank in the Past Three Years

Currency Unit: NTD 100M



2.2 Customer Privacy and Information Security

2.2.1 Information Security Governance Structure and Strategy

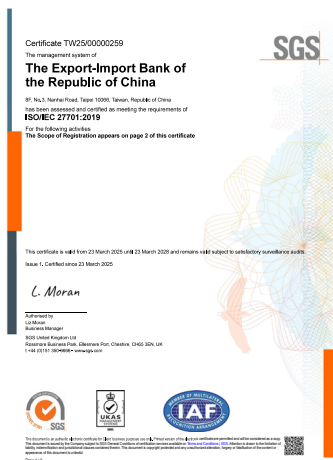
Eximbank's information security governance strategy aims to protect the organization's information assets and ensure their proper use. This includes conducting regular comprehensive risk assessments and management, such as security vulnerability scans and tests, to identify information security threats and vulnerabilities faced by the organization. By evaluating the severity and likelihood of risks, the most critical items are prioritized, and corresponding risk management strategies are developed.

Additionally, strict information security policies and procedures are established and implemented, covering issues related to information security, including user access control, data classification and protection, network and system security, etc. All personnel within the organization are ensured to understand and comply with these policies and procedures, and appropriate education and training are provided.

Implementation of Information Security Standards

To effectively protect information assets and establish a secure and reliable information environment, the bank expanded its verification scope in 2022 and obtained ISO 27001 certification in March 2022. The bank also established mechanisms to protect personal data and obtained ISO 27701 certification in March 2022. In 2023, the bank introduced a business continuity management system and passed the ISO 22301:2019 certification in March 2024.

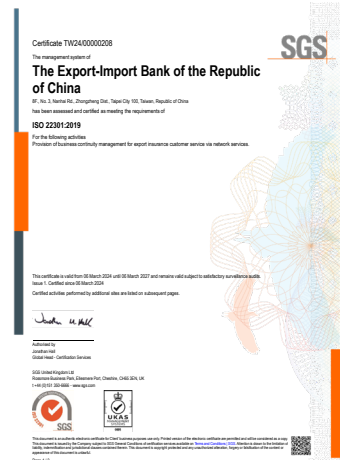
Promotion Item	Specific Objective	Action Plan
Information Security Management System International Standard	Continue to maintain the effectiveness of ISO 27001 certification	In January 2022, completed the expanded scope re-certification, incorporating the Department of Export Insurance and four branches (Taichung, Kaohsiung, Tainan, and Hsinchu) into the ISMS certification scope, and obtained the ISMS (ISO 27001:2013) certificate in March 2022. Passed the regular surveillance audit in 2024; and completed the transition certification to ISMS (ISO 27001:2022) in March 2025.
Personal Information Management System International Standard	Continue to maintain the effectiveness of ISO 27701:2019 certification	Incorporated the Export Credit Insurance Online Service Platform, the Department of Export Insurance and branch export insurance operations, as well as the Information Office's information system operation and maintenance processes into the certification scope, and obtained the PIMS (ISO 27701:2019) certificate in March 2022. Passed the regular surveillance audit in 2024; and completed the recertification the recertification renewal in March 2025.
Business Continuity Management System International Standard	Continue to maintain the effectiveness of ISO 22301:2019 certification	Incorporated the Export Credit Insurance customer online services into the certification scope, and passed the certification in March 2024.



ISO 27701 Personal Data Privacy
Management System



ISO 27001 Information Security
Management System



ISO 22301 Business Continuity
Management

2.2.2 Cybersecurity Maintenance Drills

Cybersecurity Maintenance Drills

To enhance employees' awareness of email social engineering attacks, in 2024, in addition to conducting four internal exercises, Eximbank also participated in two malicious email social engineering drills organized by the Ministry of Finance. In all drills conducted by the Ministry of Finance, no one opened or clicked on the emails.

The bank continues to strengthen employees' cybersecurity awareness through drills, training, and awareness promotion, and includes drill results as a reference in performance evaluations.

In addition, to strengthen the response capability to sudden information security incidents in information operations, annual information security incident simulation drills are conducted. By simulating disaster events, the Information Security Incident Response Team accumulates crisis management response capabilities, thereby reducing the information security risks that may arise from the destruction or improper use of information assets in the future. Furthermore, drills for information security incident reporting are also conducted to familiarize personnel with reporting management and response procedures. This ensures that in the event of an information security incident, the experience gained from regular drills can be effectively applied to quickly complete damage control or recovery operations, minimizing the impact of information and communication security incidents on business operations.

Drill	Description	Frequency	2024 Achievements
Information System Continuity Drill	After a simulated disaster event, personnel involved in information operations are able to rapidly restore the information system to normal operation through accumulated experience gained from the exercise.	Annually	In August–September 2024, conducted backup drills for the core information systems and 15 other information systems, as well as failover switch tests for core equipment (such as firewalls and routers).
Distributed Denial-of-Service (DDoS) Attack-Defense Drill	Simulate network service interruption caused by large-scale DDoS attacks, immediately activate DDoS protection, and perform traffic scrubbing to mitigate the impact of DDoS attacks.	Annually	In November 2024, carried out a DDoS attack protection drill to verify the effectiveness of the traffic scrubbing service.
Cybersecurity Incident Reporting Drill	Simulate the occurrence of a cybersecurity incident to become familiar with reporting and response procedures.	Annually	Participated in the Ministry of Finance cybersecurity incident reporting drill in August 2024. Participated in the Financial Supervisory Commission cybersecurity incident reporting drill in November 2024.

2.2.3 Customer Privacy Management and Protection

For non-automated personal data retrieval, the bank has established the "Guidelines for the Maintenance and Management of Personal Data Security" and the "Precautions for the Maintenance and Management of Personal Data Security" for all units to follow. For personal data files that are not part of the information system, their security maintenance and management are handled according to these guidelines and precautions.

Based on the privacy rights and interests of customers, the bank has established the "Guidelines for the Maintenance and Management of Personal Data Security" and its precautions for the collection, processing, and use of personal data. The bank reviews the personal data file inventory at least once a year and submits a "Self-Assessment Report on the Maintenance and Management of Personal Data Security" by the end of September each year. This report is compiled by the Personal Data Security Maintenance Implementation Team and submitted to the President for approval to ensure the protection of customer rights and the confidentiality of customer data. To protect the security of website user data transmission and enhance account security, the bank's export credit insurance online service platform uses HTTPS encrypted connections. In addition to complex passwords, graphical verification is used to strengthen login security.

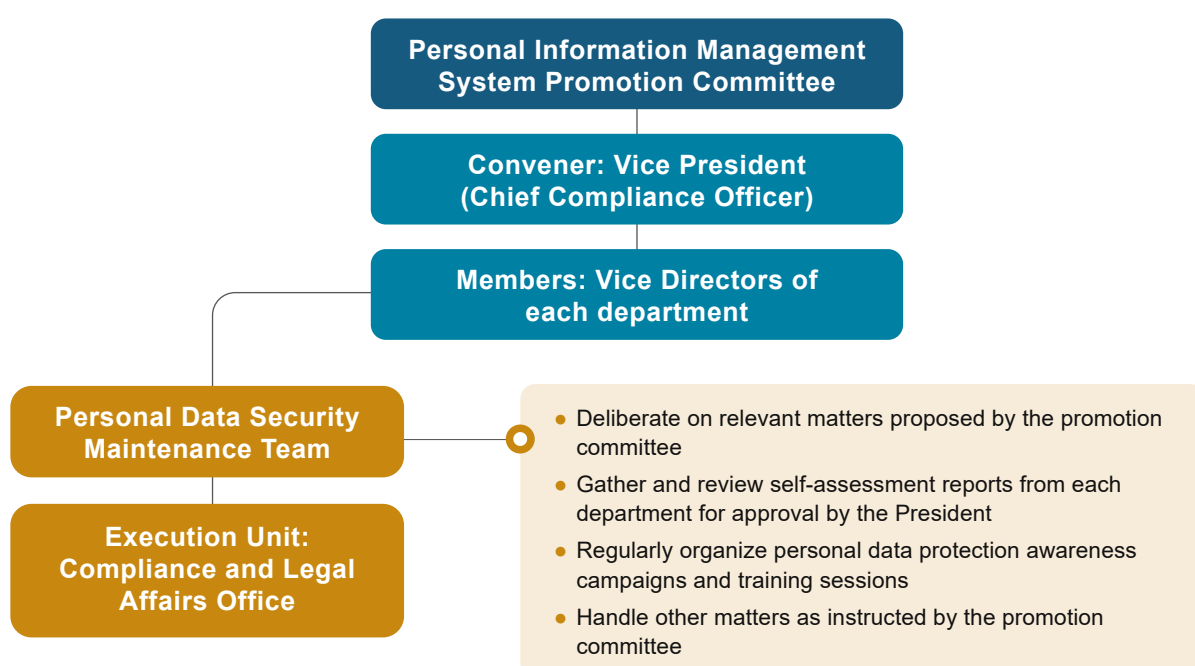
Personal Information Management System Promotion Committee

To implement the protection and management of personal data, the bank has established the "Personal Information Management System Promotion Committee." This committee is responsible for establishing personal data protection regulations, including the collection, processing, and use of personal data, and reviewing related matters. The committee is chaired by a Deputy General Manager appointed by the President, with several members from various departments. The committee also includes the "Personal Data Security Maintenance Implementation Team," which has an Executive Secretary and several staff members from the Compliance and Legal Affairs Office.

The committee is convened by the chairperson as needed and holds at least one meeting annually. In December 2024, the Chief Compliance Officer convened the "Personal Data Protection Management System Promotion Committee" meeting to review the annual promotion of the personal data security maintenance management system, strengthen control, and ensure the implementation of personal data security throughout the bank.

The committee's organizational structure is as follows:

Organizational Structure of the Personal Information Management System Promotion Committee



To protect user personal data and enhance information security, the bank has also introduced relevant management and inspection mechanisms to prevent data leakage or malicious virus intrusion. In 2024, there were no incidents of data leakage, infringement of customer privacy rights, or loss of customer data. The following are the personal data security management mechanisms established:

Management Mechanism	Operational Mechanism
Privileged Account Management System	Strengthens the management of privileged accounts to meet information security requirements, protects and automatically rotates privileged account passwords, and audits the use and traces of privileged accounts.
Personal Information Management System (PIMS)	Establishes a personal data protection management system to strengthen personal data security management in compliance with information security requirements.
Web Page Anti-Tampering Mechanism	Establish an anti-tampering mechanism for external service website pages, continuously monitor website operations, and automatically restore pages immediately upon replacement to enhance service resilience.
Endpoint Detection and Response Mechanism	Introduces an endpoint detection and response mechanism for critical hosts to strengthen endpoint monitoring and protection.
Purchase of Additional Hosts for System Upgrade Verification Environment	Strengthens system upgrade assessments to meet information security requirements.
Enhanced Data Loss Prevention (DLP)	Strengthens personal data inspection mechanisms and prevents the leakage of sensitive data to meet information security requirements.
Social Engineering Attack Prevention Mechanism	Strengthens email management mechanisms to prevent malicious virus intrusion, conducts email social engineering drills to raise employee awareness of malicious emails.
Distributed Denial of Service (DDoS) Attack Defense	Strengthens external traffic monitoring mechanisms, automatically alerts, and activates traffic cleaning mechanisms in case of DDoS attacks to ensure normal service.
Information Security Threat Detection and Management Mechanism	Continuously strengthens the information security threat detection and management mechanism, detects abnormal behavior, automatically alerts, and responds promptly.
Replacement and Upgrade of Protective Equipment	Replaces protective equipment to improve service resource efficiency, resist new threats, and enhance website protection.
Introduction of Content Delivery Network (CDN) Services	Introduces CDN services to distribute traffic, improve website service delivery speed, and effectively resist DDoS attacks.
Cybersecurity Incident Reporting Drill	Simulate the occurrence of a cybersecurity incident to become familiar with reporting and response procedures.

Precautions for Non-Automated Personal Data Retrieval

Item	Key Points of Precautions Explanation
1	Personal data files outside the information system should be stored in locked cabinets, file rooms, safes, or other secure locations with appropriate protective equipment or technology based on their characteristics and environment. If encryption is needed, appropriate encryption measures should be taken. Non-handling personnel should only view the files based on business needs and with the approval of the unit supervisor. When media containing personal data files are discarded or repurposed, the personal data files should be cleared first.
2	When transmitting personal data files between units, a receipt mechanism should be established to ensure the flow of data and confirm the recipient. For external transmission, the files should be sealed and delivered by a designated person or sent by registered mail.
3	Personal data files taken out of the office should be based on business needs and approved by the department supervisor, and should be properly managed to prevent data leakage.
4	The "Personal Data File Inventory" established by each unit should be reviewed by the unit supervisor and handed over to the designated personnel for consolidation and safekeeping.
5	For the addition, modification, or deletion of personal data files due to business needs, the unit supervisor's approval should be obtained, and the changes should be recorded in the "Personal Data File Inventory Review and Update Record."
6	Each unit should review the personal data file inventory at least once a year. If there are business changes involving personal data, the personal data file inventory should be adjusted and recorded in the record.
7	To continuously improve the personal data security maintenance management system, each unit should submit a "Self-Assessment Report on the Maintenance and Management of Personal Data Security" by the end of September each year. This report is compiled by the Personal Data Security Maintenance Implementation Team and submitted to the President for approval.

2.3 Customer Service and Rights

2.3.1 Principles of Fair Treatment and Complaint Handling System

Eximbank has established internal regulations, including the "Policy and Strategy for Fair Treatment of Customers" and the "Customer Complaint Handling Guidelines." Various departments have also established standard operating procedures for different business categories, such as the "Friendly Financial Service Process and Standards for Credit Business" by the Department of Loan and Guarantee and the "Friendly Financial Service Process and Standards for Export Credit Insurance Business" by the Department of Export Insurance, to ensure compliance when providing services.

Policy and Strategy for Fair Treatment of Customers

To enhance the awareness and internalization of the principles of fair treatment among all employees and to establish a culture that values financial consumer protection, making it a shared value system and code of conduct, the bank held online training courses in 2024. These courses provided a total of 5 hours of training for employees, with 495 participants in online courses.

Course	Number of Participants	Training Hours	Participation Method
2024 Fair Treatment Principles Mandatory Course	241	3	Online
"Friendly Financial Services" Online Training Course	254	2	Online

To protect financial consumers and declare the concept of fair treatment, the bank has established nine principles as the highest guiding principles of its fair treatment policy. These principles ensure that when providing financial products or services such as credit or export credit insurance, the business units treat customers fairly throughout the design, advertising, sales, contract performance, service consultation, and complaint handling processes, in compliance with financial consumer protection regulations. The following describes the content of each highest guiding principle:

Principles of Fair Treatment

Financial Consumer Product Protection

(I) Contract Fairness and Integrity Principle:

When entering into credit or export credit insurance contracts with financial consumers, the bank should adhere to the principles of fairness, reasonableness, equality, reciprocity, and integrity. The agreed terms should be clearly stated in the contract and communicated to the consumer. If there is any ambiguity in the contract terms, they should be interpreted in favor of the financial consumer. Additionally, employees should strictly follow relevant policies, operating guidelines, and internal regulations when handling credit or export credit insurance business.

(II) Duty of Care and Loyalty Principle:

When handling credit or export credit insurance business, the bank should fulfill the duty of care of a good manager. If the business involves trust or agency, the bank should also fulfill the duty of loyalty as required by applicable laws or contractual agreements.

Principles of Financial Product Advertising

(III) Truthfulness in Advertising Principle:

When soliciting financial consumers through advertising, the bank should ensure that the advertising content is truthful and that the information provided does not mislead consumers. The bank should follow the guidelines for managing promotional materials and dissemination processes to ensure that advertisements, broadcasts, business solicitations, or promotional activities are not improper, false, misleading, or in violation of relevant laws and self-regulatory norms.

Principles of Financial Product Disclosure

(IV) Product or Service Suitability Principle:

Before entering into a financial product contract with a financial consumer, the bank should fully understand the consumer's relevant information to ensure the suitability of the product or service. The signing process and the completeness of the information provided by the financial consumer should be reviewed by the appropriate unit or personnel. Before handling specific financial products, the bank should consider the suitability for the financial consumer, ensuring that the consumer understands the insurance product they are purchasing and that it meets their actual needs. The relevant financial product content should be provided for the consumer's review.

Principles of Financial Product Disclosure

(V) Disclosure and Explanation Principle:

Before entering into a credit or export credit insurance contract with a financial consumer, the bank should fully explain the product or service and the contract content to the consumer and disclose any risks. Additionally, the bank should provide the export credit insurance policyholder with necessary information, advising them to read the policy terms carefully and pay attention to exclusions and non-coverage items, in compliance with relevant guidelines.

Protection of Financial Consumer Rights

(VI) Complaint Protection Principle:

When handling financial consumer complaints, the bank should follow the "Customer Complaint Handling Guidelines" and the "Standard Operating Procedures for Customer Complaint Handling" to properly manage and resolve financial consumer disputes at different levels.

Principles of Professionalism for Practitioners

(VII) Professionalism of Employees Principle:

Employees handling specific financial product transactions should possess the legally required professional qualifications. Relevant employees should complete financial education courses annually to ensure that both employees and supervisors have professional qualifications and have received professional training.

Principle of Friendly Service

(VIII) Specific Strategies for Friendly Service Principles:

When conducting credit and export insurance business, the bank shall comply with the provisions of Eximbank's "Friendly Financial Service Process and Standards for Credit Business" and the "Friendly Financial Service Process and Standards for Export Credit Insurance Business" must be ensured. This is to guarantee the provision of consistent friendly services to each customer and to offer appropriate care according to customer needs, thereby implementing the concept of inclusive finance.

Implementing the Principle of Integrity in Business Operations

(IX) Specific Strategies for Implementing the Principle of Integrity in Business Operations:

Eximbank's directors, supervisors, and managers shall comply with the "Code of Ethics for Directors, Supervisors, and Managers of Eximbank." Employees shall follow Eximbank's "Work Rules," perform their duties diligently, and comply with all laws and regulations. When conducting credit, export credit insurance, and other transaction-related business, employees shall strictly adhere to Eximbank's "Guidelines for Managing Credit, Export Credit Insurance, and Transactions with Stakeholders" to avoid engaging in non-standard transactions with stakeholders. Furthermore, employees are encouraged to report any suspected criminal activity, fraud, or violation of laws in accordance with Eximbank's "Internal Reporting System Operation Guidelines." In November 2024, all internal regulations and related documents for accountability systems were established and submitted to the Board of Directors. By the end of 2024, the Chairman of the Board and all senior management had signed the responsibility declaration, in accordance with the implementation schedule of the "Self-Regulatory Guidelines for the Implementation of Responsibility Maps in the Banking Industry."

To strengthen the internalization of the principles of fair treatment as part of the corporate culture, the compliance supervisors of business units should monitor the implementation of the principles within their units. The implementation status should be regularly reported to the Compliance and Legal Affairs Office, which is responsible for reviewing the implementation status of business units. The results are compiled and reported annually to the business meeting for discussion, and the discussion results are included in the overall compliance system implementation report, which is presented by the Chief Compliance Officer to the Board of Directors and the Board of Supervisors.

Implementation Guidelines for the Principles of Fair Treatment



Customer Complaint Handling System

Business units also incorporate this policy and strategy into their unit training courses. When customer complaints or financial consumer disputes arise, they should be handled promptly and appropriately according to the "Customer Complaint Handling Guidelines" and the "Standard Operating Procedures for Customer Complaint Handling." The bank should review whether there are any violations of the principles of fair treatment or financial consumer protection regulations and make timely revisions to this policy, strategy, and related regulations. The bank provides an electronic mailbox for customer complaints on its official website, allowing customers to give suggestions or feedback. In 2024, there was one export credit insurance customer complaint case, related to a claim denial by the bank. Eximbank responded to the customer by explaining the investigation and review process. The complaint case required no further follow-up.



Customer Complaint Handling Standard Operating Procedures





2.3.2 Customer Satisfaction Surveys

Eximbank is committed to providing professional banking services to its customers. To offer better services, the bank conducts satisfaction surveys with existing customers using questionnaires. The results of these surveys are reported to the President every six months and published on the bank's employee portal. These results serve as a basis for future business services and improvement measures. Additionally, after hosting or co-hosting seminars, the bank conducts surveys with participating enterprises and analyzes the collected questionnaires.

Credit Service Customer Satisfaction Surveys

Survey Method and Frequency	Survey Items	Survey Results	
Paper questionnaires are used to conduct customer satisfaction surveys with existing customers every six months.	Service attitude of business personnel, response speed, and the helpfulness of credit services to customers.	A total of 208 valid questionnaires were collected regarding customer satisfaction with export credit services. The overall satisfaction rate was above satisfactory.	
Paper questionnaires are used to conduct surveys with participating enterprises after hosting or co-hosting seminars.	Satisfaction with seminar content, location, process, speakers, and overall impression.	A total of 559 valid questionnaires were collected regarding customer satisfaction with the seminars. The overall satisfaction rate was above satisfactory.	

Export Credit Insurance Service Customer Satisfaction Surveys

Survey Method and Frequency	Survey Items	Survey Results	
Paper questionnaires are used to conduct customer satisfaction surveys with existing customers every six months.	Service attitude of business personnel, response speed, and the helpfulness of export credit insurance services to business operations.	A total of 375 valid questionnaires were collected regarding customer satisfaction with export credit insurance services. The overall satisfaction rate was above satisfactory.	
Paper questionnaires are used to conduct surveys with participating enterprises after hosting or co-hosting seminars.	Satisfaction with seminar content, location, process, speakers, and overall impression.	A total of 137 valid questionnaires were collected regarding customer satisfaction with the seminars. The overall satisfaction rate was above satisfactory.	



Environmental Sustainability

In response to society's promotion of energy conservation, carbon reduction and the implementation of environmental sustainability, we actively take measures to reduce energy consumption, continue to promote energy-saving solutions and daily management, implement compliance with energy management regulations and promote energy-saving concepts within the organization.

Chapter Highlights

1 Greenhouse Gas Inventory

In 2024, Eximbank established a carbon inventory task force and commissioned an external professional organization to provide guidance and prepare the 2024 inventory, disclosure, and consultation results of Eximbank's investment and financing carbon emissions (Scope 3, Category 15). This initiative implements the review of climate-related risks across the supply chain and investigates the carbon emissions of clients.

2 Promote Environmental and Climate Change Education

Organized online environmental education courses, with **265** participants per session.

Eight sustainability and climate change related courses were held, with a total of **623** participants.

3 Implement Green Procurement

The degree of green procurement has reached 100%.

4 Strategic Deployment of Renewable Energy

A rooftop solar power system was installed at the Tainan Branch building, and a power purchase agreement was signed with Taiwan Power Company. In 2024, the system generated a cumulative total of 27,130 kWh (97.69 GJ).

5 Achieve the Energy Saving Targets

In 2024, compared with 2023, the amount of oil were reduced by **5.47%**.

3.1 Energy Resource Management

3.1.1 Energy Conservation Promotion Group

In order to smoothly promote the above plans and objectives, the Department of Administrative Management of Eximbank has set up an "Energy Conservation Promotion Group," with the Deputy General Manager of the Management Department as the convener of the group, and the heads of each responsibility area are convened to join the team. The group has established a regular management evaluation mechanism that regularly discloses the evaluation results and requires the unit to make improvements, and holds a meeting every six months to evaluate and review the implementation of energy-saving measures in each unit.

Management Content	Frequency of Communication
Each branch shall control the use of electricity, water and oil on its own, and report the usage and fees to the Department of Administrative Management of the head office every month.	Monthly
The Department of Administrative Management announces the performance of each unit's responsibility area targets on a monthly basis.	
The Department of Administrative Management reports the performance of each unit's responsibility area targets at the monthly operations meeting.	
The Energy Conservation Promotion Group meets every six months to report on the implementation effectiveness of each unit's area of responsibility, and if the usage limit is exceeded, each unit is required to provide an explanation.	Semiannually

In the above process, when electricity, water, or fuel consumption approaches the annual target value, the Department of Administrative Management will issue a warning notice and submit it to the head department head for approval of necessary measures. Through frequent communication and reviews, the aim is to ensure that the annual energy-saving targets are achieved each year.

3.1.2 Energy Resource Target

In order to improve the overall efficiency of electricity use in Taiwan, the government has formulated the "Electricity Efficiency Management Plan for Government Agencies and Schools" and "Electronic Document Energy Saving and Paper Reduction Promotion Plan." In response to the government's actions and public expectations, Eximbank has also set short, medium and long-term goals, as shown in the following:

Goal	Project
Short-term	Achieve various energy-saving targets and set annual caps on water, electricity and oil consumption.
Medium-Long Term	In line with the energy conservation goals of the administrative agency, we have formulated an energy conservation implementation plan.

Each year, the Department of Administrative Management and all branches have reported the previous year's usage in accordance with the regulations in the "Energy Conservation Reporting Website of Government Agencies and Schools." Medium- and long-term targets are set for electricity, water, and fuel usage to achieve annual reductions. With a comprehensive reporting system in place, Eximbank is committed to implementing environmental sustainability.

On November 11, 2024, the Executive Yuan approved the "Electricity Efficiency Management Plan for Government Agencies and Schools 2023 Annual and Overall Program Implementation Performance Analysis and Evaluation Report." According to the 2023 energy-saving performance evaluation results, Eximbank ranked 3rd place in Category D (head offices of state-owned enterprises) under the "Outstanding Energy-Saving Performance" group.

In 2024, Eximbank established short-, medium-, and long-term targets based on the “Electricity Efficiency Enhancement Plan for Government Agencies and Schools,” approved by the Executive Yuan in March 2024, and the Ministry of Finance’s official letter Tai-Cai-Mi-Zi No. 11300561610 dated April 25, 2024. As part of these efforts, Eximbank formulated the “2024–2026 Energy Conservation Implementation Plan,” using 2023 as the baseline year for setting annual targets. The 2024 Energy Conservation Implementation Plan stipulates that annual electricity consumption should not exceed the baseline year’s Energy Use Intensity (EUI). The combined consumption targets for electricity, water, and fuel should, in principle, achieve a 2% reduction compared with 2023. Regarding paper usage, Eximbank allocates paper based on actual business needs and maintains a requisition registration system for each unit, thereby balancing business development with the implementation of environmental sustainability policies.

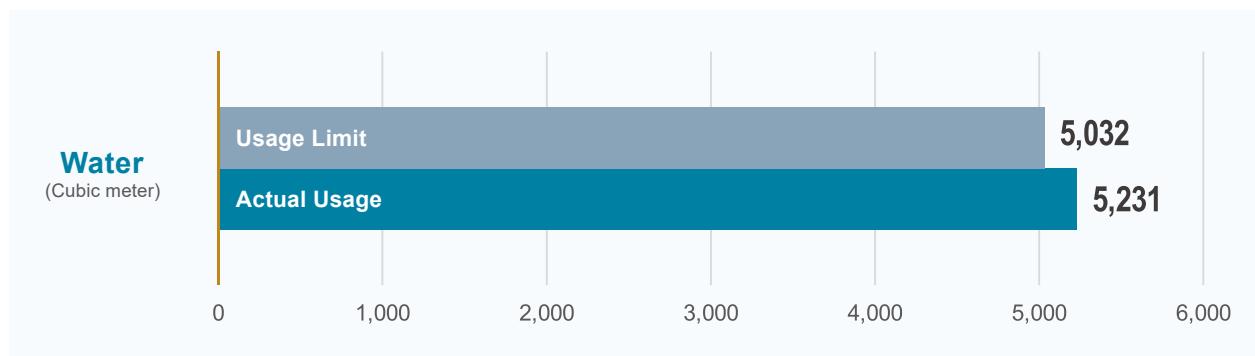
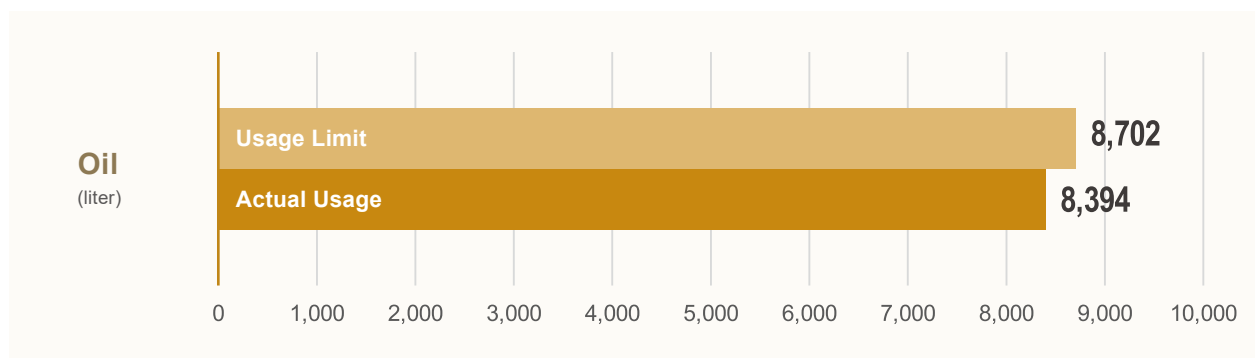
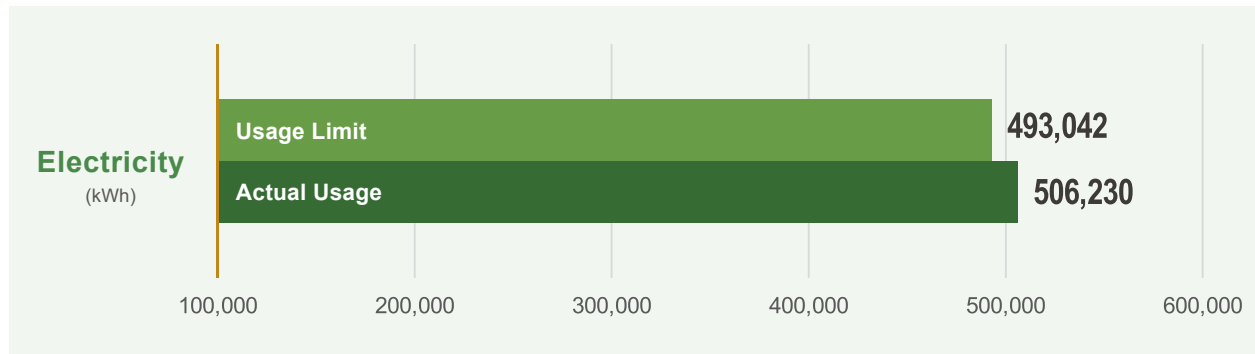
In 2024, the fuel reduction target was achieved, with usage decreasing compared to the previous year. However, due to the establishment of the bank’s second headquarters office in September 2024, increased staffing from business growth, and higher average temperatures in Taiwan leading to more frequent use of central air conditioning, the water and electricity conservation targets were not met.

	2022		2023		2024		Actual usage in 2024 compared to actual usage in the previous year
	Energy Saving Targets	Actual Usage	Energy Saving Targets	Actual Usage	Energy Saving Targets	Actual Usage	
Electricity (kWh)	702,638	551,181	540,157	503,104	493,042	506,230	0.62%
Water (cubic meters)	5,256	4,575	4,483	5,135	5,032	5,231	1.87%
Oil (liters)	11,193	9,296 (including 49 liters of diesel)	9,110	8,880 (including 30 liters of diesel)	8,702	8,394 (including 35 liters of diesel)	-5.47%

Note:

- Eximbank established the "2020–2023 Energy Conservation Implementation Plan." For the year 2022, the plan was formulated based on the Executive Yuan's "Electricity Efficiency Management Plan for Government Agencies and Schools" approved in January 2020, as well as the Ministry of Finance's letter Tai-Cai-Mi-Zi No. 10806927170 dated December 18, 2019, which set conservation targets for electricity, water, oil, and paper usage. For 2023, the targets for electricity, water, and oil conservation were set according to the Ministry of Finance's letters Tai-Cai-Mi-Zi No. 11203652910 dated April 20, 2023, and Tai-Cai-Mi-Zi No. 11203655680 dated May 5, 2023. The total upper limit of all targets is based on the principle of achieving a 2% reduction compared to 2022.
- The actual water consumption in 2024 exceeded the water-saving target. For related response plans, please refer to Section 3.1.5 Water Resource Management.

2024 Energy Conservation Target Performance



Types of Energy	Unit	2023	2024
Electricity	kWh	503,104	506,230
	Heating value (kcal)	432,669,440	435,357,800
	GJ	1,811.587	1,822.843
Gasoline	Liter	8,850	8,359
	Heating value (kcal)	69,030,000	63,603,631
	GJ	289.029	266.308
Diesel fuel	Liter	30	35
	Heating value (kcal)	252,000	302,470
	GJ	1.055	1.266
Natural gas	Cubic meter	5,646	4,713
	Heating value (kcal)	50,814,000	42,417,000
	GJ	212.758	177.600
Total Energy Usage	Heating value (kcal)	552,765,440	541,680,901
	GJ	2,314.429	2,268.018
Energy consumption per capita	GJ/Person	8.902	8.624
Energy intensity	GJ/Net income millions	0.829	0.745

Note 1: The total energy consumption (GJ) statistics scope includes only electricity, gasoline, diesel, and natural gas usage. The coefficients are calculated based on the parameters from the 2023 Energy Statistics Manual - Energy Product Unit Calorific Value Table and the calorific values for automotive gasoline and diesel announced by the Ministry of Environment for the year 2024, effective in 2025. Specifically, electricity is calculated at 860 kcal / kWh; car gasoline at 7,609 kcal / liter (7,800 kcal / liter was used for 2023); (imported) liquefied natural gas at 9,000 kcal / cubic meter; diesel at 8,642 kcal / liter (8,400 kcal / liter was used for 2023). Each kilocalorie is converted to 4.187 kJ, and 1,000,000 kJ = 1 GJ.

Note 2: No renewable energy was used in 2023 and 2024.

Note 3: Scope of Energy Intensity Survey: The calculation basis for the years 2023 and 2024 is the number of full-time employees at Eximbank, totaling 260 and 263 respectively.

Note 4: The electricity calorific value for 2023 was misprinted and should be 432,669,440 kcal.

Energy conservation and carbon reduction are not only actions to protect the earth, but for businesses, they also help in sustainable development and reduce operating costs. The following table shows the ratio of energy expenses to operating costs in the past three years:

Unit: NT\$100,000

	2022	2023	2024
Operating Expenses	6,706.78	7,572.20	8,399.94
Energy Costs	31.84	37.55	42.09
Proportion of Operating Expenses (%)	0.47	0.50	0.50

3.1.3 Specific Actions and Measures

Eximbank has taken many specific measures to reduce energy consumption, such as controlling the use time of air conditioners and maintaining temperatures that are both comfortable and environmentally friendly. The bank reviews and announces the implementation status of energy conservation in each unit monthly. Staff are urged to implement these measures effectively, and audits and promotional activities are conducted. Any issues are discussed at the biannual energy-saving committee meetings, with a commitment to achieving environmental sustainability.

At the same time, specific targets for electricity, water, and oil usage are actively set, and practical measures are taken to achieve annual reductions as much as possible. In terms of electricity usage, there has been a significant reduction over the past three years, demonstrating a strong commitment to energy conservation and carbon reduction. The long-term goal is to reduce energy consumption and contribute to the protection of the Earth's environment.

Item	Content
Specific Measures for Energy Saving	Air conditioning temperature control and water use are managed by professionals
	Announce the implementation of energy conservation in each unit monthly and handle the inspection and publicity matters
	Semi-annual Energy Conservation Promotion Group Review Meetings

Electronic Official Documents

To implement the environmental sustainability ESG policy and promote paperless operations, the use of the electronic document system is encouraged for online document approval, thereby saving the paper previously required. Additionally, to align with economic efficiency, reduce the risk of employees carrying payment slips outside for operations, and lower vendor transaction costs, the head office utilizes the Land Bank's "Internet Banking Corporate Payment Authorization" service and will continue to do so in the future.

Environmental Education

In order to achieve the goal of sustainable operation, we continue to integrate the concept of sustainability into the corporate culture, so that the executives, employees and other relevant shareholders have a considerable degree of recognition of environmental sustainability, and drive the company to move towards sustainable development.

To deeply embed the concept of sustainability into corporate culture, enhance employees' awareness of environmental protection and their sensitivity to financial sustainability issues, a 4-hour online environmental education video course is provided every year, covering topics from ocean preservation, net zero emissions and other sustainable environmental related issues. Through this advocacy education course, employees will pay more attention to ecological protection and sustainable management and develop a sense of recognition with the sustainability goals of Eximbank, so as to jointly fulfill the responsibility of protecting the global environment.

Course Name	Number of Participants	Course Hours
Taiwan 2050 Net-Zero Emission Pathway and Policies (Low-Carbon Environmental Education)	256	0.5
Return of the Turtles	256	0.5
Secrets of the Raknus Selu Trail	256	1
Yongjian Ecological Education Lecture – Native Fish of Wetlands	256	1
Hazards in the Air – Fine Particulate Matter PM2.5	256	0.5
Key Strategies for Net-Zero Transition – Promoting Circular Economy and Zero Waste	256	0.5

3.1.4 Greenhouse Gas Management

Carbon reduction and energy efficiency are global trends. Eximbank, as a state-owned bank, bears the responsibility of implementing environmental justice and promoting energy conservation and carbon reduction policies. To reduce and manage greenhouse gas emissions and fulfill its responsibility to jointly protect the Earth, Eximbank discloses electricity and carbon emission data from its business units, and implements ISO 14064-1 greenhouse gas inventory procedures, continuing its efforts toward a net-zero carbon future.

Aligning with the "Taiwan 2050 Net Zero Carbon Emissions" goal, and according to the Financial Supervisory Commission's guidance for non-listed banks, which should follow the timeline of the listed companies' sustainability roadmap, Eximbank completed the greenhouse gas inventory in 2023 and the verification in 2024. Eximbank had already initiated the inventory and verification plan ahead of schedule in 2022, and starting in quarter three of 2022, progress was reported quarterly to the Board for oversight. The "2022 Greenhouse Gas Inventory Report" and "2022 Greenhouse Gas Verification Statement" for all locations were completed in July and August 2023, respectively.

In 2024, Eximbank established a carbon inventory task force and planned to commission an external professional organization to provide guidance and compile Eximbank's 2024 investment and financing carbon emissions (Scope 3, Category 15) inventory, disclosure, and consulting results, implementing the review of supply chain-related climate risks and the investigation of customer carbon emissions, demonstrating Eximbank's determination to lead enterprises toward net-zero carbon emissions and sustainable development. Eximbank also continued the "ISO 14064-1 Greenhouse Gas Inventory (Scope 1 and 2)" operations, holding internal training to assist departments in gaining a deeper understanding of greenhouse gas inventory work and management policies, and completed the 2024 greenhouse gas inventory and verification in May 2025. In addition, according to the Financial Supervisory Commission's explanatory order issued on February 22, 2024, regarding "the disclosure schedule of greenhouse gas inventory, assurance, carbon reduction targets, strategies, and specific action plans for financial holding companies, banks, and bills finance companies," Eximbank will, starting in 2025, complete the disclosure of "(Scope 1, Scope 2) carbon reduction targets, strategies, and specific action plans."

Implementing ISO 14064-1 Greenhouse Gases Inventory

Time	Content
2022/10	Establishment of the "Greenhouse Gases Inventory Promotion Group"
2022/11	The first in-house training was held
2022/11	Consultant on-site inventory and questionnaire filling
2022/11	Completed the collection of information from the head office, four branches, and three overseas offices
2022/12	Program file production
2022/12	Completed the report and inventory
2023/6	The second in-house training was held
2023/7-8	Internal and external audits
2023/10-11	ISO 14064-1 Inventory Tool Making
2023/12	Conduct education training
2024/1	Inventory standardized document production
2024/1-3	Headquarters and branches inventory operations
2024/3-4	Internal verification job
2024/4-5	Preparation of inventories and reports
2024/5-6	External verification job
2024/12	Conduct education training

Greenhouse Gas Emissions

Item	2022	2023	2024
Scope 1 emissions (Unit: metric ton CO ₂ e)	72.9370	95.5577	90.1212
Scope 2 emissions (Unit: metric ton CO ₂ e)	276.0103	247.9134	241.5277
Scope 1 + Scope 2 emissions (Unit: metric ton CO ₂ e)	348.9473	343.4711	331.6489
Scope 3 emissions (Unit: metric ton CO ₂ e)	58.2882	60.4210	68.5567
Total emissions (Unit: metric ton CO ₂ e)	407.2355	403.892	400.206
Emissions per capita (Unit: metric ton CO ₂ e / person)	1.368	1.321	1.261

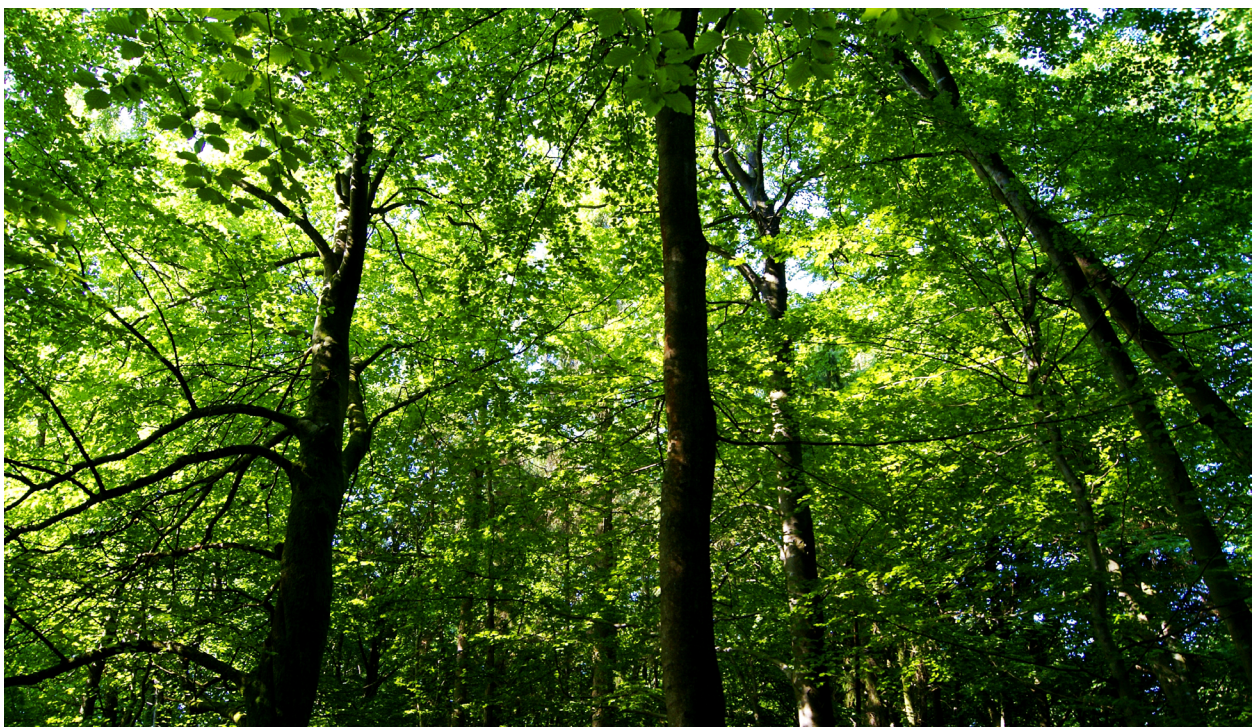
Note 1: Scope 1 emissions primarily consist of gasoline used in official vehicles, natural gas, septic tank effluent, and refrigerant leakage. Scope 2 emissions are mainly from purchased electricity. Scope 3 emissions primarily include upstream emissions from purchased electricity, gasoline used in official vehicles, natural gas, and purchased tap water.

Note 2: The emission factors used are based on the Greenhouse Gas Emission Factor Management Table version 6.0.4 announced by the Environmental Protection Administration; global warming potential (GWP) values are cited from the IPCC Sixth Assessment Report (2021); Carbon Footprint Calculation Information Network (2018); Product Carbon Footprint Information Network. The method used for aggregating greenhouse gas quantities is the operational control approach. The inventory standard is based on ISO 14064-1:2018. The greenhouse gas emission data have been verified by Ares International Certification Co., Ltd. (ARES) through third-party verification. Please refer to Appendix 3 for the external independent verification statement.

Note 3: Per capita emissions = (Scope 1 + Scope 2 emissions) / number of employees. The calculation bases are 255, 260, and 263 full-time employees of Eximbank for 2022, 2023, and 2024, respectively.

Note 4: In 2024, Eximbank implemented greenhouse gas inventory operations in accordance with the ISO 14064-1:2018 standard. Additionally, in 2024, the carbon emissions survey was expanded to include the Taipei Head Office's 2nd office location. Due to structural changes, the year 2024 has been designated as the baseline year.

Note 5: Eximbank has no biogenic carbon emissions.



3.1.5 Water Resource Management

According to the United Nations, 90% of the world's natural disasters in the past 10 years are water-related. Climate change has increased the number of water-scarce areas. In recent years, frequent floods have damaged water supply systems, sanitation facilities, sewage resources, etc., making water availability increasingly unpredictable. Taiwan is also deeply affected by climate change, in this regard, Eximbank actively promotes the concept of water conservation, hoping that the members of the organization can work together towards the goal of water conservation and jointly solve the problem of water shortage.

Water Resource Use

In terms of water resources, all water sources currently come from third-party water provided by water companies, and in the future, we will continue to promote the concept of water conservation internally and adjust relevant regulations on a rolling basis to save tap water use. We hope to highlight our proactive approach to water resource management and our passion for contributing to the Earth through more measures.

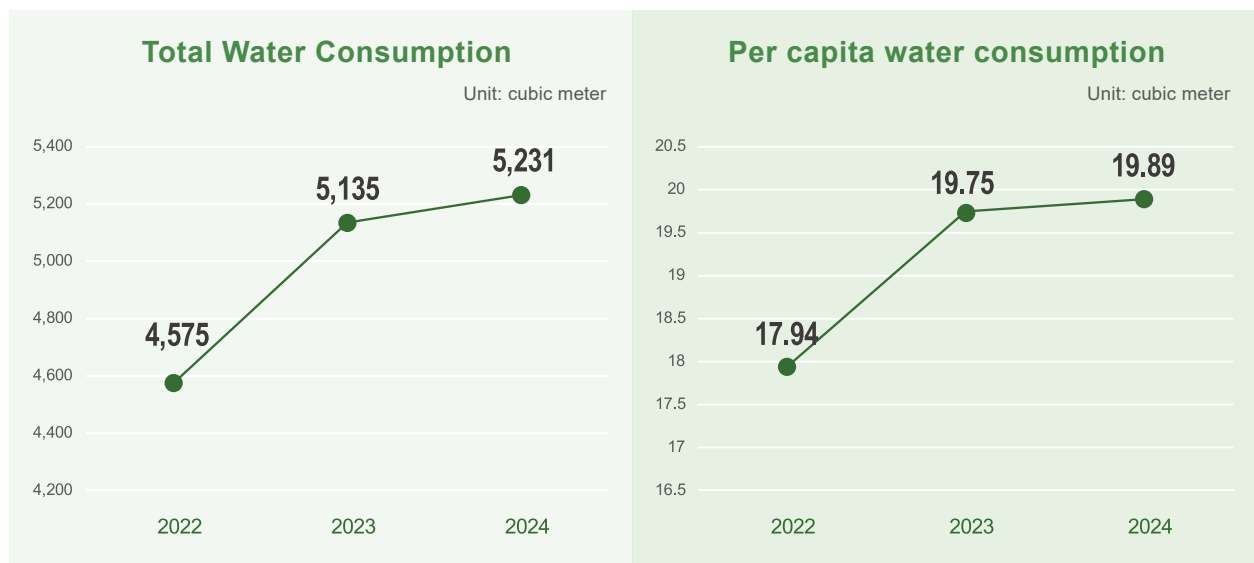
In terms of drainage, the used domestic sewage is legally discharged into the sewer system or the discharge system required by the region, and all of them comply with the discharge water standards and specifications of domestic sewage.

Water consumption in 2024 increased by 1.87% compared to 2023, mainly due to the increase in business growth, as well as the increase in average temperature in Taiwan, leading to increase in operation hours of central air conditioning, resulting in an increase in cooling water usage. The impact of the COVID-19 epidemic has also led staff to develop the habit of washing hands, which also led to increased water consumption.



Water Consumption of Eximbank in the Past Three Years

Water	2022	2023	2024
Third-party water use (unit: cubic meter)	4,575	5,135	5,231
Number of employees	255	260	263
Per capita water consumption (unit: kWh/person)	17.94	19.75	19.89



Water Resource Management and Measures

The Eximbank implements a number of specific water-saving policies to improve the problem of water shortage, including the use of sensor faucets and water-saving toilet equipment, specific reduction of water consumption, and special personnel to check whether there is any leakage at any time. In addition, the responsible unit will analyze the water consumption after receiving the water and electricity bill every month, and review the water use situation in the energy saving team meeting every six months. At the same time, it also actively advocates water-saving measures, and posts water-saving slogans in bathrooms to advocate the concept of water conservation.

Item	Management Measures
Specific water-saving measures	<ul style="list-style-type: none"> • Use sensor-operated faucets • Use a water-saving toilet device • Dedicated personnel to check whether there is any water leakage at any time
Review of water targets	<ul style="list-style-type: none"> • Hold a meeting of the Energy Conservation Group every half-year to review the actual and target water use. • After receiving the utility bill, compare and analyze it with the bills from the same period over the past year to ensure there are no abnormal water usage patterns. Record the findings monthly in the energy-saving execution section of the employee area and publish the water usage status.
Promote the concept of water conservation	<ul style="list-style-type: none"> • Post water-saving slogans

3.2 Waste Management

3.2.1 Waste Management Concepts and Measures

To achieve sustainable use of resources and ensure proper disposal of waste, we take the initiative to manage waste, implement resource recovery and classification from source management, and regularly record the amount of waste to minimize the pollution to the Earth.



Thorough garbage sorting

Cooperate with the garbage classification of the building



Reduce waste generation

Disposable cutlery, paper cups, etc. are not provided

3.2.2 Resource Recovery and Disposal

Compared with the complexity of the manufacturing industry, the main types of waste in the financial services industry are only domestic waste and general resource recycling, and do not contain hazardous waste. The related waste is recycled by professional manufacturers.

Recycling category	The amount of resources recovered (kg)
Paper containers (including beverage boxes, foil packets, memo boxes and various types of paper tableware)	569.03
PET bottles/plastics	455.29
Tin and aluminum cans	138.72
Glass	100.66
Electricity cells	4.1
Paper (newspapers, photocopying paper, kraft paper, cardboard boxes, etc., excluding toilet paper, heat-sensitive paper, plastic glossy waste paper)	9,647.73

3.2.3 Food Waste Recycling

In addition to meeting the dietary habits and needs of employees, the staff canteen also reduces carbon emissions through providing meat-free or no red meat diet. To avoid waste, we carefully evaluate and purchase the appropriate amount of ingredients before cooking. Any uneaten meals can be packed by employees to promote the concepts of 'cherishing blessings, valuing food, and not wasting.' Additionally, any leftover kitchen waste is drained of water and handed over to the designated vendor for proper disposal, effectively reducing kitchen waste.

3.3 Green Procurement and Supply Chain Management

3.3.1 Green Procurement

Procurement is an integral part of corporate operations, and if green procurement can be gradually implemented, it will be lay the foundation for the sustainable development of the enterprise. Therefore, we gradually incorporated green procurement into business operations, and actively cooperated with the government's green procurement promotion plan, and achieved green procurement target in 2024, with green procurement achievement rate of 100%. In terms of procurement and contracting, we will give priority to local procurement as the principle and will strive to complete relevant disclosures in the future. In addition, we also strive to separate and recycle resources in our offices, and use office supplies with environmental labels, such as recycled paper, photocopiers, list players and toner cartridges, to reduce environmental load and build a society with sustainable use of resources.

(Unit: New Taiwan Dollar)

	2022	2023	2024
Green procurement amount (NT\$)	4,679,733	3,922,821	4,643,947
Green procurement Specified procurement item achievement (note 1)	100%	100%	100%

Note 1: Green Procurement Designated Procurement Item Achievement Rate = The percentage of green procurement conducted within the designated procurement items. Since Eximbank completed green procurement for all designated procurement items in 2024, the achievement rate of green procurement was 100%. The amount of green procurement in 2024 was NT\$4,643,947.

Note 2: Green Procurement also includes the "Government Green Procurement Performance Evaluation Method." This method is approved by the competent authority, the Ministry of Environment, and evaluates agencies based on the achievement rate of designated green procurement items, participation in institutional green office initiatives, and other additional or deductive scoring items. In 2024, Eximbank received a score of 100, with full marks for both the achievement rate of designated green procurement items and participation in green office initiatives.




(Unit: New Taiwan Dollar)

Product Category	Green Procurement Project	2022	2023	2024
Recycling products	Tissue paper	109,615	88,195	133,050
	Recycle toner cartridges	361,620	122,120	34,770
Information products	Electricity mainframe	1,462,419	2,530,332	1,446,009
	Monitor	276,980	410,238	162,945
	Notebook computer	100,532	-	-
	Video output device	1,922,400	572,538	2,519,856
	Original toner cartridges	293,867	38,548	44,456
	Office paper	152,300	160,850	150,180
	Portable projector	-	-	33,381
	Water dispenser	-	-	74,000
	Electric paper shredder	-	-	45,300
The total purchase amount		4,679,733	3,922,821	4,643,947

3.3.2 Supply Chain Management

As a 100% state-owned export credit institution held by the government, Eximbank selects suppliers in accordance with the Government Procurement Act and other relevant regulations, strives for fair and open procurement procedures, and suppliers should be diversified and not limited to regions, in order to safeguard the public interest and the principle of fairness and reasonableness. The types of suppliers include office supplies, construction and repair, equipment supply, and labor contracting. In addition, manufacturers shall not be treated differently without justification. Contracts with suppliers are also modeled by the Public Works Commission of the Executive Yuan, which may terminate and suspend the execution of contracts in cases of serious violations of relevant labor laws and regulations such as environmental protection, Occupational Safety and Health, or labor human rights, in order to avoid harm to workers' labor rights and interests.

Eximbank prepares evaluation items based on the sample score sheet of the Procurement Evaluation Committee (Review Panel) and conducts scoring of suppliers. The evaluation items assess suppliers' past contract performance, including compliance with laws and regulations (such as violations of labor laws, adverse records, or penalties). If such circumstances exist, points will be deducted accordingly. The evaluation items also cover suppliers' sustainability capabilities, including indicators such as employee pay raises and the provision of work-life balance for employees, with the weighting of sustainability scores set at a minimum of 5%. Starting in April 2024, Eximbank adjusted these evaluation items by adding environmental indicators such as "environmental protection" and "carbon emissions management," as well as the governance indicator "information transparency." For labor contracting suppliers, during the contract period, Eximbank requires them to provide monthly payroll details and proof of salary transfers to ensure that benefits, salaries, and other items comply with the relevant provisions of the Labor Standards Act. These suppliers must also submit insurance details for labor, health, and pension coverage, as well as employee attendance records, to verify compliance with legal requirements. If deficiencies are found during regular inspections, Eximbank will identify the deficient items and assist and guide the suppliers in making improvements. If improvements are not made within the specified period, Eximbank will continue to provide guidance to the supplier or, depending on the situation, terminate or suspend the contract.

Sustainable Development Capability Evaluation Dimensions	Evaluation Indicators
 Corporate Governance	Information transparency
 Environment	Environmental protection
	Carbon emissions management
	Green procurement
 Social	Employee pay raises
	Flexible working hours and arrangements
	Family-friendly measures, childcare arrangements
	Gender and ethnic inclusiveness

3.4 Climate Change Response

In response to the impacts and effects of climate change on the financial industry, Eximbank has strengthened its climate change governance. In 2021, it established the Sustainable Development Committee, with the Environmental Task Force coordinating and promoting environmental sustainability initiatives. In 2022, Eximbank implemented the Task Force on Climate-related Financial Disclosures (TCFD) and signed the Equator Principles (EP), formulating relevant management strategies and actions to tackle climate change. Going forward, Eximbank will continue to pay close attention to climate change issues, working together with enterprises and employees to build a sustainable environment and society. Eximbank has published its 2024 TCFD Report of the Export-Import Bank of the Republic of China in June 2025. Please refer to the [2024 TCFD Report of the Export-Import Bank of the Republic of China available on the official website for details](#).

TCFD Implementation and Planning for Climate-related Financial Disclosures

Dimension	Description	Planning
Governance	Ensure that the Board of Directors and senior management have a comprehensive understanding of climate risk issues, and integrate these into the company's strategic and risk management processes, while effectively performing the functions of risk identification, risk management, strategic response, and oversight.	Establish a comprehensive climate governance framework, with the Board of Directors serving as the highest supervisory authority. Under its jurisdiction, the "Sustainable Development Committee" is responsible for overseeing and managing climate-related risks and opportunities, promoting the bank's overall climate strategy and policies. Additionally, a task-oriented "TCFD Report Working Group" is established to regularly report to the President on the assessment results and implementation status of climate-related risks and opportunities. Important management issues and resolutions are then reported to the Board of Directors.
Strategy	Analyze and disclose the existing short-, medium-, and long-term risks and opportunities under climate change, assess the potential impacts on corporate financial planning, and subsequently propose management policies, response strategies, and development directions.	<p>International Initiatives In response to climate change, the full implementation of the Task Force on Climate-related Financial Disclosures (TCFD) was completed in 2023 to enhance resilience against climate change risks and to understand the impacts and effects of climate change on operations.</p> <p>In April 2022, the Equator Principles were signed to implement the project financing review process.</p> <p>Sustainable Environment In accordance with the TCFD guidelines, regulatory authorities, and the "Domestic Banking Industry Climate-Related Risk Management Practice Manual," climate-related risks are categorized into "physical risks" and "transition risks." An analysis is conducted on the impact of climate change risks on the Eximbank, the affected entities, and asset exposure. Subsequently, the next phase of identifying climate change risks and opportunities is carried out to facilitate the formulation of an overall climate strategy.</p> <p>On the operational side, short-, medium-, and long-term strategic goals are set. Through energy conservation and carbon reduction management measures, the impact of operations on the natural environment is minimized to achieve the goal of environmental sustainability.</p>
Risk Management	Based on the assessed risks and opportunities, the impact or benefits on the company's operations are understood through financial impact quantification methods such as scenario analysis.	In accordance with the "Implementation Guidelines for the Three Lines of Defense in Internal Control" approved by the Board of Directors, a three-line defense risk management system is adopted. This system encompasses identification, management, supervision, and audit aspects, enabling each line of defense to function effectively. This approach aims to strengthen Eximbank's overall management of climate change risks and ensure the effective implementation of internal control operations.
Indicators and Targets	Establish clear climate-related targets and develop corresponding monitoring mechanisms to track performance, as well as report on the implementation status of climate-related initiatives.	Referring to the "Domestic Banking Industry Climate-Related Risk Management Practice Manual" and Sections 2.1 "Identification of Material Climate Change Issues" and 2.2 "Climate Strategy Formulation" of the TCFD Report, which outline climate change action topics and plans, three key climate indicators are selected to address climate change and sustainable development trends.

Climate Risk Management Procedures



Risk Identification: Identification of Materiality

Based on the comprehensive research findings, the significance of risks is identified sequentially, followed by the identification of the significance of regions and industries.



Risk Assessment: Refine Identification Results

Referring to the risk assessment approach outlined in the "Domestic Banking Industry Climate-Related Risk Management Practice Manual," the results of the materiality identification of risks are refined in detail.



Risk Reporting: Report Relevant Measures

Report monitoring results in an ad hoc manner along with existing risk reporting formats.



Risk Monitoring: Formulating Response Measures Based on Materiality

For clients with high physical or transition risks, establish response measures to ensure effective monitoring.

3.4.1 Climate Governance

Eximbank Climate Governance Framework



3.4.2 Climate Strategy

Eximbank Climate Issue Identification

The method for identifying climate change risk factors follows the TCFD guidelines, regulatory authorities, and the "Domestic Banking Industry Climate-Related Risk Management Practice Manual." Climate-related risks are categorized into "physical risks" and "transition risks." An analysis is conducted on the impact of climate change risks on the Eximbank, the affected entities, and asset exposure. Subsequently, the next phase of identifying climate change risks and opportunities is carried out to facilitate the formulation of an overall climate strategy.

Risks and Opportunities		Financial Impact	Response Measures		
			Short-term (<1 year)	Medium-term (estimated ≥1 year to <3 years)	Long-term (estimated ≥3 years)
Physical Risk (Immediate)	Extreme weather events have a negative impact on the financing targets of banks.	<p>Due to extreme climate events causing reductions in financed clients' assets or operational interruptions, Eximbank's assets may decrease.</p> <ul style="list-style-type: none"> In the short term, the implementation of energy-saving measures, greenhouse gas inventory and certification, and credit strategies has resulted in increased operating costs and capital expenditures for internal personnel. Currently, clients classified as high physical-risk financing account for approximately 4.8% of total financed clients. 	<p>[Internal]</p> <ol style="list-style-type: none"> Incorporate climate change risks into Eximbank's risk management policies. Send staff to participate in various training courses on climate-related topics organized by institutions such as the Taiwan Academy of Banking and Finance, according to business needs. Implement energy-saving measures and utilize low-carbon energy sources. Execute and certify greenhouse gas inventory projects. Promote electronic document processing and electronic meetings to reduce paper consumption and improve efficiency. Based on each unit's assessment of the impact of climate change risks on customer service or business operations, take relevant mitigation actions and optimize information systems. <p>[External]</p> <ol style="list-style-type: none"> Monitor whether credit clients have violated relevant environmental protection policies and regulations resulting in penalties, and communicate to address subsequent improvement matters. Collect and analyze operational site or factory location data of financing clients and assess whether they are exposed to high climate change risks. 	<ol style="list-style-type: none"> Organize in-house seminars on relevant topics and assess the execution of short-term actions, making rolling adjustments to medium-term targets. Utilize financial instruments to guide companies toward sustainability, thereby strengthening the security of Eximbank's financing assets. Establish a list of high-resilience assets. Formulate relevant mitigation measures for operational sites with high climate change risks. 	Deploy high-resilience assets.

Risks and Opportunities		Financial Impact	Response Measures		
			Short-term (<1 year)	Medium-term (estimated ≥1 year to <3 years)	Long-term (estimated ≥3 years)
Transition Risk	Negative impacts on the bank's financing clients resulting from carbon reduction policies and regulations.	<p>Clients may face stricter regulatory requirements, and if they lack a transition strategy or continue to use high-carbon/high-energy-consuming equipment for production, they may incur significant carbon costs, potentially reducing net profits.</p> <ul style="list-style-type: none">In the short term, this may affect dividend distribution; in the long term, it may restrict clients' expansion plans, thereby reducing Eximbank's interest income.Among the bank's top ten high-risk exposures, clients in high transitional-risk industries who also have medium-to-high physical risk exposures amount to approximately NT\$800 million, accounting for about 0.5% of total credit.	<ol style="list-style-type: none">1. Establish near-, medium-, and long-term targets for credit risk management in high-pollution/high-energy-consumption industries.2. Collect and monitor changes and adjustments related to TCFD and relevant environmental regulations, conduct employee training, formulate corresponding policies, grasp market-derived business opportunities, track subsequent customer funding needs, and plan to provide related products or services.3. To mitigate credit risks arising from climate change, incorporate the concepts of the "Equator Principles" into credit review, encouraging enterprises to strengthen environmental protection practices and fulfill their social responsibilities.4. Disclose carbon emission information of material clients in the TCFD report.5. Strengthen the KYC process for credit customers during application and collect information related to climate change risks.6. Disclose Scope 3 carbon emissions information.	<ol style="list-style-type: none">1. Establish near-, medium-, and long-term targets for credit risk management in high-pollution/high-energy-consumption industries.2. Collect and monitor changes and adjustments related to TCFD and relevant environmental regulations, conduct employee training, formulate corresponding policies, grasp market-derived business opportunities, track subsequent customer funding needs, and plan to provide related products or services.3. To mitigate credit risks arising from climate change, incorporate the concepts of the "Equator Principles" into credit review, encouraging enterprises to strengthen environmental protection practices and fulfill their social responsibilities.4. Disclose carbon emission information of material clients in the TCFD report.5. Strengthen the KYC process for credit customers during application and collect information related to climate change risks.6. Disclose Scope 3 carbon emissions information	Assist clients in low-carbon transformation.
Opportunities (Products and Services)	Rising demand in the sustainable finance market	<p>Through the formulation of credit-related action plans and regulations, actively guide the flow of funds into sustainable enterprises to increase operating revenue.</p> <ul style="list-style-type: none">Operating costs for short-term personnel and capital expenditures for outsourced consulting.	Research relevant domestic and international cases and actively develop sustainable financial products in accordance with government regulations, to strategically position for the future.	Expand the development of green financial products (such as green energy loans), formulate feasible underwriting conditions, guide and enhance enterprises' willingness to develop sustainable environments, and strive to capture business opportunities arising from the renewable energy-related market.	Develop sustainable financial products (such as incorporating actions related to green energy or low carbon within existing project loans).

3.4.3 Climate Risk Management

Management Strategies and Mechanisms

Eximbank incorporates ESG issues into its management guidelines and daily operations. During the stages of business evaluation and product and service development, financial services and capital guidance are leveraged to gradually integrate social and environmental sustainability into consideration and relevant processes, with mechanisms established to reduce negative impacts on society and the environment. In addition, Eximbank's "Sustainable Development Practice Guidelines" set forth future directions for environmental sustainability management, including:

- Compliance with environmental laws, regulations, and relevant international standards to appropriately protect the natural environment, while striving to achieve environmental sustainability goals in both business activities and internal management.
- Commitment to improving the efficiency of resource use, utilizing low-impact recycled materials to enable the sustainable use of global resources.
- Establishment of dedicated environmental management units or personnel responsible for formulating, promoting, and maintaining environmental management systems and concrete action plans, and regularly conducting environmental education programs for management and staff.
- Consideration of ecological benefits in operations, promoting and advocating sustainable consumption, reducing energy consumption and pollutants, and improving the recyclability of operational supplies to lessen impacts on the natural environment and humanity.
- Proper management and sustainable utilization of water resources, with corresponding management measures established.
- Attention to the impact of climate change on operations, with energy-saving and carbon-reduction strategies formulated according to operational conditions to reduce the environmental impact of business activities.

Climate Change Risk Education and Training

To broaden employees' perspectives on climate change and sustainable development issues and to establish a comprehensive understanding of these topics among all staff, multiple educational training sessions on climate change risks have been planned. These initiatives aim to cultivate climate awareness throughout the organization, enabling employees to deepen their knowledge of climate change issues and more effectively align with Eximbank's business operations and corporate culture.

In 2024, Eximbank organized a total of 8 training sessions on sustainability and climate change, amounting to 21.5 hours with 623 participants. The training covered two key dimensions: "climate governance and corporate culture" and "climate-related risk management mechanisms." Topics included guidance on preparing sustainability reports and TCFD reports, introduction to sustainability disclosure standards, corporate governance, sustainable finance and ESG investment practices, as well as training on offshore wind power combined with professional business knowledge. Additionally, external lectures and courses related to the field were held, totaling 381.2 hours with 706 participants. Through this progressive integration of climate-related training, Eximbank seeks to gradually embed ESG thinking into its corporate culture. A detailed breakdown of courses, training hours, and participants is provided in the table below.

Sustainability and Climate Change-Related Courses	Training Hours	Number of Participants
The Export-Import Bank of the Republic of China		
2024 Environmental Education	4	256
2023 Sustainability Report Preparation Training	2.5	15
Introduction to IFRS S1 and S2 Sustainability Disclosure Standards	3	45
TCFD – Climate-Related Financial Disclosures Project Kick-off Meeting and Training	3	25
Corporate Governance and Practical ESG Investment and Financing in Sustainable Finance	3	150
Key to Corporate Sustainability: Integrity in Operations	2	71
Report on Insights from the Equator Principles Technical Training Seminar in Bangkok, Thailand	1	39
Offshore Wind Power Training	3	22
CRIF Taiwan		
"Green & Growth" - ESG Collaborative Industry Sustainable Prosperity: Insights into Asian Industrial Economy, 2025 Sustainable Development Trends	3	1
Ministry of Culture		
Cultural ESG: Creating New Highlights for Corporate Sustainability	2.5	1
Civil Service Development Institute, Directorate-General of Personnel Administration, Executive Yuan		
Environmental Insight Workshop	12	1
Net Zero Emissions Policy and Related Regulations	1	1
Hong Da Vocational Training Center		
ESG Carbon Inventory Internal Verification Personnel Training Course	30	2
Agency Against Corruption, Ministry of Justice		
2024 Northern Region Environmental Education, Second Session	6	1
Taiwan Corporate Governance Association		
The Value of Corporate Non-Financial Performance and Climate-Related Disclosures: Global Trends and Response Strategies	3	1
The Role and Responsibilities of the Board of Directors/Senior Management in ESG Governance	3	1
Taiwan Institute for Sustainable Energy		
Corporate Sustainability Management Certification Training Program	80	1
Net Zero Manager and International Certification Training Program	38	1
Taiwan Academy of Banking and Finance		
2024 FinTech Talent Development Program - Focus Topic Trend Seminar - Sustainable Finance	1	12
2024 International FinTech Forum - Innovative Applications of FinTech in Sustainable Finance - Online Course	2.6	1
2024 Green Finance Leadership Roundtable Forum - Deepening Sustainable Finance to Lead Net-Zero Transition	3	4
Post-COP28 Financial Industry Net-Zero Investment and Financing Strategy Seminar	3	1

Sustainability and Climate Change-Related Courses	Training Hours	Number of Participants
Corporate Governance Lecture – Aligning with IFRS Sustainability Disclosure Standards S1 and S2	3	1
Fundamental Training Program for Sustainable Finance Certification	12	8
Advanced Training Program for Sustainable Finance Certification – Sustainable Investment and Insurance Module	12	1
Advanced Training Program for Sustainable Finance Certification – Sustainability Disclosure Module	18	2
Advanced Training Program for Sustainable Finance Certification – Sustainable Development Supervision and Governance Module	9	2
Advanced Training Program for Sustainable Finance Certification – Greenhouse Gas Management Module	18	1
Climate Change Risk Workshop	8	1
i-Learning Lecture Series – Sustainable Finance Ecosystem	1.5	1
Seminar on Green Industry Development and Investment/Financing Trends	5.6	11
Advanced Training Course for Core Banking Talents – Sustainable Finance	12	1
Sustainable Finance Workshop for Bank Credit Officers – Scope of Sustainable Credit and Relevant Standards	3	1
Sustainable Finance Workshop for Bank Credit Officers – Greenhouse Gas Inventory and Integration into Credit Processes	3	1
Sustainable Finance Workshop for Bank Credit Officers (6th Term) – Investment and Financing Risk Management under Climate Change	3	1
Sustainable Finance Workshop for Bank Credit Officers – Sustainable Credit Products and Case Studies	3	3
Offshore Wind Power Finance Course Series – Management Class	3	2
Offshore Wind Power Finance Course Series – Practical Class	12	6
Joint Credit Information Center		
Credit Information Products Workshop – Corporate Information Course: Corporate ESG Information Products	5.5	2
Credit Information Products Workshop – Inquiry Reasons and Products (Including Corporate ESG Information Products) Course	7	2
Taiwan Insurance Institute		
How Companies Implement TCFD from a Board of Directors' Perspective	3	2
Elective Course for Signatories – Insurance Industry Responses and Risk Assessment/Management under Climate Change	3	2
National Taipei University		
Carbon Credit Management and ESG Training – Fundamental Level	12	1
Carbon Credit Management and ESG Training – Advanced Level	12	1
National Development Council		
Seminar on “Nature-based Solutions (NbS) for Climate Change Adaptation Action Plans”	3	1
Total	381.2	706



Talent Management

Eximbank places great importance on human resource management, treats all employees fairly, supports and practices human rights policies, promotes harmonious labor-management relations, and fosters employee cohesion. The company protects the rights and interests of both parties in accordance with relevant laws and regulations, and actively provides training courses and benefits to ensure that employees provide professional services in a high-quality environment.

Chapter Highlights

1

In 2024, three employees were recognized as outstanding personnel in finance.

2

In 2024, a total of **NT\$3,899,013** in various subsidies was provided to employees.

3

In 2024, **40** in-house professional and regulatory seminars were conducted, representing an **11.11%** increase compared to 2023. The total participation time amounted to **102** hours, with **3,777** attendees, marking a **24.74%** growth from 2023.

4

In 2024, there were zero major occupational safety incidents.

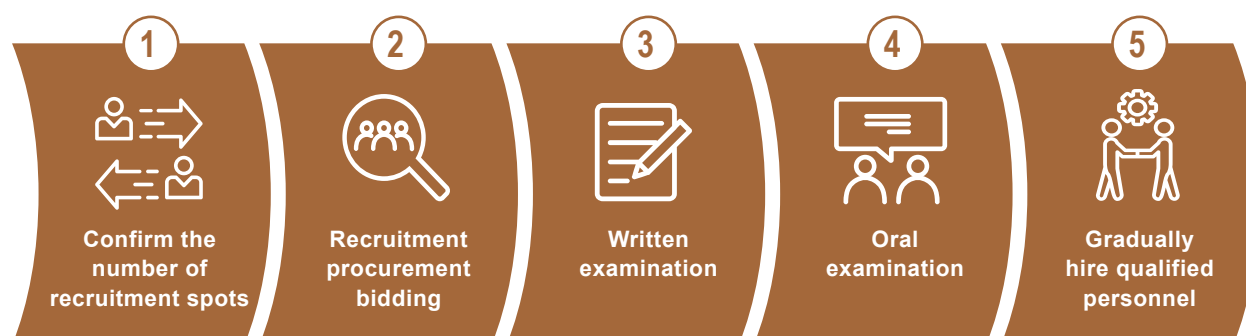
4.1 Human Resources

4.1.1 Talent Recruitment

The recruitment of Eximbank personnel is based on business needs and future business planning, within the scope of the budgeted staffing and personnel expense limits, and in accordance with the "Personnel Recruitment Measures for Financial and Insurance Institutions under the Ministry of Finance." Through procurement procedures of public tender, external professional institutions are commissioned to conduct open examinations for new personnel recruitment. Information on recruitment is publicly announced through channels such as the official website, the Directorate-General of Personnel Administration's job postings, job banks, and newspaper advertisements, in order to attract outstanding talent to participate in the open recruitment examinations. No differential treatment or discrimination is given on the basis of gender, race, religion, or political party.

Recruitment Channels	Ways of Publicity	Recruitment Target
Through the procurement process of public bidding, nonbank professional institutions are entrusted to handle the screening of new recruits in the form of open screening.	Publicity of screening information through the Human Resources Bank, the General Office of Human Resources and Administration, the official website, and the publication of newspapers.	Graduates from domestic and international universities with majors in finance, law, management, or other related fields will have their educational and experience qualifications determined according to the requirements of each job level.

Talent Acquisition Process



4.1.2 Human Structure

Eximbank fosters a diverse and equitable employment environment. As of December 31, 2024, Eximbank employed a total of 263 staff members, all of whom were full-time employees, representing 100% of the workforce. There were no significant changes in the number of employees during the reporting period or compared to the previous year. Eximbank's business locations are based in Taiwan, and therefore, the workforce is primarily composed of local Taiwanese employees, with a local employment rate of 100%. Additionally, the overseas offices have a total of six employees. Eximbank strictly complies with labor laws and regulations set forth by government authorities and has never employed child labor. When hiring foreign nationals, all procedures are conducted in accordance with the relevant local laws and regulations. Eximbank values diversity and workplace inclusion. Recruitment, compensation, and benefits are administered without discrimination based on gender, age, nationality, race, religion, or job position. The gender ratio of employees is approximately 38.40% male to 61.60% female, with a higher proportion of female employees, demonstrating the company's commitment to gender equality and a diverse, competitive workplace. Regarding educational background, the majority of Eximbank's employees hold master's degrees, with staff education levels ranging from master's degrees

to vocational high school diplomas. Job openings are created according to the specific needs of each business function. In 2024, there were 35 non-employee workers, including outsourced professionals such as drivers, security personnel, cleaning staff, kitchen staff, and general affairs personnel. The number of non-employee workers remained stable during the reporting period and showed no significant changes compared to the previous year.

The following is the human resource structure statistics of employees in 2024.

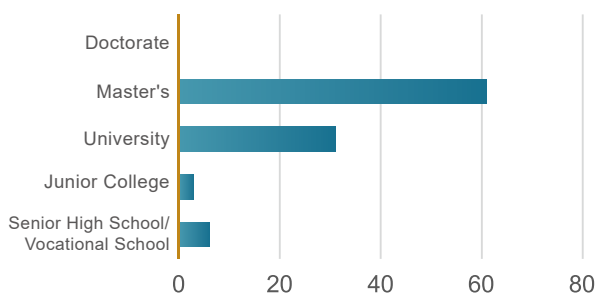
Category	Group	Male		Female		Work Area/ Taiwan		Work Area/ Thailand		Work Area/ Indonesia		Work Area/ Czech Republic	
		No.	% of Total Employees	No.	% of Total Employees	No.	% of Total Employees	No.	% of Total Employees	No.	% of Total Employees	No.	% of Total Employees
Employment Contract	Permanent employment of employees (also known as indefinite contracted labor)	101	38.40%	162	61.60%	257	97.72%	2	0.76%	2	0.76%	2	0.76%
	Temporary employees (or fixed-term contracted labor)	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
	Non- guaranteed hours employees (or gig economy)	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Employment Type	Full-time (or full- time labor)	101	38.40%	162	61.60%	257	97.72%	2	0.76%	2	0.76%	2	0.76%
	Part-time (or part-time labor)	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%

Note: The no. of personnel represents the actual number of employees.

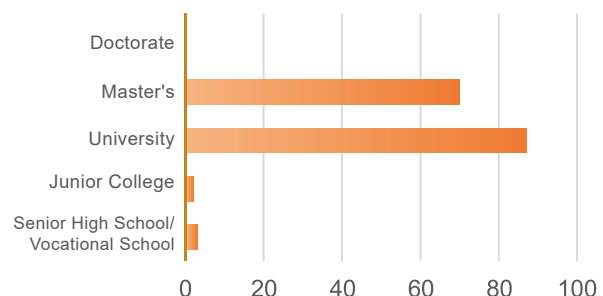
2024 Human Resource Structure Statistics

Educational Level/Gender	Male	Female
Master's	61	70
University	31	87
Junior College	3	2
Senior High School/Vocational School	6	3
Total	101	162

Total Number of Male Employees
by Education Level in 2024



Total Number of Female Employees
by Education Level in 2024



2024 Employee Management Class Distribution

Age/Gender	Management		Non-Management	
	Male	Female	Male	Female
> 50 years old	15	35	10	14
30~50 years old	7	10	58	91
< 30 years old	0	0	11	12
Total	22	45	79	117

Note: Management rank is a position at the level of section chief (including acting section chief) or above

Eximbank values equal employment opportunities for both genders and provides all employees with fair and reasonable treatment. In 2024, the total number of employees was 263, with 10 new hires, representing a new hire rate of 3.80%, and 3 employees leaving, representing a turnover rate of 1.14%. Regarding management positions, among those at the section chief level (inclusive) or above, the number of female supervisors was 45, accounting for 67.16% of all management positions, indicating that female employees are also employed and promoted to management positions at a reasonable proportion.

The Total Number of New Employees Divided by Age in 2024

Year		2023								2024							
Age/Gender		New				Turnover				New				Turnover			
		Male	%	Female	%	Male	%	Female	%	Male	%	Female	%	Male	%	Female	%
Taiwan	< 30 years old	3	30.0%	6	37.5%	1	10.0%	2	12.5%	3	27.3%	1	8.3%	0	0	0	0
	30~50 years old	5	8.2%	5	5.1%	1	1.6%	3	3.1%	3	4.6%	2	2.0%	0	0	1	1.0%
	> 50 years old	0	0	0	0	0	0	1	2.0%	0	0	0	0	0	0	1	2.0%
Thailand	< 30 years old	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	30~50 years old	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	> 50 years old	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Indonesia	< 30 years old	0	0	0	0	0	0	0	0	1	9.1%	0	0	1	9.1%	0	0
	30~50 years old	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	> 50 years old	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Czech Republic	< 30 years old	1	10.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	30~50 years old	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	> 50 years old	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		20				8				10				3			
Newcomer/Turnover		7.69%				3.08%				3.80%				1.14%			

Note: Percentages are calculated by dividing the number of new hires or departures in each category by the number of employees in that category at the end of the year.

In order to actively promote ethnic equality, as of the end of 2024, the number of employed indigenous people was 2. At the same time, to comply with government policies supporting economically disadvantaged groups, Eximbank has also fully employed persons with disabilities in accordance with the "Protection Act for the Disabled," thereby implementing the policy objectives of caring for vulnerable groups. As of the end of 2024, the number of employed persons with disabilities was 8.

Employment of Persons with Disabilities and Indigenous Peoples

Year		2022	2023	2024
Number of Employees		255	260	263
Aboriginal	No.	2	2	2
	Percentage	0.78%	0.77%	0.76%
Physical and Mental Disabilities	No.	6	8	8
	Percentage	2.35%	3.08%	3.04%

4.1.3 Outstanding Talent

Eximbank firmly believes that professional expertise and a courteous, responsible service attitude constitute its most proud and high-quality service. In 2024, a total of 3 personnel were selected as outstanding finance staff by the Ministry of Finance.

Outstanding Finance Staff of the Ministry of Finance



S.V.P. & General Manager of the Human Resources Office,
Shu-Lin Fann

Deputy Banking Officer of the Department of Loan and Guarantee,
Yi-Hsuan Chang

Assistant Banking Officer of the Department of Loan and Guarantee,
Hsin-Ying Yang

▲ Eximbank Chairman Teng-Shan Tai (far right), poses for a photo with the 2024 Outstanding Finance Staff: Human Resources Office S.V.P. & General Manager Shu-Lin Fann (second from left), Department of Loan and Guarantee Deputy Banking Officer Yi-Hsuan Chang (second from right), and the Assistant Banking Officer of the Department of Loan and Guarantee, Hsin-Ying Yang (far left)

Selection Criteria for Outstanding Finance Staff

1	Has made outstanding and concrete contributions to the research and improvement of supervisory duties, enhancing national interests.
2	Has devoted exceptional effort in handling major cases, achieving remarkable results, with concrete facts.
3	In emergency situations, acts courageously despite danger, works diligently to protect government interests, with concrete facts.
4	Possesses high moral character, integrity, and discipline, with concrete facts, serving as a model for others.
5	Reports corruption or eliminates entrenched malpractices, achieving remarkable results, with concrete facts.
6	Handles important duties with outstanding performance or achieves special merits.
7	Has specialized publications in fiscal theory and practice, earning distinguished reputation.
8	Other exemplary achievements worthy of recognition.

4.2 Compensation and Benefits

4.2.1 Remuneration System and Performance Evaluations

Eximbank, as a state-owned financial institution, is also an industry subject to the Labor Standards Act. Employee labor conditions, various welfare measures, and retirement systems are all managed in accordance with the Labor Standards Act and relevant civil service regulations. Employee compensation is determined in accordance with the "Basic Principles for the Authorization and Determination of Employee Treatment in Public Enterprises" promulgated by the Executive Yuan, as well as the "Personnel Expense and Salary Management Guidelines for Enterprises Affiliated with the Ministry of Finance." Eximbank adheres to the principle of equal employment, ensuring no differential treatment or any form of discrimination based on gender, age, religious beliefs, race, or political affiliation. In 2024, the average monthly salary of grassroots employees at major operational sites in Taiwan did not differ by gender, with a ratio of 1.4:1 compared with Taiwan's basic wage, all exceeding the statutory minimum wage. Employees enjoy welfare measures such as performance bonuses, domestic leave subsidies, national (labor) health insurance, and pensions.

Salary of Full-Time Non-Supervisory Staff

Item	2022	2023	2024	Percentage increase over previous year (%)
Number of full-time non-supervisory staff	187	196	199	1.53%
Average salary of full-time nonsupervisory staff (thousand dollars)	1,096	1,061	1,134	6.88%
Median salary of full-time nonsupervisory staff (thousand dollars)	1,020	1,020	1,100	7.84%

Regarding performance evaluation, to safeguard the rights of every employee, in addition to conducting staff assessments in accordance with the "Guidelines for Routine Performance Evaluation of Civil Servants of the Executive Yuan and Its Affiliated Agencies" and the "Assessment Measures for Personnel of Financial and Insurance Institutions Affiliated with the Ministry of Finance," Eximbank has also established the "Notes on Conducting Annual Employee Evaluations" and "Points on Staff Rewards and Penalties." Furthermore, a "Personnel Review and Evaluation Committee" has been established to create a fair system for assessment and rewards and penalties. Additionally, based on the "Implementation Guidelines for Performance Bonus of Business Institutions Affiliated with the Ministry of Finance," Eximbank's "Precautions for Issuing Performance Bonuses," and Eximbank's "Supplementary Regulations for Issuing Performance Bonuses," bonuses are distributed according to employees' contributions, work performance, effort, and diligence throughout the year. In 2024, all employees underwent regular performance evaluations.

	Male	Female	Overall
Percentage of Employees Undergoing Regular Performance and Career Development Evaluations – Classified by Employee Type			
Supervisors	8.37 %	17.11 %	25.48 %
Non-Supervisors	30.04 %	44.49 %	74.52 %

Note: Supervisors refer to positions at the section chief level (including acting section chiefs) or above.

Main Items for Performance Evaluation Assessment

Seniority	Promotion to a higher grade is subject to meeting the minimum seniority required for each grade
Annual Appraisal	For those with a basic promotion tenure of three years, the annual performance evaluations for the past three years should include one year rated as Grade A and the remaining years as Grade B or above. For those with a basic promotion tenure of two years, the annual performance evaluations for the past two years should include one year rated as Grade A and one year as Grade B or above.
Incentive	According to the verification of internal merit in the grade, the score is added (subtracted).
Promotional Examination	When the 8th grade is promoted to the 9th grade, after serving the 8th grade for one year, the applicant must first take a Promotional Examination, and only those who pass the test will be applicable for promotion
Professional competence and work ethics	Applicable to staff promoted to grades 10, 11 and 12. The supervisor evaluates moral integrity, business performance, work attitude, professional ability, leadership ability, communication and coordination
Training	Those who have completed the basic hours of annual training and participated in a certain number of hours of night and holiday training will be awarded additional points
License	Those who have obtained the professional and technical qualification certificate related to the business issued by the civil society examination will be awarded additional points
Research and development	Research and development works or papers, and those who have received awards and have a case, will be given additional points

In addition to establishing the “Points for Employee Promotion Evaluations,” Eximbank conducts employee promotions based primarily on talent, knowledge, character, and work performance. The bank has also established the “Points for Employee Rotation” to implement rotations in order to enhance employee quality, cultivate outstanding talent, broaden job experience, and stimulate work potential. In 2024, a total of 24 employees underwent rotations.

A Brief Description of the Staff's Assignment to an Overseas Representative Office

The director of the overseas office of Eximbank shall be appointed by the domestic and foreign authorities for a term of three years, which may be extended for one year if necessary, and shall be extended for a maximum of two extensions. However, due to business or environmental needs, they may be reassigned at any time, regardless of the term limits. Employees are locally hired who are familiar with the local language and script to assist the office director in gaining a deep understanding of the local political and economic situation, customs, regulations, and other matters.

4.2.2 Employee Benefits

Eximbank, for the welfare of all employees, has established an Employee Welfare Committee in accordance with the “Employee Welfare Fund Act” and the “Organization Regulations on Employee Welfare Committee” issued by the Ministry of Labor. The Committee has formulated provisions on staff welfare subsidies, which include subsidies for marriage, childbirth, children’s education, disability, hospitalization, death, and retirement/resignation. Retirement/Resignation pensions are calculated in accordance with the “Retirement/Resignation, Pension, and Severance Measures for Personnel of Financial and Insurance Institutions Affiliated with the Ministry of Finance.” In 2024, medical subsidies were provided 26 times, childbirth subsidies 6 times, marriage/funeral/celebration subsidies 13 times, education subsidies 95 times, domestic leave subsidies 209 times, and retirement/resignation subsidies 6 times, totaling 356 instances, with a total subsidy amount of NT\$3,899,013.

(Unit: New Taiwan Dollar)

Item	Applicants	Subsidy Amount (NT\$)
Medical subsidy	26	237,038
Maternity allowance	6	60,000
Weddings and funerals	13	188,000
Educational subsidy	95	191,600
Domestic leave allowance	209	2,817,375
Retirement (resignation) benefits	6	405,000
Total	356	3,899,013

In addition to providing various subsidies, Eximbank also pays attention to employees' work-life balance. The bank has installed stress-relief equipment such as massage chairs and table tennis tables, providing employees with channels for relaxation and a comfortable environment during breaks. In addition, a lactation room is available for female employees who wish to breastfeed, aiming to create a comfortable and reassuring workplace environment.

Welfare Aspect	Welfare Item	Item Description
Insurance and Subsidies	Purchase Accident Insurance	Each year, the Employee Welfare Committee shall purchase a group accident insurance of NT\$1 million from the insurance company on behalf of each employee, and the premium shall be subsidized by the Employee Welfare Committee, and the beneficiaries of the insurance shall be limited to the employee or his/her family, provided that the total amount of subsidy in each year shall not exceed 20% of the total income of the benefit in that year, otherwise the insured amount would be reduced proportionally.
	Employee Grants	<ul style="list-style-type: none"> • Marriage subsidy for employees. • Childbirth subsidy for the employees or their spouses. • Education subsidy for employees' children. • Hospitalization subsidy for employees and their dependents: If the actual hospitalization medical expenses exceed NT\$10,000, 20% of the actual paid amount will be subsidized. This includes necessary expenses not covered by National Health Insurance. Applications must be submitted within three months after discharge. The total annual subsidy per employee is limited to NT\$15,000. • Death subsidy for employees, their parents, spouses, or children. • Disability subsidy for employees in case of partial or total disability. • Subsidy for departing employees (including retirees).
Sports Entertainment	Cultural and Leisure Activities	<ul style="list-style-type: none"> • It is also the source of funding for self-organized activities organized by the competent authorities for colleagues to form teams to participate in sports activities. • Allocate sports activity funds every year to plan staff sports and outings.
Physical and Mental Health	Childrearing	<ul style="list-style-type: none"> • A lactation room is set up for women who wish to breastfeed, and breastfeeding breaks are considered to be working hours. • Provide childcare services for employees, and sign childcare service contracts with Methodist Kindergarten, the Management Office of the National Chiang Kai-shek Memorial Hall and the State-owned Property Administration of the Ministry of Finance.
	Health Care	<ul style="list-style-type: none"> • Partnered with InfoLink Management Consultants Limited to provide employee therapy services. • It is planned to automatically activate the computer-related programs of colleagues at two times a day, so that colleagues can follow the activities, namely 11:10 a.m. and 3 p.m. National Health Exercises. • There are massage chairs, table tennis tables and other stress-relieving equipment and yoga venues for colleagues to use during breaks.



Massage chairs provide stress relief for employees



Set up a table tennis table for colleagues to have fun during breaks

In order to establish a friendly workplace and protect women's right to breastfeed in public places, a nursing room is set up, and breastfeeding time is regarded as work time. To allow employees to confidently raise the next generation and balance work and family responsibilities, employees may apply for childcare leave without pay until their children reach the age of three, and all applications are approved. In 2024, one employee applied for childcare leave without pay; one employee was due to return, and one employee actually returned to work in 2024.

Childcare Leave Without Pay	2022		2023		2024	
	Male	Female	Male	Female	Male	Female
Eligible Employees (Current Year)	7	20	8	16	7	16
Actual Applicants (Current Year)	0	2	0	2	0	1
Application Rate	0%	10%	0%	12.5%	0%	6.25%
Due to Return (Current Year)	0	0	0	1	0	1
Actually Returned (Current Year)	0	0	0	1	0	1
Return Rate	-	-	-	100%	-	100%
Returned (Previous Year)	0	1	0	0	0	1
Completed 1 Year After Return (Previous Year)	0	1	0	0	0	1
Retention Rate	-	100%	-	-	-	100%

Note: The number of employees eligible to apply is calculated based on those who took prenatal checkup leave, paternity leave, or maternity leave in the past three years.

Employees can apply for family care leave, menstrual leave, marriage leave, prenatal leave, maternity leave, abortion leave, paternity leave and vaccine leave in accordance with regulations, and the aforementioned leave will not be considered as a secondary consideration for employee evaluation. Employees may take family care leave when they need to take care of their family members in case of vaccination, serious illness or other serious accidents. The number of family care leave is included in the calculation of personal leave, and the annual limit is limited to seven days. Eximbank's family care leave does not deduct salary or performance evaluation.

Family Care Leave

2022		2023		2024	
Male	Female	Male	Female	Male	Female
13	24	8	25	11	31

4.3 Talent Cultivation

Believing that training is the key to sustainable development, Eximbank is committed to improving the professionalism of its colleagues and grasping financial business trends. The bank not only offers professional knowledge courses but also focuses on developing soft skills. In response to climate change, it arranges relevant training. The bank also values employees' career development by providing diverse training channels, encouraging participation in various courses, certification exams, and language learning. Additionally, it has established a digital learning system, enabling employees to continue their education anytime and anywhere, thereby creating a competitive advantage for both individuals and the financial system.

4.3.1 Improve Training and Development

Human resources are the most important assets of the bank, and a crucial factor in successfully fulfilling its mission as a specialized bank. To fully utilize its functions, the bank places great emphasis on staff development. Each year, it allocates funds for education and training, certification subsidies, and on-the-job training subsidies, encouraging employees to actively participate in educational programs.

Training Hours	2022		2023		2024	
	Supervisors	General Position	Supervisors	General Position	Supervisors	General Position
Average number of hours for women	33.08	42.22	37.78	42.33	52.38	51.91
Average number of hours for men	30.33	42.96	30.28	39.03	46.74	49.62
Total average number of hours for all employees	40.11		39.70		50.87	

Note:

1. The average training hours are calculated by dividing the total training hours of each employee category by the number of employees in that category at year-end.
2. Supervisors refer to positions at the section chief level (including acting section chiefs) or above.
3. The average training hours in 2024 are higher than in 2022 and 2023 because, for the first time, key training programs (such as cybersecurity, internal audits, and environmental education courses) were included in the statistics. Future disclosures will be based on this statistical standard to ensure consistency and comparability of the data.

Furthermore, to encourage employees to pursue self-improvement, enhance professional competence, and increase self-value, Eximbank has implemented incentive measures to encourage staff to obtain certifications. These achievements are also incorporated into the annual performance evaluation bonus system, as detailed below:

Professional License Subsidy

	2022	2023	2024
Number of people on the subsidy	86	62	34
Amount of subsidy (NT\$)	100,875	131,093	53,199

4.3.2 Training Courses

The training courses are divided into three types: internal training, external training and seminars. In terms of internal training courses, a digital online learning platform has been established so that colleagues can improve their professional skills and qualities at any time without being limited by time and space. In terms of career development, we also plan courses such as workplace communication, and formulate an annual special lecture course plan according to the needs of each unit every year, and plan our own special training courses, and hire experts and scholars to teach.

In terms of internal trainings, the 2024 self-organized professional and legal special presentations are as follows:

Total number of sessions

40

Increased
11.11%
compared to 2023

Number of participants

3,777

Increased
24.74%
compared to 2023

Participation hours

102

Number of hours
the same as 2023

Internal training continues to grow in terms of sessions and number of participants, so as to actively enhance the professional knowledge of employees, meet the needs of business development, and create a workplace environment for sustainable growth.

Internal Training Programs

- Special Lecture on Corporate Governance, Sustainable Finance, and Investment & Financing Practices
- Adobe Paperless Processes and Emerging Technology Applications
- Management Practices and Penalty Case Analysis on Trade-Based Money Laundering, CTF Risks, and Sanctions Evasion in Financial Institutions
- Latest Export Regulations Briefing
- 2023 Sustainability Report Preparation Training
- Diverse Types of Banking Work and Experiences — A Banker's Personal Insights
- Moody's Online Discussion and Training on Risk Management and Assessment
- 2024 Fair Treatment Principles Mandatory Course - Online Course
- Prevention of Sexual Harassment, Gender Mainstreaming, and CEDAW
- International Etiquette Practices and Experience Sharing
- Training on the Buyer Dow Jones Negative News Automated Robot Search Enhancement Project
- Analysis of the Current Status and Future Outlook of the Global Semiconductor Industry
- "Friendly Financial Services" Online Training Course
- Disaster Prevention, Firefighting, and Occupational Safety Practical Drills and Educational Training for the First Half of 2024
- Offshore Wind Power Training
- 2023 Comprehensive Money Laundering, Terrorism Financing, and Proliferation Financing Risk Assessment Report
- Key to Corporate Sustainability: Integrity in Operations
- 2024 New Employee Training
- Gender Mainstreaming and Prevention & Handling of Sexual Harassment
- Embracing the Future: Challenges and Opportunities for Financial Talent
- Positive Life and a Happy Career
- Banking Dealing Room Derivatives Practices (I)
- Banking Dealing Room Derivatives Practices (II)
- The "Three Highs" Defense: A Must-Take Course to Protect Family Health
- Moody's Online Discussion and Training on Risk Management and Assessment (II)
- EU GDPR Personal Data Protection Regulations: Current Trends and Case Studies
- Introduction to IFRS Sustainability Disclosure Standards S1 and S2
- 2024 Environmental Education
- Outlook 2025: Economic Trends and Industry Prospects
- Emerging Fraud Schemes and Strategies to Prevent Dummy Accounts
- English Business Writing Fundamentals-An Introduction
- Introduction to Azure Open AI and Its Applications in Finance
- Smart IoT (AIoT) Information Security
- 2024 Cybersecurity Training
- TCFD – Climate-Related Financial Disclosures Project Kick-off Meeting and Training
- Responsibility Mapping System Training
- Disaster Prevention, Firefighting, and Occupational Safety Practical Drills and Educational Training for the Second Half of 2024
- 2024 Integrity, Compliance, and Cybersecurity Training
- Creating a Friendly Workplace and Preventing Unlawful Harassment
- 2024 Self-Assessment Online Learning

In terms of external training, in line with the content of the courses offered by the Taiwan Academy of Banking and Finance and other training institutions, including courses on AI series, anti-money laundering and combating terrorist financing, core talents in the banking industry, IFRS, financial senior management training, information security, and derivative financial products, staff are able to register on their own. In 2024, the total number of participants was 523, representing a 58.01% increase compared to 2023; the total participation hours amounted to 4,597.8 hours.

External Training Programs	Number of Participants	Training Hours
AI Series Courses	11	29
Basel III Series Courses	8	46
IFRS Series Courses	22	195
Human Resources-Related Courses	10	36.5
Corporate Governance and Director/Supervisor-Related Courses	17	81.4
Sustainability-Related Courses	46	488.6
Corporate Finance-Related Courses	72	633
Anti-Money Laundering and Counter-Terrorist Financing-Related Courses	28	231
Legal Compliance Courses	25	411.6
FinTech Talent Development Program Courses	69	88
Senior Financial Executive Series Courses	5	597
Financial Supervision-Related Courses	4	7.8
Insurance-Related Courses	3	27
Derivative Financial Products-Related Courses	56	390
Procurement-Related Courses	5	350
Information and Cybersecurity-Related Training Courses	48	282.5
Green Finance and Green Industry Courses	14	74.4
Core Talent in the Banking Industry Courses	21	251
Audit Series Courses	13	147
Macroeconomics-Related Courses	21	156
Core and Elective Subjects for Authorized Signatories Courses	25	75
Total	523	4597.8

In addition, employees are also sent to attend short-term courses or seminars organized by the Taiwan Academy of Banking and Finance and other training institutions. Based on the nature of each employee's work, they are assigned to participate in appropriate courses to facilitate the application of what they have learned in their professional duties. In 2024, a total of 16 employees participated in seminars.

Seminars	Number of Employees
2024 Refresher Seminar for Instructors on Financial Knowledge for Anti-Money Laundering	2
2024 International Trade Opportunities and Challenges Seminar	2
2024 International Financial Supervision Trends Seminar	3
Post-COP28 Financial Industry Net-Zero Investment and Financing Strategy Seminar	1
Financial Cybersecurity Joint Defense Training Seminar	1
International Anti-Money Laundering Seminar	2
Cybersecurity Threats and Intelligence Analysis Seminar	1
EU CBAM Response Seminar	4

Providing New Supervisors with the "Junior Supervisor Development Program" Online Course and Management-Related Books

To assist newly appointed supervisors in successfully mastering the necessary competencies, concepts, and skills required for their roles, Eximbank offers the "Junior Supervisor Development Program" online course, planned by the Chinese Personnel Executive Association. Over a period of two months, new supervisors can access the course content anytime via Facebook or YouTube. If needed, employees can also be provided with laptops and a distraction-free environment for learning. The goal is to enhance employees' professional qualities and skills through specialized training courses and guidance, thereby increasing work efficiency and promoting teamwork and communication. Additionally, by improving employees' skill levels and knowledge reserves, the quality of services provided by Eximbank is enhanced, which in turn boosts performance and competitiveness, as well as increases customer satisfaction.

Through continuous investment in employee training and development, Eximbank aims to maintain its competitive advantage and sustainable operations. In the future, Eximbank will continue to allocate resources to talent training, providing appropriate training programs for both managerial and non-managerial staff to enhance employees' professional skills and competitiveness. At the same time, through fair promotion channels and reward mechanisms, employees are encouraged to continuously improve. Eximbank is committed to providing employees with a favorable working environment and development opportunities, growing together with its staff.

Regarding new employees, a comprehensive training program has also been planned. Personnel from various departments are invited to provide explanations of their respective business areas, enabling new colleagues to better understand the scope of operations and professional knowledge of Eximbank. Senior employees are also assigned to guide new employees, assisting them in becoming familiar with the workplace environment, understanding business operations, and noting important considerations. Furthermore, Eximbank provides care via email to new employees, and during the second probation evaluation, new employees are asked to complete a care survey. Through these emails, care and support are communicated, and new employees are informed of the personnel they can approach for help. This aims to reduce the unfamiliarity new employees may feel in the environment, and the care survey helps understand how well they are adapting, enabling necessary support to be provided at any time.

Pre-Employment Training for New Employees

Course Content

Assist new employees in understanding internal business operations and key points of attention, and invite staff from each department to provide professional introductions for their respective areas.

Number of Participants

Conducted training for new employees, with 5 participants (Taiwan region).



2024 New Employee Training Program

4.4 Communication and Interaction

4.4.1 Labor-Management Communication Channels

Eximbank believes that good labor-management relations are a key factor for corporate success. To promote an excellent working environment and quality, a corporate union has been established to coordinate labor-management relations and foster cooperation. In 2024, all employees with labor status participated in the union, while supervisors and above are not union members. The number of participants was 238 (excluding overseas employees), with a participation rate of 100%.

The Export-Import Bank of the Republic of China Union General Assembly



Additionally, labor-management meetings and employee communication assemblies are held regularly. Labor-management meetings are held once every three months, with discussion topics primarily focused on open discussions of various internal matters. In 2024, topics included whether leave units could be changed from one hour to half an hour, and no labor-management disputes occurred in 2024. Regarding employee communication assemblies, these are held once annually. Since 2020, Eximbank has established an "Employee Opinion Mailbox" to allow employees to promptly report issues. No complaints were received in 2024. Furthermore, the two most important internal meetings, the Administrative Affairs Meeting and the Business Meeting, both include the participation of the Union Chairman. This allows the Chairman to understand Eximbank's key policies and administrative and business issues. The Union also conveys opinions through the Chairman at any time.

Communication Channel	Frequency	Topics Discussed
Labor-Management Meeting	Once every three months	Whether leave units can be changed from one hour to half an hour, etc.
Employee Communication Assembly	Union General Assembly once a year	<ol style="list-style-type: none"> 1. Report on major union activities. 2. Ratification of certain amendments to the collective agreement draft. 3. Approval of revisions to the Eximbank Union Labor Director Election Rules.
Eximbank Employee Opinion Mailbox	Permanent mailbox	Number of Opinion Letters in 2024: 0
Telephone Hotline	Permanent hotline	Attendance/explanation of work schedule issues

4.4.2 Satisfaction Survey

In order to effectively understand the employees' recognition of the key factors related to the systems, operating methods, and business processing of each department, Eximbank conducts internal satisfaction surveys of employees every six months, and randomly sends anonymous questionnaires to employees, so as to collect the opinions of employees of all units of the Bank on each department, as a reference for business improvement. In 2024, a total of 315 questionnaires were sent out in the internal satisfaction survey, and 259 valid questionnaires were received, resulting in a response rate of 82.22%.

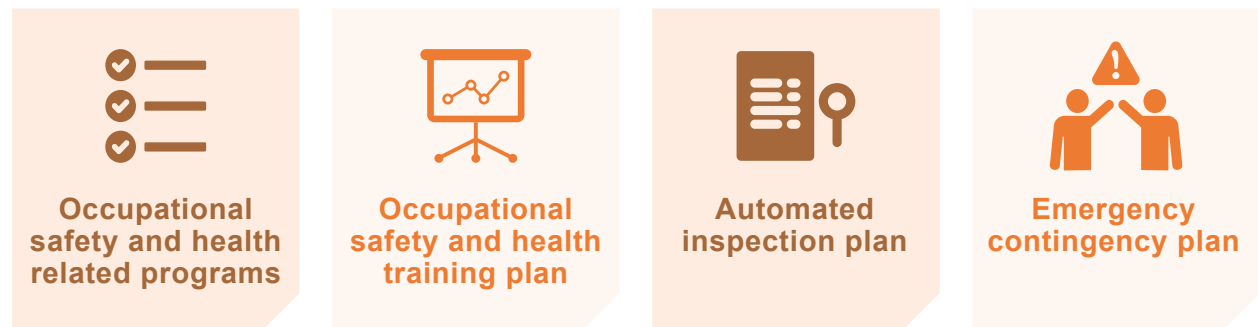
2024 Unit Satisfaction Survey

	Questionnaires Issued	Questionnaires Returned	Questionnaire Return Rate
Department of Administrative Management	30	26	86.67%
Risk Management Department	80	61	76.25%
Accounting Office	40	36	90.00%
Human Resources Office	44	39	88.64%
Ethics Office	40	27	67.50%
Information Office	40	33	82.50%
Compliance and Legal Affairs Office	41	37	90.24%
Total	315	259	82.22%

4.5 Occupational Health and Safety

Employees are important assets. In order to effectively take care of the safety and health of employees, Eximbank spares no effort to formulate the "Occupational Safety and Health Management Plan" every year. In addition, we handle matters such as national health insurance, labor insurance, and pension contributions in accordance with the law, regularly handle employee health examinations, provide preferential group medical and accident insurance, continuously improve workplace safety and health, and provide employees with a healthy, safe and worry-free working environment.

Occupational Safety and Health Management Plan: Four Major Projects



4.5.1 Occupational Safety Training

Eximbank implements the "Occupational Safety and Health Management Plan" every year to implement occupational safety management and enhance employees' safety awareness. In cooperation with the fire department, the bank conducts biannual occupational safety training sessions. These sessions cover topics such as office fire prevention and evacuation safety, fire safety awareness, and fire emergency response knowledge, along with practical fire drills. Additionally, automated external defibrillators (AEDs) are installed on the seventh and eighth floors of the Head Office

In the year 2024, no major occupational safety incidents occurred. Additionally, since May 2006, the Head Office has participated in the Zero-Accident Working Hours Program, which is implemented by the Industrial Safety and Health Association (ISHA) of R.O.C. under the commission of the Occupational Safety and Health Administration, Ministry of Labor. As of the end of 2024, the Head Office has been awarded certification for a cumulative total of 6,938,893 hours of "Zero-Accident Working Hours."



Automatic external defibrillator (AED)
installed by the Head Office of Eximbank

2024 Occupational Safety Education and Training

Safety Training

Self-Defense Fire Brigade Drill
(First Half of the Year)

Course Description

In-person training:
June 14, 2024

Participants/Department

17



Safety Training

Self-Defense Fire Brigade Drill
(Second Half of the Year)

Course Description

On-site drill:
December 5, 2024

Participants/Department

28



Safety Training

Disaster Emergency Response
Drill

Course Description

On-site drill:
May 4, 2024

Participants/Department

Department of Administrative
Management, Information
Office, and Ethics Office



4.5.2 Employee Health Care

To safeguard the physical and mental health of employees, in accordance with Article 17 of the Ministry of Labor's "Regulations Governing the Labor Health Protection" which mandates employers to conduct regular general health examinations for on-the-job workers, and pursuant to Eximbank's "Health Management Plan," regular employee health examinations are conducted. This allows employees to receive accurate information on prevention and health care for their physical and mental well-being. The frequency of health examinations is as follows: once annually for executives, once every two years for employees aged 40 and above, and once every three years for employees under 40. For the year 2024, employee health examinations will be conducted in accordance with these prescribed frequencies. To Eximbank's knowledge, there were no occupational diseases caused by work.

Health Checks

	No. of Males	No. of Females
Over 40 years old	22	50
Under the age of 40	12	12

Note: Excludes overseas employees.

In order to take into account the physical and mental health development of employees, Eximbank also cooperates with consultants to provide employees with consultation services, a total of 4 employees participated in the consultation service, and the participation hours totaled 6 hours in 2024.



Employees and their family members participated together in this walking activity, enjoying a relaxing stroll outside of work, connecting with nature, and refreshing their body and mind. After recharging their energy, they set off again with renewed teamwork and spirit.

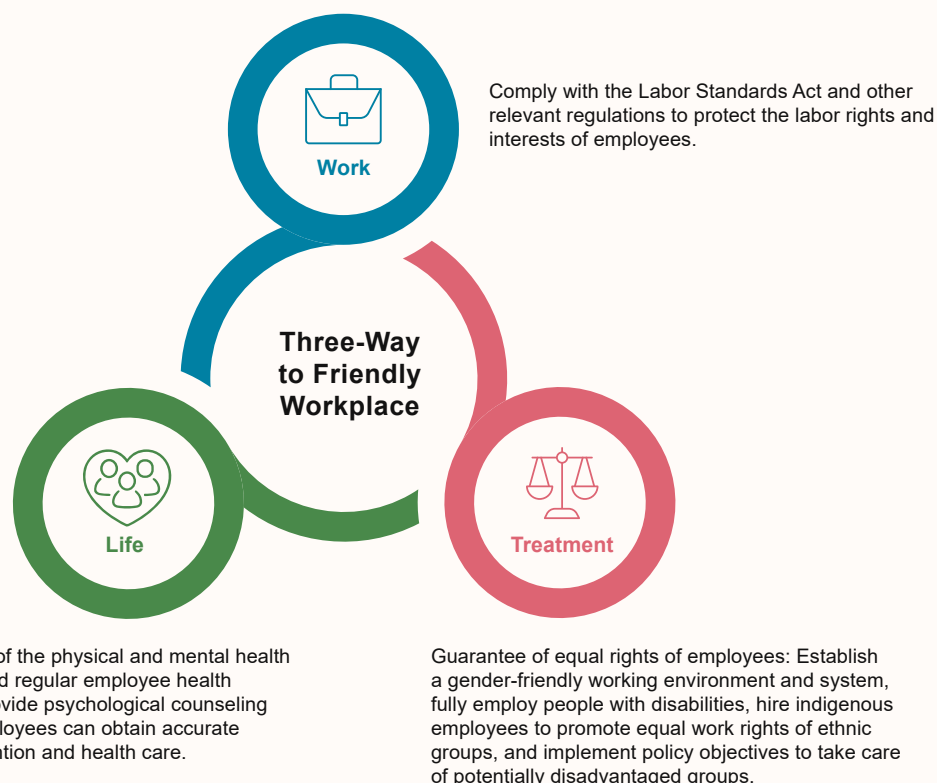
Tainan Branch – Mindfulness and Energy Walking Activity at the National Museum of Taiwan History

4.5.3 Human Rights Protection and Friendly Workplaces

Human Rights Policy

Eximbank recognizes the principles and essence of the United Nations Universal Declaration of Human Rights and is committed to creating a diverse, equitable, and healthy workplace for its employees. In accordance with the "Labor Standards Act," civil service laws, and other relevant regulations, employees' and employers' rights and obligations are protected. Beyond legal requirements, Eximbank actively conducts related training programs and provides employee benefits to ensure that employees can deliver the most professional service to customers in a high-quality working environment. To further safeguard employee rights, internal codes and policies include human rights protection principles and systems. All employees are treated with fairness and mutual respect, promoting harmonious labor-management relations and fostering employee cohesion.

Eximbank promotes a friendly workplace in three aspects: work, life and treatment.



Eximbank is committed to building a gender-friendly working environment and system, conducts gender equality related training and training courses every year, introduces gender equality courses in the training of new employees, and advocates gender-related issues in the employee corner from time to time. In 2024, there were no human rights violations, child labor, violations of indigenous rights, and no discriminations.

Training Hours on Human Rights Issues

	2023			2024		
	Male	Female	Overall	Male	Female	Overall
Training hours on human rights issues	60	136	198	272	459	731
Total number of employees trained in human rights	30	68	99	99	159	258
Total number of employees	97	163	260	101	162	263
Percentage of employees trained in human rights training	30.93%	41.72%	38.08%	98.02%	98.15%	98.10%

Eximbank complies with the Labor Standards Act. When an employer plans to dismiss employees, they must provide advance notice. Any major operational changes affecting employee rights and the corresponding measures are communicated through the corporate union or quarterly labor-management meetings before implementation, and employees are informed in advance in accordance with relevant laws and regulations.

If any employee has feedback related to human rights issues or questions about relevant standards, Eximbank provides a complete grievance mechanism, and employees may also directly consult the Human Resources Office regarding such matters.

Human Rights Issues	Enforcement Measures
Gender Equality	<ul style="list-style-type: none"> Conduct training courses related to gender equality Introduce gender equality courses in the training of new employees Irregularly promote the concept of gender equality
Home Care	<ul style="list-style-type: none"> Comply with relevant regulations such as the Labor Standards Act Set up a nursing room to provide safe and flexible breastfeeding space and measures Family care leave is provided
A Diverse and Inclusive Workplace Environment	<ul style="list-style-type: none"> Set up Sexual Harassment Complaint Review Committee Set up a complaint hotline and electronic mailbox for the prevention and control of sexual harassment There is information on the prevention and control of sexual harassment on the official website and internal staff corner Strengthen advocacy for sexual harassment prevention and control measures The number of employees with disabilities is 8 Number of Indigenous people employed: 2 people
Forced Labor and Overtime	<ul style="list-style-type: none"> There was no overtime work in 2024

To prevent and address incidents of employee sexual harassment, Eximbank provides a work and service environment free from sexual harassment, safeguarding the rights and privacy of the parties involved. In accordance with the Gender Equality in Employment Act, the Sexual Harassment Prevention Act, and the Regulations for Establishing Measures on Prevention of Sexual Harassment in the Workplace, the bank has established the "Sexual Harassment Prevention, Complaint, and Disciplinary Handling Guidelines." The latest version was revised in June 2024 and announced on the employee portal for all staff to review, facilitating understanding of the relevant regulations. A Sexual Harassment Complaint Review Committee has been established to handle matters related to sexual harassment prevention and complaints. Additionally, a dedicated complaint hotline and email address for reporting sexual harassment have been set up. Information regarding sexual harassment prevention is also posted on the employee portal, external website, and office premises. Educational training is utilized to strengthen awareness of sexual harassment prevention measures and complaint channels. No sexual harassment complaints were received in 2024.



For related information,
please refer to the
Eximbank website

Channels for the Prevention and Control of Complaints about Sexual Harassment

Grievance Line

(02) 2395-9301

Grievance Fax

(02) 2394-9421

Grievance Mailbox

pn@eximbank.com.tw

CH5

Social Contribution

As a state-owned bank, in addition to sparing no effort to cooperate with the government in economic and trade policies and providing financial services, Eximbank also implements sustainable responsibilities, makes good use of resources, and actively provides a lot of assistance in community environmental protection, public welfare activities and care for underprivileged groups. The bank aims to set an example and inspire others, thereby enhancing social awareness among the general public in the country.



Chapter Highlights

1

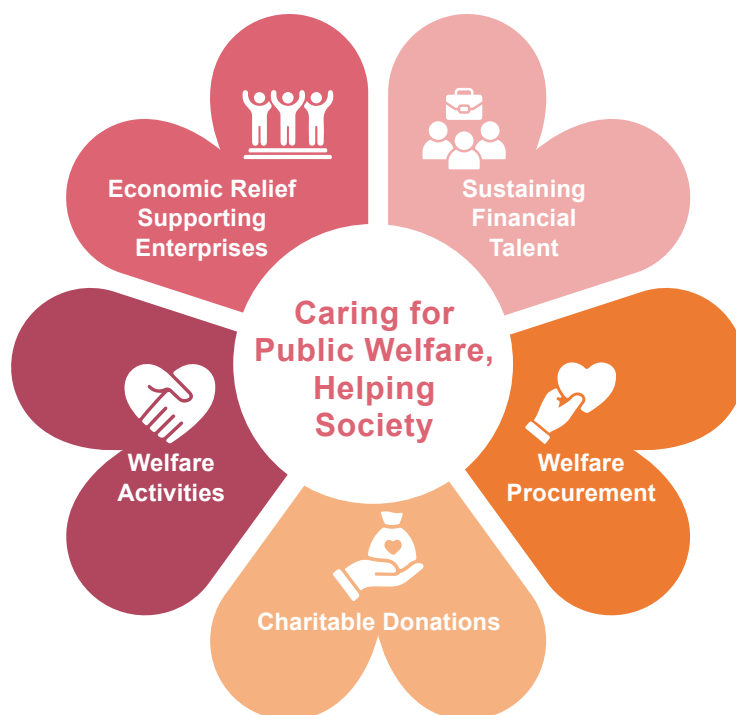
The total amount of public welfare procurement is about **NT\$1.2622** million

2

Donated a total of **93** information equipment units to disadvantaged groups.

5.1 The Concept of Public Welfare

For many years, Eximbank has been dedicated to public welfare and assisting society by organizing numerous charitable activities. The bank upholds the belief of "giving back to society what is taken from society" as a core business philosophy. This spirit is also conveyed to all employees, with the hope of working together to create a society and environment of mutual prosperity and well-being.



5.2 Social Inclusion

5.2.1 Bailing out the Economy and Supporting Enterprises

Taking into account the impact on the economy from global factors such as interest rate hikes caused by inflation, as well as the fact that certain industries have not yet fully recovered from the effects of the pandemic, the Bankers Association Of The Republic Of China, in coordination with government policy planning, has provided enterprises with sufficient buffer time for recovery in order to alleviate financial pressure and continue supporting industries in strengthening their post-pandemic economic momentum. Accordingly, Eximbank, for enterprises with the willingness to continue operations and with normal interest payments, offered financial assistance measures by allowing a six-month extension of loan principal maturities originally due by December 31, 2024. As of the end of December 2024, Eximbank had handled a total of 688 relief-related financial assistance cases, amounting to NT\$77.57 billion. These financial assistance measures expired on December 31, 2024, marking the completion of the bank's phased tasks for handling various relief loans.

5.2.2 Public Welfare Procurement

In order to promote social fairness and justice, Eximbank purchases a significant amount of charity-sale products, with the aim of supporting disadvantaged groups in maintaining stable employment, thereby enhancing their livelihood capabilities and enabling them to achieve self-reliance. The groups involved in public welfare procurement are diverse and not limited to specific fields. To implement social care and promote the economy, Eximbank continuously procures self-produced items from public welfare organizations as promotional gifts for clients, such as various gift boxes, charity calendars, and also purchases office cleaning services. This approach aims to assist disabled and disadvantaged groups while conveying the spirit of social care and goodwill to clients. The amount spent on public welfare procurement has exceeded the statutory ratio of 5% stipulated in the "Regulations on Preferred Procurement for Products and Services Produced in Disability Welfare Care Facilities and Institutions and Sheltered Workshops," with the achievement rate reaching 28.47% in 2024.

Business Promotion Materials

Beneficiaries

Igowen Creative Printing Sheltered Workshop

The Amount of the Purchase

About NT\$82,600

Social Benefits

Through public welfare procurement, we help people with disabilities to stay employed and improve their living ability



Beneficiaries

Vikai Creative Printing Sheltered Workshop

The Amount of the Purchase

About NT\$42,000

Social Benefits

Through public welfare procurement, we help people with disabilities to stay employed and improve their living ability



Eximbank has always regarded environmental protection as its responsibility and hopes to maximize sustainable synergy through the integration of environmental and social measures. To assist spinal cord injury patients in achieving self-reliance and empowerment, the bank procured recycled printer toner cartridges from the Taoyuan Private Spinal Cord Injury Potential Development Center. This initiative not only helps to support and maintain the basic quality of life and dignity of these patients but also embodies a commitment to caring for the Earth and implementing government environmental protection policies.

Purchase printer cartridges for recycling

Beneficiaries

Taoyuan Private Spinal Cord Injury Potential Development Center

The Amount of the Purchase

About NT\$41,700

Social Benefits

Through public welfare procurement, we help people with spinal cord injuries to continue to find employment and improve their living ability



▲ Purchase printer environmentally friendly recycled toner cartridges

Eximbank fulfills its social responsibility and further supports disadvantaged groups by entrusting office cleaning operations to the First Social Welfare Foundation and the First Property Management Sheltered Workshop, in accordance with the "Procurement Operations Manual for Government Agencies Engaging Social Welfare Institutions" and the "Government Procurement Act." By providing employment opportunities to relevant disadvantaged groups, this initiative aims to enhance their living skills and assist them in achieving self-reliance and empowerment within society.

Public Welfare Procurement Project	Beneficiaries	The Amount of the Purchase	Social Benefits
Office Cleaning Services	The First Social Welfare Foundation	About NT\$1,013,400	By procuring office cleaning services, job opportunities are provided to relevant disadvantaged groups, thereby assisting them in maintaining continuous employment and enhancing their living skills
	The First Property Management Sheltered Workshop	About NT\$82,500	

5.2.3 Donations

Eximbank has long upheld the philosophy of caring for public welfare and supporting society. Since 2021, the bank has continuously reviewed and repurposed older but well-functioning computers, donating them through the ASUS Foundation to nonprofit organizations and schools for the establishment of computer classrooms, digital learning centers, and tutoring programs. These efforts support disadvantaged children, students, women, seniors, and persons with disabilities in learning computer skills, thereby enhancing their digital literacy and improving their quality of life. In 2024, Eximbank continued to participate in the ASUS Foundation's "PC Recycling for a Brighter Future," donating refurbished computers to serve as a bridge for ongoing education among disadvantaged groups and to strengthen resources for distance learning. In addition, following the devastating Hualien earthquake that caused significant casualties, Eximbank provided financial donations to support disaster relief and reconstruction, demonstrating the Bank's compassion and commitment to extending a helping hand to affected communities.

ASUS Foundation "PC Recycling for a Brighter Future"

The Origin of the Donation	Donation Project	Number of Donations	Beneficiaries	Donation Philosophy and Benefits
The initiative seeks to repurpose retired computers, monitors, printers, and other equipment to help reduce disparities in educational resources.	(PC) Desktop Computer	49 units	Asus Foundation	Participation in the ASUS Foundation's "PC Recycling for a Brighter Future" program, serving as a solid support for disadvantaged groups in pursuing distance learning.
	(LCD) Monitors	44 units	Asus Foundation	

資訊設備回收捐贈暨取件證明單 原收單號: AF241721

華碩文教基金會「逆物流回收 再生電腦捐贈 愛地球」專案

華碩文教基金會 委託 訊緯資訊公司 於民國 113 年 11 月 7 日(上)下午收

中國輸出入銀行 捐贈之資訊產品一批, 明細如下, 在此證明。

品項	數量	品項	數量	品項	數量
(PC)桌上型電腦	49 台	平板電腦/Ipad	台	板卡類	片
(CRT)顯示器	台	手機/PDA	支	網路產品	台
(LCD)顯示器	44 台	光碟機/燒錄機	台	無線產品	台
(NB)筆記型電腦	台	網路攝影機	台	可攜式導航裝置	台
印表機	台	投影機	台	不斷電系統	台
伺服器	台	掃描器	台	線材/配件	箱
鍵盤	台				
滑鼠	個				
硬碟	顆				

捐贈單位簽收人:  回收公司簽收人:  受贈單位華碩文教基金會

聯絡電話: 電話: 0800 556 869 電話: 

第一聯(白)捐贈留存 第二聯(黃)報稅留存 第三聯(藍)研習留存 第四聯(紅)客戶留存

ASUS[®] FOUNDATION 華碩文教基金會

感謝狀

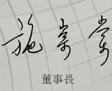
中國輸出入銀行 惠存

茲承蒙 貴單位積極參與「再生電腦 希望工程」之公益捐贈活動, 謹致誠摯謝意。

ASUS Foundation
Wishes to Recognize

For the tremendous efforts and support which have made Charly Recycling Program a great success

財團法人華碩文教基金會 代表人
ASUS Foundation

 董事長

AF2024010005

再生電腦捐贈, 逆物流回收愛地球

▲ Certificate of Appreciation for Charitable Donation of Information Equipment

Hualien Earthquake Donation



The Origin of the Donation	Donation Project	Number of Donations	Beneficiaries	Donation Philosophy and Benefits
In April 2024, a magnitude 7.2 earthquake struck Hualien, causing severe casualties.	Monetary Donation	NT\$100,000	Hualien Disaster Victims	In response to the call from the Ministry of Finance, Eximbank made a donation to assist Hualien, demonstrating its warmth and benevolence. The bank is committed to humanitarian aid efforts, hoping that the affected people can rebuild their homes soon and return to their former peaceful lives.



財團法人賑災基金會收據

捐款日期：中華民國113年4月10日
收據編號：HB00021346

捐款機關或捐款人	中國輸出入銀行		
捐款用途	0403花蓮震災募款專案	統一編號	12211183
金額	新台幣 拾萬元整		
上列款項業經收訖無訛			
勸募許可：衛部救字第1121362848號		統一編號：14545566	
立案字號：91年1月21日台內中社字第0910070630號		地址：23143 新北市新店區北新路3段200號5樓	
地址：23143 新北市新店區北新路3段200號5樓		電話：(02)89127636	





▲ Hualien Earthquake Donation Receipt

5.2.4 Public Welfare Activities

Based on the concept of caring for the society and giving back to the society, Eximbank actively uses its own resources to provide various assistance for community environmental protection, public welfare activities, and underprivileged groups. Adhering to the spirit of taking from the society and using it for the society, we continued to contribute to public welfare activities and energy conservation and carbon reduction. In 2024, we continued to hold the "Yangde Good Neighbors, Donate Blood for Love" campaign, as well as carry out public welfare activities such as the "Sustainable Forests, Guanyin Mountain Cleanup" organized by the Head Office and the "Environmental Cleanup along the trails near the National Museum of History and Baseball Stadium" organized by the Tainan Branch. Through these collective efforts to pick up waste, participants not only contribute to environmental protection, but also strengthen their physical and mental health, enhance Eximbank's corporate image, and increase public recognition of the bank.

"Sustainable Forests, Guanyin Mountain Cleanup" Activity

Service Group

Organized by Eximbank

Activity Details

Eximbank held a mountain cleanup on September 21, 2024. In addition to collecting trash and completing the cleanup tasks, employees were also encouraged to enjoy outdoor exercise and relaxation during breaks.



Social Benefits

A total of 102 employees and their family members participated.

Tainan Branch "Environmental Cleanup along the trails near the National Museum of History and Baseball Stadium" Activity

Service Group

Organized by Eximbank

Activity Details

The Tainan Branch held the trail cleanup on October 5, 2024. Employees enjoyed walking and relaxing during breaks, collected trash to complete the cleanup, and connected with nature to refresh their body and mind, returning energized to their work.



Social Benefits

A total of 10 employees participated.

"Guanyin Line Charity Concert"

Service Group

Taipei Guanyin Line Psychological & Social Care Association

Activity Details

Sponsored and supported the "Guanyin Line Charity Concert" held on May 14, 2024. The funds raised were used for various public welfare services, helping underprivileged families settle in, and providing support and care for the elderly.

Social Benefits

The concert was performed by the Hsin Yi Symphony Orchestra, featuring six pieces. The concert aimed to gather social goodwill through art, with the funds raised to be used for various public welfare service projects. These include providing professional psychological counseling services and telephone volunteer counseling services for disadvantaged families, regularly visiting and caring for elderly individuals living alone while offering long-term care support, and organizing public lectures related to mental health and medical care to strengthen social psychological resilience. By supporting the concert, Eximbank exemplified the integration of art and social welfare, promoting awareness and recognition of mental health issues and fostering a more inclusive and compassionate society.

"Good Neighbors of Yangde United for Love Blood Donation" Campaign

Service Group

Nanhai Blood Donation Room of
Taipei Blood Donation Center

Activity Details

On August 8, 2024, the Securities and Futures Institute and the Central Deposit Insurance Corporation, Taiwan were invited to co-organize the "Yangde Good Neighbors United Blood Donation" event.



Social Benefits

As of August 30, 2024, a total of 148 people have donated blood and 208 bags have been donated.

"One-Day Volunteer Food Box Packing" Activity

Service Group

The ANDREW Charity Association

Activity Details

On December 10, 2024, in collaboration with the Securities and Futures Institute and the Central Deposit Insurance Corporation, Taiwan, we participated in a one-day volunteer event organized by the ANDREW Charity Association to pack food boxes. These boxes were then distributed by the association to families in need. This event not only supported local agricultural and fishery products in Taiwan and fulfilled corporate social responsibility but also allowed disadvantaged families to feel the warmth and care of society.



Social Benefits

Successfully packed 690 customized food boxes through collaborative effort. Additionally, to support the food bank program, 500 cans of specialty milkfish floss products from the Beimen Farmers' Association in Tainan were provided.

Paintings on Display

Service Group

Eden Social Welfare Foundation Taipei WanFang Center for Disabled People

Activity Details

Continued support for the Eden Social Welfare Foundation Taipei WanFang Center for Disabled People by renting space for art displays.

Social Benefits

The painting exhibition was held in the company, hoping to enrich the delicate artistic creation of the Eden Social Welfare Foundation painters, cultivate the mood of colleagues, and also hope to help the Eden Social Welfare Foundation grow stronger.

Appendix 1. GRI Standards Content Index

Statement on the Use of GRI Universal Standards	Eximbank has prepared the 2024 Sustainability Report in accordance with the GRI Standards. The scope of data and information covers the period from January 1 to December 31, 2024.
Version of GRI 1 Used	GRI 1: Foundation 2021
Application of GRI Industry Standards	None

GRI 2: General Disclosures

Disclosure	Disclosure Requirements	Section in Report/Explanation	Page Number
Organizational and Reporting Practices			
GRI 2-1	Organizational Information	Introduction 1.1.1 About Eximbank	4 8
GRI 2-2	Entities included in the organization's sustainability reporting	Scope of the Report	4
GRI 2-3	Reporting period, frequency and contact point	Reporting Period	4
GRI 2-4	Restatements of information	Other than the 2023 electricity calorific value (p. 100), there were no other restatements	
GRI 2-5	External assurance	About the Report Appendix 2. Third-Party AA1000 Assurance Statement	4 97
Activities and Workers			
GRI 2-6	Activities, value chain and other business relationships	1.1.1 About Eximbank 3.3.2 Supply Chain Management	8 59
GRI 2-7	Employees	4.1.2 Human Structure	68
GRI 2-8	Workers who are not employees	4.1.2 Human Structure	68
Governance			
GRI 2-19	Remuneration policies	4.2.1 Remuneration System and Performance Evaluations	72
GRI 2-20	Process to determine remuneration	4.2.1 Remuneration System and Performance Evaluations	72
GRI 2-21	Annual total compensation ratio	In 2024, at Eximbank, the ratio of the annual total compensation of the highest-paid individual (Note 1) to the median of the annual total compensation of all other employees (excluding the highest-paid individual) was 2.587. The ratio of the percentage increase in the annual total compensation of the highest-paid individual to the median percentage increase in annual total compensation of all other employees (Note 2) was 0.649. Note 1: Total compensation includes salary, overtime pay, and bonuses. Note 2: Annual rate of change in median total compensation.	
Strategy, Policies, and Practices			
GRI 2-22	Statement on sustainable development strategy	Message from the Chairman	5
GRI 2-23	Policy commitments	2.1.3 Sustainable Finance 4.5.3 Human Rights Protection and Friendly Workplaces	40 84

Disclosure	Disclosure Requirements	Section in Report/Explanation	Page Number
GRI 2-24	Embedding policy commitments	2.1.3 Sustainable Finance 4.5.3 Human Rights Protection and Friendly Workplaces	33 84
GRI 2-25	Negative impact remediation processes	1.2.1 Integrity Management and Anti-Corruption 2.3.1 Principles of Fair Treatment and Complaint Handling System 4.4.1 Labor-Management Communication Channels 4.5.3 Human Rights Protection and Friendly Workplaces	12 42 80 84
GRI 2-26	Mechanisms for seeking advice and raising concerns	1.2.1 Integrity Management and Anti-Corruption 2.3.1 Principles of Fair Treatment and Complaint Handling System 4.4.1 Labor-Management Communication Channels 4.5.3 Human Rights Protection and Friendly Workplaces	12 42 80 84
GRI 2-27	Legal Compliance	1.2.2 Regulatory Compliance	14
Stakeholder Engagement			
GRI 2-30	Collective bargaining agreements	Eximbank's collective agreement covers 238 employees (excluding supervisors and overseas staff), accounting for 90% of total employees. According to Article 14 of the Labor Union Act, "[s]upervisory employees who represent employer in exercising managerial authority may not join the labor union in that business entity, except where the union charter prescribes otherwise," hence supervisors are not union members. All employees' salaries and benefits are administered in accordance with relevant regulations to ensure equitable treatment for all staff.	


Material Topics

GRI Standard Number	Disclosure Item	Report Section	Page Number
Material Topic: Customer Privacy and Information Security			
GRI 3: Material Topics 2021	3-3 Management of Material Topics	2.2.3 Customer Privacy Management and Protection	
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	2.2.3 Customer Privacy Management and Protection	No complaints regarding customer privacy violations were received in 2024.
Material Topic: Anti-Money Laundering and Counter-Terrorism Financing			
GRI 3: Material Topics 2021	3-3 Management of Material Topics	1.2.3 Anti-Money Laundering and Counter-Terrorism Financing	16
GRI 205: Anti-Corruption 2016	205-1 Operations assessed for risks related to corruption	1.2.1 Integrity Management and Anti-Corruption	12
	205-2 Communication and training about anti-corruption policies and procedures	1.2.3 Anti-Money Laundering and Counter-Terrorism Financing	No corruption incidents occurred in 2024.
	205-3 Confirmed incidents of corruption and actions taken	1.2.3 Anti-Money Laundering and Counter-Terrorism Financing	16

GRI Standard Number	Disclosure Item	Report Section	Page Number
Material Topic: Sustainable Finance			
GRI 3: Material Topics 2021	3-3 Management of Material Topics	2.1 Sustainable Finance	30
Material Topic: Customer Service and Rights			
GRI 3: Material Topics 2021	3-3 Management of Material Topics	2.3 Customer Service and Rights	42
Material Topic: Talent Attraction and Retention			
GRI 3: Material Topics 2021	3-3 Management of Material Topics	4.1 Human Resources	68
GRI 202: Market Presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	4.2.1 Remuneration System and Performance Evaluations	72
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	4.1.2 Human Structure	68
	401-2 Benefits Provided to Full-Time Employees	4.2.2 Employee Benefits	73
	401-3 Parental leave	4.2.2 Employee Benefits	73
GRI 404: Training and Education 2016	404-1: Average hours of training per year per employee	4.3.1 Improve Training and Development	76
	404-2: Programs for upgrading employee skills and transition assistance programs	4.2.2 Employee Benefits 4.3.2 Training Courses	73 77
	404-3: Percentage of employees receiving regular performance and career development reviews	4.2.1 Remuneration System and Performance Evaluations	72
Material Topic: Climate Change			
GRI 3: Material Topics 2021	3-3 Management of Material Topics	3.4 Climate Change Response	60
GRI 201: Economic Performance 2016	201-2 Financial implications and other risks and opportunities due to climate change	3.4 Climate Change Response [For more information, please refer to the TCFD Report of Eximbank]	60
GRI 302: Energy 2016	302-1 Energy consumption within the organization	3.1.2 Energy Resource Target	48
	302-3 Energy intensity	3.1.2 Energy Resource Target	48
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	3.1.4 Greenhouse Gas Management	53
	305-2 Energy indirect (Scope 2) GHG emissions	3.1.4 Greenhouse Gas Management	53
	305-4 GHG emissions intensity	3.1.4 Greenhouse Gas Management	53

Appendix 2.

Third-Party AA1000 Assurance Statement



ASSURANCE STATEMENT

SGS TAIWAN LTD.'S REPORT ON SUSTAINABILITY ACTIVITIES IN THE EXPORT-IMPORT BANK OF THE REPUBLIC OF CHINA'S SUSTAINABILITY REPORT FOR 2024

NATURE AND SCOPE OF THE ASSURANCE
SGS Taiwan Ltd. (hereinafter referred to as SGS) was commissioned by The Export-Import Bank of the Republic of China. (hereinafter referred to as EXIM Bank) to conduct an independent assurance of the Sustainability Report for 2024 (hereinafter referred to as the Sustainability Report). The assurance is based on the SGS Sustainability Report Assurance methodology and AA1000 Assurance Standard v3 Type 1 Moderate level during 2025/7/2 to 2025/7/21. EXIM Bank Taiwan and overseas operational and service sites as disclosed in EXIM Bank's Sustainability Report of 2024. The boundary is not the same as EXIM Bank's consolidated financial statements. SGS reserves the right to update the assurance statement from time to time depending on the level of report content discrepancy of the published version from the agreed standards requirements.

INTENDED USERS OF THIS ASSURANCE STATEMENT
This Assurance Statement is provided with the intention of informing all EXIM Bank's Stakeholders.

RESPONSIBILITIES
The information in the EXIM Bank's Sustainability Report of 2024 and its presentation are the responsibility of the directors or governing body (as applicable) and the management of EXIM Bank. Our responsibility is to express an opinion on the text, data, graphs and statements within the scope of assurance based upon sufficient and appropriate objective evidence.

ASSURANCE STANDARDS, TYPE AND LEVEL OF ASSURANCE
The assurance of the Sustainability Report has been conducted according to the AA1000 Assurance Standard (AA1000AS v3), a standard used globally to provide assurance on sustainability-related information across organisations of all types, including the evaluation of the nature and extent to which an organisation adheres to the Accountability Principles (AA1000AP, 2018).

Assurance has been conducted at a type 1 moderate level of scrutiny.

SCOPE OF ASSURANCE AND REPORTING CRITERIA
The scope of the assurance included evaluation of quality, accuracy and reliability of specified performance information as detailed below and evaluation of adherence to the following reporting criteria:

Reporting Criteria Options	
1	AA1000 Accountability Principles (2018)
2	GRI (In Accordance with)

- AA1000 Assurance Standard v3 Type 1 evaluation of the Sustainability Report content and supporting management systems against the AA1000 Accountability Principles (2018) is conducted at a moderate level of scrutiny, and therefore the reliability and quality of specified sustainability performance information is excluded.
- The evaluation of the Sustainability Report against the requirements of GRI Standards, includes GRI 1, GRI 2, GRI 3, 200, 300 and 400 series claimed in the GRI content index as material and is conducted in accordance with the standards.

ASSURANCE METHODOLOGY
The assurance comprised a combination of pre-assurance research, interviews with relevant employees, superintendents, Sustainability committee members and the senior management in Taiwan; documentation and record review and validation with external bodies and/or stakeholders where relevant.

LIMITATIONS
Financial data drawn directly from independently audited financial accounts. Task Force on Climate-related Financial Disclosures (TCFD) have not been checked back to source as part of this assurance process.

INDEPENDENCE AND COMPETENCE
SGS affirms our independence from EXIM Bank, being free from bias and conflicts of interest with the organisation, its subsidiaries and stakeholders. The assurance team was assembled based on their knowledge, experience and qualifications for this assignment, and comprised auditors registered with ISO 26000, ISO 20121, ISO 50001, SA8000, CMM, EMS, SMS, GPS, CFP, WFP, GHG Verification and GHG Validation Lead Auditors and experience on the SRA Assurance service provisions.

FINDINGS AND CONCLUSIONS
ASSURANCE OPINION
On the basis of the methodology described and the assurance work performed, we are satisfied that the specified performance information included in the scope of assurance is accurate, reliable, has been fairly stated and has been prepared, in all material respects, in accordance with the AA1000 Accountability Principles (2018).

We believe that EXIM Bank has chosen an appropriate level of assurance for this stage in their reporting.

ADHERENCE TO AA1000 ACCOUNTABILITY PRINCIPLES (2018)

INCLUSIVITY
EXIM Bank has demonstrated a good commitment to stakeholder inclusivity and stakeholder engagement. A variety of engagement efforts such as survey and communication to employees, customers, investors, suppliers, CSR experts, and other stakeholders are implemented to underpin the EXIM Bank's understanding of stakeholder concerns. For future reporting, EXIM Bank may proactively consider having more direct two-ways involvement of stakeholders during future engagement.

MATERIALITY
EXIM Bank has established effective processes for determining issues that are material to the business. Formal review has identified stakeholders and those issues that are material to each group and the Sustainability Report addresses these at an appropriate level to reflect their importance and priority to these stakeholders.

TWLPP 5008 Issue 2502

TWLPP 5008 Issue 2502

RESPONSIVENESS

The Sustainability Report includes coverage given to stakeholder engagement and channels for stakeholder feedback.

IMPACT

EXIM Bank has demonstrated a process on identify and fairly represented impacts that encompass a range of environmental, social and governance topics from wide range of sources, such as activities, policies, programs, decisions and products and services, as well as any related performance. Measurement and evaluation of its impacts related to material topic were in place at target setting with combination of qualitative and quantitative measurements. For future reporting, EXIM Bank is encouraged to set measurable short-term and medium- to long-term targets for impact management actions in response to policies and commitments on material topics.

ADHERENCE TO GRI

The report, EXIM Bank's Sustainability Report of 2024, is reporting in accordance with the GRI Universal Standards 2021. The significant impacts were assessed and disclosed in accordance with the guidance defined in GRI 3. Material Topics 2021 and the relevant 200/300/400 series Topics Standard related to the material topics claimed in the GRI content index. The Sustainability Report has properly disclosed information related to EXIM Bank's contributions to sustainability development.

For future reporting, it is recommended EXIM Bank to improve its processes of assessing impacts on the economy, environment, and people as well as the management of significant impacts. In addition, more systematic processes are encouraged for data collection and performance disclosure, and continue to set measurable and quantitative targets for impact management actions on each material topics in a more comprehensive management, so as to understand whether policies and processes are being optimally implemented.

Signed:
For and on behalf of SGS Taiwan Ltd.



Stephen Pao
Business Assurance Director
Taipei, Taiwan
04 August, 2025
WWW.SGS.COM



AA1000
Licensed Report
000-8/V3-NQXQR

TWLPP 5008 Issue 2502

Appendix 3.

Independent External Verification Statement

OPINION STATEMENT



溫室氣體查證意見聲明書

2024年溫室氣體排放資訊

中國輸出入銀行

臺北市南海路3號8樓

經本公司依據 ISO 14064-3:2019 完成查證並符合下列標準要求
ISO 14064-1 : 2018

直接溫室氣體排放量

90.1212公噸二氧化碳當量

間接溫室氣體排放量

310.0844公噸二氧化碳當量

直接與間接溫室氣體排放量

400.206公噸二氧化碳當量

Opinion No.: ARES/TW/I2505017G

Date: 2025-05-06

Version: 01

意見中須含完整的查證範圍、目標、標準和調查結果，否則意見無效。



批准:



ARES International Certification Co., Ltd.

No.12-2, Ln. 187, Wenping Rd., Anping Dist., Tainan City 708, Taiwan

TEL / 06-295 9696 (Rep. Line) FAX / 06-295 9667

www.ares-registration.com

