



CH8

Appendix

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8.1 About this Report

Mega Financial Holding upholds the principle of integrity and transparency, values the interest and rights of stakeholders, takes Environmental (E), Social (S), and Governance (G) issues into consideration while in pursuit of sustainable development and profitability. Mega integrates these issues into the Group's business management and business development strategies, endeavoring to become a "Sustainability Paradigm of the Financial Industry in Asia Pacific" that spreads positive impact and leads the way to sustainable development.

Reporting Period

Mega Financial Holding has been issuing sustainability reports every year since 2014, disclosing the non-financial information of Mega Group for 10 consecutive years. The "2022 Sustainability Report of Mega Holdings", published in June 2023, discloses the status of Mega Group in relation to sustainable development, actions taken to manage Material Topics, and performance outcomes between January 1 to December 31, 2022.

Reporting Scope

The non-financial sustainability data in this Report mainly covers business activities of Mega Financial Holding and our 7 subsidiaries in Taiwan, which are Mega International Commercial Bank Co., Ltd. (Mega Bank), Mega Securities Co., Ltd. (Mega Securities), Mega Bills Finance Co., Ltd. (Mega Bills), Chung Kuo Insurance Co., Ltd. (CKI), Mega International Investment Trust Co., Ltd. (Mega Funds), Mega Asset Management Co., Ltd. (MAM), and Mega Venture Capital Co., Ltd. (MVC). Information regarding social prosperity covers Mega International Commercial Bank Cultural and Educational Foundation and Mega Charity Foundation. In case of inconsistency in the scope, it will be noted in the data and paragraph. The scope of all disclosed information in this Report covers more than 75% of the revenue of Mega Holdings' consolidated financial report and the scope of disclosed financial data is consistent with that of Mega Holdings' consolidated financial report. All financial figures in the report are calculated in New Taiwan Dollars (NTD).

Reporting Principles

Issuer	Criteria
The Global Reporting Initiative (GRI)	• GRI Universal Standards 2021
Taiwan Stock Exchange Corporation (TWSE)	• Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies
	• Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies
United Nations (UN)	• Sustainable Development Goals (SDGs)
	• United Nations Global Compact
Sustainability Accounting Standards Board (SASB)	• Code of Business Conduct-Commercial Bank
Financial Stability Board (FSB)	• Task Force on Climate-related Financial Disclosures (TCFD)
International Organization for Standardization (ISO)	• ISO 26000:2010 Social Responsibility Guidance

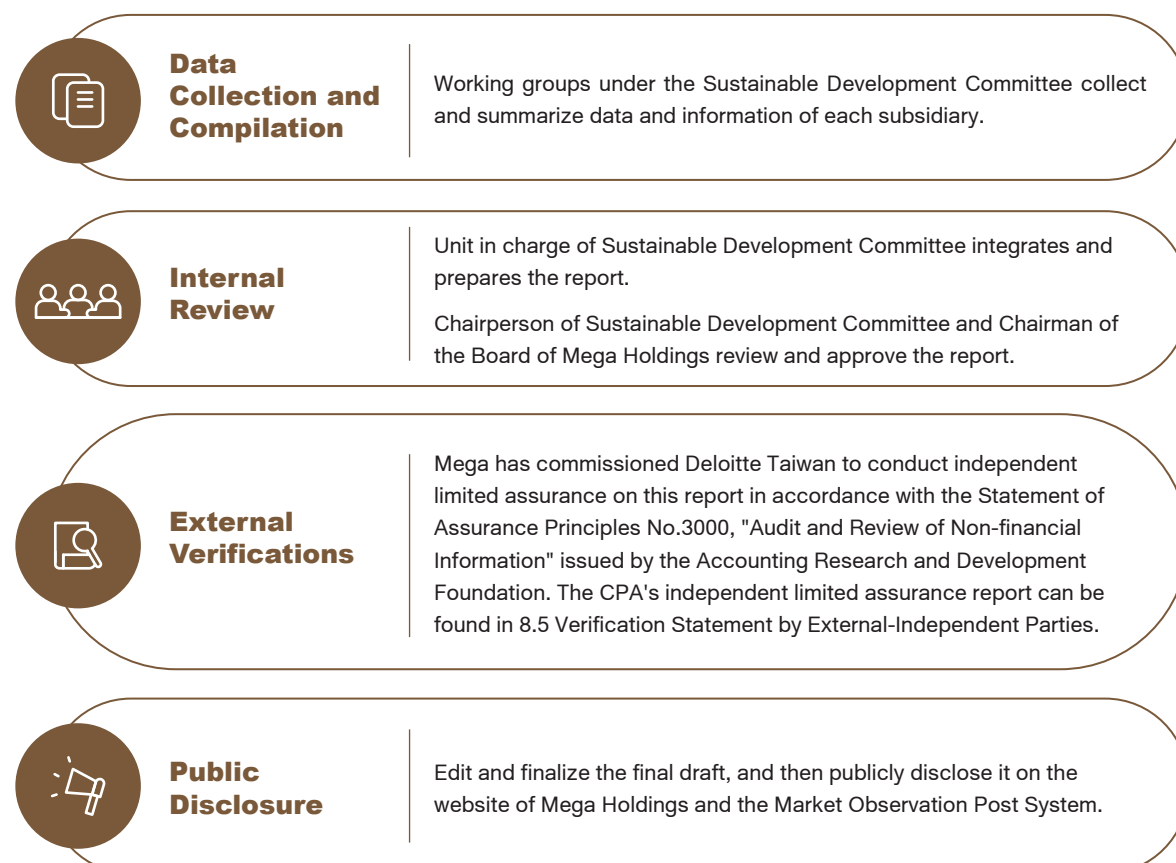
Note: Please refer to [8.4 Sustainability Standards Index Table](#) for the chapters and page numbers corresponding to the Reporting Principles in this Report.



Reporting Quality

Category	Standard	Certifying / Assurance Organization
Sustainable Data	Statement of Assurance Principles No.3000, "Audit and Review of Non-financial Information" (Followed by International Standard on Assurance Engagements 3000)	• Deloitte & Touche
Financial Data	Regulations Governing Auditing and Attestation of Financial Statements by Certified Public Accountants and Generally Accepted Auditing Standards	• PwC
Environmental Data	ISO 14046:2014 Water Footprint Verification Statement ISO 14064-1:2018 Greenhouse Gas Inventory ISO 14067:2018 Carbon Footprint Verification Statement	• SGS Taiwan
	ISO 14001:2015 Environmental Management System ISO 50001:2018 Energy Management Systems	• BSI Taiwan
Social Data	ISO 27001:2013 Information Safety Management System	• SGS Taiwan
	ISO 45001:2018 Occupational Health and Safety Management System	• BSI Taiwan

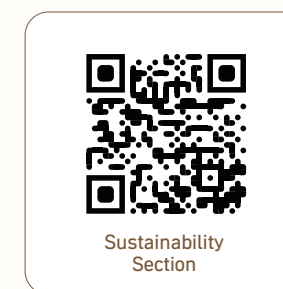
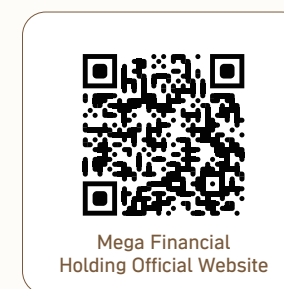
Management Procedures



Feedback

If you have any questions or suggestions about the contents or activities of the report, please feel free to contact us.

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8.2 Stakeholder and Material Topics

Mega Group is committed to achieving sustainable development through the establishment of transparent and open communication channels for stakeholders. These channels include the Corporate Sustainability section on the Company's website, the Stakeholder section, and Feedback Survey section and serve to facilitate the collection of sustainability topics that are of concern to stakeholders. Necessary information is disclosed in this Report as needed to provide response and adopt appropriate response measures in a timely manner.



Stakeholder Communication

To ensure that the information disclosed in this Sustainability Report meets the expectations of our stakeholders, Mega Group adopts the GRI Standards (2021) and the five principles of AA1000 Stakeholder Engagement Standard (i.e., Responsibility, Influence, Tension, Diverse Perspectives, and Dependency) to design a questionnaire for stakeholders. Questionnaire survey was conducted by the Sustainable Development Committee of Mega Holdings and its working groups, subsequently identifying seven primary stakeholders of the Group. We engage with the seven stakeholders through diverse communication channels to determine the sustainability issues that are of concern to them. Responses are provided using the communication channels listed in the table below and in this Report. At the end of every year, the status of communication with each stakeholder, including the survey results concerning sustainability issues that are of concern to stakeholders, is periodically reported to the Board of Directors.

Stakeholders	Top 5 Impact Issues from the Stakeholders Assessment	Communication Channel (Frequency)	Communication Achievements
Government and Regulators	<ul style="list-style-type: none">● Corporate Governance● Business Ethics● Combat Crime● Information Security● Regulatory Compliance	<div>Regularly</div> <ul style="list-style-type: none">● File information on regulators' websites.	<ul style="list-style-type: none">● Mega Financial Holding continued to be selected as a constituent of TWSE Taiwan Corporate Governance 100 Index, Taiwan Employment Creation 99 Index, TWSE Taiwan High Compensation 100 Index, and FTSE4Good TIP Taiwan ESG Index.● Mega Group has appointed Compliance Officers and Corporate Governance Officers, and has set up an Integrity Management Committee.
		<div>Irregularly</div> <ul style="list-style-type: none">● Participate in the policy promotion meeting and public hearing of the competent authority.● Provide information for regulators' examinations.● Communicate with regulators by visit, official letter or phone.● Compliance with the relevant laws and policies of the competent authorities and cooperate with their supervision and inspections.	
		<div>Contact Person</div> <div>hugo@megaholdings.com.tw</div>	
Employees/ Corporate Union	<ul style="list-style-type: none">● Information Security● Regulatory Compliance● Risk Management● Corporate Governance● Economic Performance	<div>Regularly</div> <ul style="list-style-type: none">● Hold seminars on employees' safety and health.● Hold labor-management meeting.● Hold meetings of the Employee Welfare Committee, Labor Safety and Health Committee, Supervisory Committee of Employee Retirement Reserve.	<ul style="list-style-type: none">● Mega Group implemented workplace health promotion plans and employee assistance programs (EAP). In 2022, a total of 51 employees used the Group's consulting services by calling the 0800 hotline, sending emails, or one-on-one consultation service.● Mega Group conducted Employee Engagement Survey to determine how engaged employees are at work to help improve employee performance. In 2022, the average employee engagement score was 3.62 points, an increase of 13.5% from last year.● Mega Group provided competitive compensation scheme and was included as a constituent stock of the "Taiwan Employment Creation 99 Index" and "Taiwan High Compensation 100 Index" for many years.
		<div>Irregularly</div> <ul style="list-style-type: none">● Hold staff meetings.● Hold morning/evening business unit meetings.	
		<div>Permanent</div> <ul style="list-style-type: none">● The Union Discussion Forum has been set up in Mega Bank's intranet for employees to express their opinions.● Established employee complaint and Sexual harassment complaint hotline, fax, e-mail, etc.	
<div>Contact Person</div> <div>hr@megaholdings.com.tw</div>			

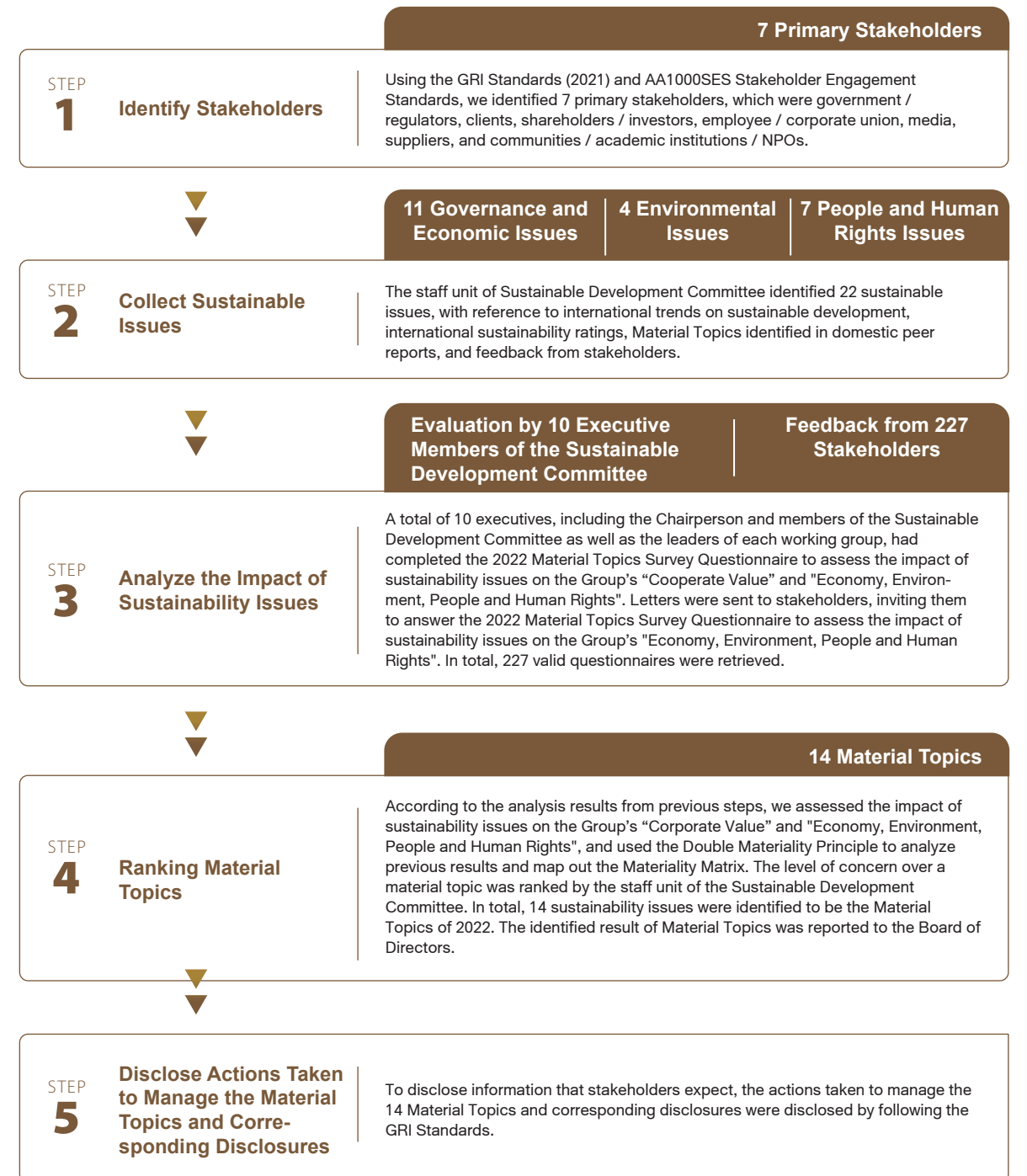
Stakeholders	Top 5 Impact Issues from the Stakeholders Assessment	Communication Channel (Frequency)	Communication Achievements
Shareholders/ Investors	<ul style="list-style-type: none">• Economic Performance• Information Security• Risk Management• Business Ethics• Corporate Governance	<div>Regularly</div> <ul style="list-style-type: none">• Disclose operational performance (monthly).• Convene shareholders' meeting, issue Chinese and English annual report and sustainability report (annually).	<ul style="list-style-type: none">• Mega Financial Holding continues to ensure stable profitability, reporting a consolidated net profit after tax of NT\$18.335 billion in 2022.• 212 material information and announcements in 2022.• Mega Financial Holding organized 2 independent online Investor Conferences, participated in 6 Investor Conferences organized by domestic and foreign securities companies, and conducted 256 interviews, videoconferences and teleconferences with domestic and foreign investment institutions.
		<div>Irregularly</div> <ul style="list-style-type: none">• Disclose information on the Market Observation Post System.• Organize domestic Investor Conference.• Attend Investor Conferences and Investor Relations Meetings at home and abroad.	
		<div>Permanent</div> <ul style="list-style-type: none">• Set up the Company's website in Chinese and in English and disclose Annual Reports, financial statements and stock information in the Investors section.• Publication of investor and stakeholder contact details on Company's website.• Set up Stakeholder Opinion Survey Form in the Corporate Sustainability section of the Company's website.	
	 Contact Person	Executive Vice President and Spokesperson, Jui-Yun Lin, (02)2357-8888 Ext.116	
Customers	<ul style="list-style-type: none">• Information Security• Risk Management• Regulatory Compliance• Corporate Governance• Business Ethics	<div>Irregularly</div> <ul style="list-style-type: none">• Conduct customer satisfaction survey.• Provide newsletters and investment research reports.• Organize seminars on investment and wealth management.	<ul style="list-style-type: none">• Mega Group conducts customer satisfaction survey:<ol style="list-style-type: none">1. Mega Bank:<ul style="list-style-type: none">• Employee manners: 96%• Satisfaction with counter services: 98%• Satisfaction of digital customers: 85%2. Mega Securities: 90%3. CKI: 93%4. Mega Funds: 94• Mega Bank, Mega Securities and Mega Funds organized ad hoc wealth management and investment seminars which attracted the participation of thousands of customers.
		<div>Permanent</div> <ul style="list-style-type: none">• Each subsidiary has set up a customer service and complaint hotline.• Announce contact information for complaints and feedback on the Company's website.	
	 Contact Person	web@megaholdings.com.tw	
Media	<ul style="list-style-type: none">• Regulatory Compliance• Human Rights Protection• Information Security• Combat Crime	<div>Irregularly</div> <ul style="list-style-type: none">• Issue a press release or hold a press conference.• Provide information for media.• Disclose information on the Market Observation Post System.	<ul style="list-style-type: none">• Mega Financial Holding was selected as a constituent stock of the Dow Jones Sustainability Index (DJSI) "Emerging Market Index" and "World Index", was rated as AA by the MSCI ESG Index, and was awarded by the Commonwealth Magazine's 2021 Excellence in Corporate Social Responsibility Award and the Taiwan Corporate Sustainability Awards (TCSA) - Corporate Sustainability Report Award.• Mega Bank won 1st place in the Best Marketing Innovation Award, 2nd place in the Best Customer Satisfaction Award, and 3rd place in the Best Product Award and the Best Risk Control Award in the Business Today's Wealth Management Bank Evaluation. The Bank also received the Global Private Banking Innovation Award, the Taiwan's Best Private Banking Award, and the Best Growth Strategy Private Banking Award hosted by the Digital Banker in 2022.• Mega Securities was awarded the Happy Enterprise Financial Management Gold Award by 1111 Job Bank and the Best List of Institutional Investors Due Diligence Information Disclosure Award by Taiwan Stock Exchange for two consecutive years.
		<div>Permanent</div> <ul style="list-style-type: none">• Establish spokesperson and PR personnel for liaising purposes.	
	 Contact Person	Executive Vice President and Spokesperson, Jui-Yun Lin, (02)2357-8888 Ext.116	



Stakeholders	Top 5 Impact Issues from the Stakeholders Assessment	Communication Channel (Frequency)	Communication Achievements
Suppliers	<ul style="list-style-type: none">Information SecurityEconomic PerformanceRisk ManagementSustainable FinanceSustainable Procurement	<div>Irregularly</div> <ul style="list-style-type: none">Organize project meetings.Organize ESG seminars.	<ul style="list-style-type: none">Mega Group formulated the "Supplier Sustainability Management Guidelines" to jointly increase the influence of corporate sustainability development.All 100% of suppliers of Mega Group have signed the Supplier Sustainability Statement.Mega Group conducted the Sustainability Self-Assessment Questionnaire Survey on key suppliers. A total of 78 key suppliers have completed the survey in 2022.Mega Group organized suppliers' ESG seminars, a total of 27 companies and 34 supplier representatives participated.In 2022, the green procurement of Mega Group amounted to NT\$323 million or 9.30% of total annual procurement.
		<div>Permanent</div> <ul style="list-style-type: none">Organize price negotiation meetings.Reach agreements in contracts.	
<div> Contact Person jordan@megaholdings.com.tw</div>			
Communities/ Academic Institutions/ Non-Profit Organizations	<ul style="list-style-type: none">Regulatory ComplianceInformation SecurityHuman Rights ProtectionFinancial EducationDigital Innovation	<div>Regularly</div> <ul style="list-style-type: none">Respond to the CDP climate change questionnaire.	<ul style="list-style-type: none">In 2022, Mega Charity Foundation, Mega Bank Cultural and Educational Foundation, Mega Financial Holding and subsidiaries invested approximately NT\$73.15 million in charitable activities.The total amount invested in charitable activities in 2022 was nearly 18% than that in 2021.
		<div>Irregularly</div> <ul style="list-style-type: none">Sponsor charitable activities and sports, academic or art activities.Donate money or materials to NPOs or institutions.Organize volunteer activities.Work with social welfare organizations to organize social welfare activities.Participate in activities related to ESG associations.	
<div> Contact Person alicia@megaholdings.com.tw</div>			

Identification Process for Material Topics

In order to understand the stakeholder's assessment of Mega Group's impact on sustainable issues, and to review the results of the organization's sustainable management, we communicate with stakeholders and identify Material Topics through the following 5 steps:

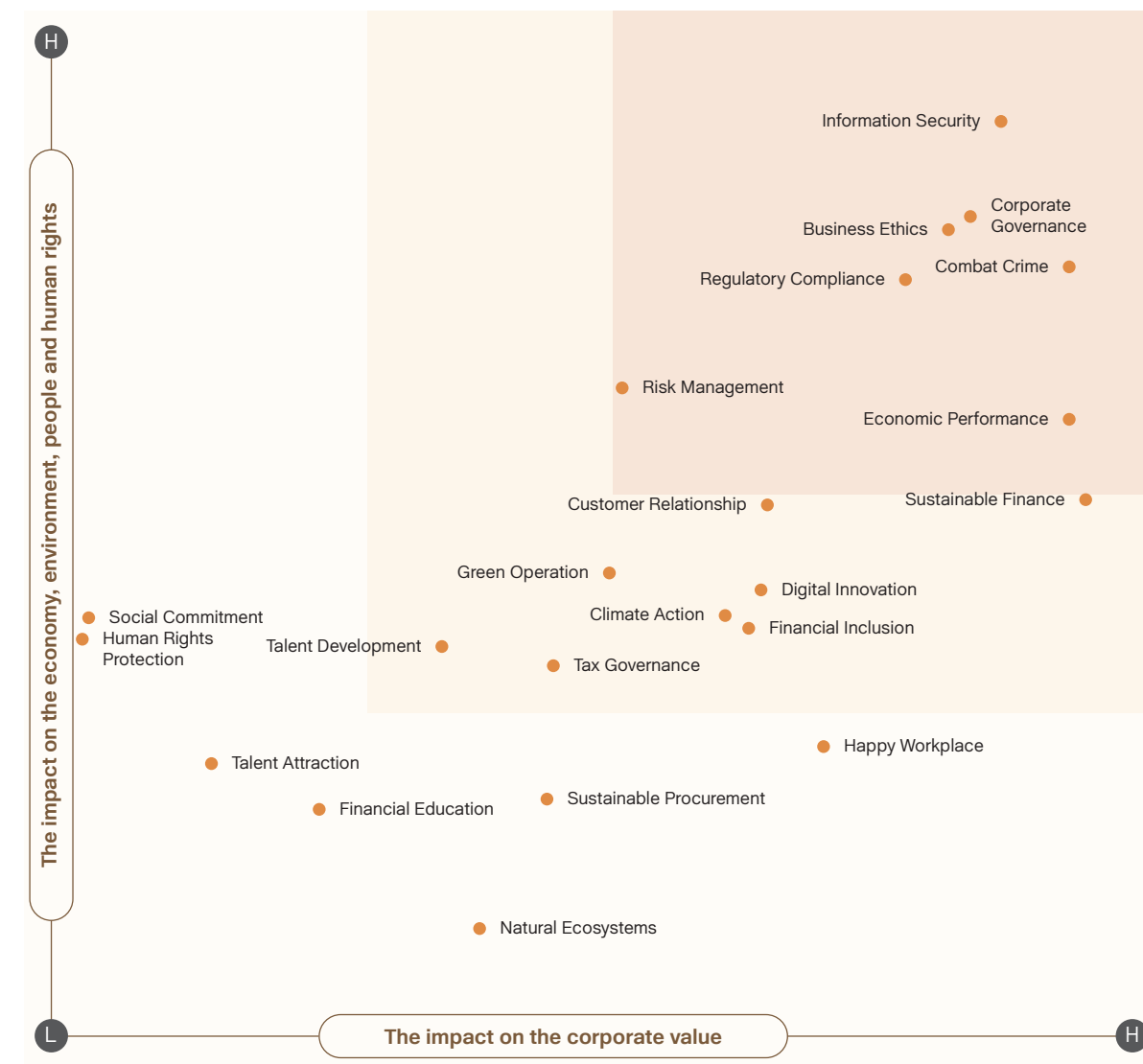




Analysis of Material Topics

Mega Group introduced the Double Materiality Matrix Analysis in the 2022 Sustainability Report, and identified the top 9 sustainability issues through a ranking procedure with the y-axis representing "the impact on the economy, environment, people and human rights" and the x-axis representing "the impact on the corporate value". In addition, we added "Digital Innovation", "Financial Inclusion", "Climate Action", "Happy Workplace" and "Social Commitment" 5 sustainability issues to response to our ESG strategies, including "Improving Digital Technology to Promote Sustainable Finance", "Committing to Net-zero Emissions to Achieve Environmental Sustainability", "Strengthening Talent Development to Implement Employee Care" and "Forging a Deeper Financial Inclusion for Mutual Prosperity in the Society". A total of 14 sustainability issues are identified as the 2022 Material Topics. The actions taken to manage the Material Topics and implementation results are disclosed in this report.

Compared to the 2021 Sustainability Report, we added "Nature Ecosystem" and "Financial Education" to response to international sustainability trends and the expectations of sustainability rating agencies for biodiversity and financial talent cultivation. In order to more comprehensively demonstrate the situation of Mega Group's tax governance, the name of "Tax Policy" was changed to "Tax Governance" this year. In addition, "Customer Relationship" was included in the list of Material Topics for 2022.



List of Material Topics

Material Topics and Ranking	Explanation of Impact and Reasons for Materiality	Hotspots of Value Chain Impact			Management Purpose and Action Plans	Policies and Commitments	Goals and Measuring Achievement Performance	Corresponding to GRI, SASB and Topic-Specific Standards	Corresponding Chapter and Page
		Upstream	Operation	Downstream					
		Suppliers		Customer					
1. Information Security	Mega Group belongs to the financial service sectors. Due to our characteristics, this sector is susceptible to cyberattacks and is exposed to high information security risk, and is therefore placed under strict regulatory supervision. Data breach may cause service disruption, lead to litigious investigations, incur costs relating to the repair or elimination of data system threats, and damage the Company's reputation, which negatively affects customer confidence.	●	●	●	Mega Group adopts internal policies and IT management system to ensure the security of company secrets and customer privacy. We complete information security education and training and social engineering drills every year to promote knowledge and prevent related incidents. and avoid negative impacts arising from data breach.	Mega Financial Holding has established the "Information Security Policy", the "Guidelines for Information Security Management" and the "Measures for Customer Data Confidentiality". The Company is committed to establishing personal information protection rules in accordance with the latest domestic and overseas laws and regulation so as to ensure that the practice we adopt to protect information security and customer privacy is in line with international standards and requirements.	1. Mega Group conducts at least 2 social engineering drills every year, and the coverage rate of employee testing is 100%. All subsidiaries have completed in 2022, and the coverage rate of employee testing is 100%. 2. Mega Group continues to maintain and introduce information security management system: In 2022, Mega Financial Holding has completed ISO 27001 certification, Mega banks has completed BS10012 certification, and CKI has completed ISO 27701 certification. 3. Mega Group implements the target of no data breach and information security incidents: In 2022, there were no information security or data breach incidents happened.	● GRI 418 Customer Privacy ● SASB-Data Security: FN-CB-230a.1 FN-CB-230a.2	CH4 Sustainable Finance (P. 51-80)
2. Combat Crime	Mega Group identifies anti-money laundering (AML) and anti-corruption are global concerns that if improperly managed will expose the Company to operational, legal, and reputational risks. Our stakeholders also expect Mega Group to implement ethical governance and show responsible and ethical business conducts.	●	●	●	Mega Group adopts AML and anti-corruption measures, provides relevant training and exercise plans for employees, and builds a complete corporate system and culture.	Mega Group has established the "AML/ATF Policy", "AML/ATF Information Sharing Procedures", "Overall AML/ATF Plan", and "Subsidiaries Insider Self-Discipline Regulations" to prohibit money laundering and insider trading activities.	1. Regularly convene AML/ATF meetings: In 2022, A total of 6 meetings were held. 2. The AML personnel of Mega Group shall complete the training hours exceeding statutory requirement: In 2022, the training completion rate of all AML personnel was 100%. 3. All employees of Mega Group have received at least one AML/ATF training, and the training completion rate has reached 95%. In 2022, the training completion rate of Mega Group has exceeded 97%.	● GRI 205 Anti-Corruption ● SASB-Business Ethics: FN-CB-510a.1 FN-CB-510a.2	CH7 Responsible Governance (P. 125-148)



Material Topics and Ranking	Explanation of Impact and Reasons for Materiality	Hotspots of Value Chain Impact			Management Purpose and Action Plans	Policies and Commitments	Goals and Measuring Achievement Performance	Corresponding to GRI, SASB and Topic-Specific Standards	Corresponding Chapter and Page
		Upstream	Operation	Downstream					
		Suppliers		Customer					
3. Corporate Governance	Corporate Governance is closely related to the Company's brand image, long-term strategic development, and operating results. Furthermore, the competent authority often scrutinizes the Company's corporate governance, adopting Corporate Governance Evaluation and Corporate Governance 3.0 measures to inspect the Company's performance. In other words, Mega Group can live up to the expectations of the Government and other stakeholders by practicing good corporate governance.		●	●	Mega Group adopts Board diversification policy and evaluates the performance of the Board of Directors to strengthen the functions and performance of the Board. We bolster our corporate governance by protecting shareholders' rights and interests, and improving our information transparency.	Mega Financial Holding has established the "Articles of Incorporation", the "Corporate Governance Best Practice Principles" and the "Procedures for Election of Directors". By using them as a guide to build a sound corporate governance system and culture, to plan the Group's overall operational strategies, risk management policies, and guiding principles.	1. Directors of Mega Financial Holding shall complete the statutory required hours of training: In 2022, the training completion rate of all 15 directors were 100%. 2. Corporate Governance Officers of Mega Group shall complete more than 18 hours of Corporate Governance-related training courses: In 2022, the training completion rate of all Corporate Governance Officers were 100%.	<ul style="list-style-type: none">● GRI 205 Anti-Corruption● GRI 206 Anti-Competitive Behavior● SASB-Business Ethics: FN-CB-510a.1 FN-CB-510a.2	CH3 Environmental Sustainability (P. 29-50) CH7 Responsible Governance (P. 125-148)
4. Business Ethics	Mega Group abides by the principles of integrity and accountability, and bases its policies on the principle of good faith. If there is a violation of ethical management, the Group will fail the trust of stakeholders and face operational, legal and reputational risks, which may lead to fines or even termination of business. Therefore, having a good corporate governance and risk control mechanism can enable Mega Group to operate with integrity for a long time and strive for sustainable development.	●	●	●	Mega Financial Holding has set up an Ethical Management Committee responsible for establishing ethical corporate management policies, assisting in incorporating ethics and moral values into the Company's business strategy, promoting and coordinating awareness and educational activities with respect to ethics policy, and organizing other matters relevant to ethical management to create an ethical culture and literacy within the Group.	Mega Financial Holding and subsidiaries have established the "Principles for Ethical Management", "Procedures for Ethical Management and Guidelines for Conduct", "Code of Ethical Conduct", and "Code of Conduct for Employees", all in an effort to develop an effective corporate governance system and shape an ethical culture.	1. Directors and above middle management of Mega Group shall sign the compliance statements for the Ethical Corporate Management Policy: 100% have signed the statement in 2022. 2. The annual training completion rate on ethical management has reached 95%: In 2022, the training completion rate of Mega Group has exceeded 99%.	<ul style="list-style-type: none">● GRI 205 Anti-Corruption● GRI 206 Anti-Competitive Behavior● SASB-Business Ethics: FN-CB-510a.1 FN-CB-510a.2	CH7 Responsible Governance (P. 125-148)

Material Topics and Ranking	Explanation of Impact and Reasons for Materiality	Hotspots of Value Chain Impact			Management Purpose and Action Plans	Policies and Commitments	Goals and Measuring Achievement Performance	Corresponding to GRI, SASB and Topic-Specific Standards	Corresponding Chapter and Page
		Upstream	Operation	Downstream					
		Suppliers		Customer					
5. Economic Performance	Mega Group understands that a company's core responsibility is to effectively manage the generation and distribution of economic value. Only when the economy is growing steadily can implement corporate sustainable development and achieve the goals of sustainable operation.	●	●	●	Mega Group transparently discloses the economic values we generate and distribution and maintains stable revenue growth to meet the expectations of our shareholders and other stakeholders.	Mega Financial Holding has established the "Tax Governance Policy" as a promise to comply with the tax laws of the country in which we operate and with international tax guidelines. Moreover, in response to the Government's New Southbound Policy, we keep abreast of business opportunities for economic expansion in Asia Pacific, and develop wealth management services to create new business growth models for the Group.	1. Mega Group ensures stable revenue growth by reviewing the financial status regularly and report the financial performance honestly: In 2022, the consolidated net profit after-tax will be NT\$18.335 billion. 2. Mega Bank secures its position as a leading foreign exchange, deposit and transfer, guarantee service provider in Taiwan: In 2022, Mega Bank's net profit after-tax was NT\$24.181 billion, and its EPS was NT\$2.83.	● GRI 201 Economic Performance	CH1 About Mega (P. 9-16) CH7 Responsible Governance (P. 125-148)
6. Regulatory Compliance	Regulatory Compliance is a top priority for Mega Group. Financial industry is highly regulated by the competent authorities; if the Company did not comply with the regulations or internal company policies, it may face compliance risks and exposed to market, reputation, legal and financial risks as well. This will lead to litigation costs and fines, which will affect economic performance. In addition to formulating compliance-related regulations, Mega Financial Holding and its subsidiaries have set up a whistle-blower system for major violations to avoid fraud and illegal risks.	●	●	●	Mega Group strictly complies with the local laws and regulations in the areas where its business operates, establishes a legal compliance system in accordance with the implementation measures of the internal control audit system, and actively grasps the changing trends of laws and regulations. We also propose prevention and improvement measures for illegal incidents, and establish a reporting mechanism for major violations of laws and regulations. In addition, we hope to improve employees' awareness of legal compliance through comprehensive legal compliance training, employee self-assessment mechanisms, to avoid negative impacts of legal compliance risks on the rights and interests of stakeholders.	Mega Financial Holding develops a compliance system and established the "Whistleblower Case Handling Guidelines" in accordance with the "Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries". We are committed to complying with legal and regulatory requirements to avoid possible financial losses and affect the Company's reputation and operations.	1. The compliance personnel of Mega Group shall complete the training hours exceeding statutory requirement: In 2022, the training completion rate of all compliance personnel was 100%. 2. Convened communication meetings with compliance officers of the Group at least 4 times annually: A total of 4 meetings were held in 2022, with a completion rate of 100%. 3. Subsidiaries report on the number and types of cases accepted by external and internal reporting channels every six months: In 2022, each subsidiary has completed 2 situation reports, with a completion rate of 100%.	● SASB-Business Ethics: FN-CB-510a.1 FN-CB-510a.2	CH7 Responsible Governance (P. 125-148)



Material Topics and Ranking	Explanation of Impact and Reasons for Materiality	Hotspots of Value Chain Impact			Management Purpose and Action Plans	Policies and Commitments	Goals and Measuring Achievement Performance	Corresponding to GRI, SASB and Topic-Specific Standards	Corresponding Chapter and Page
		Upstream	Operation	Downstream					
		Suppliers		Customer					
7. Sustainable Finance	Mega Group realizes that developing sustainable finance can facilitate the development of renewable (green) energy technologies, promote transitioning to a low carbon economy, speed up the process of achieving the carbon reduction goals of the United Nations Climate Change Conference and the national goals of 2050 Zero-Emission, help to mitigate global warming, and reduce climate change risks. Therefore, low carbon transition has incorporated into our business strategies.	●	●	●	In response to the "Green Finance 3.0 Policy" implemented by FSC, Mega Group encourages subsidiaries to plan sustainability-related investments, loans, and other financial products and services, which will allow us to fulfill our roles in bridging the gap between the financial sector, environmental protection, and economic growth.	Mega Financial Holding established the "Sustainable Finance Policy", ensuring that the Group follow international sustainable finance initiatives and regulatory policies on green finance. The policy is also aimed at encouraging each subsidiary of the Group to provide low carbon investments, financing, insurance, and sustainability related financial products, and to support the development and innovation of a low carbon economy.	1. The target of green energy technologies' industry outstanding loans of Mega Bank and Mega Bills reaches NT\$81.3 billion and NT\$1 billion respectively: the outstanding loans of Mega Bank and Mega Bills were NT\$96.4 billion and NT\$6.3 billion, respectively. 2. The balance of domestic green, social responsibility or sustainable development bonds issued by Mega Bank reached NT\$2 billion: In 2022, the balance of issued bonds has reached NT\$2.5 billion. 3. Mega Bank issued 10,000 environmentally friendly credit cards: In 2022, the number of issued card has exceeded 60,000.	● GRI 201 Economic Performance ● GRI 203 Indirect Economic Impacts ● SASB-Incorporation of ESG Factors in Credit Analysis : FN-CB-410a.1 FN-CB-410a.2	CH4 Sustainable Finance (P. 51-80)
8. Risk Management	With the ever-changing financial environment, rapid technological changes, increasingly complex products and businesses, and increasingly diversified emerging risks, internal control and risk assessment/ management systems are required to detect risks. Mega Group complies with regulators' requirements, and effectively manages traditional operational risks and emerging risks.		●	●	Mega Financial Holding and subsidiaries establish their respective risk management mechanism. A Risk Management Committee, which reports to the Board of Directors, is established to monitor risks and ensure that the Group's overall risk management complies with the Board of Directors' risk management policy.	Mega Financial Holding has established the "Risk Management Policy and Guidelines" to ensure that the Company and its subsidiaries have developed an effective risk management system, and that each operational risk is kept within acceptable limits.	1.Optimize the TCFD framework and pass third-party verification: the 2022 TCFD Report has passed the Level 5: Excellence (the highest level) verification from BSI. 2. Mega Financial Holding completed the scenario analysis of high-carbon emission industries, carbon emission transformation risk assessment, and disclosed the carbon emission of the investment portfolio: We have disclosed relevant information in 2022 TCFD Report.	● SASB-Systemic Risk Management: FN-CB-550a.1 FN-CB-550a.2 ● TCFD-Risk Management	CH7 Responsible Governance (P. 125-148)

Material Topics and Ranking	Explanation of Impact and Reasons for Materiality	Hotspots of Value Chain Impact			Management Purpose and Action Plans	Policies and Commitments	Goals and Measuring Achievement Performance	Corresponding to GRI, SASB and Topic-Specific Standards	Corresponding Chapter and Page
		Upstream	Operation	Downstream					
		Suppliers		Customer					
9. Customer Relationship	Through a complete and fair customer service system and a sound customer complaint procedure, Mega Group ensures that customers get the best service experience, and get timely and good responses, so as to maintain mutual trust customer relationship.		●	●	Mega Group set up the "Principle of Treating Customers Fairly", "Financial Consumer Protection" or "Financial Friendly Service" zone on the official website, and proactively disclose and protect the relevant rights and interests of customers. Also, we conduct customer satisfaction survey every year, and use the survey results to examine and improve customer experience.	Mega Group considers the consumer protection regulations in the "Financial Consumer Protection Law" and formulates the Group's "Guidelines for Treating Customers Fairly Principle and Financial Consumer Protection". We regulate each subsidiary to formulate fair hospitality policies, strategies and execution plans supervised by the Board of Directors, so as to enhance customers' confidence in Mega Group and enhance customer relationships.	1. Mega Group conducts a customer satisfaction survey at least once a year, with an overall satisfaction rate of 85%: In 2022, Mega Bank, Mega Securities, CKI and Mega Funds have conducted the customer satisfaction surveys, with an overall satisfaction rate of 88%. 2. Each employee of Mega Bank must complete at least 4.5 hours of fair hospitality training course: In 2022, each employee of Mega Bank has completed 8.4 hours of fair hospitality training course.	● Self-developed Topics	CH4 Sustainable Finance (P. 51-80)
10. Digital Innovation	Mega Group realizes that the advent of a digital finance era has an impact on traditional financial products and services. Therefore, we are committed to developing innovative technology platforms and optimizing operating procedures to capture more business opportunities from transactions with digital users.	●	●	●	Mega Group keeps abreast of FinTech innovation trends, develops and optimizes digital services, improves operating procedures, and enhances service efficiency.	Mega Group holds Information and Digital Business Meetings to facilitate digital banking innovation and development. In these meetings, we regularly review issues that pertain to each subsidiary, such as new information technologies, digital development, information security incidents and formulate policies, devise plans and goals, and review project progresses.	1. The target of online card application of Mega Bank reaches 60%: In 2022, the overall online card application was 65.7%. 2. The number of patents of Mega Bank reaches 371: In 2022, the accumulated approved patents was 578.	● Self-developed Topics	CH4 Sustainable Finance (P. 51-80)



Material Topics and Ranking	Explanation of Impact and Reasons for Materiality	Hotspots of Value Chain Impact			Management Purpose and Action Plans	Policies and Commitments	Goals and Measuring Achievement Performance	Corresponding to GRI, SASB and Topic-Specific Standards	Corresponding Chapter and Page
		Upstream	Operation	Downstream					
		Suppliers		Customer					
11. Climate Action	As the Governments and investors worldwide pay more attention to climate change issues, Mega Group prudently assesses climate-related risks and opportunities and regularly discloses environment-related information. Climate change risks can incur additional operational costs and raise customers' investment and credit risks; therefore, risks associated with climate change are new risks that Mega cannot overlook.	●	●	●	By signing the TCFD in support of climate actions, Mega Group identifies climate change risks and opportunities, prioritizes high-risk issues, provides employees with climate action training, announces GHG reduction targets, and purchases renewable energy certificates. Mega Group also discloses climate change management measures through channels such as TCFD report, Annual Report, Sustainability Report, external website and CDP questionnaire.	Mega Financial Holding incorporates the management of other emerging risks in the "Climate Risk Management Guidelines", which requires us to address the potential risks of climate change on the Company's operations and finance and integrate related risk factors into existing risk management processes.	1. Mega Group completed the ISO 14064-1 GHG Inventory and verification to all of the Group's business locations in Taiwan: We received the ISO 14064-1 GHG Verification Statement in May 2022. 2. The number of gasoline-electric hybrid vehicles or electric vehicles of Mega Group reaches 50% of the total number of official vehicles purchased in the year: In 2022, the annual procurement has reached 63%. 3. Mega Group holds at least one training course related to climate change issues every year: In 2022, we have hold 16 training courses.	● GRI 201 Economic Performance ● GRI 203 Indirect Economic Impacts ● GRI 305 Emissions ● TCFD- Governance, Strategy, Risk Management, Metrics & Targets	CH3 Environmental Sustainability (P. 29-50) CH7 Responsible Governance (P. 125-148)
12. Financial Inclusion	Mega Group realizes that financial inclusion is a solution to ending poverty, promoting business opportunities, and boosting economic growth. A steadily growing economy is characterized by an increase in purchase intention, which not only boosts the development of financial services but also introduces new sources of profit.		●	●	Mega Group provides universal access (including remote areas, disadvantaged groups, etc.) to a full range of effective and reasonable financial products and services.	Mega Financial Holding established the "Sustainable Development Policy", the "Sustainable Development Best Practice Guidance" and the "Sustainable Finance Policy" to make a positive impact through our core business activities and inspire industry peers to shape a sustainable society and promote financial inclusion.	1. The target of CKI's "Sweet Persimmon Insurance" and "Micro Insurance" premium income reaches NT\$800,000: In 2022, the revenue of "Sweet Persimmon Insurance" and "Micro Insurance" exceeded NT\$990,000. 2. The target of Mega Bank's Government Concessional Loans for Youth Housing reaches NT\$3 billion: In 2022, the appropriation reached NT\$7.5 billion. 3. Mega Bank's overseas branches provide financing to microfinance institutions, indirectly supporting SMEs and grassroots customers: In 2022, Mega Bank's overseas branches have financed NT\$4.832 billion for 9 microfinance institutions.	● GRI 203 Indirect Economic Impacts ● SASB-Financial Inclusion and Capacity Building: FN-CB-240a.1 FN-CB-240a.2 FN-CB-240a.3 ● SASB-Activity Metric: FN-CB-000.A FN-CB-000.B	CH4 Sustainable Finance (P. 51-80)

Material Topics and Ranking	Explanation of Impact and Reasons for Materiality	Hotspots of Value Chain Impact			Management Purpose and Action Plans	Policies and Commitments	Goals and Measuring Achievement Performance	Corresponding to GRI, SASB and Topic-Specific Standards	Corresponding Chapter and Page
		Upstream	Operation	Downstream					
		Suppliers		Customer					
13. Happy Workplace	Employees are a company's valuable social assets. To increase employee retention and build a happy and inclusive environment, Mega Group treats every employee equally and fairly, provides them with a good work environment, and ensures the physical, mental, and spiritual health of employees to create a happy workplace.		●	●	Mega Group creates a harmonious workplace that is characterized by fair treatment, respect for the diversity of employees, legal labor conditions, open communication channels, and equal promotion opportunities. We also establish measures to manage the occupational health and safety of employees (e.g., safe workplace, health-promotion activities, etc.), thereby taking complete care of employees.	Mega Financial Holding established the "Human Rights Policy", promising to comply with labor related laws and the basic human rights and employment policies of international conventions, which state that employees shall not be treated differently due to gender, age, race, marital status, and religion, etc. In addition, we also established the " Anti-discrimination and Anti-harassment Guidelines" in 2022, to respect the diversity of employees and deter any forms of discrimination and harassment. Regarding safety and health, we have an "OHS Management Plan" in place to show our commitment to effectively preventing occupational hazards and providing a positive working environment for employees to stay healthy physically, mentally, and spiritually.	1. Mega Group continues to provide employee health examinations subsidies: 4,798 employees of Mega Group had received health examinations in 2022, with total cost exceeding NT\$40 million. 2. Mega Group continues to provide employee with public vaccination holidays: 6,937 employees have taken the public vaccination holidays in 2022. 3. Mega Group continues to provide employee with EAP services: In 2022, a total of 51 employees used the consulting services by calling hotline, sending emails or one-on-one consultation service.	● GRI 401 Employment ● GRI 403 Occupational Health and Safety ● GRI 405 Diversity and Equal Opportunity	CH5 Employee Care (P. 81-110)
14. Social Commitment	Mega Group's mission is to create a financial sector that makes an all-around positive impact. In addition to promoting economic development, we also hope to utilize the functions of the financial industry to promote mutual prosperity in society and to make a positive impact on the society.		●	●	Through the Public Relations Units of Mega Group, Mega Bank Cultural and Educational Foundation and Mega Charity Foundation, we integrate the resources of the Group to help disadvantaged individuals in society and ensure that our support is avail to whomever or wherever it is needed.	Mega Financial Holding established the "Sustainable Development Policy" and "Sustainable Development Best Practice Guidance" relevant regulations. We focus on supporting financial education, care for disadvantage individuals, sports and arts and culture, and community development. Also, we plan strategies and targets to continuously provide support and resources.	Mega Group continues supporting financial education, care for disadvantage individuals, sports and arts and culture, and community development as a way of social participation: In 2022, the total investment is approximately NT\$73.15 million. A breakdown of such input by form: (1) Cash Contributions: 81% (2) In-kind Giving: 1% (3) Time (employee volunteering during paid working hours): 1% (4) Management Overheads: 17% A breakdown of such input by type of activity: (1) Commercial Initiatives: 58% (2) Community investment: 24% (3) Charitable Donations: 18%	● GRI 203 Indirect Economic Impacts ● GRI 413 Local Communities ● SASB-Financial Inclusion and Capacity Building: FN-CB-240a.4	CH6 Social Prosperity (P. 111-124)

Note: Material Topics impacts include positive, negative, actual or potential impacts; actions include management, prevention, mitigation and remediation measures of the impact.



8.3 Sustainable Data

8.3.1 Environmental Metric Data

Energy Consumption in the Past 4 Years					
Type of Energy	Items / Year	2019	2020	2021	2022
Electricity	● Usage (kWh)	35,439,310	34,615,465	34,599,188	35,374,915
	● Expenditure (NTD)	135,201,000	122,147,000	126,071,000	129,380,000
	● Energy Consumption (GJ)	127,580	124,614	124,557	127,350
Gasoline	● Usage (Liter)	435,193	427,130	419,442	386,985
	● Expenditure (NTD)	12,707,636	10,891,815	10,338,000	10,779,000
	● Energy Consumption (GJ)	14,209	13,946	13,695	12,635
Natural Gas	● Usage (M ³)	29,906	25,523	36,868	32,239
	● Expenditure (NTD)	445,365	299,774	241,258	358,119
	● Energy Consumption (GJ)	1,001	855	1,235	1,080
Diesel (mobile)	● Usage (Liter)	-	-	3,716	1,999
	● Energy Consumption (GJ)	-	-	131	70
Diesel (fixed)	● Usage (Liter)	-	-	3,480	5,456
	● Energy Consumption (GJ)	-	-	122	192
Liquefied Petroleum Gas(LPG)	● Usage (Kg)	-	-	3,832	4,142
	● Energy Consumption (GJ)	-	-	106	209
Total Energy Consumption (GJ)		142,791	139,415	139,846	141,536
Energy Consumption per Capita (total heating value (GJ)/person)		16.67	14.07	15.08	16.35
Energy Intensity (total heating value (GJ)/NT\$ million net revenue)		2.19	2.29	2.31	2.53

Note 1: Scope of energy consumption data included all business locations in Taiwan.

Note 2: Total electricity bill was calculated using the average electricity price listed in the Bureau of Energy's 2018 Energy Statistics Handbook under the section Changes in Electricity Prices.

Note 3: The coefficient for calculating energy consumption (heating value) was based on the Bureau of Energy's Table of Heating Value Per Unit of Energy Product (2018), which gasoline is calculated as 7,800 kcal/liters, natural gas as 8,000kcal/liters, diesel 8,400kcal/liters, and liquefied petroleum gas (LPG) 6,635kcal/liters. Each kilocalorie is calculated as 4.186 joules.

Note 4: The Group does not produce or sell energy; therefore, energy sale of electricity, heating, cooling, and steam equals zero.

GHG Emission in the Past 4 Years				
Unit: Metric tons of CO ₂ e				
Items / Year	2019	2020	2021	2022
Direct GHG Emissions (Scope 1)	2,527.63	2,550.75	3,011.15	2,333.18
Direct GHG Emissions (Scope 1)-Company Car	857.69	1,034.71	998.56	917.73
Energy Indirect GHG Emissions (Scope 2)	16,232.62	18,216.02	17,178.03	17,851.20
Emissions of Scope 1+2	18,760.25	20,766.77	20,189.18	20,184.38
Emission Intensity of Scopes 1+2 (Metric tons of CO ₂ e/ thousand NTD net revenue)	0.00029	0.00031	0.00034	0.00036
Other Indirect GHG Emissions (Scope 3)	46.80	457,058.00	415,840.08	992,666.95
Other Indirect GHG Emissions (Scope 3)-Business Travel	-	238.99	141.72	115.96
Other Indirect GHG Emissions (Scope 3)-Investment	-	456,819.00	412,222.75	989,175.34
Number of Third-party Verified Locations	139	192	192	192
Number of Business Locations of the Group	228	228	228	230
Number of Business Locations of the Group (excluding overseas locations)	192	192	192	192
Third-party Verified Coverage Rate (%)	61%	84%	84%	84%
Third-party Verified Coverage Rate (%) (excluding overseas locations)	72%	100%	100%	100%

Note 1: The Group obtained a total of 146 renewable energy certificates (T-RECs) in 2019. The total emission of Scopes 1+2 measured by location base was 18,838.06 metric tons of CO₂e; measured by market base was 18,760.25 metric tons of CO₂e.

Note 2: The Group obtained a total of 352 renewable energy certificates (T-RECs) in 2020. The total emission of Scopes 1+2 measured by location base was 20,945.94 metric tons of CO₂e; measured by market base was 20,766.77 metric tons of CO₂e.

Note 3: The Group obtained a total of 380 renewable energy certificates (T-RECs) in 2021. The total emission of Scopes 1+2 measured by location base was 20,379.94 metric tons of CO₂e; measured by market base was 20,189.18 metric tons of CO₂e.

Note 4: The Group obtained a total of 298 renewable energy certificates (T-RECs) in 2022. The total emission of Scopes 1+2 measured by location base was 20,336.06 metric tons of CO₂e; measured by market base was 20,184.38 metric tons of CO₂e.

Note 5: In 2019, inventory of Scope 3 emissions was conducted on Mega Financial Building, Mega Chi-Lin Building, Mega Securities Building, Mega Heng-Yang Building, and Mega Insurance Building; the category of emission was "Wastes Generated from Business Operations" in other indirect GHG emissions. In 2020, inventory of Scope 3 emissions was conducted on Mega Financial Holding and all subsidiaries; the category of emission was "Business Travel" and "Investments" in other indirect GHG emissions. In 2021, the coverage of Scope 3 emissions inventory was the same as last year; a new category of emission was added: "Upstream Purchased Electricity". "Listed Equity Investment" and "Business Loan" were added to "Other Indirect GHG Emissions (Scope 3)-Investment" in 2022 comparing to last year.

Note 6: The external verifying unit for 2019, 2021 and 2022 was SGS Taiwan, and the verifying unit for 2020 was the BSI Taiwan.

Note 7: The GHG inventory data of Mega Bank's overseas operation units is being verified, it's expected to pass the third-party verification in 2023.Q3.

Note 8: Types of GHG emissions include CO₂, CH₄, N₂O and HFCs.



2022 GHG Scope 3 Emissions		Unit: Metric tons of CO ₂ e
Scope 3 Categories		Emissions
1.	Purchased goods and services	882.78
2.	Capital goods	1,449.06
3.	Fuel- and energy-related activities (third-party certified)	3,375.65
4.	Upstream transportation and distribution	2.54
5.	Waste generated in operations	113.23
6.	Business travel (third-party certified)	115.96
7.	Employee commuting	3,683.76
8.	Upstream leased assets	-
9.	Downstream transportation and distribution	4.22
10.	Processing of sold products	-
11.	Use of sold products	48.41
12.	End-of-life treatment of sold products	0.35
13.	Downstream leased assets	-
14.	Franchises	-
15.	Investments (third-party certified)	989,175.34
Other upstream		-
Other downstream		-
Total emission		998,851.30

Note 1: Some items are not applicable due to industry characteristics or business models.

Note 2: The Group's 2022 scope 3 inventory scope covers all domestic operational units of Mega Financial Holding and its subsidiaries, which categories include "Business Travel", "Upstream Purchased Electricity" and "Investment". Categories without third-party verification include overseas operation units' data.

Note 3: The external verifying unit was SGS Taiwan.

The GHG Emissions and Emission Intensity of Mega Financial Holding and its Subsidiaries for 2022			Unit: Metric tons of CO ₂ e
Items	Mega Financial Holding	All Subsidiaries	
Direct GHG Emissions (Scope 1)	31.9	2,301.3	
Emission Intensity of Scopes 1 (Metric tons of CO ₂ e/ thousand NTD net revenue)	0.00000057	0.00004106	
Energy Indirect GHG Emissions (Scope 2)	218.3	17,632.9	
Emission Intensity of Scopes 2 (Metric tons of CO ₂ e/ thousand NTD net revenue)	0.00000389	0.00031459	

Note 1: The external verifying unit was SGS Taiwan.

Note 2: Only third-party-verified data is included.

Note 3: Emission Intensity is calculated by the Group's net revenue due to the characteristics of the financial industry.

Emission Reduction Practices in the Past 3 Years					
Type of Activity	Year	Estimated GHG Reduction (Metric tons/ CO ₂ e)	Compared to the Previous Year (%)	Input Cost (NTD)	Description of Emission Reduction Practices
Purchase Low-Carbon Energy (T-RECs)	2020	179.17 (352 T-RECs)	130.24%	704,000	● In 2022, we purchased 298 renewable energy certificates (T-RECs) from National Penghu University of Science & Technology. The power generation type all belongs to solar energy.
	2021	190.76 (380 T-RECs)	6.47%	700,457	
	2022	151.68 (298 T-RECs)	-20.49%	655,898	
Reduce Scope1 Emissions: Reduce Gasoline Consumption	2020	19.03	-1.85%	10,261,000	The gasoline consumption was mainly from company cars. The action plan is as follows: ● Video conferences were launched to replace business trips. For necessary business trips, mass transportation was encouraged to avoid the use of gasoline. ● Eco-labeled cars, hybrid cars, and electric motorcycles were rented as company cars to increase fuel efficiency. ● In 2022, the number of gasoline-electric hybrid vehicles has reached 64% of the total number of official vehicles purchased in that year. Also, the number of electric vehicles or gasoline-electric hybrid vehicles will reach 64% of the total number of official vehicles purchased in 2023. Finally, the number of electric vehicles or gasoline-electric hybrid vehicles will reach 100% of the total number of official vehicles purchased in 2026.
	2021	18.14	-1.80%	21,558,000	
	2022	60.812	335.24%	29,210,984	
Reduce Scope2 Emissions: Reduce Electricity Consumption	2020	1,269.88	-6.72%	122,147,000	Electricity was mainly consumed by office equipment. Thus, energy-consumption equipment is managed by controlling the use of air conditioning facilities, elevators, lights, computers, and printers to effectively reduce electricity consumption. The action plan is as follows: ● Replace 6,815 lighting equipment in offices and replace traditional lighting with LED lamps. ● A total of 163 air conditioners were replaced, and Mega Financial Building and Mega Heng-Yang Building replaced energy-saving air-cooled chillers. ● Introduce natural lighting and reduce the number of lamps in staircases; install infrared sensors to automatically switch lights on and off in areas with less usage. ● Control electricity consumption according to the power conservation plan implemented by Taiwan Power Company. ● Implement training courses on energy conservation and post energy conservation slogans to save electricity of air conditioning, elevators, computers, and water dispensers.
	2021	250.11	-1.42%	17,485,000	
	2022	746.91	298.63%	40,059,928	

Note 1: Estimated reduction of Scope 1 emissions was calculated using the "GHG Emission Factor Management Table Version 6.0.4" published by the EPA.

Note 2: Estimated reduction of Scope 2 emissions was calculated using the "Electricity Carbon Emission Factor for Electricity Retailing Utility Enterprise" published by the Bureau of Energy.



Water Consumption in the Past 4 Years					
Unit: Million Liter					
Items	Source	2019	2020	2021	2022
Water Withdrawal	Third-party Water (Taiwan Water Corporation)	187.616	194.041	187.920	183.047
Water Consumption per Capita		0.02190	0.02186	0.02212	0.02084

Note 1: The calculation of water consumption data is based on the actual water consumption month, and the scope includes the 192 business locations (deduct the same address) in Taiwan. Water was mainly supplied for air conditioning and to employees for daily use.

Note 2: Water sources were from municipal water supplies, which are fresh water ($\leq 1,000$ mg/L total dissolved solids), without the use of groundwater or otherwise. Used wastewater was discharged into sewers.

Note 3: Using the water resource risk assessment tool of the World Resources Institute (WRI), revealed that the Company's business locations in Taiwan are all situated in areas with low-medium water stress level.

Waste Output in the Past 4 Years						Unit: Metric tons
Year		2019	2020	2021	2022	
Type / Scope		5 Self-owned Office Buildings	5 Self-owned Office Buildings	5 Self-owned Office Buildings	5 Self-owned Office Buildings	All Domestic Locations
Direct Disposal	General Waste (non-recyclable)	128.606	144.588	125.756	140.027	314.532
	Kitchen Waste	32.697	30.421	18.751	13.789	49.713
	Total	161.303	175.009	144.507	153.816	364.245
Recycled Resources (Reused)	Paper Containers, Waste Paper	48.736	48.699	48.634	47.741	175.533
	Iron and Aluminum Cans	0.423	0.564	0.861	1.260	2.946
	Plastics	1.552	1.604	2.157	1.989	12.527
	Glass	N/A	N/A	0.027	0.089	1.822
	Batteries	0.147	0.169	0.180	0.033	0.222
	Light Tubes/Bulbs	0.890	0.909	0.454	0.314	0.546
	Total	51.748	51.945	52.313	51.426	193.596
Total Waste Output		231.051	226.954	196.820	205.242	557.841

Note 1: The scope of data on wastes before 2021 included Mega Group's five main office buildings (Mega Financial Building, Mega Chi-Lin Building, Mega Securities Building, Mega Insurance Building, and Mega Heng-Yang Building). In 2022, we expanded the statistics of waste in all domestic locations.

Note 2: Mega Group's main operating activities are carried out in an office environment; therefore, do not produce any hazardous waste.

Note 3: All wastes are treated off-site. General wastes are mainly incinerated, and kitchen wastes are incinerated or disposed of as animal feeds and composting.

Note 4: There are no glass related waste data collected between 2018 and 2020.

8.3.2 Social Metric Data

Inclusive Financial Achievements					
Items / Year		Units	2020	2021	2022
Reverse Mortgages	Cumulative Number of Borrowers	Cases	45	52	63
	Cumulative Amount Approved	100 million NTD	3.85	4.65	6.15
Retirement Trusts	Cumulative Number of Beneficiaries	People	1,066	1,145	1,269
	Cumulative Scale of Property	100 million NTD	46.25	49.22	52.02
Government Concessional Loans for Youth Housing	Cumulative Number of Borrowers	Cases	20,678	21,580	22,816
	Accumulated Amount Drawing	100 million NTD	934.71	983.45	1,058.92
Young Entrepreneur and Start-up Loans	Cumulative Number of Borrowers	Cases	1,004	2,110	2,541
	Accumulated Amount Drawing	100 million NTD	5.74	19.86	25.12
SMEs Loans	Number of Borrowers	Cases	20,850	20,841	21,061
	Loans Outstanding at the End of the Year	100 million NTD	5,336	5,966	6,217
Small Business and Community Development Loans	Number of Borrowers	Cases	16,206	16,255	16,121
	Loans Outstanding at the End of the Year	100 million NTD	1,034	1,381	2,446
Loans for Urban Renewal	Number of Applications	Applications	12	42	69
	Approved Loan Limit	100 million NTD	127	531	888
Loans for Reconstruction of Dangerous and Old Buildings	Number of Applications	Applications	18	33	56
	Approved Loan Limit	100 million NTD	78	173	264
International Micro Loans	Number of Applications	Applications	-	6	9
	Approved Loan Limit	100 million NTD	-	21.1	48.32
Microinsurance	Number of Policies	Policies	1,394	780	692
	Insurance Premium	Thousand NTD	609	1,242	1,323
Agricultural Insurance	Number of Policies	Policies	28	26	26
	Insurance Premium	Thousand NTD	1,321	1,173	1,229
Group Medical Insurance (for Foreign Workers, Caretakers and Fishers)	Number of Insured People	People	7,760	8,910	14,400
	Insurance Premium	Thousand NTD	1,891	3,123	3,964
Personal Injury Insurance for Elderly People	Number of Policies	Policies	60	343	443
	Insurance Premium	Thousand NTD	376	1,629	2,337
Retirement Financial Planning Services	Number of People Served	Number of People Served	1,884	1,891	2,782
Accessible ATMs	Number of ATMs	Number of ATMs	344	461	447
Accessible ATMs for Visually Impaired	Number of ATMs	Number of ATMs	10	10	13

Note 1: Small business and community development loans are available for those who meet one of the following criteria: (1) The enterprise has been established for less than five years, (2) employs fewer than 20 employees, (3) has a capital of less than NT\$5 million, and (4) has an annual revenue of less than NT\$10 million.

Note 2: For details, please refer to [4.2.1 Financial Inclusion Products](#).

Note 3: The number of small business and community development loans in 2022 is totaled 20,786.



Global Workforce in the Past 3 Years

Items / Year		Number of Employees in 2020	Number of Employees in 2021	Number of Employees in 2022
Full-time Workers	● Female	5,455	5,438	5,581
	● Male	3,843	3,806	3,856
	● Taiwan	8,438	8,449	8,658
	● Oversea	860	795	779
	Subtotal	9,298	9,244	9,437
Part-time (temporary) Workers	● Female	226	315	183
	● Male	106	129	89
	Subtotal	332	444	272
Number of Workers in Subsidiaries which are not included in this Report		512	692	268
Total		10,142	10,380	9,977

Note 1: Dispatched workers are temporary (non-guaranteed hours) and part-time workers, mainly drivers and students working part-time. Drivers are mainly responsible for picking up and dropping off managerial officers. Students working part-time are responsible for delivering documents, arranging meetings, and performing other miscellaneous tasks.

Note 2: Mega Group has 112 other workers who are not full-time workers of the Company; they include interns, contracted cleaners, and contracted security guards.

Note 3: Part-time (temporary) employees all work in Taiwan, so as the full-time workers in Taiwan are 8,658 (91.75%) and workers overseas are 779 (8.25%).

Note 4: For details, please refer to [5.1.1 Talent Resources and Structure](#).

Global Workforce of Female Employees in the Past 3 Years

Items / Year	2020		2021		2022	
	Number of Employees	Ratio	Number of Employees	Ratio	Number of Employees	Ratio
Total Number of Female Employees	5,455	58%	5,438	58%	5,581	59%
Women in all Management Positions	1,380	50%	1,445	52%	1,465	53%
Women in Top Management (Executive Vice President or above)	17	39%	16	38%	15	41%
Women in Middle Management (Unit Supervisor)	104	30%	104	30%	102	30%
Women in Junior Management (Non-Unit Supervisor)	1,259	53%	1,325	55%	1,348	56%
Women in Management Positions in Revenue-Generating Functions	971	54%	938	55%	1,054	54%
Women in STEM-related Positions	167	29%	268	33%	403	40%

Note 1: Revenue generating functions are counted by business (e.g. sales units), excluding supporting units such as human resources, legal compliance and auditing.

Note 2: STEM-related positions (Science, Technology, Engineering and Mathematics) are counted by positions involving statistics, mathematics, and actuarial calculation, such as investment department, information department, etc.

Note 3: The non-full-time employees of Mega Group are all in Taiwan. There are 8,658 (91.75%) full-time employees in Taiwan, and 779 (8.25%) in overseas.

Note 4: For details, please refer to [5.1.1 Talent Resources and Structure](#).

Global Workforce of Employees with Physical and Mental Disabilities in the Past 3 Years

Items / Year		Number of Employees in 2020	Number of Employees in 2021	Number of Employees in 2022
Gender	● Female	26	23	23
	● Male	36	31	32
Age	● Under 29	2	1	1
	● 30-50	22	21	21
	● 51 and above	38	32	33
Region	● Taiwan	61	53	54
	● Oversea	1	1	1
Position	● Management	4	3	6
	● Non-Management	58	51	49
Total		62	54	55

Note: For details, please refer to [5.1.2 Employee Diversity](#).

Global Workforce of Indigenous Employees in the Past 3 Years

Items / Year		Number of Employees in 2020	Number of Employees in 2021	Number of Employees in 2022
Gender	● Female	4	8	7
	● Male	0	2	2
Age	● Under 29	0	2	1
	● 30-50	4	8	8
	● 51 and above	0	0	0
Region	● Taiwan	4	10	9
	● Oversea	0	0	0
Position	● Management	0	0	0
	● Non-Management	4	10	9
Total		4	10	9

Note: For details, please refer to [5.1.2 Employee Diversity](#).

Global Workforce by Nationality in the Past 2 Years

Nationality	2021				2022			
	Number of Employees	Ratio of Total Employees	Number of Management Positions	Ratio of Total Employees	Number of Employees	Ratio of Total Employees	Number of Management Positions	Ratio of Total Employees
Taiwan	8,737	94.5%	2,718	97.7%	8,947	94.8%	2,714	97.7%
China	137	1.5%	18	0.6%	144	1.5%	18	0.6%
United States	88	1.0%	14	0.5%	68	0.7%	11	0.4%
Cambodia	86	0.9%	5	0.2%	86	0.9%	4	0.1%
Vietnam	46	0.5%	4	0.1%	45	0.5%	4	0.1%
Philippines	31	0.3%	4	0.1%	33	0.3%	3	0.1%
Canada	19	0.2%	3	0.1%	17	0.2%	3	0.1%
Others	100	1.1%	21	0.7%	97	1.1%	21	0.9%
Total	9,244	100%	2,787	100%	9,437	100%	2,778	100%

Note: For details, please refer to [5.1.2 Employee Diversity](#).



Global Workforce of New Hired Employees in the Past 3 Years							
Items / Year		2020		2021		2022	
		Number of Employees	Ratio	Number of Employees	Ratio	Number of Employees	Ratio
Gender	● Female	332	59.7%	387	60.6%	555	57.8%
	● Male	224	40.3%	252	39.4%	405	42.2%
Age	● Under 29	240	43.1%	303	47.4%	489	50.9%
	● 30-50	289	52.0%	311	48.7%	440	45.8%
	● 51 and above	27	4.9%	25	3.9%	31	3.2%
Region	● Taiwan	453	81.5%	546	85.4%	836	87.1%
	● Overseas	103	18.5%	93	14.6%	124	12.9%
Total		556	100%	639	100%	960	100%

Note: For details, please refer to [5.1.3 New Hired and Resigned Employees](#).

Global Workforce of Resigned Employees in the Past 3 Years							
Items / Year		2020		2021		2022	
		Number of Employees	Ratio	Number of Employees	Ratio	Number of Employees	Ratio
Gender	● Female	252	56.5%	292	59.5%	309	56.9%
	● Male	194	43.5%	199	40.5%	234	43.1%
Age	● Under 29	178	39.9%	160	32.6%	193	35.5%
	● 30-50	228	51.1%	282	57.4%	300	55.2%
	● 51 and above	40	9.0%	49	10.0%	50	9.2%
Region	● Taiwan	371	83.2%	347	70.7%	411	75.7%
	● Overseas	75	16.8%	144	29.3%	132	24.3%
Total		446	100%	491	100%	543	100%

Note: For details, please refer to [5.1.3 New Hired and Resigned Employees](#).

Training of Full-Time Employees in the Past 3 Years							
Unit: hours							
Items / Year		2020		2021		2022	
		Total Training Hours	Average Training Hours per Person	Total Training Hours	Average Training Hours per Person	Total Training Hours	Average Training Hours per Person
Gender	● Female	259,219	47.5	275,617	50.7	287,068	51.4
	● Male	184,266	48.0	201,506	52.9	206,057	53.4
Management Positions	● All Management	161,443	59.2	184,554	66.2	187,502	67.5
	● Top Management	1,539	35.8	2,130	50.7	2,858	77.2
	● Middle Management	13,185	38.3	17,472	50.9	18,741	55.1
	● Junior Management	146,719	62.6	164,952	68.7	165,903	69.1
Type	● Non-Management	282,043	42.9	292,570	44.8	305,623	45.9
	● Internal Training	364,771	39.2	386,274	41.8	362,741	38.5
	● External Training	78,714	8.5	90,849	9.8	130,384	13.8
Total		443,485	47.7	477,123	51.6	493,125	52.3

Note 1: Average training hours per person by each item =Total training hours by each item/Number of employees by each item. Average training hours = Total training hours /Number of full-time employees.

Note 2: For details, please refer to [5.2.1 Employee Education and Training](#).

Professional Licenses and Certifications Subsidies of Full-Time Employees in the Past 3 Years							
Unit: thousand NTD							
Items / Year		2020		2021		2022	
		Number of Employees	Total Amount	Number of Employees	Total Amount	Number of Employees	Total Amount
Gender	● Female	962	794	329	391	568	804
	● Male	549	625	211	397	343	602
Position	● Management	201	224	109	240	148	229
	● Non-Management	1,310	1,195	431	548	763	1,177
Total		1,511	1,419	540	788	911	1,406

Note : For details, please refer to [5.2.1 Employee Education and Training](#).

Parental Leave of Full-Time Employees in the Past 3 Years									
Unit: Person									
Items / Year		2020			2021			2022	
		Female	Male	Total	Female	Male	Total	Female	Male
Number of employees eligible for parental leave		195	121	316	213	102	315	170	135
Number of employees who took unpaid parental leave		65	8	73	83	9	92	105	32
Number of employees who should be reinstated		99	11	110	72	6	78	106	18
Number of employees who were reinstated		73	4	77	65	6	71	81	10
Reinstatement Rate (%)		73.7%	36.4%	70.0%	90.3%	100.0%	91.0%	76.4%	55.6%
Number of employees who were reinstated in the previous year		54	7	61	69	8	77	65	5
Number of employees still on the job 12 months after reinstatement in the previous year		50	7	57	53	5	58	61	5
Retention Rate (%)		94.3%	100.0%	93.4%	76.8%	62.5%	75.3%	93.8%	100.0%

Note 1: Reinstatement rate (%) = (Number of employees who were reinstated/Number of employees who should be reinstated) x100%.

Note 2: Retention Rate (%) = (Number of employees still on the job 12 months after reinstatement in the previous year/Number of employees who were reinstated in the previous year) x100%.

Note 3: For details, please refer to [5.3.2 Family and Child Care Support](#).

Health Examination of Full-Time Employees in the Past 3 Years				
Items / Year		2020	2021	2022
Gender	● Female	1,905	2,092	2,724
	● Male	1,800	1,889	2,072
Age	● Under 39	1,248	1,347	1,209
	● 40-49	680	882	1,316
	● 50 and above	1,777	1,752	2,271
Region	● Taiwan	3,664	3,922	4,705
	● Oversea	41	59	91
Total		3,705	3,981	4,796

Note : For details, please refer to [5.3.4 Occupational Health and Safety \(OHS\)](#).



Occupational Injury of Full-Time Employees in the Past 3 Years					Unit: Person
Items / Year			2020	2021	2022
Number of Injuries by Gender	● Female		40	31	42
	● Male		16	25	23
Type of Work-related Injury	Injury Sustained in the Workplace or During Duty Performance	● High-consequence Work-related Injury	0	0	0
		● Recordable Work-related Injuries	13	0	3
	Injury Sustained During Commute	● High-consequence Work-related Injury	0	0	0
		● Recordable Work-related Injuries	43	56	62
Total Number of Injuries			56	56	65
Total Number of Fatalities as a Result of Work-related Injury			0	0	1
Total Days Worked			2,315,202	2,289,532	2,348,318
Total Hours Worked			17,364,015	18,206,516	18,786,544
Total Number of Lost Days			489.3	633.6	670.9
Injury Rate (IR)			3.23%	3.02%	3.41%
Rate of High-consequence Work-related Injuries (excluding fatalities)			0	0	0
Rate of Fatalities as a Result of Work-related Injury			0	0	0.05%
Lost Day Rate (LDR)			28.18%	36.85%	37.87%

Note 1: Injury Rate (IR), excluding personal commuting incidents (%) = (Total number of Injuries × 1,000,000) / Total hours worked × 100%.

Note 2: Rate of high-consequence work-related injuries, excluding fatalities (%) = (Number of high-consequence work-related injuries × 1,000,000) / Total hours worked × 100%.

Note 3: Rate of fatalities as a result of work-related injury (%) = (Number of fatalities as a result of work-related injury × 1,000,000) / Total hours worked × 100%.

Note 4: Lost Day Rate (LDR) = (Total number of lost days × 1,000,000) / Total hours worked × 100%.

Note 5: For details, please refer to [5.3.4 Occupational Health and Safety \(OHS\)](#).

Absence Rate of Full-Time Employees in the Past 4 Years				
Items / Year	2019	2020	2021	2022
Absent Days (Day)	8,769	7,699	8,132	10,171.09
Absence Rate (AR) (%)	0.37%	0.33%	0.36%	0.43%
Data Coverage Ratio (%)	100%	100%	100%	100%

Note 1: Absence Rate (AR) = Total number of absent days / Total days worked × 100%.

Note 2: Absent Days refer to the total number of lost days due to all forms of absence, including work-related injury, illness, menstrual leave, mild illness (e.g., cold, fever, or flu), and personal leave and sick leave for undisclosed reasons, and excluding pre-arranged or permitted absence (e.g., family care leave, holidays, training, maternity leave, paternity leave, marriage leave, compassionate leave, and official leave).

Note 3: For details, please refer to [5.3.4 Occupational Health and Safety \(OHS\)](#).

8.4 Sustainability Standards Index Table

Content Index of the GRI Standards

Mega Financial Holding has reported the content from January 1, 2022 to December 31, 2022 in accordance with the GRI Standards. During the reporting period of this report, no applicable GRI Sector Disclosure Standards have been published. The GRI 1: Foundation (2021) is used to compile this Sustainability Report.

Disclosure Topics		Corresponding Chapters	Page
GRI 2: General Disclosure (2021)			
2-1	● Organizational details	1.1 Background Information	10
2-2	● Entities included in the organization's sustainability reporting	1.1 Background Information 8.1 About this Report	10 150
2-3	● Reporting period, frequency and contact point	8.1 About this Report	150
2-4	● Restatements of information	There is no restatement of information in this Annual Report.	-
2-5	● External assurance	8.1 About this Report 8.5 Verification Statement by External Independent Parties	150 188
2-6	● Activities, value chain and other business relationships	1.1 Background Information 3.3 Sustainable Procurement	10 45
2-7	● Employees	8.3 Sustainable Data	165
2-8	● Workers who are not employees	8.3 Sustainable Data	165
2-9	● Governance structure and composition	2.1 Sustainability Framework 7.1 Corporate Governance 8.3 Sustainable Data	18 126 165
2-10	● Nomination and selection of the highest governance body	7.1 Corporate Governance	126
2-11	● Chair of the highest governance body	7.1 Corporate Governance	126
2-12	● Role of the highest governance body in overseeing the management of impacts	2.1 Sustainability Framework	18
2-13	● Delegation of responsibility for managing impacts	2.1 Sustainability Framework	18
2-14	● Role of the highest governance body in sustainability reporting	8.1 About this Report	150
2-15	● Conflicts of interest	7.1 Corporate Governance (for details, please refer to the Annual Report P.43)	126
2-16	● Communication of critical concerns	2.1 Sustainability Framework 7.1 Corporate Governance	18 126
2-17	● Collective knowledge of the highest governance body	7.1 Corporate Governance	126
2-18	● Evaluation of the performance of the highest governance body	7.1 Corporate Governance	126
2-19	● Remuneration policies	7.1 Corporate Governance	126
2-20	● Process to determine remuneration	7.1 Corporate Governance	126
2-21	● Annual total compensation ratio	7.1 Corporate Governance	126
2-22	● Statement on sustainable development strategy	Message from the Chairman	1
2-23	● Policy commitments	7.2 Business Ethics 7.3 Risk Management 5.4 Human Rights Protection	132 134 104



Disclosure Topics		Corresponding Chapters	Page
GRI 2: General Disclosure (2021)			
2-24	• Embedding policy commitments	7.2 Business Ethics 7.3 Risk Management	132 134
2-25	• Processes to remediate negative impacts	5.4 Human Rights Protection	104
2-26	• Mechanisms for seeking advice and raising concerns	7.2 Business Ethics 7.3 Risk Management	132 134
2-27	• Compliance with laws and regulations	7.4 Regulatory Compliance	139
2-28	• Membership associations	1.1 Background Information	10
2-29	• Approach to stakeholder engagement	8.2 Stakeholder and Material Topics	153
2-30	• Collective bargaining agreements	5.4 Human Rights Protection	104

Material Topics			
Disclosure Items		Corresponding Chapters	Page
GRI 3 Material Topics (2021)			
3-1	• Process to determine material topics	8.2 Stakeholder and Material Topics	153
3-2	• List of material topics	8.2 Stakeholder and Material Topics	153
3-3	• Management of material topics	8.2 Stakeholder and Material Topics	153
Information Security			
GRI 418 Customer Privacy (2016)			
418-1	• Substantiated complaints concerning breaches of customer privacy or loss of customer data	4.4 Information Security	73
Combat Crime			
GRI 205 Anti-Corruption (2016)			
205-2	• Communication and training about anti-corruption policies and procedures	7.2 Business Ethics	132
205-3	• Confirmed incidents of corruption and actions taken	7.2 Business Ethics	132
Corporate Governance			
GRI 205 Anti-Corruption (2016)			
205-2	• Communication and training about anti-corruption policies and procedures	7.2 Business Ethics	132
205-3	• Confirmed incidents of corruption and actions taken	7.2 Business Ethics	132
GRI 206 Anti-Competitive Behavior (2016)			
206-1	• Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	There is no related incident in the reporting year.	-
Business Ethics			
GRI 205 Anti-Corruption (2016)			
205-2	• Communication and training about anti-corruption policies and procedures	7.2 Business Ethics	132
205-3	• Confirmed incidents of corruption and actions taken	7.2 Business Ethics	132

Material Topics			
Disclosure Items		Corresponding Chapters	Page
GRI 206 Anti-Competitive Behavior (2016)			
206-1	• Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	There is no related incident in the reporting year.	-
Economic Performance			
GRI 201 Economic Performance (2016)			
201-1	• Direct economic value generated and distributed	1.2 Economic Performance	15
201-2	• Financial implications and other risks and opportunities due to climate change	3.1 Climate Action	30
201-3	• Defined benefit plan obligations and other retirement plans	5.3 Happy Workplace (for details, please refer to the 2022.Q4 of Consolidated Financial Report P.71)	94
Sustainable Finance			
GRI 201 Economic Performance (2016)			
201-1	• Direct economic value generated and distributed	1.2 Economic Performance	15
201-2	• Financial implications and other risks and opportunities due to climate change	3.1 Climate Action	30
201-3	• Defined benefit plan obligations and other retirement plans	5.3 Happy Workplace (for details, please refer to the 2022.Q4 of Consolidated Financial Report P.71)	94
GRI 203 Indirect Economic Impacts (2016)			
203-2	• Significant indirect economic impacts	4.1 Sustainable Finance 4.2 Financial Inclusion 4.5 Digital Innovation 3.1 Climate Action 6.1 Financial Education 6.2 Social Commitment	52 63 76 30 115 117
Climate Action			
GRI 201 Economic Performance (2016)			
201-1	• Direct economic value generated and distributed	1.2 Economic Performance	15
201-2	• Financial implications and other risks and opportunities due to climate change	3.1 Climate Action	30
201-3	• Defined benefit plan obligations and other retirement plans	5.3 Happy Workplace (for details, please refer to the 2022.Q4 of Consolidated Financial Report P.71)	94
GRI 203 Indirect Economic Impacts (2016)			
203-2	• Significant indirect economic impacts	4.1 Sustainable Finance 4.2 Financial Inclusion 4.5 Digital Innovation 3.1 Climate Action 6.1 Financial Education 6.2 Social Commitment	52 63 76 30 115 117
GRI 305 Emissions (2016)			
305-1	• Direct (Scope 1) GHG emissions	8.3 Sustainable Data	165



Material Topics			
Disclosure Items		Corresponding Chapters	Page
305-2	● Energy indirect (Scope 2) GHG emissions	8.3 Sustainable Data	165
305-3	● Other indirect (Scope 3) GHG emissions	8.3 Sustainable Data	165
305-5	● Reduction of GHG emissions	3.2 Green Operation	41
		8.3 Sustainable Data	165
Financial Inclusion			
GRI 203 Indirect Economic Impacts (2016)			
203-2	● Significant indirect economic impacts	4.1 Sustainable Finance	52
		4.2 Financial Inclusion	63
		4.5 Digital Innovation	76
		3.1 Climate Action	30
		6.1 Financial Education	115
		6.2 Social Commitment	117
Happy Workplace			
GRI 401 Employment (2016)			
401-1	● New employee hires and employee turnover	5.1 Talent Attraction 8.3 Sustainable Data	82 165
401-2	● Benefits provided to full-time employees that are not provided to temporary or part-time employees	5.3 Happy Workplace	94
401-3	● Parental leave	5.3 Happy Workplace	94
		8.3 Sustainable Data	165
GRI 403 Occupational Health and Safety (2018)			
403-1	● Occupational health and safety management system	5.3 Happy Workplace	94
403-2	● Hazard identification, risk assessment, and incident investigation	5.3 Happy Workplace	94
403-3	● Occupational health services	5.3 Happy Workplace	94
403-4	● Worker participation, consultation, and communication on occupational health and safety	5.3 Happy Workplace	94
403-5	● Worker training on occupational health and safety	5.3 Happy Workplace	94
403-6	● Promotion of worker health	5.3 Happy Workplace	94
403-7	● Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	5.3 Happy Workplace	94
403-8	● Workers covered by an occupational health and safety management system	5.3 Happy Workplace	94
403-9	● Work-related Injury	5.3 Happy Workplace	94
		8.3 Sustainable Data	165
GRI 405 Diversity and Equal Opportunity (2016)			
405-1	● Diversity of governance bodies and employees	7.1 Corporate Governance	126
		5.1 Talent Attraction	82
		8.3 Sustainable Data	165

Material Topics			
Disclosure Items		Corresponding Chapters	Page
Social Commitment			
GRI 203 Indirect Economic Impacts (2016)			
203-2	<ul style="list-style-type: none">Diversity of governance bodies and employees	4.1 Sustainable Finance 4.2 Financial Inclusion 4.5 Digital Innovation 3.1 Climate Action 6.1 Financial Education 6.2 Social Commitment	52 63 76 30 115 117
GRI 413 Local Communities (2016)			
413-2	<ul style="list-style-type: none">Operations with significant actual and potential negative impacts on local communities	6.2 Social Commitment	117
General Disclosure			
Disclosure Items		Corresponding Chapters	Page
GRI 201 Economic Performance (2016)			
201-1	<ul style="list-style-type: none">Direct economic value generated and distributed	1.2 Economic Performance	15
201-2	<ul style="list-style-type: none">Financial implications and other risks and opportunities due to climate change	3.1 Climate Action	30
201-3	<ul style="list-style-type: none">Defined benefit plan obligations and other retirement plans	5.3 Happy Workplace (for details of benefits program, please refer to the 2022.Q4 of Consolidated Financial Report P.71)	94
GRI 203 Indirect Economic Impacts (2016)			
203-2	<ul style="list-style-type: none">Significant indirect economic impacts	4.1 Sustainable Finance 4.2 Financial Inclusion 4.5 Digital Innovation 3.1 Climate Action 6.1 Financial Education 6.2 Social Commitment	52 63 76 30 115 117
GRI 205 Anti-Corruption (2016)			
205-2	<ul style="list-style-type: none">Communication and training about anti-corruption policies and procedures	7.2 Business Ethics	132
205-3	<ul style="list-style-type: none">Confirmed incidents of corruption and actions taken	7.2 Business Ethics	132
GRI 206 Anti-Competitive Behavior (2016)			
206-1	<ul style="list-style-type: none">Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	There is no related incident in the reporting year.	-
GRI 207 Tax (2019)			
207-1	<ul style="list-style-type: none">Approach to tax	7.6 Tax Policy	144
207-2	<ul style="list-style-type: none">Tax governance, control, and risk management	7.6 Tax Policy	144
207-3	<ul style="list-style-type: none">Stakeholder engagement and management of concerns related to tax	7.6 Tax Policy	144
207-4	<ul style="list-style-type: none">Country-by-country reporting	7.6 Tax Policy	144



General Disclosure			
Disclosure Items		Corresponding Chapters	Page
GRI 302 Energy (2016)			
302-1	• Energy consumption within the organization	3.2 Green Operation 8.3 Sustainable Data	41 165
GRI 303 Water and Effluents (2018)			
303-3	• Water withdrawal	8.3 Sustainable Data	165
GRI 304 Biodiversity (2016)			
304-1	• Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	3.4 Natural Ecosystems	49
GRI 305 Emissions (2016)			
305-1	• Direct (Scope 1) GHG emissions	8.3 Sustainable Data	165
305-2	• Energy indirect (Scope 2) GHG emissions	8.3 Sustainable Data	165
305-3	• Other indirect (Scope 3) GHG emissions	8.3 Sustainable Data	165
305-5	• Reduction of GHG emissions	3.2 Green Operation 8.3 Sustainable Data	41 165
GRI 308 Supplier Environmental Assessment (2016)			
308-1	• New suppliers that were screened using environmental criteria	3.3 Sustainable Procurement	45
GRI 401 Employment (2016)			
401-1	• New employee hires and employee turnover	5.1 Talent Attraction 8.3 Sustainable Data	82 165
401-2	• Benefits provided to full-time employees that are not provided to temporary or part-time employees	5.3 Happy Workplace	94
401-3	• Parental leave	5.3 Happy Workplace 8.3 Sustainable Data	94 165
GRI 402 Labor/Management Relations (2016)			
402-1	• Minimum notice periods regarding operational changes	5.4 Human Rights Protection	104
GRI 403 Occupational Health and Safety (2018)			
403-1	• Occupational health and safety management system	5.3 Happy Workplace	94
403-2	• Hazard identification, risk assessment, and incident investigation	5.3 Happy Workplace	94
403-3	• Occupational health services	5.3 Happy Workplace	94
403-4	• Worker participation, consultation, and communication on occupational health and safety	5.3 Happy Workplace	94
403-5	• Worker training on occupational health and safety	5.3 Happy Workplace	94
403-6	• Promotion of worker health	5.3 Happy Workplace	94
403-7	• Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	5.3 Happy Workplace	94

General Disclosure			
Disclosure Items		Corresponding Chapters	Page
403-8	• Workers covered by an occupational health and safety management system	5.3 Happy Workplace	94
403-9	• Work-related Injury	5.3 Happy Workplace 8.3 Sustainable Data	94 165
GRI 404 Training and Education (2016)			
404-1	• Average hours of training per year per employee	8.3 Sustainable Data	165
GRI 405 Diversity and Equal Opportunity (2016)			
405-1	• Diversity of governance bodies and employees	7.1 Corporate Governance 5.1 Talent Attraction 8.3 Sustainable Data	126 82 165
GRI 406 Non-Discrimination (2016)			
406-1	• Incidents of discrimination and corrective actions taken	5.4 Human Rights Protection	104
GRI 413 Local Communities (2016)			
413-2	• Operations with significant actual and potential negative impacts on local communities	6.2 Social Commitment	117
GRI 414 Supplier Social Assessment (2016)			
414-1	• Negative environmental impacts in the supply chain and actions taken	3.3 Sustainable Procurement	45
GRI 415 Public Policy (2016)			
415-1	• Political contributions	7.2 Business Ethics	132
GRI 417 Marketing and Labeling (2016)			
417-2	• Incidents of non-compliance concerning product and service information and labeling	4.3 Customer Relationship	69
417-3	• Incidents of non-compliance concerning marketing communications	4.3 Customer Relationship	69
GRI 418 Customer Privacy (2016)			
418-1	• Substantiated complaints concerning breaches of customer privacy or loss of customer data	4.4 Information Security	73



SASB (Sustainability Accounting Standards)

SASB Commercial Banks (2018)				
Disclosure Topics	Indicator No.	Accounting Metrics	Corresponding Chapters / Description	Page
Data Security	● FN-CB-230a.1	(1) Number of data breaches (2) percentage involving personally identifiable information (PII) (3) number of account holders affected	4.4 Information Security	73
	● FN-CB-230a.2	Description of approach to identifying and addressing data security risks	4.4 Information Security	73
Financial Inclusion and Capacity Building	● FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	4.2 Financial Inclusion	63
	● FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	4.2 Financial Inclusion	63
	● FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Not Applicable (accounts currently provided by banks in Taiwan are all no-cost retail checking accounts)	-
	● FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	4.2 Financial Inclusion 6.1 Financial Education	63 115
	● FN-CB-410a.1	Commercial and industrial credit exposure, by industry	4.1 Sustainable Finance	52
Incorporation of ESG Factors in Credit Analysis	● FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	4.1 Sustainable Finance	52

SASB Commercial Banks (2018)				
Disclosure Topics	Indicator No.	Accounting Metrics	Corresponding Chapters / Description	Page
Business Ethics	● FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	7.4 Regulatory Compliance	52
	● FN-CB-510a.2	Description of whistleblower policies and procedures	7.2 Business Ethics (There is no violation of whistleblowing laws during the reporting year)	132
Systemic Risk Management	● FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	Not Applicable (Mega Bank is a D-SIB, not a G-SIB)	-
	● FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	7.3 Risk Management	134
Activity Metric	● FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	4.2 Financial Inclusion	63
	● FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	4.2 Financial Inclusion	63



Taiwan Stock Exchange "Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies"

Article Contents			Corresponding Chapters	Page
Article 3	<ul style="list-style-type: none">A listed company which meets the requirements under Article 2 of the Rules shall prepare an annual Sustainability Report for the preceding year by referring to the Global Reporting Initiatives (GRI) Standards published by the GRI, Sector Disclosure and other applicable rules according to its sector features. In the report, the company shall disclose its identified material economic, environmental and social topics, management approach, topic-specific disclosure, and its reporting requirements, which shall, at a minimum, meet the core option of the GRI Standards.The Sustainability Report mentioned in the preceding paragraph shall include relevant environmental, social and corporate governance risk assessments and lay out the performance indicators to manage the material topics identified.In the Sustainability Report, a listed company shall disclose what Content Index of the GRI Standards corresponds to the contents of the report and specify in the report whether the topic-specific disclosures have been assured or verified by a third party.The topic-specific disclosure referred to in Paragraph 1 shall be evaluated and disclosed by adopting the standards in compliance with the rules of the competent authorities. If the competent authorities have not promulgated the applicable standards, the company shall adopt the approach of evaluation commonly used in practice.		<ul style="list-style-type: none">8.1 About this Report8.2 Stakeholder and Material Topics8.4 Sustainability Standards Index Table8.5 Verification Statement by External Independent Parties	150 153 176 188
Article 4	<ul style="list-style-type: none">In addition to the content referred to in the preceding article, the Sustainability Report prepared by a listed company shall emphasize the following matters:			
	Table 1-3	A. Number of data breaches, percentage involving personally identifiable information, and number of account holders affected.	<ul style="list-style-type: none">4.4 Information Security	73
		B. Number and amount of loans outstanding qualified to programs designed to promote development of small business and communities.	<ul style="list-style-type: none">4.2 Financial Inclusion	63
		C. Number of participants in financial literacy initiatives provided to the disadvantaged without adequate banking services.	<ul style="list-style-type: none">4.2 Financial Inclusion6.1 Financial Education	63 115
		D. Products and services designed by individual operating units to create benefits for the environment or society.	<ul style="list-style-type: none">4.1 Sustainable Finance4.2 Financial Inclusion	52 63
Article 4-1	<ul style="list-style-type: none">A listed company under Article 2 shall disclose the following:			
Table 2	<p>A. Describe how the Board of Director and the management team oversight and governance the climate-related risks and opportunities.</p> <p>B. Describe how the identified climate risks and opportunities affect the business, strategy and finances of the business (short, medium and long term).</p> <p>C. Describe the financial impact of extreme climate events and transitional actions.</p> <p>D. Describe how climate risk identification, assessment and management processes are integrated into the overall risk management system.</p> <p>E. If scenario analysis is used to assess resilience to climate change risks, please describe the scenarios used, parameters, assumptions, analysis factors and major financial impacts.</p> <p>F. If there is a transition plan to manage climate-related risks, please describe the content of the plan, and the metrics and targets used to identify and manage physical and transition risks.</p> <p>G. If internal carbon pricing is used as a planning tool, please describe the basis for setting the price.</p> <p>H. If climate-related targets are set, please describe the covered activities, scope of GHG emissions, planning schedule, annual progress and other information; If carbon offsets or renewable energy certificates (RECs) are used to achieve relevant targets, please describe the source and amount of carbon reduction credits or the number of RECs to be offset.</p> <p>I. Greenhouse Gas Inventory and Assurance.</p>		<ul style="list-style-type: none">3.1 Climate Action8.3 Sustainable Data	30 165

ISO 26000 Social Responsibility Guidance

Main Issue	Disclosure Items	Corresponding Chapters	Page
Organizational Governance	<ul style="list-style-type: none">Decision-making processes and structures	7.1 Corporate Governance	126
Human Rights	<ul style="list-style-type: none">Due diligence	7.4 Regulatory Compliance 5.4 Human Rights Protection	139 104
	<ul style="list-style-type: none">Human Rights Risk Situations	5.4 Human Rights Protection	104
	<ul style="list-style-type: none">Avoidance of Complicity	7.2 Business Ethics	132
	<ul style="list-style-type: none">Resolving Grievances	5.4 Human Rights Protection	104
	<ul style="list-style-type: none">Discrimination and Vulnerable Groups		
	<ul style="list-style-type: none">Civil and Political Rights		
	<ul style="list-style-type: none">Economic, Social and Cultural Rights		
Labor Practices	<ul style="list-style-type: none">Fundamental Principles and Rights at Work		
	<ul style="list-style-type: none">Employment and Employee Relationships	5.1 Talent Attraction 5.4 Human Rights Protection	82 104
	<ul style="list-style-type: none">Conditions of Work and Social Protection	5.3 Happy Workplace	94
	<ul style="list-style-type: none">Social Dialogue	8.2 Stakeholder and Material Topics	153
	<ul style="list-style-type: none">Health and Safety at Work	5.3 Happy Workplace	94
Environment	<ul style="list-style-type: none">Human development and training in the workplace	5.2 Talent Development	88
	<ul style="list-style-type: none">Prevention of Pollution	3.2 Green Operation	41
	<ul style="list-style-type: none">Sustainable Resource Use	3.2 Green Operation	41
	<ul style="list-style-type: none">Climate Change Mitigation and Adaptation	3.1 Climate Action 3.2 Green Operation	30 41
	<ul style="list-style-type: none">Protection of the Environment, Biodiversity, and Restoration of Natural Habitats	3.2 Green Operation	41
Fair Operating Practices	<ul style="list-style-type: none">Anti-Corruption	7.2 Business Ethics	132
	<ul style="list-style-type: none">Responsible Political Involvement	7.2 Business Ethics	132
	<ul style="list-style-type: none">Fair Competition	7.2 Business Ethics	132
	<ul style="list-style-type: none">Promoting Social Responsibility in the Value Chain	8.2 Stakeholder and Material Topics	153
	<ul style="list-style-type: none">Respect for Intellectual Property Rights	7.2 Business Ethics	132
Consumer Issues	<ul style="list-style-type: none">Fair marketing, factual and unbiased information and fair contractual practices	4.3 Customer Relationship	69
	<ul style="list-style-type: none">Protecting Consumers' Health and Safety	4.3 Customer Relationship	69
	<ul style="list-style-type: none">Sustainable Consumption	3.3 Sustainable Procurement	45
	<ul style="list-style-type: none">Consumer Service, Support, and Complaint and Dispute Resolution	4.3 Customer Relationship	69
	<ul style="list-style-type: none">Consumer Data Protection and Privacy	4.4 Information Security	73
	<ul style="list-style-type: none">Access to Essential Services	4.3 Customer Relationship	69
	<ul style="list-style-type: none">Education and Awareness	4.3 Customer Relationship	69
	<ul style="list-style-type: none">Community Engagement	6.2 Social Commitment	117
	<ul style="list-style-type: none">Education and Culture	4.3 Customer Relationship	69
	<ul style="list-style-type: none">Employment Creation and Skills Development	4.5 Digital Innovation	76
Community Involvement and Development	<ul style="list-style-type: none">Technology Development and Access	4.5 Digital Innovation	76
	<ul style="list-style-type: none">Wealth and Income Creation	4.2 Financial Inclusion	63
	<ul style="list-style-type: none">Health	6.2 Social Commitment	117
	<ul style="list-style-type: none">Social Investment	4.2 Financial Inclusion 6.2 Social Commitment	63 117



UNGC (UN Global Compact)

Disclosure Items		Corresponding Chapters	Page
Human Rights	Businesses should support and respect the protection of internationally proclaimed human rights	5.4 Human Rights Protection	104
	Make sure that they are not complicit in human rights abuses		
Labor	Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining	5.1 Talent Attraction 5.4 Human Rights Protection	82 104
	The elimination of all forms of forced and compulsory labor		
	The effective abolition of child labor		
	The elimination of discrimination in respect of employment and occupation		
Environment	Businesses should support a precautionary approach to environmental challenges	3.1 Climate Action 3.2 Green Operation	30 41
	Undertake initiatives to promote greater environmental responsibility		
	Encourage the development and diffusion of environmentally friendly technologies	4.5 Digital Innovation	76
Anti-Corruption	Businesses should work against corruption in all its forms, including extortion and bribery	7.2 Business Ethics	132

TCFD (Task Force on Climate-related Financial Disclosures)

Level	Disclosure Items	Indicators for General Industry	Corresponding Chapters	Page
Governance	a	Describe the board's oversight of climate-related risks and opportunities	3.1 Climate Action - 3.1.1 Climate Governance	30
	b	Describe management's role in assessing and managing climate-related risks and opportunities		
Strategy	a	Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term	3.1 Climate Action - 3.1.2 Climate Strategy	31
	b	Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning		
	c	Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario		
Risk Management	a	Describe the organization's processes for identifying and assessing climate-related risks	3.1 Climate Action - 3.1.3 Climate Risk Management	38
	b	Describe the organization's processes for managing climate-related risks		
	c	Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management		
Metrics & Targets	a	Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process	3.1 Climate Action - 3.1.4 Climate Metrics and Targets	40
	b	Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.		
	c	Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets		

8.5 Verification Statement by External Independent Parties

Third-Party Verification Statement for Sustainable Information



► ISO 14001:2015 Environmental Management System



► ISO 50001:2018 Energy Management System



► ISO 14067:2018 Carbon Footprint



► ISO 14046:2014 Water Footprint



► ISO 14064-1:2018 GHG Inventory



► PAS 2060:2014 Carbon Neutrality



► ISO 27001:2013 Information Security Management System





► ISO 27001:2013 Information Security Management System



► ISO 27701:2019 Privacy Information Management System



► Taiwan Intellectual Property Management System



► IBS 10012:2017 Personal Information Management Systems



► TCFD Report with the highest rating "Level 5: Excellence" grade



► ISO 45001:2018 Occupational Health and Safety Management Systems



► ISO 45001:2018 Occupational Health and Safety Management Systems



2022 Independent Auditors' Limited Assurance Report (ISAE 3000)

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INDEPENDENT AUDITORS' LIMITED ASSURANCE REPORT

The Board of Directors and Stockholders
Mega Financial Holding Co., Ltd.

We have performed a limited assurance engagement on the selected subject matter information (see Appendix) in the Sustainability Report ("the Report") of Mega Financial Holding Co., Ltd. ("the Company") for the year ended December 31, 2022.

Responsibilities of Management for the Report

Management is responsible for the preparation of the Report in accordance with Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies and Universal Standards, Sector Standards and Topic Standards published by the Global Reporting Initiative (GRI), and for such internal control as management determines is necessary to enable the preparation of the Report that are free from material misstatement.

Auditors' Responsibilities for the Limited Assurance Engagement Performed on the Report

We planned and conducted our work on the selected subject matter information (see Appendix) in the Report in accordance with the International Standard on Assurance Engagements 3000 (Revised), Assurance Engagements Other Than Audits or Reviews of Historical Financial Information, issued by the International Auditing and Assurance Standards Board to issue a limited assurance report on the preparation, with no material misstatement in all material respects, of the Report. The nature, timing and extent of procedures performed in a limited assurance engagement are different from and more limited than a reasonable assurance engagement and, therefore, a lower assurance level is obtained than a reasonable assurance.

We applied professional judgment in the planning and conduct of our work to obtain evidence supporting the limited assurance. Because of the inherent limitations of any internal control, there is an unavoidable risk that even some material misstatements may remain undetected. The procedures we performed include, but not limited to:

- Obtaining and reading the Report.
- Inquiring management and personnel involved in the preparation of the Report to understand the policies and procedures for the preparation of the Report.
- Inquiring the personnel responsible for the preparation of the Report to understand the process, controls, and information systems in the preparation of the selected subject matter information.
- Analyzing and examining, on a test basis, the documents and records supporting the selected subject matter information.

Inherent Limitations

The subject information included non-financial information, which was under more inherent limitations than financial information. The information may involve significant judgment, assumptions and interpretations by the management, and the different stakeholders may have different interpretations of such information.

Independence and Quality Controls

We have complied with the independence and other ethical requirements of the Norm of Professional Ethics for Certified Public Accountant in the Republic of China, which contains integrity, objectivity, professional competence and due care, confidentiality and professional behavior as the fundamental principles. In addition, the firm applies Statement of Quality Management Standard No. 1 “Quality Management for Public Accounting Firms” issued by the Accounting Research and Development Foundation of the Republic of China and, accordingly, requires to design and implement quality management system, including policies and procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

Conclusion

Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the selected subject matter information in the Report is, in all material respects, not prepared in accordance with the above-mentioned reporting criteria.

Other Matters

We shall not be responsible for conducting any further assurance work for any change of the subject matter information or the criteria applied after the issuance date of this report.

Deloitte & Touche

Deloitte & Touche
Taipei, Taiwan
Republic of China

May 30, 2023

APPENDIX

SUMMARY OF SELECTED SUBJECT MATTER INFORMATION

#	Assurance Subject Matter (Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies/ GRI Standards/SASB ¹ Standards Designated Indicators/)	Descriptions of Indicators	Corresponding Section	Applicable Criteria
1.	Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies Article 4, Paragraph 1, Table 1-3, Number 1/SASB FN-CB-230a.1	Number of data breaches, percentage involving personally identifiable information, and number of account holders affected.	4.4 Information Security	Number of incidents related to information security incidents, data breaches, personal data breaches, and number of customers affected by data breaches.
2.	Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies Article 4, Paragraph 1, Table 1-3, Number 2/SASB FN-CB-240a.1	Number and amount of loans outstanding qualified to programs designed to promote development of small business and communities.	4.2 Financial Inclusion	Number and amount of small business and community development loans outstanding at the end of the year.
3.	Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies Article 4, Paragraph 1, Table 1-3, Number 3/SASB FN-CB-240a.4	Number of participants in financial literacy initiatives provided to the disadvantaged without adequate banking services.	4.2 Financial Inclusion 6.1 Financial Education	Number of participants in Financial Inclusion Seminar (Retirement Trusts for Elderly and Disabled and Small Business and Community Development Loans) and financial inclusion education events were held to promote financial literacy.
4.	Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies Article 4, Paragraph 1, Table 1-3, Number 4	Products and services designed by individual operating units to create benefits for the environment or society.	4.1 Sustainable Finance 4.2 Financial Inclusion	Environmental and social benefits of infrastructure credit (Low Carbon Transportation Construction and Underground Sewage Engineering).
5.	Designated indicator 1	Gender pay indicators (average and median difference in remuneration and bonus by gender)	5.3 Happy Workplace	The average and median difference in remuneration and bonus (fixed salary, overtime pay and bonuses, including year-end bonuses, performance bonuses and employee remuneration) by gender.
6.	Designated indicator 2	Absence rate	5.3 Happy Workplace 8.3 Sustainable Data	The statistical results and calculations of employee's absence rate.

¹ Refers to the SASB standards formulated by the Sustainability Accounting Standards Board.



#	Assurance Subject Matter (Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies/ GRI Standards/SASB ¹ Standards Designated Indicators/)	Descriptions of Indicators	Corresponding Section	Applicable Criteria
7.	Designated indicator 3	Social and business benefits of financial inclusion	4.2 Financial Inclusion	The business and social performance of Reverse Mortgages, Retirement Trusts, Government Concessional Loan for Youth Housing, Young Entrepreneur Kickoff Loans, “SHERO Women’s Dream” exclusive credit for women, Small Business and Community Development Loans, Micro Insurance, Agricultural Insurance, and Group medical insurance for foreign disadvantaged groups.
8.	Designated indicator 4	Waste by type and disposal method	8.3 Sustainable Data	The weight of non-hazardous waste by disposal method (direct disposal and recycled resources(Reused)).
9.	GRI 3-1: 2021	Process to determine material topics	8.2 Stakeholder and Material Topics	Identification process for material topics and stakeholders.
10.	GRI 302-1: 2016	Energy consumption within the organization	3.2 Green Operation 8.3 Sustainable Data	Amount of renewable energy and non- renewable energy consumed from electricity, gasoline, diesel, natural gas, and liquefied petroleum gas (LPG) within the organization.
11.	GRI 303-3: 2018	Water withdrawal	8.3 Sustainable Data	Total volume of water (Taiwan Water Corporation) withdrawn with a breakdown by the sources.

