



# SUSTAINABILITY REPORT 2024

**ABOUT THIS REPORT** 01

**LETTER FROM THE CHAIRMAN** 02

**2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS** 03

**1 COMPANY INFORMATION**

- 1.1 About Chailease 07
- 1.2 Business Performance 11

**2 SUSTAINABLE STRATEGY**

- 2.1 Sustainable Goals 15
- 2.2 Sustainable Governance 17
- 2.3 Stakeholder Engagement 18
- 2.4 Identifying Material Topics 20
- 2.5 Sustainability Performance and Medium/Long-Term Goals 30

**3 CLIMATE CHANGE STRATEGIES**

- 3.1 Task Force on Climate-Related Financial Disclosures (TCFD) 41
- 3.2 Investing and Financing Carbon Emissions Inventory 52
- 3.3 Green Operations Management 54
- 3.4 Task Force on Nature-related Financial Disclosures (TNFD) 58

**4 TRUSTED BRAND**

- 4.1 Inclusive Finance 67
- 4.2 Sustainable Finance 70
- 4.3 Service Optimization 77
- 4.4 Personal Information Protection 78

**5 CORPORATE GOVERNANCE**

- 5.1 Management Team 81
- 5.2 Regulatory Compliance 88
- 5.3 Money Laundering Prevention 89
- 5.4 Tax Governance Policy 91
- 5.5 Risk Management 93
- 5.6 Ethical Corporate Management 98
- 5.7 Information Security 101
- 5.8 Sustainable Supplier Chain Management 106

**6 HAPPY WORKPLACE**

- 6.1 Talent Cultivation and Development 110
- 6.2 Employee Care 116
- 6.3 Healthy Workplace 119
- 6.4 Employee Communication 125
- 6.5 Human Rights Protection 127

**7 SOCIAL PARTICIPATION**

- 7.1 Career Development 132
- 7.2 Athletic Talent Cultivate 134
- 7.3 Community Service 136
- 7.4 Project and Sponsorship 140

**APPENDIX**

- 1. GRI Standards Index 144
- 2. Sustainability Accounting Standards Board (SASB) Index 153
- 3. Summary of Selected Subject Matter Information 154
- 4. Responding to the UNGC Response Strategy 155
- 5. Climate-Related Information of TWSE/TPEX Listed Companies 156
- 6. Sustainable Operating Environment Indicators 157
- 7. Human Resource Management Indicators 162
- 8. The Achievement and Long-term Goal in Social Participation 169
- 9. External Assurance and Certificate 171

# ABOUT THIS REPORT

## Scope and Limitations of Report

Establish organizational boundaries as per the principles of the consolidated statement, with a scope covering Chailease Holding and its subsidiaries, the financial data in this report which is consistent with that in Chailease Holding's consolidated financial statements. Any inconsistencies will be disclosed and explained separately within each section. Financial data in the reports in New Taiwan Dollars and approved and certified by an accountant. In the event that the scope being discussed diverges from this, the scope in question will be specified. If there is any re-editing or special disclosure requirement of information, the scope definition and calculation methods will be indicated in the relevant data and sections.

## Content and Information Management

The report is published every year since 2013. The report and the results of external third-party verification were submitted to the meeting of the Corporate Governance and Sustainability Committee and approved by the Board of Directors.

## Framework of Report

The report is compiled and made publicly available each year. From January 1, 2024 to December 31, this report which is consistent with that in Chailease Holding's consolidated financial statements. Content includes achievements and performance in the areas of corporate governance, customer relations, employee care, environmental protection and social participation.

Prior version: July 2024      Next version: August 2026

## Principles for Drafting the Report

Organization	Principle
International Sustainability Standards Board, ISSB	IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information, IFRS S2 Climate-related Disclosures
Global Sustainability Standards Board, GSSB	GRI Standards (2021)
Taiwan Stock Exchange, TWSE	Rules Governing the Preparation and Filing of Corporate Social Responsibility Reports by TWSE Listed Companies Corporate Social Responsibility Best Practice Principles for TWSE/GTSM Listed Companies
United Nations, UN	Sustainable Development Goals, SDGs
Sustainability Accounting Standards Board, SASB	Commercial Banks Industry, Mortgage Finance Industry, Car Rental and Leasing, Renewable Resources and Alternative Energy
Financial Stability Board, FSB	Task Force on Climate-related Financial Disclosures, TCFD
UN Development Programme, United Nations Environment Finance Initiative, World Wildlife Fund and Global Canopy	Taskforce on Nature-related Financial Disclosures, TNFD

## Verification of Report

<b>Sustainability data</b> Assurance Provider: BSI Taiwan	
Standard	AA1000V3 Assurance Standards (2008) and its 2018 appendices (Type 2 moderate-level assurance)
<b>Financial data</b> Assurance Provider: KPMG	
Standard	Annual financial report
<b>Environmental data</b> Assurance Provider: BSI Taiwan	
Standard	ISO 14064-1:2018 Greenhouse Gases Part 1
<b>Management Systems</b> Assurance Provider: BSI Taiwan	
Standard	ISO 14001:2015 Environmental Management Systems ISO 50001:2018 Energy Management System ISO 45001:2018 Occupational Health and Safety Management System ISO 46001:2019 Water Efficiency Management Systems ISO 27001:2013 Information Security Management System ISO 37001 Anti-Bribery Management Systems

## Content of Report

For more information please link to the company's official Web site in the sustainability section, and in case of any inquiries, opinions or suggestions regarding this report, kindly contact the Chailease Holding Sustainable Department.

No.362, Ruiguang Rd., Neihu Dist., Taipei City 114  
+886-2-87526388 ext. 72425  
PRD@chailease.com.tw  
<https://www.chaileaseholding.com/EN/>



# LETTER FROM THE CHAIRMAN

In the face of the need for ESG sustainability, Chailease Holding is leading by example, making an impact and facilitating the energy transition. We have implemented it at three levels and the results have been recognized both at home and abroad. For example,

We have been selected as a constituent of the MSCI Global Sustainability Index for 11 consecutive years and as a Taiwan International Brand by the Ministry of Economic Affairs (MOEA). In addition, we received a TCSA Taiwan Corporate Sustainability Award and the Commonwealth Excellence in Corporate Social Responsibility Award for 10 consecutive years, and been on the DJSI Dow Jones Sustainability Index for five consecutive years. We have also received the Sports Promoter Award by the Athletics Department of the Ministry of Education (MOE) for four years in a row, the American Association for Talent Development (ATD) Award five times, and the Ministry of Economic Affairs (MOEA) Energy Administration Merit Award for Solar Power System (SPS) two times. We have also received Global Views Monthly's ESG Corporate Sustainability and Talent Development Awards, Business Weekly's Carbon Competitiveness 100, and Commonwealth Talent Sustainability Award.

Chailease Holding is committed to saving energy and reducing carbon emissions. In 2024, we committed to the Science Based Targets initiative (SBTi), which sets out a clear pathway for carbon reduction by 2030 and sets out reduction strategies and targets for each area, with the aim of achieving net zero carbon emissions and controlling global warming to less than 1.5°C by 2050.

We introduced ISO 14064-1 GHG inventory in 2020 and expanded the scope from Taiwan to Mainland China, Thailand, Vietnam, Malaysia, Cambodia, the Philippines, Indonesia, and the United States. In 2024, we fully identified carbon emissions from Category 1 direct emissions and Category 2 energy indirect emissions. In 2021, we followed the methodology of the Partnership for Carbon Accounting and Financials (PCAF) to disclose greenhouse gas emissions generated by investment and financing in Category 5, and this year, we also obtained third-party verification.

Chailease Holding leverages our influence to control the credit limits of clients in high-carbon emission industries, promote sustainable economic activities, negotiate with clients to reduce carbon emissions, promote ESG practices, assist SMEs to transform their operations, and make good use of sustainable finance. To realize net-zero transformation, since 2012, we have joined hands with the industry to enter the solar power plant or green energy financing business and gradually expanded from Taiwan to overseas markets, including Thailand and Vietnam.

Since our founding in 1977, we have positioned ourselves and our values as a finance and leasing company to support the development of small and medium-sized enterprises (SMEs) and micro- enterprises (MSMEs) in various industries to enhance the accessibility of financial services and to promote financial inclusion. In addition, we have provided diversified support, including organizing the 12th MSME Strategy Forum, strengthening ESG issues, publishing four Taiwan SMEs Growth Story books in cooperation with the mass media, promoting ESG co-learning circle courses, and reporting on SMEs' ESG research. In 2024, we counseling for SMEs.

We have invested in solar power plants since 2014 to develop our renewable energy business and in the past 10 years, we have accumulated more than 4,000 solar power plants, with a total generating capacity of 1.5GW. We have also expanded our business to Thailand, where we have constructed nearly 100 solar

power plants, and we have allied with the green energy industry to invest in photovoltaic projects in overseas in such countries as Malaysia.

Chailease Holding has developed a diversified green energy value chain, ranging from solar energy generation, energy storage to electricity sales. Chailease Holding has invested in three potential geothermal power generation sites in northern and eastern Taiwan and has formed a strategic development alliance to further promote energy transition.

In the future, Chailease Holding will continue to uphold our company culture of value innovation, sustainable management, and integrity and discipline. We will integrate ESG issues with our sustainable development strategy to work together with our stakeholders towards the goals of low-carbon transformation and net-zero carbon emissions.



Fong-Long Chen,  
Chairman

# 2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

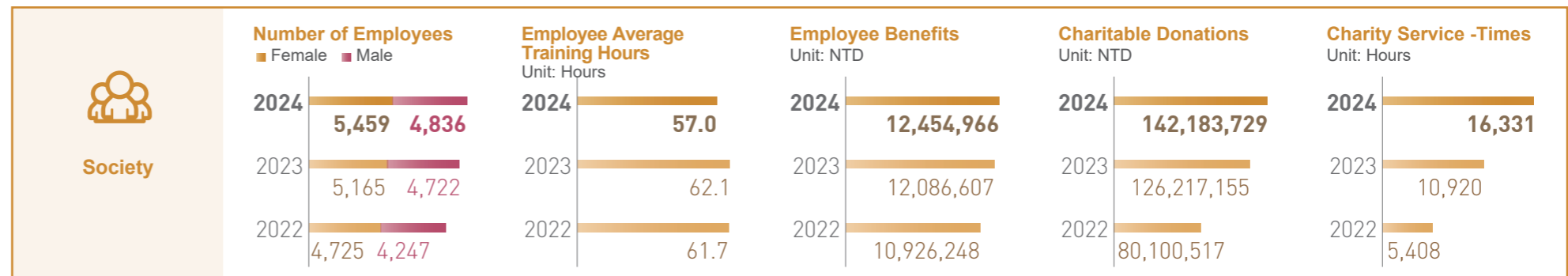
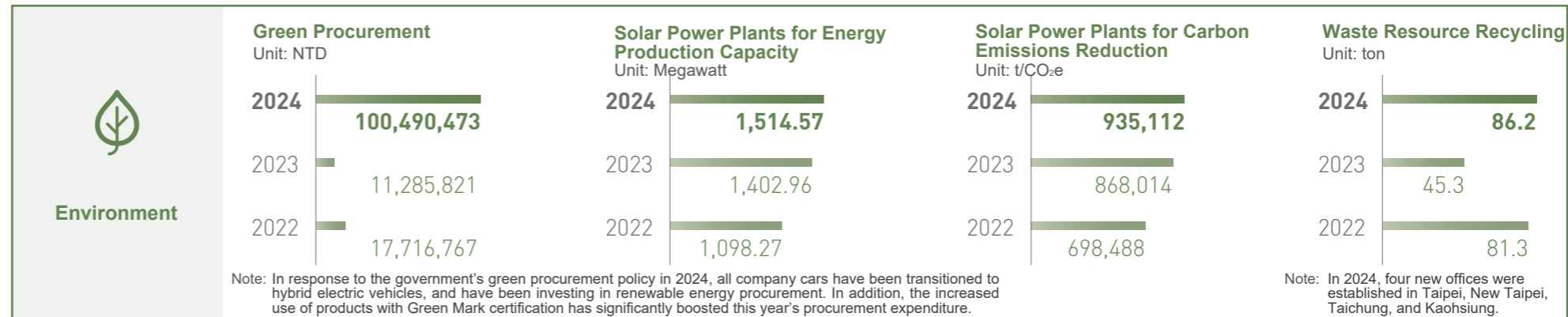
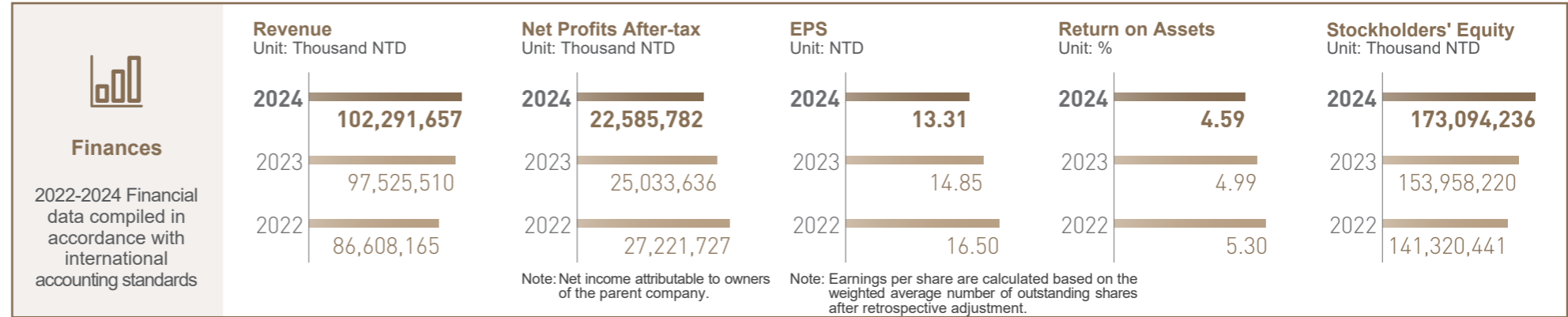
Chailease has long remained dedicated to upholding our core values of “Value, Growth, Trust, Discipline.” Chailease was founded with an expertise-driven management that made a long term commitment to creating value for stakeholders and to listening to the voices of shareholders and investors. To strengthen corporate governance and implement corporate social responsibility is never end. To create common interests for customers, employees, shareholders and society, enhance tangible and intangible value sharing to stakeholders is our duty. To be an outstanding financial company in the Asia Pacific region is our perspectives.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

**2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS**

- 1 COMPANY INFORMATION
- 2 SUSTAINABLE STRATEGY
- 3 CLIMATE CHANGE STRATEGIES
- 4 TRUSTED BRAND
- 5 CORPORATE GOVERNANCE
- 6 HAPPY WORKPLACE
- 7 SOCIAL PARTICIPATION
- APPENDIX



## Achievement and Awards

2024

<p>Member of <b>Dow Jones Sustainability Indices</b> Powered by the S&amp;P Global CSA</p> <p><b>S&amp;P Global Inc.</b></p> <p>DJSI World Index DJSI Emerging Markets Index Global Corporate Sustainability Assessment Top 5%</p>	<p><b>MSCI</b></p> <p><b>Morgan Stanley Capital International, MSCI</b></p> <p>MSCI ACWI ESG Leaders Index MSCI ESG Ratings AA</p>	<p><b>CDP</b> DRIVING SUSTAINABLE ECONOMIES</p> <p><b>Carbon Disclosure Project, CDP</b></p> <p>Climate Change-Management (B)</p>	<p><b>TWSE 臺灣證券交易所</b></p> <p><b>Taiwan Stock Exchange</b></p> <p>Ranked in the Top 5% in the 11th Corporate Governance Evaluation TWSE CG 100 Index</p>
<p></p> <p><b>Industrial Development Agency, Ministry of Economic Affairs</b></p> <p>Ranked 11th in the Taiwan International Brand Awards</p>	<p></p> <p><b>Energy Administration, Ministry of Economic Affairs</b></p> <p>11th Excellent Solar PV System Golden Power Award -Outstanding Multi-Use Land Award</p>	<p></p> <p><b>Sports Administration, Ministry of Education</b></p> <p>Sports Activist Awards Sports Enterprise Certification</p>	<p></p> <p><b>Department of Environmental Protection, Taipei City Government</b></p> <p>Outstanding Private Enterprise Award for Green Procurement, 2024</p>
<p></p> <p><b>Taiwan Institute for Sustainable Energy</b></p> <p>Taiwan 100 Sustainable Enterprise Award Taiwan Corporate Sustainability Awards-Financial Industry Platinum Award 2nd Place in the Talent Development Leadership Award</p>	<p></p> <p><b>Common Wealth Magazine</b></p> <p>9th Place in the Large Enterprise Financial Industry Category of the Taiwan's Excellence in Corporate Social Responsibility Award 1.5°C Carbon Reduction Certification</p>	<p></p> <p><b>Common Wealth Learning Magazine</b></p> <p>3rd Place in the CommonWealth Talent Sustainability Award</p>	<p></p> <p><b>Global Views Monthly</b></p> <p>ESG Corporate Sustainability Award - Model Award for ESG Overall Performance(Service Industry), Talent Development Group Model Award</p>
<p></p> <p><b>Forestry and Nature Conservation Agency, Ministry of Agriculture</b></p> <p>Certificate of Project Achievement in Natural Carbon Sinks and Biodiversity</p>	<p></p> <p><b>Common Health Magazine</b></p> <p>Corporate Health Responsibility</p>	<p></p> <p><b>Business Weekly</b></p> <p>Top 100 Carbon Competitiveness</p>	<p></p> <p><b>British Standards Institution</b></p> <p>ESG Sustainable Development Leadership Award</p>

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

### 2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

**2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS**

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



**Awards over the Years**

<b>FTSE TWSE Taiwan 50 Index</b> ( 2018 )		<b>Best Leasing Company in Taiwan</b> ( 2019 )		<b>Work-Life Balance Award</b> ( 2016 )	<b>National HRD InnoPrize - Dual Skills High Competency program</b> ( 2011 )	
Taiwan Stock Exchange		Global Brands Magazine		Ministry of Labor		
<b>National Healthy Workplace Award</b> ( 2015 )		<b>Workplace Gender Equality Certification</b> ( 2021 )		<b>Healthy Workplace Award</b> ( 2015 )		
Health Promotion Administration		Taipei City Government		Department of Health, Taipei City Government		
<b>Chailease Finance Co. Ltd.-Happy Enterprise Award 2 Star</b> (2011)	<b>Certificate of Excellent Nursing Room</b> ( 2010 )	<b>Best Companies to Work For in China</b> ( 2021 )		<b>Best Employer Brand Award - Chailease Royal Leasing Plc.</b> ( 2019 )		
Department of Labor, Taipei City Government		China Enterprise Confederation		World HRD Congress		
<b>HRSalon Awards - Best Practice</b> ( 2018 )		<b>The Golden Book Award - Taiwan SMEs Growth Story 3</b> ( 2020 )		<b>The first place of Knowledge Management Competition</b> ( 2017 )		
HR Salon China		Small and Medium Enterprise Administration, Ministry of Economic Affairs		Industrial Development Bureau, Ministry of Economic Affairs		
<b>HR Asia Best Companies to Work For in Asia-Chailease Royal Finance Plc.</b> ( 2023 )	<b>The HR Asia Best Companies to Work in Asia Awards 2022 - Chailease International Leasing Co., Ltd.</b> ( 2022 )	<b>Best ESG Practice Award - Chailease International Financial Leasing Corp.</b> ( 2022 )		<b>Best Employers</b> ( 2013 )		
HR Asia Magazine		Niuliwen Media		Aon Hewitt		
<b>Excellence in Practice Award - High Potential Development Program</b> ( 2022 )	<b>Chailease Management Associate Program</b> ( 2019 )	<b>Dual Skills High Competency program</b> ( 2015 )	<b>Regional Development Model</b> ( 2015 )	<b>Human Resources Online Employee Experience Awards</b> ( 2023 )	<b>HR Distinction Awards</b> ( 2023 )	<b>Asia recruitment Awards</b> ( 2020 )
Association for Talent Development				Human Resources Magazine		

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

**1 COMPANY INFORMATION**

About Chailease  
Business Performance

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX

# COMPANY INFORMATION

# 01



1-1 About Chailease

07

1-2 Business Performance

11



# 1-1 About Chailease

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

## 1 COMPANY INFORMATION

About Chailease

Business Performance

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND


5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

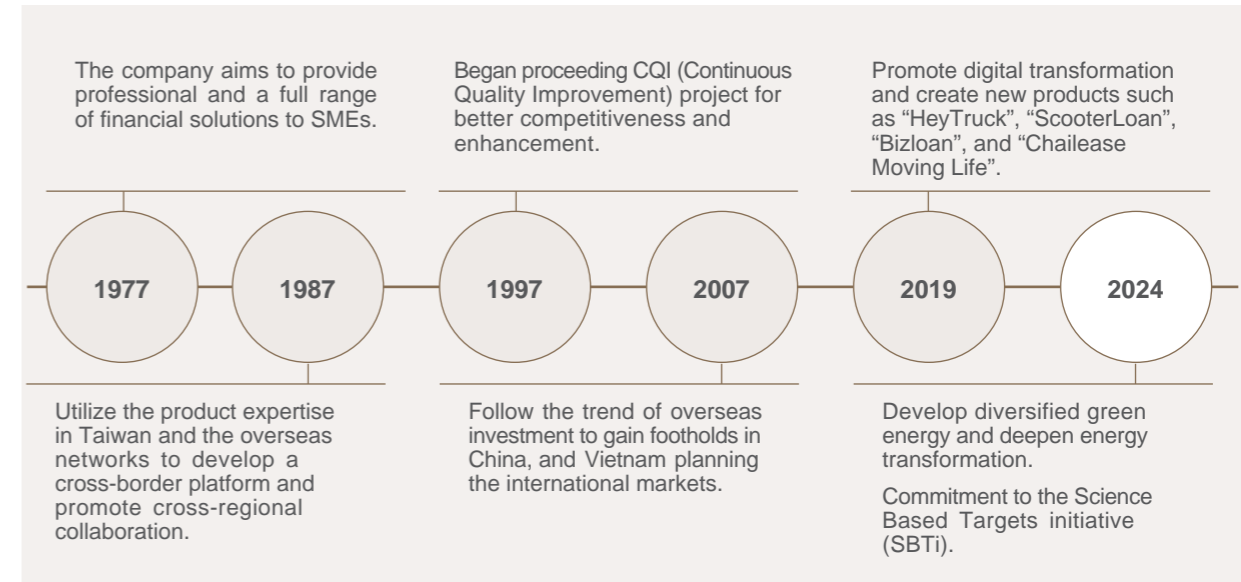
7 SOCIAL PARTICIPATION

APPENDIX

In 1977, our first operating entity, China Leasing Company Limited, commenced business in Taiwan. In addition to traditional leasing, installment sales and factoring services, the company successfully developed new financial products to cope with SMEs' funding needs for their diverse business development. Including heavy vehicle and automobile financing, construction equipment financing, fishery inventory financing, micro-enterprises financing, non-performing assets auction, real estate financing, office equipment leasing, medical equipment financing, car rentals, ESCO financing and services, solar power plant financing and investment, inventory financing (including cross-border), aircraft and ship financing, gasoline wholesale business, and insurance brokerage. We currently have operations in Taiwan, PRC, Thailand, Vietnam, Malaysia, Cambodia, Philippines and Indonesia. There are no significant differences between the 2024 supply chain and that of 2023.

Basic Information 	
Company Name	<b>Chailease Holding Company Limited</b>
Service	<b>Leasing, installment sales, factoring, loans and others.</b>
Total Assets (NTD)	<b>982,403,843,000</b>
Total Employees	<b>10,295</b>
EPS	<b>13.31</b>
ROA	<b>4.59</b>
Ticker symbol	<b>TWSE:5871</b>
Industry	<b>Leasing and Financing</b>
HQ address	<b>No. 362, Ruiguang Rd., Neihu Dist., Taipei City</b>

Note: The total number of employees does not include contract-based personnel.



Chailease Holding continued to rely on product and service innovation to maintain its lead position in Taiwan's financial leasing market with earnings hitting new records each year. Our management strategy centers on the unique SMEs finance model as core competence. The company has been devoted to the development of the SMEs credit business, established the risk assessment mechanism for SMEs, and granted several business method patents on above fields.

 <p><b>Service Diversity</b></p> <ul style="list-style-type: none"> <li>• Leasing</li> <li>• Installment Sales</li> <li>• Factoring</li> <li>• Loans</li> <li>• Other services include life and property insurance brokerage, financing and investments of solar power plant, collection of overdue receivables, and gasoline wholesale business.</li> </ul>	 <p><b>Core Competence</b></p> <ul style="list-style-type: none"> <li>• Marketing Capability</li> <li>• Replicate Talent</li> <li>• Risk Management Skill</li> </ul>	 <p><b>Internationalization</b></p> <ul style="list-style-type: none"> <li>• Taiwan</li> <li>• Mainland China</li> <li>• ASEAN</li> </ul>
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ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

**1 COMPANY INFORMATION**

**About Chailease**

Business Performance

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



**1.1.1 Global Locations**



<p><b>USA</b></p>	<p><b>Thailand</b></p>	<p><b>Vietnam</b></p>	<p><b>China</b></p>	<p><b>Taiwan</b></p>
<p>Grand Pacific Financing Corp.</p>	<p>Asia Sermkij Leasing Public Company Limited. Bangkok Grand Pacific Lease Public Company Limited. SK Insurance Broker Co., Ltd.</p>	<p>Chailease International Leasing Company Limited. Chailease International Trading Company Limited.</p>	<p>Chailease International Financial Leasing Corp. Chailease International Corp. Chailease Finance International Corp.</p>	<p>Chailease Finance Co., Ltd Fina Finance &amp; Trading Co., Ltd. Chailease Consumer Finance Co., Ltd.</p>
<p><b>England</b></p>	<p><b>Cambodia</b></p>	<p><b>Singapore</b></p>	<p>Chailease International Commercial Factoring Corporation Chailease Commercial Factoring Corporation</p>	<p>Chailease Auto Rental Co., Ltd. Chailease Insurance Brokers Co., Ltd.</p>
<p>Chailease International Co. (UK) Ltd.</p>	<p>Chailease Royal Leasing Plc. Chailease Royal Finance Plc.</p>	<p>Chailease International Financial Services (Singapore) Pte. Ltd.</p>	<p>Chailease International Commercial Factoring Corporation Chailease Commercial Factoring Corporation</p>	<p>Chailease Specialty Finance Co., Ltd Chailease Energy Integration Co., Ltd.</p>
<p><b>Ireland</b></p>	<p><b>Malaysia</b></p>	<p><b>Indonesia</b></p>	<p><b>Philippines</b></p>	<p>Chailease Power Technology Co., Ltd.</p>
<p>C&amp;E Engine Leasing Limited</p>	<p>Chailease Berjaya Credit Sdn. Bhd. Chailease Agency Sdn. Bhd. Chailease Services Sdn. Bhd.</p>	<p>PT. Chailease Finance Indonesia.</p>	<p>Chailease Berjaya Finance Corporation</p>	<p>Chuang Ju Limited Partnership Sing Chuang Limited Partnership Chailease Mobility Service Co., Ltd.</p>

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

**1 COMPANY INFORMATION**

About Chailease

Business Performance

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

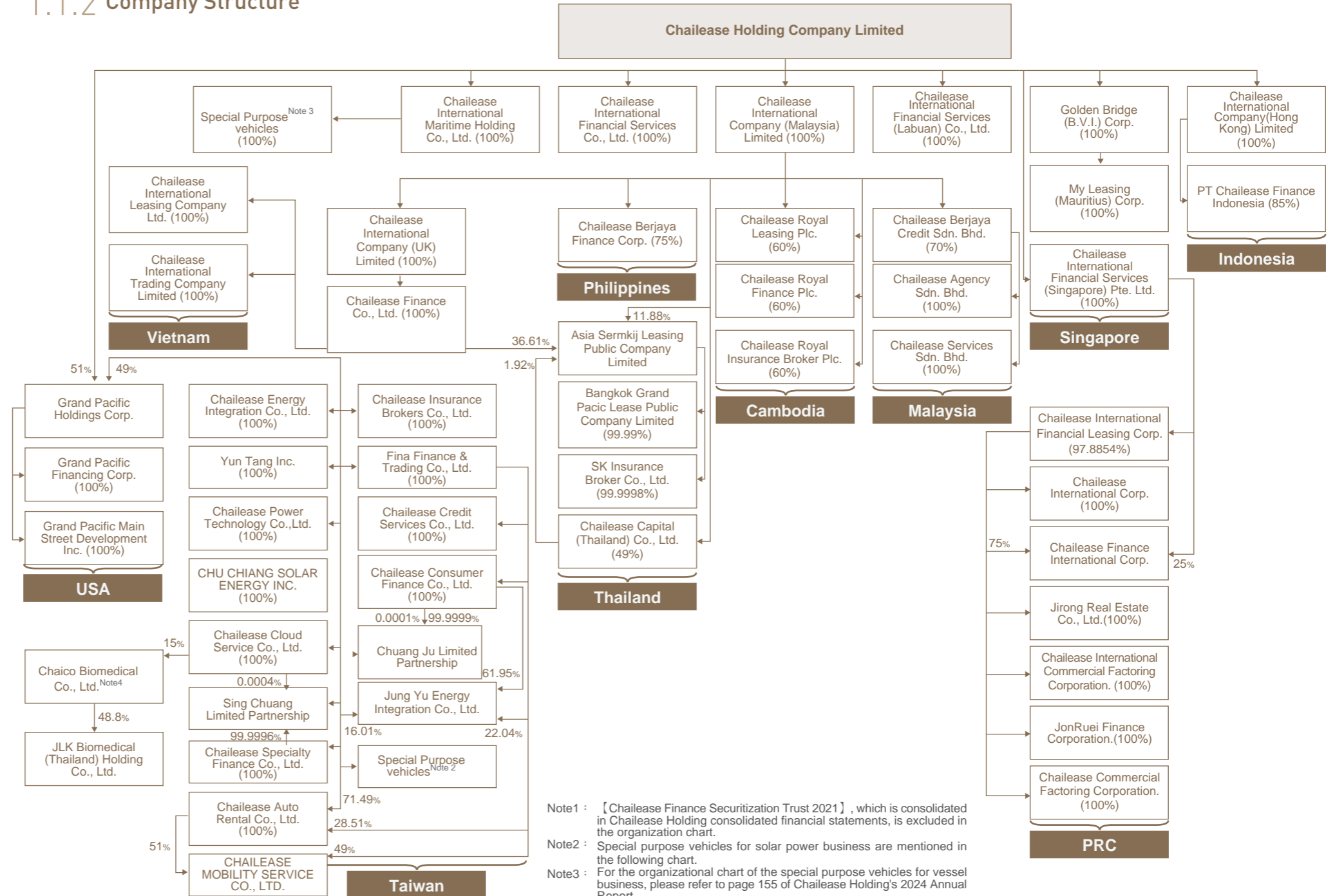
6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



**1.1.2 Company Structure**



Note 1 : [ Chailease Finance Securitization Trust 2021 ] , which is consolidated in Chailease Holding consolidated financial statements, is excluded in the organization chart.  
 Note 2 : Special purpose vehicles for solar power business are mentioned in the following chart.  
 Note 3 : For the organizational chart of the special purpose vehicles for vessel business, please refer to page 155 of Chailease Holding's 2024 Annual Report.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

**1 COMPANY INFORMATION**

About Chailease

Business Performance

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX




























**1.1.3 Club Organization and External Exchanges**

The company has taken the lead in joining international organizations such as the Asian Financial Service Association (AFSA). Since its establishment to provide customers with international quality, professional service and the company continuously absorbs the latest knowledge and technology from financial related business to maintain our professional advantage among competitors. Meanwhile, we founded the Taipei Leasing Association to provide a platform for members to exchange ideas, knowledge, experience and information, all of which will be of mutual benefits to the parties concerned.

Other participating business associations include: Chinese National Association of Industry and Commerce, Importers and Exporters Association of Taipei, Taipei Car Rental Business Association and Taipei Truck Rental Association. Besides, our company has also joined international economic and trade organizations such as Chinese International Economic Cooperation Association and "ROC-USA Business Council to assist the government in expanding economic and trade diplomacy and integrating it with international standards.

**Organizations Related to Environmental Protection and Green Energy**

In coordination with the policy of the Bureau of Energy of the Ministry of Economic Affairs and Chailease's own strategy for long-term development of energy services, Chailease has actively participated in energy-related organizations such as TESA, TAESCO, PVGSA and TPVIA, and through exchanges of information with members about case studies. Chailease has raised the quality of its energy technology services and opened up new business opportunities in the energy market, in the hopes of conserving energy and reducing carbon emission, as well as making a contribution in the field of energy management.

Participate in Business Associations 	Participate in Environmental and Green Energy Organizations 
<ul style="list-style-type: none"> <li> Asian Financial Services Association, AFSA</li> <li> Taipei Leasing Association</li> <li> Chinese National Association of Industry and Commerce</li> <li> Importers And Exporters Association of Taipei</li> <li> Taipei Car Rental Business Association</li> <li> Taipei Truck Rental Association</li> <li> Chinese International Economic Cooperation Association</li> <li> ROC-USA Business Council</li> </ul>	<ul style="list-style-type: none"> <li> Taiwan Energy Service Association, TESA</li> <li> PV Generation System Association, PVGSA</li> <li> Taiwan Photovoltaic Industry Association, Tpvia</li> <li> Taiwan Photovoltaic Industry System Association, TPiSA</li> <li> Taiwan Renewable Energy Service Association</li> <li> Semiconductor Equipment and Materials International, SEMI</li> <li> Taiwan ESG Breakthrough Association</li> <li> Taiwan SHP Industries Alliance</li> </ul>
<ul style="list-style-type: none"> <li> Founding Member</li> <li> Director</li> <li> Supervisor</li> <li> Member</li> </ul>	<ul style="list-style-type: none"> <li> Director</li> <li> Supervisor</li> <li> Member</li> </ul>

**Lobbying and Trade Association—Climate Alignment**

**Climate Policy Declaration**

Chailease Holding issued a "Climate Policy Declaration". In alignment with the Paris Agreement's goal of limiting temperature rise to 1.5°C, Chailease Holding will use our influence to actively implement various environmental management and energy conservation policies through lobbying or participation in trade association.

Furthermore, we have a management system in place to align our policies and regulations related to sustainable finance with the goals of the Paris Agreement. If it is found that policies set by the government or trade association are not in line with the objectives of the Paris Agreement, the company will clarify the problem in terms of practical difficulties we face and will actively negotiate and take action or consider canceling lobbying or terminating membership.

**Participate in or support organizations and activities related to climate change**

Climate Change Related Event	Our Participation Status
<b>Chinese National Association of Industry and Commerce</b>	
<ul style="list-style-type: none"> <li> Established the Sustainable Development Research Committee and invited its directors and supervisors as well as industry and academic experts to jointly analyze the views of the industry and provide policy advice to the government on a regular basis.</li> <li> In 2022, the organization invited member companies to sign the "1.5°C Climate Action Declaration" in response to the government's "Taiwan 2050 Net Zero Emission Pathway Plan" policy. The Action Declaration reads as follows:  In order to fulfill our responsibility as global citizens and actively respond to the global climate crisis, member companies of the Chinese National Association of Industry and Commerce are committed to cooperate with the government's 2050 Net Zero Pathway Plan, integrating industrial and commercial resources to implement industrial low-carbon transformation, and achieving the temperature rise by 1.5°C target of the "Paris Agreement".</li> </ul>	<p>Chailease Finance Vice Chairman SimonHou serves as a member of the Sustainable Development Research Committee of the Chinese National Association of Industry and Commerce..</p> <p>Chailease Finance is a co-signatory of the declaration.</p>
<b>SEMI</b>	
<ul style="list-style-type: none"> <li> Established the SEMI PV Public Policy Advocacy Committee to serve as a communication platform between the industry and the government to provide recommendations for evaluating PV public policy. In 2019, it released its first PV Public Policy Position Paper.</li> </ul>	<p>Chailease Holding is a member of the SEMI PV Public Policy Advocacy Committee and actively participates in policy initiatives.</p>

 Alignment with the Paris Agreement Goals

# 1-2 Business Performance

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

About Chailease

**Business Performance**

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

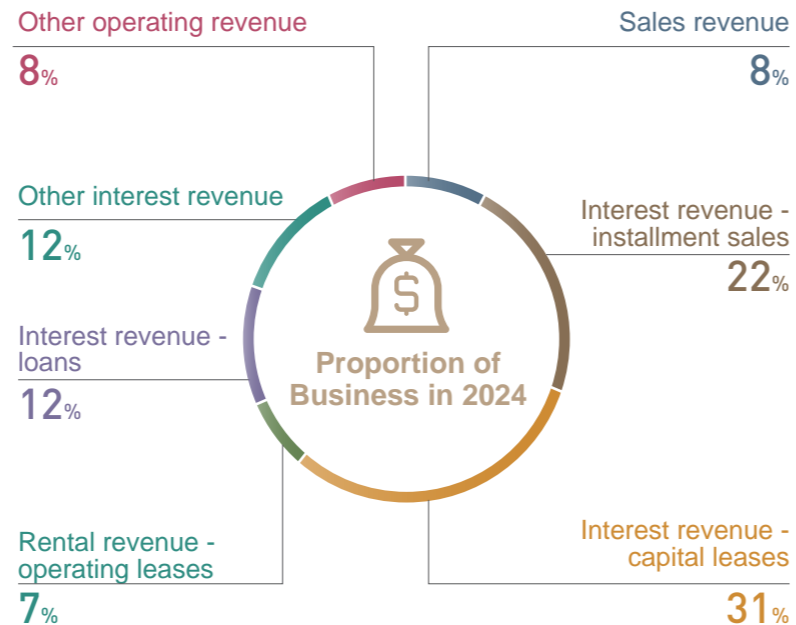
6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX

Chailease Holding's vision is to become the "The Best Financial Services Company in the Asia Pacific Area". The company is committed to being "A Supporting Partner of Our Customers, A Driving Force of Economic Success", and continually seeks "value, growth, trust, and discipline" in its corporate culture.

We constantly strive to for growth in "quality" and "quantity" within the company. Our niche market is small and medium-sized enterprises, for whom we provide diversified products and services, satisfying their needs. Starting from traditional leasing installment services, the company has developed many and diversified commercial products. In addition to traditional leasing, installment payments and accounts receivable services, the company has expanded into heavy vehicle financing, passenger vehicle financing, fishing commodity financing, micro-business financing, real estate financing, automobile leasing, energy conservation project financing, stock financing, and insurance agency.



( Unit: NT\$ (thousand) )

Item \ Year	2022	2023	2024	Growth rate
Operating revenue	86,608,165	97,525,510	<b>102,291,657</b>	5%
Total assets	877,198,754	943,344,870	<b>982,403,843</b>	4%
Shareholders' equity	141,320,441	153,958,220	<b>173,094,236</b>	12%
Net profit after tax	27,221,727	25,033,636	<b>22,585,782</b>	-10%
EPS(NT\$)	16.50	14.85	<b>13.31</b>	-10%
ROA ( % )	5.30	4.99	<b>4.59</b>	-8%
ROE ( % )	21.70	16.96	<b>13.81</b>	-19%
Market value of Common stock	343,492,338	311,612,480	<b>189,598,619</b>	-39%
Total market value (Include Preferred stock)	358,177,338	326,297,480	<b>204,313,619</b>	-37%

Note 1: Earnings per share is calculated based on the retrospective average number of outstanding shares.

Note 2: Shareholder return rate is calculated based on the equity and net profit attributable to the shareholders of the parent company.



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

 2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

About Chailease

**Business Performance**

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



### 1.2.1 Composition of Shareholders



Common Share			
Structure	Number of shareholders	Shareholdings (shares)	Holdings percentage
Government agencies	5	18,673,938	1.11%
Financial institutions	42	140,688,492	8.39%
Other legal entities	541	185,811,536	11.07%
Domestic individuals	143,377	571,330,259	34.05%
Foreign institutions and individuals	1,478	761,359,494	45.38%
Mainland China institutions and individuals	1	165	0.00%
<b>Total</b>	<b>145,444</b>	<b>1,677,863,884</b>	<b>100.00%</b>

Limited Class A Preferred Shares			
Structure	Number of shareholders	Shareholdings (shares)	Holdings percentage
Government agencies	0	0	0.00%
Financial institutions	16	41,915,180	27.94%
Other legal entities	75	46,910,606	31.27%
Domestic individuals	9,809	59,413,407	39.62%
Foreign institutions and individuals	39	1,760,807	1.17%
Mainland China institutions and individuals	0	0	0.00%
<b>Total</b>	<b>9,939</b>	<b>150,000,000</b>	<b>100.00%</b>

### 1.2.2 Proportion of Business



#### Sales or Services Contribution in Each Geographic Area

( Unit: NT\$ (thousand) )

Year Area	2022		2023		2024	
	Amount	%	Amount	%	Amount	%
Taiwan	45,954,798	53.1%	52,437,495	53.8%	<b>54,750,979</b>	53.5%
China	29,676,761	34.2%	31,314,448	32.1%	<b>33,050,742</b>	32.3%
ASEAN	10,470,551	12.1%	13,245,038	13.6%	<b>14,023,723</b>	13.7%
Others	506,055	0.6%	528,529	0.5%	<b>466,213</b>	0.5%
<b>Total</b>	<b>86,608,165</b>	<b>100.0%</b>	<b>97,525,510</b>	<b>100.0%</b>	<b>102,291,657</b>	<b>100.0%</b>

Note 1: The information comes from the consolidated financial statements audited by the CPA.

Note 2: Others include the subsidiaries in England and USA.



#### Proportion of Business

( Unit: NT\$ (thousand) )

Item	2022		2023		2024	
	Amount	%	Amount	%	Amount	%
Sales revenue	6,787,444	8%	7,382,209	8%	<b>8,138,973</b>	8%
Interest revenue - installment sales	17,370,158	20%	20,923,689	21%	<b>22,520,767</b>	22%
Interest revenue - capital leases	27,362,810	31%	29,796,268	31%	<b>31,972,128</b>	31%
Rental revenue - operating leases	5,861,834	7%	6,215,939	6%	<b>6,855,628</b>	7%
Interest revenue - loans	8,471,911	10%	11,273,105	12%	<b>12,105,879</b>	12%
Other interest revenue	11,323,619	13%	12,724,513	13%	<b>12,428,981</b>	12%
Other operating revenue	9,430,389	11%	9,209,787	9%	<b>8,269,301</b>	8%
<b>Total operating revenue</b>	<b>86,608,165</b>	<b>100%</b>	<b>97,525,510</b>	<b>100%</b>	<b>102,291,657</b>	<b>100%</b>

Note 1: The information comes from the consolidated financial statements audited by the CPA.

Note 2: Others include the subsidiaries in England and USA.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

 2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

About Chailease

**Business Performance**

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



### 1.2.3 Dividends

( Unit: NT\$ )

Items \ Year	2022	2023	2024
Cash dividends	6.4	6.5	6.1
Stock Dividends	0.2	0.2	0.2
<b>Total</b>	<b>6.6</b>	<b>6.7</b>	<b>6.3</b>

### 1.2.4 Operating Costs

( Unit: NT\$ (thousand) )

Items \ Year	2022	2023	2024
Personnel costs	0	0	0
Other Operating Costs	25,517,402	32,409,578	34,248,777
Personnel Expenses	10,926,248	12,086,607	12,454,966
Other Operating Expenses	14,114,245	21,034,850	26,555,399
<b>Total</b>	<b>50,557,895</b>	<b>65,531,035</b>	<b>73,259,142</b>

### 1.2.5 Economic value retained

( Unit: NT\$ (thousand) )

Items	Amount	
<b>Direct economic value generated</b>	<b>Revenues</b>	<b>102,291,657</b>
<b>Economic value distributed</b>	Operating costs	34,248,777
	Employee wages and benefits	12,454,965
	Payments to providers of capital	11,064,721
	Payments to government	11,788,881
	Community investments	132,796
<b>Economic value retained</b>	<b>32,601,516</b>	

Note 1: According to GRI 201-1, Economic value retained = "direct economic value generated" less "economic value distributed (operating costs, employee wages and benefits, payments to providers of capital, payments to government and community investments)".

Note 2: Business tax, income tax and property tax, refer to Chapter 5.4 Tax policy.

### 1.2.6 Financial Subsidy

( Unit: NT\$ (thousand) )

Year	2023	2024
Mainland China	2,075,070	1,342,551
Taiwan	1,682	0

Note 1: This includes items such as the mainland financial support fund, business tax reform value-added tax financial support fund, and education subsidy income. The China government does not hold any shares in the mainland subsidiaries.

Note 2: In 2024, neither ASEAN nor other regions received financial subsidies from local governments.

### 1.2.7 Political Contributions

( Unit: NT\$ (thousand) )

Year	2022	2023	2024
Political Contributions	0	0	0

Note: Chailease Holding abides by the principle of political neutrality and does not make any political contributions, including, but not limited to, direct or indirect expenditures and donations in any form to political candidates, political parties, political/policy lobbying groups, chambers of commerce that influence political campaigns or legislative activities or tax-exempt groups, organizations related to the referendum proposal.

# SUSTAINABLE STRATEGY

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

Stakeholder Engagement

Identifying Material Topics

Sustainability Performance and Medium/Long-Term Goals

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



<b>2-1 Sustainable Goals</b>	15
<b>2-2 Sustainable Governance</b>	17
<b>2-3 Stakeholder Engagement</b>	18

<b>2-4 Identifying Material Topics</b>	20
<b>2-5 Sustainability Performance and Medium / Long-Term Goals</b>	30

# 2-1 Sustainable Goals

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

**Sustainable Goals**

Sustainable Governance

Stakeholder Engagement

Identifying Material Topics

Sustainability Performance and Medium/Long-Term Goals

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



In addition to refining its leasing business, Chailease is committed to devoting resources into CSR efforts and executes CSR tasks in accordance with "Corporate Sustainable Development Best Practice Principles". Chailease endeavors to exercise corporate governance, develop a sustainable environment, and preserve public welfare, and enhance disclosure of corporate sustainable development information. Our business philosophy is continuing to exert positive influences on the society and environment as we strive to achieve continuous business development.

 <b>Governance</b>	 <b>Environment</b>	 <b>People</b> ( including impacts on their human rights )
<p>Planned sustainable governance strategies, deepened the corporate governance culture.</p> <p>Industry leader:</p> <ul style="list-style-type: none"> <li>Boasts unique SME service model and core competencies.</li> <li>High value-added services: Diversified services and innovative products to meet the needs of clients as they develop.</li> <li>Effectively manage risks: Bolstering risk control capabilities, continued improvement of credit-decision system.</li> </ul>	<p>Implemented the net zero carbon emission strategy in the sustainable finance action plan.</p> <ul style="list-style-type: none"> <li>Promoting green product chain: Extending business core competencies, implementing corporate responsibility issues, realizing corporate citizen commitments.</li> <li>Reducing energy use and carbon emissions: Adhering to energy management policies, implementing projects, reducing energy use.</li> </ul>	<p>Plan forward-looking sustainable talent plans.</p> <ul style="list-style-type: none"> <li>Employee care: Promoting MA plan, enhancing international and professional employee to achieve increased productivity.</li> <li>Charitable services: Encouraging employees to utilize Company's core competencies to give back to society.</li> </ul>

**UN Sustainable Development Goals**

In 2015, the United Nations released 17 "Sustainable Development Goals" (SDGs) and 169 individual targets. This established a clear vision for sustainable development and best practices toward it, bringing together the power of the world's peoples to move toward the goals of eradicating poverty, resolving inequity and adapting to climate change before 2030.



In response to the 2015 UN sustainable development goals, Chailease started from its core business, deepening its attention and investing more resources. This included working for gender equality for employees within the company, employee health and welfare, encouraging employment and economic growth and affordable energy. Product services were extended to responsible consumption and production and climate actions, supporting poverty eradication and reduction in inequality outside the company.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

**Sustainable Goals**

Sustainable Governance

Stakeholder Engagement

Identifying Material Topics

Sustainability Performance and Medium/Long-Term Goals

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE





7 SOCIAL PARTICIPATION

APPENDIX



Chailease formulated the Organizing Rules of the Corporate Governance and Sustainable Development Committee along with the Chailease Human Rights Policy. In addition to strengthening corporate governance, fulfilling our corporate social responsibility and pursuing sustainable operations, Chailease and our subsidiaries are committed to upholding our employees' fundamental human rights, complying with labor laws, and safeguarding the legitimate rights and interests of employees. Including those set out in the UN Universal Declaration of Human Rights, UN ILO Declaration on Fundamental Principles and Rights at Work, and the UN Guiding Principles on Business and Human Rights.

In order to eliminate all forms of gender discrimination within the Group and build a gender-friendly workplace, Chailease strictly observes all labor laws in areas where the company operates. Including (but are not limited to) the Republic of China Employment Service Act, Labor Standards Act, Act of Gender Equality in Employment, Sexual Harassment Prevention Act, and Occupational Safety and Health Act. We have also established a set of effective related management methods and procedures. Chailease has been holding sexual harassment prevention training sessions since 2018 and produced video education materials to provide to all new and existing employees.

Issues	 Governance	 Environmental	 People (including impacts on their human rights)
SDGs	  	 	  
Targets	<p>8.4 Improve progressively global resource efficiency in consumption and production</p> <p>9.3 Increase the access of small-scale industrial and other enterprises</p> <p>16.5 Substantially reduce corruption and bribery in all their forms</p>	<p>7.1 Ensure universal access to affordable, reliable and modern energy services</p> <p>7.2 Increase substantially the share of renewable energy in the global energy mix</p> <p>13.3 Climate change mitigation, adaptation, impact reduction and early warning</p>	<p>4.4 Substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship</p> <p>5.C Promotion of gender equality</p> <p>10.3 Ensure equal opportunity and reduce inequalities</p>
2024 Results	<ul style="list-style-type: none"> <li>• Promoted energy conservation and carbon reduction internally</li> <li>• Provided differentiated services to small, medium and micro enterprises</li> <li>• Obtained ISO 37001 anti-bribery management system</li> </ul>	<ul style="list-style-type: none"> <li>• Built solar power plants with a capacity of 1.5 GW</li> <li>• Provided clients with green electricity sales and energy storage services</li> <li>• Identified climate risks and assessed their impact on the company</li> </ul>	<ul style="list-style-type: none"> <li>• Held enterprise workplace sensitivity activities and Career lectures and workshops</li> <li>• Ensured gender equality</li> <li>• Protected human rights and equal opportunities</li> </ul>
Chapter	<p>3.3 Green Operations Management</p> <p>4.1 Inclusive Finance</p> <p>5.6 Ethical Corporate Management</p>	<p>3.Climate Change Strategies</p> <p>4.2.4 Sustainable Investment</p>	<p>6.5 Human Rights Protection</p> <p>7.1 Career Development</p>

# 2-2 Sustainable Governance

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

**Sustainable Governance**

Stakeholder Engagement

Identifying Material Topics

Sustainability Performance and Medium/Long-Term Goals

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



## 2.2.1 Corporate Governance and Sustainable Development Committee

- 2023** The ESG team upgraded to the ESG Executive Committee, which consists of independent directors and senior managements.
- 2020** The Corporate Governance Team and the ESG Team were established under the Committee. Results of this implementation are reported to the board at least once each year.
- 2018** The Company moved the Corporate Governance and Ethics Committee up the organizational hierarchy directly under the board of directors and renamed it The Corporate Governance and Sustainable Development Committee (hereinafter referred to as "the Committee").
- 2016** Chailease set up the Corporate Governance and Ethics Committee. Oversight over the past few years has brought significant progress and benefits. To meet external legal requirements and additional needs discovered during this oversight.
- 2014** Chailease establish the CSR Committee
- 2013** Form a CSR Working Group

The Corporate Governance and Sustainable Development Committee manages the sustainable development issues and formulate action plans, to supervise and control the goals and progress of each project group to implement sustainable project implementation and review, results of this implementation are reported to the board regularly.

## 2.2.2 Structure of Corporate Governance and Sustainable Development Committee



Mode of Operations	Method of Implementation
<p>The functional committees under the board of directors - Corporate Governance and Sustainable Development Committee.</p>	<ul style="list-style-type: none"> <li>The Corporate Governance and Sustainable Development Committee is composed of the Chairperson and two independent directors. The committee meets at least once annually, focusing on the company's strategic direction, stakeholder engagement, and the review of execution results. The ESG Executive Committee is chaired by the Chairperson and includes independent directors and senior executives. It convenes regularly to discuss implementation progress and address emerging sustainability-related topics.</li> <li>Sustainable development is a key focus of Chailease's overall strategic development. The Chief Strategy Officer(CSO) serves as the highest-level sustainability executive and the head of the sustainability task force, responsible for overseeing and managing all related matters.</li> <li>To strengthen the management of sustainability information, Chailease Holding established an internal control system for sustainability information management by the end of 2024, and has incorporated it into the annual audit plan starting in 2025.</li> </ul>

Chailease Holding and its subsidiaries are continuing to promote the sustainable development of the economy, society and environment in diversified way and incorporate it into the company's management and operations as we strive to achieve continuous business development. The spirit and implementation of the sustainable development policy are based on the corporate philosophy of "value, growth, trust, and discipline", and are further deepened into "corporate governance—implementing sustainable management", "customer service—value innovation, creating a win-win situation", "employee care—lifelong learning and encourage growth", "environmental protection—conserve energy to reduce carbon emission and promote green energy", "social participation—charity and contribute to society".

## 2.2.3 Sustainable Development Policies

<p><b>Corporate Governance</b></p> <ul style="list-style-type: none"> <li>Implement sustainable management</li> </ul>	
<p><b>Customer Service</b></p> <ul style="list-style-type: none"> <li>Value innovation</li> <li>Create win-win situations</li> </ul>	
<p><b>Environmental Protection</b></p> <ul style="list-style-type: none"> <li>Conserve energy to reduce carbon emission</li> <li>Promote green energy</li> </ul>	
<p><b>Employee Care</b></p> <ul style="list-style-type: none"> <li>Lifelong learning</li> <li>Encourage growth</li> </ul>	
<p><b>Social Participation</b></p> <ul style="list-style-type: none"> <li>Charity activities</li> <li>Contribute to society</li> </ul>	

# 2-3 STAKEHOLDER ENGAGEMENT

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

**Stakeholder Engagement**

Identifying Material Topics

Sustainability Performance and Medium/Long-Term Goals

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



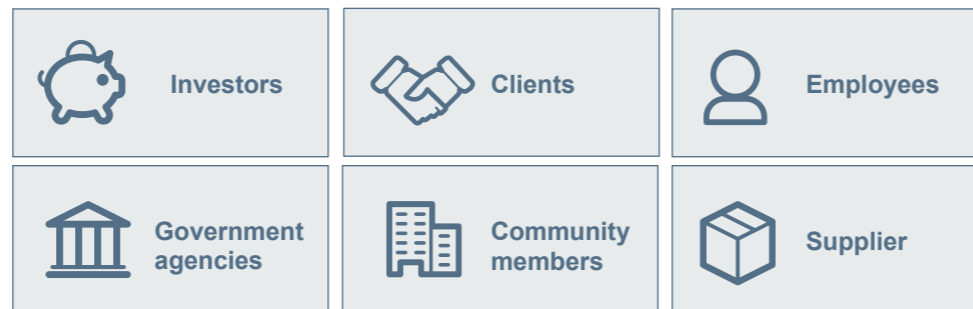
The opinions of stakeholders have served as the guiding principle for the development of the Chailease sustainable development strategy since the first CSR Report was published in 2013. The process of compiling the Environmental (E), Social (S) and Governance (G) issues of concern to stakeholders is used to internalize the issues as the corporate sustainability targets. Chailease also refers to international sustainability standards and regulations such as the GRI Standards, and SDGs Sustainability evaluations such as the DJSI, MSCI ESG Ratings, and the Chailease Holding's sustainable development strategy are adopted as the basis for materiality analysis for the identification of 5 material topics in four major dimensions including accountable governance, environmental management, social harmony, and happy workplace. The issues are internalized as the company's targets for enterprise risk management (ERM) & sustainable development organized as the basis for drafting reports. The results of the stakeholder agreement will be reported to the Corporate Governance and Sustainable Development Committee and the Board of Directors.

## 2.3.1 Engaging with Interested Parties

The company maintains a strong relationship with interested parties by engaging them through various channels of communications. This not only contributes to overcoming corporate issues but also brings the company closer to achieving its goals. Such engagement can also serve as the foundation for developing an approach to corporate sustainability and improving company performance across a range of areas.

As the industry has remained relatively stable, the stakeholder identification results from the prior year continue to apply. To effectively identifying key stakeholders, Chailease Holding made reference to the experiences of benchmark companies and industries and discussions among ESG group members from various departments in following the principles of the AA1000 Stakeholder Engagement Standard to assess the degree of "Dependency, Responsibility, Influence, Diverse Perspective, and Tension" on the part of stakeholders. After screening of the overall assessment, the main stakeholders were determined to be investors, customers, employees, government agencies, members of society and supplier.

### Stakeholder



## 2.3.2 Stakeholder Communication Channels

<b>Spokesman</b>	Kevin Liao / Chief Strategy Officer TEL : (886-2)8752-6388 #72096
<b>Acting Spokesman</b>	Eric Chen / Finance Accounting officer TEL : (886-2)8752-6388#72096
<b>Legal Consultancy Service &amp; Contact Information for Public Sector</b>	Legal Department TEL : (886-2)8752-6388 #76282   Email : Legalteam@chailease.com.tw
<b>Investor Relations</b>	Investor Relations and Public Relations Team Email : IR@chailease.com.tw
<b>Employee Relations</b>	Janny Cheng / Chief HR Officer TEL : (886-2)8752-6388 #76280   Email : HR@chailease.com.tw
<b>Customer Service Line</b>	TEL : 0800-720-168
<b>Sustainable issues</b>	Sustainable Development Team Email : PRD@chailease.com.tw
<b>Audit</b>	Charles Yang / Internal Audit Officer TEL : (886-2)8752-6388#76281   Email : Anti_Fraud@chailease.com.tw



2024 Q1 Investor Conference.



2024 Annual Meeting of Shareholders

In 2024, there has been ongoing public discussion regarding the financing and leasing industry, particularly concerning business models such as Buy Now, Pay Later (BNPL) and used car loans, as outlined in the Chairman's Letter to Shareholders in the "2024 Chailease Holding Annual Report." In 2024, with the assistance of the Financial Supervisory Commission (FSC), the Taipei Leasing Association established self-regulatory guidelines for BNPL and used car financing. The guidelines aim to strengthen consumer protection measures under the Financial Consumer Protection Act. Chailease Holding has aligned its practices with these guidelines, adjusting our marketing activities accordingly. This includes measures for personal data protection, dedicated units and mechanisms for handling customer complaints and disputes, and the establishment of fair and honest contracts, in response to societal expectations and to strengthen customer trust.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

**Stakeholder Engagement**

Identifying Material Topics

Sustainability Performance and Medium/Long-Term Goals

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND







5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



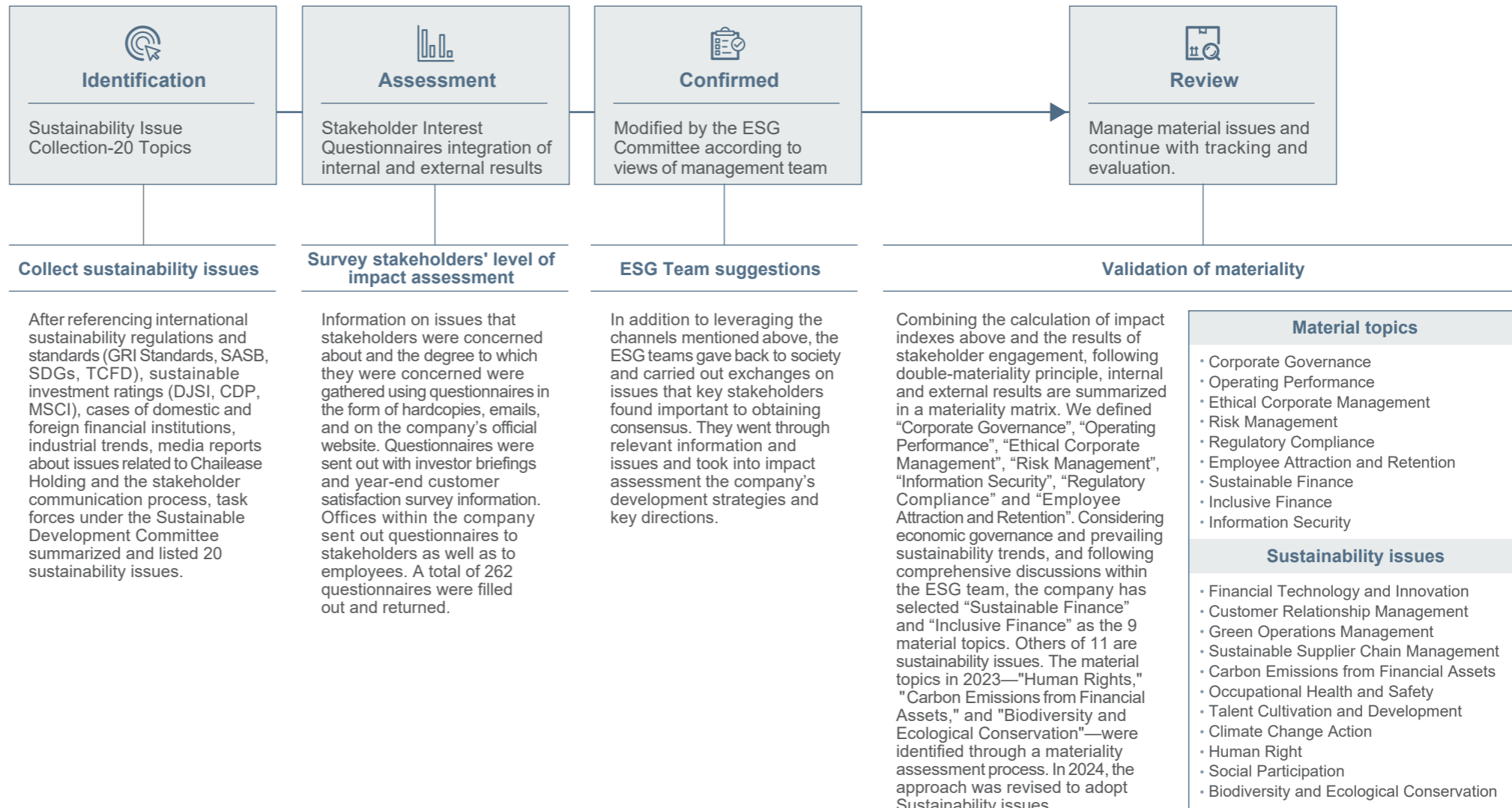
Stakeholder	 Investors	 Clients	 Employees	 Government agencies	 Community members	 Supplier
<b>Value</b>	To protect equity and to treat all investors equally, a corporate governance system has been set up to ensure that investors enjoy the right to full information, participation, and decision-making on important company matters.	Ensure the transparency and security of products and service information while treating customers in a fair and reasonable manner to commit ourselves to improving customer satisfaction.	Employees are the company's most important asset, and are crucial to the company's competitiveness.	Government policies influence the direction of business operations. We actively cooperate with government policies, comply with regulatory laws, and develops a sound business environment.	We actively participate in local community activities as part of our business operations and pay attention to how our operations affect the local community in order to build community rapport.	The supplier management mechanism is used to select qualified vendors who conform with the spirit of corporate sustainable development as long-term partners.
<b>Issue Impact Assessment</b>	<ul style="list-style-type: none"> <li>Operating performance</li> <li>Information disclosure</li> <li>Risk Management</li> <li>Ethical Corporate Management</li> </ul>	<ul style="list-style-type: none"> <li>Information Security</li> <li>Customer service management</li> <li>Ethical Corporate Management</li> </ul>	<ul style="list-style-type: none"> <li>Compensation and benefits</li> <li>Training and development</li> <li>Human Right</li> </ul>	<ul style="list-style-type: none"> <li>Corporate governance</li> <li>Regulatory Compliance</li> </ul>	<ul style="list-style-type: none"> <li>Social participation</li> </ul>	<ul style="list-style-type: none"> <li>Sustainable Supplier Chain Management</li> </ul>
<b>Method and Frequency</b>	<ul style="list-style-type: none"> <li>Corporate and investor briefings (quarterly)</li> <li>Participate in overseas roadshow or Conference(unscheduled)</li> <li>General Meetings of Shareholders (annually)</li> <li>English website information disclosures</li> <li>Established network of communication channels including Investor Communication Channels, a spokesperson, an Investor relation Department Telephone and E-mail (Instant)</li> <li>Material information disclosure at dedicated website (instant)</li> <li>Anti-fraud section on corporate website</li> <li>Whistleblower Protection Procedures</li> <li>Actively respond to International ESG survey (annually)</li> <li>Company Website, results presentation, annual report, financial information, CSR report and stock related services, etc. (unscheduled)</li> </ul>	<ul style="list-style-type: none"> <li>A special area for clients on the company website and a search platform (instant)</li> <li>SME forum (annually)</li> <li>Free customer service hotline (instant)</li> <li>Customer satisfaction survey (annually)</li> </ul>	<ul style="list-style-type: none"> <li>Employee Welfare Committee meetings (annually)</li> <li>Education and training (depend on department and position)</li> <li>Communication meetings and employee feedback webpage (unscheduled)</li> <li>Monthly internal newsletter (monthly)</li> <li>A written complaint mechanism (instant)</li> </ul>	<ul style="list-style-type: none"> <li>Participate in policy discussion meetings and briefing sessions organized by the competent authorities (unscheduled)</li> <li>Provide relevant information to facilitate the supervision and reviews of the competent authorities (unscheduled)</li> </ul>	<ul style="list-style-type: none"> <li>Charitable donations and community service club grant (annually)</li> <li>Youth Camp (annually)</li> <li>Career talks and workshops (annually)</li> <li>Internships and company visits (annually)</li> <li>Corporate volunteer activities (annually)</li> </ul>	<ul style="list-style-type: none"> <li>Visits by specialists, meetings, and emails(not on a fixed schedule)</li> <li>Hold Training courses (unscheduled)</li> <li>Fill-out ESG self-assessment questionnaires (scheduled)</li> </ul>
<b>2024 Performance</b>	Held 8 corporate briefings and 16 communication meetings at Headquarter in Taiwan and abroad. Maintain transparent information disclosure to enhance investor trust and confidence in the company.	<ul style="list-style-type: none"> <li>Customer satisfaction survey, the average satisfaction rate of corporate financial customers is 97.6%, and that of consumer financial (short-term rental) customers is 100%.</li> <li>Renew information security insurance and optimize insurance conditions to protect customer data security and demonstrate the high importance of information security.</li> <li>Join the information sharing organization to improve ability to identify and respond to the latest threats and quickly respond to information security risks.</li> <li>The service APP has obtained the MAS certification mark through security testing, enhancing customer trust and platform security.</li> </ul>	<ul style="list-style-type: none"> <li>Each employee received an average of 57.02 training hours.</li> <li>The employee engagement satisfaction rate reached 92.3%.</li> </ul>	<ul style="list-style-type: none"> <li>Actively participate in relevant meetings and training courses.</li> <li>On a monthly/quarterly basis, operational status reports and declarations have been submitted to the competent authorities</li> </ul>	<ul style="list-style-type: none"> <li>Subsidize 14 service clubs with a total amount of NTD 350,000.</li> <li>2 sessions of the experience camp, 109 youths and schoolchildren participated, and the satisfaction rate reached 95.3 points.</li> <li>3 levels of career lectures were held, a total of 289 young students participated, and the satisfaction rate reached 92.5 points</li> <li>13 company visits were held, with 614 participants and a satisfaction rate of 92.6 points.</li> <li>Held 518 activities, and served 4,424 people. 16,331 hours of service.</li> </ul>	<ul style="list-style-type: none"> <li>Totaled 371 lessons with 1,972 person-times of the occupational safety and health education and training courses</li> <li>63 suppliers completed the questionnaire survey</li> </ul>

# 2-4 Identifying Material Topics

Material topics are evaluated with the parent company serving as the main assessment entity.

## Double-materiality analysis

Chailese Holding performs materiality analysis annually, and performed sustainability issue materiality analysis by referring to the Double Materiality Guidelines. Based on GRI 3: Material Topics 2021, the company invited internal top management team to evaluate the actual and potential positive and negative level of impact of the sustainability issue. At last, based on the stakeholders' level of concern and impact of level of impact of sustainability issue, the SCSB discussed on the impact and financial materiality of sustainability issue. If the sustainability issue has any materiality, it will be identified as a material issue.



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

Stakeholder Engagement

**Identifying Material Topics**

Sustainability Performance and Medium/Long-Term Goals

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

Stakeholder Engagement

**Identifying Material Topics**

Sustainability Performance and Medium/Long-Term Goals

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

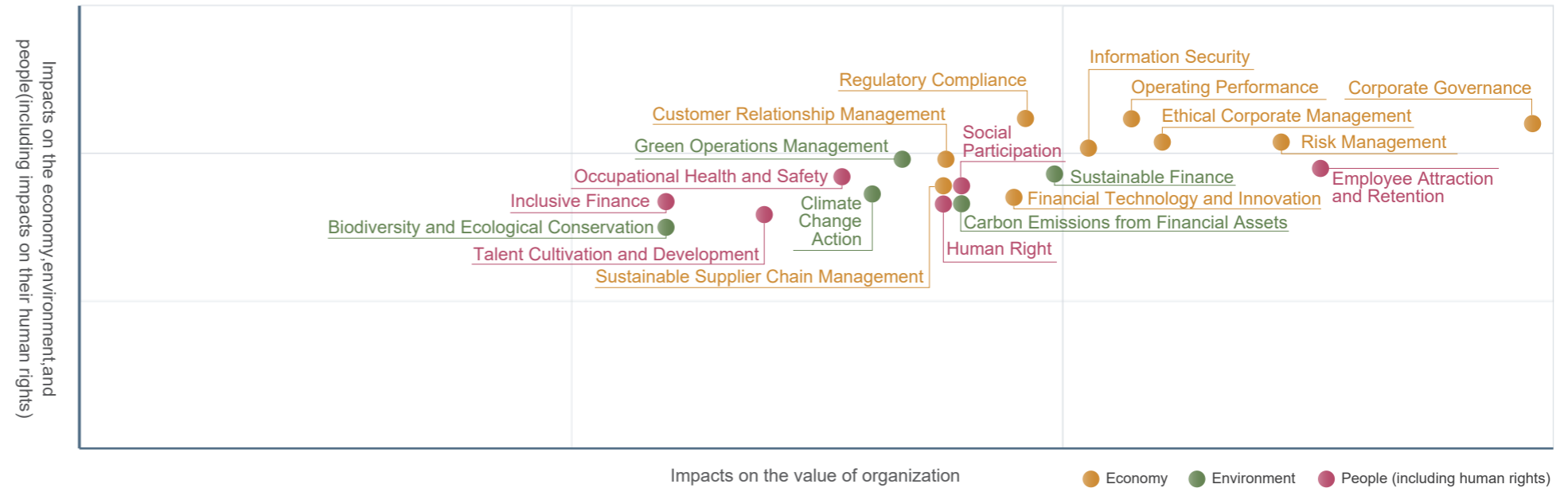
6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



**Matrix of material issues**



**Positive and negative impact assessment of material issues**



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

Stakeholder Engagement

**Identifying Material Topics**

Sustainability Performance and Medium/Long-Term Goals

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION





APPENDIX



**Material Topics in Chailease Value Chain**

Material Topics	Economic and Governance				
	Corporate Governance	Operating Performance	Ethical Corporate Management	Risk Management	Regulatory Compliance
SDGs					
GRI Topic Standards Topics	2:General Disclosures 2021	201-1: Economic performance 2016	205: Anti-corruption 2016 206-1: Anti-competitive Behavior 2016	Custom theme	2-27 Compliance with laws and regulations
Chapter	5.0 Corporate Governance	1.2 Business Performance	5.6 Ethical Corporate Management	5.5 Risk Management	5.2 Regulatory Compliance
The Actual and Potential, Negative and Positive Impacts	<p><b>Actual/Positive</b></p> <p>Commissioned an external independent institution to conduct Board performance evaluations. The guidance and exchanges with assessment committee members provide a professional and objective assessment report.</p>	<p><b>Actual/Positive</b></p> <p>Companies should pursue excellent business performance and profits to maintain their operations and development, drive domestic economic growth, and spur job creation.</p>	<p><b>Actual/Positive</b></p> <p>Not only arranges training and testing for ethical corporate management, but also established guidelines for Chailease employees. Management also formulated and monitor the implementation of the ethical corporate management policy and unethical conduct prevention plan. This has a positive impact on business activities from an economic perspective.</p>	<p><b>Actual/Positive</b></p> <p>Good credit risk model management mechanisms, and updated operational risk management framework in response to business development provide benefits and positive feedback to overall asset positions and business income.</p>	<p><b>Actual/Positive</b></p> <p>Good compliance with laws and regulations is an important basis for companies to gain the trust of their stakeholders. Strengthen employees' awareness of compliance, maintain an effective and appropriate internal control system, and promote sound operation of the Company.</p>
	<p><b>Potential/Negative</b></p> <p>Violation of corporate governance laws will result in disciplinary action by competent authorities and damage to the Company's image.</p>	<p><b>Potential/Negative</b></p> <p>There are numerous banks in the domestic market, and the market is approaching saturation. The level of competition in the overall financial environment remains high.</p>	<p><b>Potential/Negative</b></p> <p>Unethical conduct might cause company loss or disciplinary actions by the competent authority, which damages the company's image.</p>	<p><b>Potential/Negative</b></p> <p>Changes in the laws of competent authorities, extreme weather that lead to risks of interruptions of operations or reputation or financial losses.</p>	<p><b>Potential/Negative</b></p> <p>If the company fails to comply with operating procedures, it will suffer major penalties, which will damage the company's image and business development.</p>
<b>Boundaries of impact and degree of involvement in the value chain</b>					
Upstream-Suppliers	○	○		●	
Upstream-Partners	○			●	
Upstream-Government	●		●	●	●
The Company and subsidiaries	●	●	●	●	●
Downstream-Client	●	○	●		●

**Material Topics in Chailease Value Chain**

	Economic and Governance	Environmental	People and Human Rights	
Material Topics	Information Security	Sustainable Finance	Employee Attraction and Retention	Inclusive Finance
<b>SDGs</b>				
<b>GRI Topic Standards Topics</b>	418-1:Customer privacy 2016	Custom theme	401: Employment 2016 202: Market Presence 2016 405: Diversity and Equal Opportunity 2016	GRI 203:Indirect Economic Impacts 2016
<b>Chapter</b>	5.7 Information Security	4.2 Sustainable Finance	6.1 Talent Cultivation and Development	4.1 Inclusive Finance
<b>The Actual and Potential, Negative and Positive Impacts</b>	<b>Actual/Positive</b> The well-established regulation and effective monitoring ensure the stability and security of financial services. We establish a secure and reliable information environment by continuously improving internal information security management to high standards, introducing protective technologies to respond to emerging external threats, and enhancing employees' awareness of information security. This not only elevates customer trust but also has a positive economic impact.	<b>Actual/Positive</b> Developed Sustainable Finance Guidelines and are gradually incorporating ESG considerations into our credit, investment and financial products and services development. We also combine the business expertise of each subsidiary to provide diversified financial services.	<b>Actual/Positive</b> The company ensures the fairness of salary and promotion, and provides multiple employee benefits to protect the rights and interests of employees in the workplace, and affirms the dedication of employees to improve the retention rate of talents.	<b>Actual/Positive</b> Launched FinTech applications based on customers' needs, and help SMEs achieve sustainable development and have a positive economic impact.
	<b>Potential/Negative</b> AI applications have become a future development trend. The decision-making assistance, intelligent consultation, risk assessment and other technologies provided by generative AI will enhance the benefits and innovative applications of digitalization, while also bringing potential privacy and data security risks.	<b>Potential/Negative</b> If it's not implemented, our company won't be the role of the financial leasing industry to guide capital investment in sustainable.	<b>Potential/Negative</b> If directors, managers, and employees are not guaranteed the remuneration and benefits they deserve, it will result in brain drain, which in turn will increase additional recruitment costs.	<b>Potential/Negative</b> Provide inclusive financial products and services such as reverse mortgages. If the borrower survives the term of the borrowing period, we may not be able to dispose of the collateral to repay the principal and interest due to factors such as social responsibility.
<b>Boundaries of impact and degree of involvement in the value chain</b>				
<b>Upstream-Suppliers</b>	○	○		
<b>Upstream-Partners</b>		○	○	
<b>Upstream-Government</b>	○			
<b>The Company and subsidiaries</b>	●	●	●	●
<b>Downstream-Client</b>				

● Direct impact ○ Indirect impact

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

Stakeholder Engagement

**Identifying Material Topics**

Sustainability Performance and Medium/Long-Term Goals

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



**Sustainability Issues in Chailease Value Chain**

Sustainability Issues	Economic and Governance			Environmental		
	Financial Technology and Innovation	Customer Relationship Management	Sustainable Supplier Chain Management	Carbon Emissions from Financial Assets	Climate Change Action	Green Operations Management
<b>SDGs</b>						
<b>GRI Topic Standards Topics</b>	Custom theme	GRI 417: Marketing and Labeling 2016 418-1: Customer Privacy 2016	204:Proportion of spending on local suppliers 2016 308:New suppliers that were screened using environmental criteria 2016 408:Child Labor 2016 409:Forced or Compulsory Labor 2016 414:Supplier Social Assessment 2016	305-1~305-5: Emissions 2016	302:Energy 2016 303:Water 2018 305:Emissions 2016 306: Effluents and waste 2020	302:Energy 2016 303:Water 2018 305:Emissions 2016 306: Effluents and waste 2020
<b>Chapter</b>	4.1 Inclusive Finance	4.3 Service Optimization	5.8 Sustainable Supplier Chain Management	3.2 Investing and Financing Carbon Emissions Inventory	3.3 Green Operations Management	3.3 Green Operations Management
<b>The Actual and Potential, Negative and Positive Impacts</b>	<b>Actual/Positive</b> Promote FinTech innovation strategies and increase digital system quality needs to enhance convenience, immediacy and customer experience of our finance service.	<b>Actual/Positive</b> Implement the customer satisfaction survey in the Financial Services to understand customer demands and plan corresponding improvement measures to build service loyalty.  <b>Potential/Negative</b> Provide financial services that help customers in their daily lives and intensify connections with customers to maintain competitive advantages.	<b>Actual/Positive</b> The Company conducts climate change and environmental sustainability engagement with suppliers, by sharing concepts of circular economy, hope to transform suppliers, seize sustainable business opportunities and exert the financial influence.  <b>Potential/Negative</b> Not all product items have suppliers with green label, making, it is difficult to increase the green purchasing ratio.	<b>Actual/Positive</b> By exerting positive influence on sustainable business practices through financial institutions, we encourage SMEs to invest funds in green initiatives or carbon reduction transformation, supporting their stable operations and growth, and fostering a virtuous cycle of climate management.	<b>Actual/Positive</b> The financial industry should leverage its influence to channel funds through environmentally-friendly industries and helps customers' transition to low carbon while creating business opportunities.  <b>Potential/Negative</b> A rise in risk and cost, which might impact the growth of operating revenue.	<b>Actual/Positive</b> Implementing energy conservation, carbon and waste reduction helps reduce operating costs.  <b>Actual/Negative</b> Employees without proper education on the environment will impede the development of a sustainable environment and hinder the promotion of sustainability policies.
<b>Boundaries of impact and degree of involvement in the value chain</b>						
<b>Upstream-Suppliers</b>			●		●	●
<b>Upstream-Partners</b>	●		○			
<b>Upstream-Government</b>		●			○	○
<b>The Company and subsidiaries</b>	●	●	●	●	●	●
<b>Downstream-Client</b>	●	●		●		

● Direct impact ○ Indirect impact

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

Stakeholder Engagement

**Identifying Material Topics**

Sustainability Performance and Medium/Long-Term Goals

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

Stakeholder Engagement

**Identifying Material Topics**

Sustainability Performance and Medium/Long-Term Goals

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



**Sustainability Issues in Chailease Value Chain**

Sustainability Issues	Environmental	People and Human Rights			
	Biodiversity and Ecological Conservation	Occupational Health and Safety	Talent Cultivation and Development	Human Rights	Social Participation
SDGs					
GRI Topic Standards Topics	Custom theme	403: Occupational Health and Safety 2018	404: Training and education 2016	202: Market Presence 2016 405: Diversity and Equal Opportunity 2016	203: Indirect Economic Impacts 2016
Chapter	3.4 Task Force on Nature-related Financial Disclosures	6.3 Healthy Workplace	6.1 Talent Cultivation and Development	6.5 Human Rights Protection	7.0 SOCIAL PARTICIPATION
The Actual and Potential, Negative and Positive Impacts	<b>Potential/Negative</b> Actions must start from within, supporting the Convention on Biological Diversity, and promotes sustainable ecological development to fulfill the United Nation's sustainable development goals.	<b>Actual/Positive</b> Constructing a corporate culture of occupational safety and health will help employees improve safety and health awareness, reduce the possibility of injury or illness, reduce the Company's personnel costs and ensure the employment environment of employees is safe.	<b>Actual/Positive</b> The Company actively cultivates multiple functions of its staff, consolidates core professions and develops new functions to meet the needs of the financial industry and the Group's business development.	<b>Actual/Positive</b> Organizing human rights education and training courses, establishing the concept of equal rights for employees, preventing cases of improper discrimination, and avoiding labor disputes can improve organizational effectiveness.	<b>Actual/Positive</b> Combine manpower resources of employees, customers and suppliers, and exert the enterprise influence on resolving social and environmental issues and makes a social impact with value chain.
		<b>Actual /Negative</b> If the Company does not develop an occupational safety and health system by using a top-down approach, the probability of accidents or health hazards among employees will increase, causing an increase in the Company's personnel costs.	<b>Potential/Negative</b> Digital financial technologies are developing vigorously. If the Company does not cultivate FinTech experts and transform its business models in time, its business development and profits will be affected.	<b>Actual/Negative</b> Failure to protect labor rights and promote gender equality will affect talent recruitment and retention and it may even impact the Company's business reputation and brand image and cause the Company to lose business.	<b>Potential/Negative</b> If social participation is not actively carried out, the public exposure of the company will decrease, and its social influence cannot be exerted.
<b>Boundaries of impact and degree of involvement in the value chain</b>					
Upstream-Suppliers				○	
Upstream-Partners		○	○		○
Upstream-Government				○	
The Company and subsidiaries	●	●	●	●	●
Downstream-Client	○				

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

## 2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

## 1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

Stakeholder Engagement

**Identifying Material Topics**

Sustainability Performance and Medium/Long-Term Goals

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

## APPENDIX

**Management Approach and Content**

	Corporate Governance	Operating Performance	Ethical Corporate Management	Risk Management	Regulatory Compliance
<b>Management Approach Policy Commitment</b>	Keep directors abreast of the latest Company business and operations information.	With enthusiasm as our foundation, to continuously improve service quality and efficiency to make our services more aligned to customer needs.	Maintain and implement ethical business practices.	Uphold the concept of risk management in order to take advantage of industry developments and future prospects.	Ensure Company operations and products comply with internal and external regulations.
<b>Management Approach Action</b>	Chailease Holding also has a dedicated CSR promotion unit, which signs and promotes various corporate governance-related policies and regulations with the assistance of the legal department.	We provide leasing, installment sales, direct financing, factoring, and other services for our products, while equipment leasing and installment plans comprise our core business. We continue to develop new products, including Energy Service Company (ESCO), green energy services, inventory financing, and insurance brokerage services.	Draft Best-Practice Principles on Business Ethics, require employees to comply with the law and Best-Practice Principles on Business Ethics, prevent conflicts of interest, and pursue high ethical standards. During new employee training, include courses regarding corporate ethics and the Chailease Code of Conduct to clearly explain company disciplinary rules, strictly maintain employee integrity and conduct, and sustain the correct work attitude.	The board of directors Internal Audit Unit is responsible for review and assessment of the internal control system to ensure its sustained and effective implementation.	Establish a legal compliance officer position. The Legal Affairs Department shall oversee the regulatory compliance system and be responsible for developing, implementing, managing and auditing the system, which collects external regulations, clearly and appropriately conveys information about these regulations, and provides consulting, coordination and appropriate communication.
<b>Mechanism of evaluation and Policy</b>	<ul style="list-style-type: none"> <li>Corporate Governance Best-Practice Principles</li> <li>Regulations Governing Evaluation of the Performance of the Board of Directors</li> <li>Audit Committee Charter &amp; Compensation Committee Charter</li> <li>Organizing Rules of the Corporate Governance and Sustainable Development Committee</li> </ul>	<ul style="list-style-type: none"> <li>Regularly business review meeting</li> <li>Comprehensive product line</li> <li>Cross-selling for diverse services.</li> </ul>	<ul style="list-style-type: none"> <li>Procedures for Ethical Management and Guidelines for Conduct</li> <li>Regulations Governing Reporting of Unethical Conduct and Code of Conduct Violations</li> <li>Whistleblower Protection Procedures</li> </ul>	<ul style="list-style-type: none"> <li>Risk Management Policies</li> <li>Risk Management Committee</li> <li>Internal control system</li> </ul>	Strengthen legal compliance, internal control, and internal audit synergy
<b>Chapter</b>	5.0 Corporate Governance	1.2 Business Performance	5.6 Ethical Corporate Management	5.5 Risk Management	5.2 Regulatory Compliance

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

Stakeholder Engagement

**Identifying Material Topics**Sustainability Performance and  
Medium/Long-Term Goals

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

## APPENDIX

**Management Approach and Content**

	Information Security	Financial Technology and Innovation	Customer Relationship Management	Sustainable Supplier Chain Management
<b>Management Approach Policy Commitment</b>	Establish a safe and reliable information operating environment to prevent information security risks, and ensure that customers' personal information and information processes are protected.	Improving the functions of its financial digital platform.	Multi-faceted approach to customer service and to further improve service quality.	Work with suppliers to promote corporate social responsibility, fulfil our commitment to high ethical standards, respect for worker rights, and goal of environmental sustainability.
<b>Management Approach Action</b>	By establishing a governance-level information security committee, appointing a Chief Information Security Officer (CISO), setting up dedicated information security department, and formulating information security policies and implement both managerial and technical security controls. We constantly pass international standard certifications and comply with relevant information security laws and regulations, continue to improve the information security blueprint and expand investment resources according to the development process. Management policies for the collection, processing, and use of personal data have been clearly established. We have implemented data loss prevention systems and established a Personal Data Protection Team to ensure the effective implementation and enforcement of Personal Data Protection Act.	Continue to promote financial product innovations and services, increase the reach of financial services, and reduce the use of paper and carbon emissions through the increased use of digital media.	An international network consisting of a vast number of branches provides customers with complete service channels. Numerous web search platforms have been set up to allow customers and business partners to monitor business progress and audit results.	Formulated the Supplier Code of Conduct and added a breach of trust covenant to our contracts and required all key Taiwan suppliers to sign.
<b>Mechanism of evaluation and Policy</b>	<ul style="list-style-type: none"> <li>Information Security Committee Best-Practice Principles of Chailease Holding Co. Ltd.</li> <li>Information Security Incident Response and Reporting Management Regulations.</li> <li>Information classification management method</li> <li>Personal information protection</li> <li>Information security policy</li> <li>Information security management</li> <li>ISO 27001:2022 Information Security Management. System</li> </ul>	We hold monthly meetings and occasional meetings with colleagues in the digital finance department of each subsidiary to discuss and ask the head of the digital finance department of each subsidiary to report on the content, progress, schedule, and promotion of mobile device, development and optimization.	<ul style="list-style-type: none"> <li>Customer satisfaction surveys</li> <li>Customer complaint handling mechanism</li> <li>SME cross-industry exchange platform.</li> </ul>	Established Supplier CSR Guidelines requiring every supplier to meet ethical standards, respect labor rights, and promote environmental sustainability
<b>Chapter</b>	5.7 Information Security	4.1 Inclusive Finance	4.3 Service Optimization	5.8 Sustainable Supplier Chain Management

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

## 2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

## 1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

Stakeholder Engagement

**Identifying Material Topics**

Sustainability Performance and Medium/Long-Term Goals

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

## APPENDIX

**Management Approach and Content**

	Sustainable Finance	Climate Change Action	Carbon Emissions from Financial Assets	Biodiversity and Ecological Conservation	Green Operations Management	Inclusive Finance
<b>Management Approach Policy Commitment</b>	Continue to gradually expand related business development through its energy-efficient and green-energy value chain.	Committed to building a corporate green culture to reduce the environmental impact of our operations.	Continuing to monitor the change in asset emissions indicators to keep towards our mission of achieving net zero.	Trading counterparts to implement low carbon transition in their business activities, raise their environmental protection awareness, and pay attention to biodiversity.	Introduction of environmental protection concepts into daily work routines and to reduce carbon emissions.	Providing disadvantaged groups and people in remote areas with basic financial services.
<b>Management Approach Action</b>	Developing the green market and promoting energy-saving green products while disseminating green ideas.	Chailease Holding has been disclosing the effectiveness of its climate management in the Company's sustainability reports and on its website annually in accordance with the Task Force on Climate-related Financial Disclosures (TCFD) disclosure framework.	Analyzed its greenhouse gas emissions from investment and financing assets by asset class. We calculated data quality according to the PCAF methodology. In accordance with the SBT, we have set carbon reduction targets for different asset types, planned control mechanisms for high-carbon industries.	Conducts risk identification and assessment of corporate operations, and through the development of jurisprudence, applies mitigation levels, such as avoidance, reduction, restoration and compensation to mitigate impacts and protect the natural ecological environment.	An Environment and Energy Promotion Committee was established, so that the introduction of environmental protection concepts into daily work routines can be planned and carried out systematically, to raise awareness of saving energy, to reduce carbon emissions, to continue promoting behavior that saves energy, and to formulate a plan to cut waste.	Streamlined the credit review process and established a risk model to improve the efficiency of credit review and lending to support venture capital and working capital.
<b>Mechanism of evaluation and Policy</b>	<ul style="list-style-type: none"> <li>Energy savings service</li> <li>Build Solar power plants</li> </ul>	<ul style="list-style-type: none"> <li>Task Force on Climate-related Financial Disclosures</li> <li>Investing and Financing Carbon Emissions Inventory</li> <li>Science Based Targets initiative</li> <li>Carbon Disclosure Project</li> </ul>	Partnership for Carbon Accounting Financials (PCAF)	<ul style="list-style-type: none"> <li>Risk identification and assessment of corporate operations</li> <li>Supporting the conservation, and fulfill the goal of protecting biodiversity</li> </ul>	<ul style="list-style-type: none"> <li>ISO 14001:2015 Environment Management System</li> <li>ISO 50001:2011 Energy Management System</li> <li>ISO 14064-1:2018 Greenhouse gases Part 1</li> <li>ISO 46001:2019 Water efficiency management systems</li> </ul>	Micro-enterprise financing risk assessment
<b>Chapter</b>	4.2 Sustainable Finance 3.0 Climate Change Strategies	3.0 Climate Change Strategies	3.2 Investing and Financing Carbon Emissions Inventory	3.4 Task Force on Nature-related Financial Disclosures	3.3 Green Operations Management	4.1 Inclusive Finance

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

Stakeholder Engagement

**Identifying Material Topics**Sustainability Performance and  
Medium/Long-Term Goals

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

## APPENDIX


**Management Approach and Content**

	Human Rights	Employee attraction and retention	Occupational Health and Safety	Talent Cultivation and Development	Social Participation
<b>Management Approach Policy Commitment</b>	Ensure all employees' employment and labor rights are protected.	Attract and retain talented people	Safety and health promoting measures.	Talent development stems from a comprehensive training system that includes core training, managerial training, and specialized training programs.	Helping young people find a career development path suited to their own situation.
<b>Management Approach Action</b>	Contracting of employees is as per all labor laws and regulations, and employees are guaranteed all labor rights. Human rights training for internal employees has been increased.	Offer complete and competitive salary packages and performance-linked bonuses. Moreover, we regularly commission a professional management consulting company to conduct financial industry salary surveys and we adjust salaries accordingly.	Assist relevant departments to implement these measures to reduce risks from environmental hazards, prevent workplace accidents, and continually improve workplace environment and safety; promote safety education among labor safety staff, employees and contractors to ensure the safety and health of our employees.	All employees undergo evaluations for regular performance and career development every year. Benchmarking assessments and individual performance appraisals focus on balancing organizational needs with the employee's personal objectives.	Expand the amount and enhance the efficiency of its services, it has also brought together government, schools, and non-governmental organizations to organize diversified activities to provide those receiving services different perspectives and experiences. The "Chailease Badminton Team" was formed to train outstanding young players and help them pursue broader career pathways.
<b>Mechanism of evaluation and Policy</b>	<ul style="list-style-type: none"> <li>Set up Email of department heads</li> <li>Sexual harassment prevention and complaint coordination mechanism</li> <li>The Chailease Human Rights Policy</li> </ul>	<ul style="list-style-type: none"> <li>Employee benefits</li> <li>Model Employee Award/Gold long-service badges</li> <li>Employee mailbox</li> <li>Performance evaluation system</li> </ul>	<ul style="list-style-type: none"> <li>ISO 45001:2018 occupational safety and health management system</li> <li>Full-time first-level management unit - Occupational Safety and Health Management Department</li> </ul>	<ul style="list-style-type: none"> <li>Sales &amp; risk management dual training</li> <li>Asia Pacific Management Associate</li> <li>Personal development plan</li> <li>Succession plan</li> <li>EMBA allowance</li> </ul>	<ul style="list-style-type: none"> <li>Activities related to career exploration and adaptive development</li> <li>Promote corporate colleagues to participate in volunteer services</li> <li>Cooperative education with junior, senior and colleges</li> <li>The players will be promoted to Group A after training</li> </ul>
<b>Chapter</b>	6.5 Human Rights Protection	6.1 Talent Cultivation and Development	6.3 Healthy Workplace	6.1 Talent Cultivation and Development	7.0 Social Participation

# 2-5 Sustainability Performance and Goals

The periods are defined as short-term (1~2 years), mid-term (3~5 years), and long-term (6~10 years).

Corporate Governance		
<p>Corporate governance is the basis of sustainable corporate development and the core of corporate culture. It improves companies' long-term value and competitiveness.</p>		
		
2024 Objectives	2024 Performance <span style="float: right;">Complete</span>	
<ul style="list-style-type: none"> <li>Corporate governance evaluation (top 5%) and increase scored items.</li> <li>Board attendance rate of all directors remained at more than 90%.</li> <li>The attendance rate of directors' refresher courses was 100% with directors taking an average of 6 hours of refresher courses each.</li> <li>In accordance with the principle of gender equality, we promote women's participation in corporate governance and operational decision-making.</li> </ul>	<ul style="list-style-type: none"> <li>List in the top 5% of 11th corporate governance evaluation.</li> <li>The attendance rate of directors' refresher courses was 100% with directors taking an average of 7 hours of refresher courses each.</li> <li>The percentage of women in managerial positions rose by 0.87% from 2023.</li> </ul>	
Short -Term Goals (2025-2026)	Medium -Term Goals (2027-2029)	Long-Term Goals (2030-2034)
<ul style="list-style-type: none"> <li>Enter and remain in the top 5% of corporate governance evaluation.</li> <li>Board attendance rate of all directors remained at more than 90%.</li> <li>The attendance rate of directors' refresher courses remained at 100% and the average duration of refresher courses is at least 6 hours.</li> <li>In accordance with the principle of gender equality, we promote women's participation in corporate governance and operational decision-making.</li> </ul>	<ul style="list-style-type: none"> <li>Corporate governance evaluations have remained in the top 5%.</li> <li>The board attendance rate of all directors was maintained at more than 90%.</li> <li>The attendance rate of directors' refresher courses was maintained at 100%, and the average duration of refresher courses was at least 6 hours.</li> </ul>	<ul style="list-style-type: none"> <li>Continue to participate in evaluations related to corporate governance conducted by regulatory authorities and use the results to enhance our corporate governance practices.</li> <li>The attendance rate of directors' refresher courses was maintained at 100%, and the average duration of refresher courses was at least 6 hours.</li> </ul>

Risk Management		
<p>In response to rapid changes in domestic and international economic conditions, we have strengthened risk management and complied with internal controls to effectively reduce risk costs and enhance profitability.</p>		
		
2024 Objectives	2024 Performance <span style="float: right;">Complete</span>	
<ul style="list-style-type: none"> <li>Conduct annual ESG emerging risk identification to assess the potential impact on business and countermeasures.</li> <li>Including ESG credit risk assessment in the risk assessment report, and including negative ESG factors as an important audit item.</li> </ul>	<ul style="list-style-type: none"> <li>Conducted ESG emerging risk identification.</li> <li>Negative ESG factors have been included in the list of negative items. If a client is involved in negative ESG factors, we decline to lend.</li> <li>ESG credit risk assessment has been included in the risk assessment report. It is used as reference for credit granting and to establish a risk control mechanism.</li> </ul>	
Short -Term Goals (2025-2026)	Medium -Term Goals (2027-2029)	Long-Term Goals (2030-2034)
<ul style="list-style-type: none"> <li>Perform ESG emerging risk identification to assess possible impacts on the business and countermeasures.</li> <li>Include ESG credit risk assessment in the risk assessment report, and use the assessment report as a reference when granting credit.</li> <li>Include negative ESG factors as an important audit item and declining to lend with negative ESG factor.</li> </ul>	<ul style="list-style-type: none"> <li>Implement ESG emerging risk identification to assess possible impacts on business and countermeasures.</li> <li>Include negative ESG factors as an important audit item, and include ESG credit risk assessment in the risk assessment report.</li> </ul>	<ul style="list-style-type: none"> <li>Implement ESG emerging risk identification to assess possible impacts on business and countermeasures.</li> <li>Include negative ESG factors as an important audit item, and include ESG credit risk assessment in the risk assessment report.</li> </ul>

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

Stakeholder Engagement

Identifying Material Topics

**Sustainability Performance and Medium/Long-Term Goals**

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

Sustainable Goals

Sustainable Governance

Stakeholder Engagement

Identifying Material Topics

Sustainability Performance and Medium/Long-Term Goals

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE


7 SOCIAL PARTICIPATION


APPENDIX



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Operating Performance	
<p>Companies should pursue excellent business performance and profitability to maintain their operations and development, drive economic growth, and create employment opportunities.</p>  Complete	
2024 Objectives	2024 Performance
<ul style="list-style-type: none"> <li>Operating performance (revenue, profitability, and EPS) improved compared to fiscal year 2023.</li> <li>Maintained strong Return on Assets (ROA) and Return on Equity (ROE).</li> </ul>	<p>In 2024, the consolidated revenue reached NT\$102.3 billion, with a self-assessed consolidated net income after tax of NT\$23.4 billion and earnings per share (EPS) of NT\$13.31.</p>
Short -Term Goals (2025-2026)	
<ul style="list-style-type: none"> <li>Excellent operating performance and profitable growth in its major markets (Taiwan, China and ASEAN).</li> <li>To maintain return on equity (ROE) ratio above peers in the financial industry.</li> </ul>	
Medium -Term Goals (2027-2029)	
<ul style="list-style-type: none"> <li>Excellent operating performance and profitable growth in its major markets (Taiwan, China and ASEAN).</li> <li>To maintain return on equity (ROE) ratio above peers in the financial industry.</li> </ul>	
Long-Term Goals (2030-2034)	
<ul style="list-style-type: none"> <li>Excellent operating performance and profitable growth in its major markets (Taiwan, China and ASEAN).</li> <li>To maintain return on equity (ROE) ratio above peers in the financial industry.</li> </ul>	

Carbon Emissions from Financial Assets	
<p>The financial services industry is expected to accelerate the pace of sustainable finance and to screen investment and financing targets to serve as a reference for the sustainable transformation of enterprises.</p>  Complete	
2024 Objectives	2024 Performance
<p>Inventory total GHG emissions of portfolio, according to the methodology published by the Partnership for Carbon Accounting Financials (PCAF).</p>	<ul style="list-style-type: none"> <li>Inventory covered the investment and financial data (including equity investment, corporate bonds, general corporate credit, and car loans) of inventory important subsidiaries, including Chailease Finance, Fina Finance &amp; Trading, Chailease Auto, Chailease International Finance Corporation (China), Chailease International Leasing Corp (Vietnam). The disclosure rate was 69.9% of the total portfolio value.</li> <li>Impose quota control on high-carbon-emitting industries at the point of entry and to strengthen the assessment of high-carbon-emitting industries at the point of granting credit.</li> <li>Commit to Science Based Targets initiative (SBTi) and propose to set carbon reduction targets progressively.</li> </ul>
Short -Term Goals (2025-2026)	
<ul style="list-style-type: none"> <li>Impose quota control on high-carbon-emitting industries at the point of entry and to strengthen the assessment of high-carbon-emitting industries at the point of granting credit.</li> <li>Commit to Science Based Targets initiative (SBTi) and submit carbon reduction targets.</li> </ul>	
Medium -Term Goals (2027-2029)	
<p>Follow the Science Based Targets initiative (SBTi) to phase out carbon and regularly review progress towards the targets, with a reduction of 42% from the base year.</p>	
Long-Term Goals (2030-2034)	
<p>Follow the Science Based Targets initiative (SBTi) to phase out carbon and regularly review progress towards the targets.</p>	

Financial Technology and Innovation	
<p>We are bringing a new look and experience to financial services to provide safer and more efficient services, as well as promoting financial inclusion to benefit more people.</p>  Complete	
2024 Objectives	2024 Performance
<p>We have moved from providing a single financial installment service to an innovative flow-guided business structure with two-way cooperation with the merchant side of the scene. Based on intelligent data, members can select zingala merchants from zingala's various digital channel apps, LINE OA, etc., and shop again in installments.</p>	<p>The driving traffic and guiding sales business model is based on digital platforms, in which 55% of the performance of Chailease Consumer Finance Company's (CCFC) installment is generated through the mechanism of driving traffic and guiding sales to encourage members to make second and further purchases.</p>
Short -Term Goals (2025-2026)	
<p>With the estimated growth of consumer installment sales (20% annually), driving traffic and guiding sales will remain at 55% of performance, which is a healthy indicator of new customer growth and members' repeat purchases.</p>	
Medium -Term Goals (2027-2029)	
<p>With the estimated growth of consumer installment sales (20% annually), driving traffic and guiding sales will remain at 55% of performance, which is a healthy indicator of new customer growth and members' repeat purchases.</p>	
Long-Term Goals (2030-2034)	
<p>With the estimated growth of consumer installment sales (20% annually), driving traffic and guiding sales will remain at 55% of performance, which is a healthy indicator of new customer growth and members' repeat purchases.</p>	

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

Stakeholder Engagement

Identifying Material Topics

**Sustainability Performance and Medium/Long-Term Goals**

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE


6 HAPPY WORKPLACE


7 SOCIAL PARTICIPATION

APPENDIX



The periods are defined as short-term (1~2 years), mid-term (3~5 years), and long-term (6~10 years).

Ethical Corporate Management		
Ethical management is an important value of corporate culture. Companies should incorporate ethical management into their operational management strategy. 		
2024 Objectives	2024 Performance <span style="float: right;">Complete</span>	
<ul style="list-style-type: none"> <li>Implement the ethical management policy and the Employees are strictly held to high moral standards in undertaking work for the company. They are charged with embodying the corporate philosophy in their daily work.</li> </ul>	<ul style="list-style-type: none"> <li>In 2021, we adopted an electronic method to fully implement the education and training of integrity management and behavior guidelines. As of the end of 2024,665 people completed training.</li> <li>2024 Legal Compliance Annual Report has been approved by the Corporate Governance Committee and the Board of the Directors.</li> <li>Obtained ISO 37001 certificate to improve anti-bribery governance and management system.</li> </ul>	
Short -Term Goals (2025-2026)	Medium -Term Goals (2027-2029)	Long-Term Goals (2030-2034)
<ul style="list-style-type: none"> <li>Implement and continue Ethical Corporate Management Best Practice Principles, formulate education and training on Ethical Conduct Best Practice Principles, Ethical Corporate Management Best Practice Principles, anti-corruption, anti-discrimination, anti-money laundering, and personal asset protection, and provide relevant education and training for all colleagues with a training coverage rate of 100%.</li> <li>Expand online education, training courses, and implementation targets, as well as enhance promotion of integrity management.</li> <li>Keep following the ISO 37001 system guideline to maintain the validity of the certificate.</li> </ul>	<ul style="list-style-type: none"> <li>Cooperate with the competent authority to implement the Company's Ethical Corporate Management Best Practice Principles and incorporate it into related systems, such as internal control and internal auditing.</li> <li>Establish a risk assessment mechanism for dishonest misconduct, regularly analyze and evaluate business activities with a higher risk of dishonest misconduct within the business scope, and formulate plans to prevent dishonest misconduct accordingly.</li> <li>Based on the results of the risk assessment of dishonest misconduct, the relevant audit plan was drawn up, and the internal audit unit or accountant shall check the compliance with the plan to prevent dishonest misconduct.</li> <li>Remaining the validity of the ISO 37001 certificate</li> </ul>	<p>We will implement our policy of honesty and integrity and require our employees to uphold high ethical standards in the execution of our business activities and to continue to implement the company's philosophy in their daily work.</p>

Regulatory Compliance		
Employee has the responsibility of honoring laws and regulations, avoiding conflicts of personal interest with company interest. 		
2024 Objectives	2024 Performance <span style="float: right;">Complete</span>	
<ul style="list-style-type: none"> <li>Ensuring the Company's operation and internal policies will comply with the most recent requirement provided by relevant regulation or laws.</li> <li>Conducting regular legal compliance internal training for targeted department.</li> <li>Conducting the legal compliance self-examination of this year.</li> </ul>	<ul style="list-style-type: none"> <li>The Regulations Governing Evaluation of the Performance of the Board of Directors has been amended and adopted by Board of Directors.</li> <li>The Operating Procedures For Handling Internal Material Information And Preventing Insider Trading has been amended and adopted by Board of Directors.</li> <li>The Company has conducted the legal compliance self-examination and formulated the regulation of the same. The Company has conducted appropriate legal compliance internal training for targeted department.</li> <li>Neither material deficiencies nor illegal matters have been found in 2024 legal compliance self-examination.</li> </ul>	
Short -Term Goals (2025-2026)	Medium -Term Goals (2027-2029)	Long-Term Goals (2030-2034)
<ul style="list-style-type: none"> <li>Ensuring the Company's operation and internal policies will comply with the most recent requirement provided by relevant regulation or laws.</li> <li>Conducting regular legal compliance internal training for targeted department.</li> <li>Conducting the legal compliance self-examination of this year.</li> </ul>	<ul style="list-style-type: none"> <li>The board of directors regularly reviews the appropriateness and implementation of the regulatory compliance system.</li> <li>Maintain the independence of the regulatory compliance staff and strengthen their functions.</li> <li>Strengthen mutual cooperation between the regulatory compliance and internal audit units.</li> <li>Strengthen the supervision of each unit regarding compliance, review internal audit deficiencies, and use cases of wrongdoing for training purposes.</li> </ul>	<p>We will ensure that the Company complies with applicable laws and regulations in order to minimize legal risks and avoid potential penalties, thereby enhancing the Company's credibility and benefiting corporate governance and social responsibility.</p>

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

Stakeholder Engagement

Identifying Material Topics

**Sustainability Performance and Medium/Long-Term Goals**

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE


6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



The periods are defined as short-term (1~2 years), mid-term (3~5 years), and long-term (6~10 years).

Information Security		
<p>By advancing information security defense technologies and enhancing information security management systems, we continuously strengthen the security of sensitive data, focusing on protecting the interests of both the company and its customers, which is essential for sustainable development.</p>		
 <b>Complete</b>		
2024 Objectives	2024 Performance	
<ul style="list-style-type: none"> <li>Integrating information security governance, management, and technology to construct a comprehensive information security blueprint.</li> <li>Establishing organizational information security development goals to ensure the proper protection of organizational information assets.</li> <li>Enhancing information security control measures and optimizing incident response management procedures.</li> <li>Strengthening the protection of sensitive data, improving identity verification and vulnerabilities remediation.</li> <li>Developing information security training courses to establish awareness and enhance overall information security consciousness.</li> </ul>	<ul style="list-style-type: none"> <li>Expanding the introduction of the ISO27001 information security management system and pass the 2022 transition verification. Optimizing risk management and strengthening organizational information resilience by updating standard compliance.</li> <li>Strengthened identity verification and access control.</li> <li>Conducted vulnerability management and tracking through a platform-based architecture.</li> <li>Continuously strengthening information security training and awareness, including online information security training courses, information security announcements and social engineering drills.</li> <li>Referring to the listed company management and control guideline items, corresponding to the company's existing protection and control mechanism, as a basis for future improvement.</li> <li>Expanded the scope of social engineering drills to effectively verify the ability of all employees to respond to information security threats and strengthen the overall information security awareness level.</li> <li>The service APP has passed information security testing and verification, and obtained the MAS certification mark.</li> <li>Completed information security insurance renewal.</li> <li>Join the information sharing organization to improve ability to identify and respond to the latest threats.</li> </ul>	
Short -Term Goals (2025-2026)	Medium -Term Goals (2027-2029)	Long-Term Goals (2030-2034)
<ul style="list-style-type: none"> <li>Implementing automated security detection of program code during the development phase, effectively identify potential vulnerabilities and risks, and improve security during the software development process.</li> <li>Strengthening generative AI security management and control to ensure that AI technology improves business efficiency within a safe and compliant framework.</li> <li>Strengthening the security protection of external websites, improving the intensity of intrusion prevention system, and use vulnerability scanning mechanisms to prevent network attacks and data leakage.</li> <li>Establishing a cloud security management system and formulate cloud usage specifications to ensure the effective implementation of risk management, data protection and compliance requirements for cloud services.</li> <li>Implemented the cloud security protection mechanism to achieve continuous monitoring of cloud resources and establish a visual cloud protection mechanism.</li> <li>Expand staff of the information security department to strengthen support for security architecture construction, establishment of compliance systems, improvement of information security awareness, threat detection and analysis, etc.</li> <li>Set up a community fake account inspection mechanism in order to maintain the company's goodwill and reduce potential fraud risks.</li> </ul>	<ul style="list-style-type: none"> <li>Strengthen cloud system management, including performance and information security.</li> <li>Continue to improve the data loss protection to ensure that customer data is fully protected.</li> <li>Introduce Zero Trust Network Architecture and Management Specifications.</li> <li>Integrate information from the Financial Information Sharing and Analysis Center (F-ISAC), news sources, and third-party intelligence to assess and inventory the overall network security defense capabilities.</li> <li>Establish a collaborative mechanism to rapidly respond to external threats, safeguarding the security of information systems and customer data.</li> <li>Continuously expanding the scope and intensity of information security testing.</li> <li>Complying with the information security standards of financial institutions and following the most stringent industry regulations to protect the security of customer information.</li> </ul>	<ul style="list-style-type: none"> <li>Continue to improve the data loss protection to ensure that customer data is fully protected.</li> <li>Implement external information security risk assessment to focus on current potential threats from different perspectives.</li> <li>Security Operation Center (SOC) to enhance the response time and processing efficiency for information security threats.</li> <li>Using AI and machine learning technology to detect and prevent information security threats to achieve automated risk identification and response.</li> </ul>

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

Stakeholder Engagement

Identifying Material Topics

**Sustainability Performance and Medium/Long-Term Goals**

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE


6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



The periods are defined as short-term (1~2 years), mid-term (3~5 years), and long-term (6~10 years).

Customer Relationship Management	
Protection of customer rights to strengthen the connection with customers and maintain a competitive advantage. 	
<b>2024 Objectives</b>	<b>2024 Performance</b>  Complete
<ul style="list-style-type: none"> <li>Implement prompt processing mechanisms for customer complaints. Each company shall be required to complete customer reconciliation and report the handling of customer complaints within the given deadline.</li> <li>Maintain customer satisfaction above 85%.</li> </ul>	<p>The average overall satisfaction rate of corporate finance customers is 97.6%, and the average overall satisfaction rate of consumer finance (short-term rental) customers is 100%, which show that the clients are “satisfied” or higher with our overall service.</p>
Short -Term Goals (2025-2026)	
<ul style="list-style-type: none"> <li>Implement prompt processing mechanisms for customer complaints. Each company shall be required to complete customer reconciliation and report the handling of customer complaints within the given deadline.</li> <li>Maintain customer satisfaction above 90%.</li> </ul>	
Medium -Term Goals (2027-2029)	
<ul style="list-style-type: none"> <li>Implement prompt processing mechanisms for customer complaints. Each company shall be required to complete customer reconciliation and report the handling of customer complaints within the given deadline.</li> <li>Maintain customer satisfaction above 90%.</li> </ul>	
Long-Term Goals (2030-2034)	
The operational procedure is constantly improved based on customer complaints annually, with the goal of maintaining or improving customer satisfaction levels compared to the previous year.	

Sustainable Supplier Chain Management	
Work with suppliers to jointly implement corporate social responsibilities and avoid transactions with suppliers that cause significant impact on the environment and society. 	
<b>2024 Objectives</b>	<b>2024 Performance</b>  Complete
<ul style="list-style-type: none"> <li>Continue education and training for new suppliers.</li> <li>For suppliers worth more than one million yuan, they are required to sign human rights and environmental sustainability clauses and integrity commitments.</li> </ul>	<ul style="list-style-type: none"> <li>Complete major supplier standards and regulations for human rights/sustainability pledges.</li> <li>Implement supplier education and training covering integrity management, occupational safety and health, human rights policy, and environmental sustainability.</li> <li>Issue signed supplier human rights and environmental sustainability pledges, to 100%.</li> </ul>
Short -Term Goals (2025-2026)	
<ul style="list-style-type: none"> <li>Continue education and training for new suppliers.</li> <li>New suppliers' human rights and environmental sustainability pledges issued and signed.</li> </ul>	
Medium -Term Goals (2027-2029)	
<ul style="list-style-type: none"> <li>Continue education and training for new suppliers.</li> <li>New suppliers' human rights and environmental sustainability pledges issued and signed.</li> </ul>	
Long-Term Goals (2030-2034)	
Utilize and play properly the role of a fund provider and financial product channel to influence customers or partners to fulfill CSR.	

Inclusive Finance	
Providing disadvantaged groups and people in remote areas with basic financial services. 	
<b>2024 Objectives</b>	<b>2024 Performance</b>  Complete
<ul style="list-style-type: none"> <li>The amount of micro-enterprise loans increase by 10%.</li> <li>Increase the number of clients reached of inclusive financial products for enterprises and individuals.</li> </ul>	<ul style="list-style-type: none"> <li>The amount of micro-enterprise loans increased by 14%.</li> <li>Increase the number of clients reached of inclusive financial products for enterprises and individuals.</li> </ul>
Short -Term Goals (2025-2026)	
<ul style="list-style-type: none"> <li>The amount of micro-enterprise loans increase by 10%.</li> <li>Increase the number of clients reached of inclusive financial products for enterprises and individuals.</li> </ul>	
Medium -Term Goals (2027-2029)	
<ul style="list-style-type: none"> <li>Simplify the credit review process and optimize the risk model to improve the efficiency of credit review and lending.</li> <li>Continue to promote SME forums and lectures.</li> <li>Double-digit growth in the amount of micro-enterprise loans.</li> <li>Continuous growth in the number of clients reached of inclusive financial products for enterprises and individuals.</li> </ul>	
Long-Term Goals (2030-2034)	
<ul style="list-style-type: none"> <li>Simplify the credit review process and optimize the risk model to improve the efficiency of credit review and lending.</li> <li>Continue to promote SME forums and lectures.</li> <li>Double-digit growth in the amount of micro-enterprise loans.</li> <li>Continuous growth in the number of clients reached of inclusive financial products for enterprises and individuals.</li> </ul>	

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

Stakeholder Engagement

Identifying Material Topics

**Sustainability Performance and Medium/Long-Term Goals**

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE


6 HAPPY WORKPLACE


7 SOCIAL PARTICIPATION

APPENDIX



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Green Operations Management & Climate Change Action and Strategy		
All companies have the obligation to reduce the emissions of greenhouse gases and reduce energy consumption.		
 Complete		
2024 Objectives	2024 Performance	
Submit a SBTi Commitment, which sets out a clear pathway for carbon reduction to contain warming to 1.5°C.	<ul style="list-style-type: none"> <li>SBTi Commitment, which sets out a clear pathway for carbon reduction.</li> <li>ISO 14001, 50001-completed the expanded verification of all subsidiaries under the holding company.</li> <li>ISO 14064 Greenhouse Gas Inventory Scope 1 and Scope 2 expanded verification all subsidiaries by 100%.</li> <li>ISO 46001 Water Efficiency Management Systems-completed the verification.</li> </ul>	<ul style="list-style-type: none"> <li>Taiwan Electricity consumption: 3.5% less than per capita base year.</li> <li>Water consumption: 2.2% less than per capita base year.</li> <li>Waste: 8% less than per capita base year.</li> <li>Save paper: 28.4% less than per capita base year.</li> <li>Taiwan's Chailease Finance purchased 847,000 kWh of green power certificates, accounting for 11% of Taiwan's total electricity consumption; Thailand's 13 service points adopted green power for self-generation and self-consumption, with 81,730 kWh of usage, and Taiwan and Thailand's total green power usage accounted for 6.11% of the holding.</li> </ul>
Short -Term Goals (2025-2026)	Medium -Term Goals (2027-2029)	Long-Term Goals (2030-2034)
<ul style="list-style-type: none"> <li>Submit a SBTi Commitment, which sets out a clear pathway for carbon reduction.</li> <li>Continued utilization of renewable energy sources.</li> </ul>	<ul style="list-style-type: none"> <li>Submit a SBTi Commitment, which sets out a clear pathway for carbon reduction.</li> <li>Continued utilization of renewable energy, with the goal of achieving 100% green electricity usage across all company sites in Taiwan by 2030.</li> </ul>	Submit a SBTi Commitment, which sets out a clear pathway for carbon reduction.

Sustainable Finance		
Integrate core competencies and fulfill the social responsibility of the financial industry in the financial supply chain in order to achieve sustainable development of the environment, economy, and society.		
 Complete		
2024 Objectives	2024 Performance	
<ul style="list-style-type: none"> <li>Solar power plant assets grow; the target for solar power plant installation capacity is 1,540 MW.</li> <li>The amount of ESG industry financing increase by 5%.</li> <li>The amount of electric vehicles and motorcycles loan increase by 5%~10%.</li> </ul>	<ul style="list-style-type: none"> <li>By the end of 2024, we had 4,157 solar power plants. Solar power plant assets reached 58 billion, reflecting a 9% growth. Total power generation capacity was 1,514.57 MW, accounting for 11% of Taiwan's total solar capacity in 2024. This is estimated to eliminate 935,112 metric tons of CO2 emissions annually.</li> <li>Total ESG-related industry financing amounted to approximately NT\$9.1 billion, representing a growth rate of 15%.</li> <li>Installment financing for electric scooters amounted to approximately NT\$300 million, with a growth rate of 63%.</li> </ul>	
Short -Term Goals (2025-2026)	Medium -Term Goals (2027-2029)	Long-Term Goals (2030-2034)
<ul style="list-style-type: none"> <li>Growth in solar power plant asset scale; the target for solar power plant installation capacity is 1,703 MW.</li> <li>The amount of ESG industry financing increase by 5%.</li> </ul>	<ul style="list-style-type: none"> <li>Growth in solar power plant asset scale; the target for solar power plant installation capacity is 2,040 MW.</li> <li>Continued growth in the amount of ESG industry financing.</li> </ul>	<ul style="list-style-type: none"> <li>Growth in solar power plant asset scale; the target for solar power plant installation capacity is 2,240 MW.</li> <li>Continued growth in the amount of ESG industry financing.</li> </ul>

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

Stakeholder Engagement

Identifying Material Topics

**Sustainability Performance and Medium/Long-Term Goals**

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



The periods are defined as short-term (1~2 years), mid-term (3~5 years), and long-term (6~10 years).

Biodiversity and Ecological Conservation		
Biodiversity affects the survival of mankind. It is necessary to utilize biological resources in a sustainable manner in order to conserve biodiversity and promote the sustainable development of mankind.		
<b>2024 Objectives</b>		<b>2024 Performance</b>
Introduce the Taskforce on Nature-related Financial Disclosures (TNFD) framework to identify and manage nature-related risks.		We refer to ENCORE (Exploring Natural Capital Opportunities, Risks and Exposure) and follow LEAP (Locate, Evaluate, Assess and Prepare) methodology published by TNFD. We analyze the interaction of our business activities with the natural environment in accordance with the TNFD framework, using the financing target and our own business location as the evaluation target.
Short -Term Goals (2025-2026)	Medium -Term Goals (2027-2029)	Long-Term Goals (2030-2034)
Introduce the Taskforce on Nature-related Financial Disclosures (TNFD) framework to identify and manage nature-related risks.	Improve transparency of nature-related financial risks and integrate nature into corporate policies and business decisions, in line with the TNFD.	Improve transparency of nature-related financial risks and integrate nature into corporate policies and business decisions, in line with the TNFD.

Human Rights					
Labor rights and gender equality are legitimate rights and interests in employment, also are cooperate responsibilities to employees and to the society.					
<b>2024 Objectives</b>			<b>2024 Performance</b>		
<ul style="list-style-type: none"> <li>A smooth labor-management exchange platform and regular labor-management meetings.</li> <li>The ratio of female executives is over 30%. The ratio of female executives in the business department is over 26%. The ratio of female employees should not be less than 45%.</li> </ul>			<ul style="list-style-type: none"> <li>A smooth labor-management exchange platform and regular labor-management meetings.</li> <li>The ratio of female executives in 2024 reached 32.44%; the percentage of female executives in the sales department reached 30.53%. The ratio of female employees is 46.97%.</li> </ul>		
Short -Term Goals (2025-2026)		Medium -Term Goals (2027-2029)		Long-Term Goals (2030-2034)	
<ul style="list-style-type: none"> <li>A smooth labor-management exchange platform and regular labor-management meetings.</li> </ul>		<ul style="list-style-type: none"> <li>A smooth labor-management exchange platform and regular labor-management meetings.</li> </ul>		<ul style="list-style-type: none"> <li>A smooth labor-management exchange platform and regular labor-management meetings.</li> </ul>	
Position	Female Representation Maintain at or above	Position	Female Representation Maintain at or above	Position	Female Representation Maintain at or above
Junior Level Management	35%	Junior Level Management	35%	Junior Level Management	35%
Middle Level Management	20%	Middle Level Management	20%	Middle Level Management	20%
Senior Level Management	10%	Senior Level Management	10%	Senior Level Management	10%
Management	32%	Management	32%	Management	35%
Management in Revenue-generating Functions	28%	Management in Revenue-generating Functions	28%	Management in Revenue-generating Functions	30%
STEM	35%	STEM	35%	STEM	35%
In Total Workplace	46%	In Total Workplace	46%	In Total Workplace	50%
<ul style="list-style-type: none"> <li>Achieve 100% implementation of human rights education and training.</li> </ul>		<ul style="list-style-type: none"> <li>Achieve 100% implementation of human rights education and training.</li> </ul>		<ul style="list-style-type: none"> <li>Achieve 100% implementation of human rights education and training.</li> </ul>	

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

Stakeholder Engagement

Identifying Material Topics

**Sustainability Performance and Medium/Long-Term Goals**

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE


6 HAPPY WORKPLACE


7 SOCIAL PARTICIPATION

APPENDIX



The periods are defined as short-term (1~2 years), mid-term (3~5 years), and long-term (6~10 years).

Employee attraction and retention		
Complete benefit measures and compensation policies highly-linked to performance can attract talents from labor market and meanwhile lower the turnover rate of talents in the organization.  Complete		
2024 Objectives	2024 Performance	
<ul style="list-style-type: none"> <li>Continue to provide employee welfare programs that exceed laws and regulations.</li> <li>Continue to increase Employee Stock Ownership Trust members by 5%~10%.</li> <li>The participation rate of the reward objects of the employee shareholding trust reward plan to be maintained at over 95%.</li> </ul>	<ul style="list-style-type: none"> <li>Provide leave benefits that exceed legal requirements, including extended Long-term service leave, increased paternity leave, spousal prenatal check-up leave, prenatal check-up leave, and maternity leave.</li> <li>Employee benefit costs increased by 3.1%(in Taiwan)</li> <li>The participation rate of the reward objects of the employee shareholding trust reward plan was 95.9%.(in Taiwan)</li> </ul>	
Short -Term Goals (2025-2026)	Medium -Term Goals (2027-2029)	Long-Term Goals (2030-2034)
<ul style="list-style-type: none"> <li>Continue to provide employee welfare programs that exceed laws and regulations</li> <li>Continue to increase employee welfare costs by 5%~10%.</li> <li>The participation rate of the reward objects of the employee shareholding trust reward plan to be maintained at over 95%.</li> </ul>	<ul style="list-style-type: none"> <li>Continue to provide employee welfare programs that exceed laws and regulations.</li> <li>The participation rate of the reward objects of the employee shareholding trust reward plan to be maintained at over 95%.</li> </ul>	<ul style="list-style-type: none"> <li>Continue to provide employee welfare programs that exceed laws and regulations.</li> <li>The participation rate of the reward objects of the employee shareholding trust reward plan to be maintained at over 95%.</li> </ul>

Occupational Health and Safety		
Creating a safe work environment and improve employee health and enhance corporate competitiveness.  Complete		
2024 Objectives	2024 Performance	
<ul style="list-style-type: none"> <li>Achieved a 75% completion rate for energy related site training programs.</li> <li>The participation rate of health check of over 80%.</li> <li>Employee absenteeism rate of below 0.8%.</li> <li>Continue to hold health promotion seminars and activities, and the number of participants is to remain more than 10,000.</li> <li>The response rate of the engagement survey to be maintained at over 85%, average score to be maintained at over 6 points, and the difference between male and female scores is reduced.</li> </ul>	<ul style="list-style-type: none"> <li>Implementation of monitoring of the work environment in offices, ensuring that lighting and CO<sub>2</sub> concentrations conform to regulatory standards.</li> <li>Implement Legionella bacteria and related water quality testing.</li> <li>Promoted safety and hygiene counseling and education training for energy-related sites, a total of 322 sessions, with 1,664 participants, achievement rate of 91.2%</li> <li>Complete ISO 45001:2018 verification.</li> </ul>	
	<ul style="list-style-type: none"> <li>The achievement rate of the four major occupational safety and health plans (medium and high-risk care) is 90%.</li> <li>Employee absenteeism rate was 0.58% in 2024.</li> <li>Organized health promotion seminars and activities, with 10,410 participants.</li> <li>A participation rate of health check was 82%.</li> <li>The response rate of the engagement survey was 94.8%, and the average score was 6.16 points, the difference between male and female scores is little increase.</li> </ul>	
Short -Term Goals (2025-2026)	Medium -Term Goals (2027-2029)	Long-Term Goals (2030-2034)
<ul style="list-style-type: none"> <li>The achievement rate of the four major occupational safety and health plans (medium and high-risk care) remains above 92%. (implemented every two years)</li> <li>The participation rate of health check of over 82%.</li> <li>Maintain absentee rate below 0.8%.</li> <li>Continue to hold health promotion seminars and activities, and the number of participants is to remain more than 10,000.</li> <li>The response rate of the engagement survey to be maintained at over 85%, average score to be maintained at over 6 points, and the difference between male and female scores is reduced.</li> </ul>	<ul style="list-style-type: none"> <li>Achieved a 75% completion rate for energy related site training programs.</li> <li>The achievement rate of the four major occupational safety and health plans (medium and high-risk care) remains above 93% (implemented every two years).</li> <li>The participation rate of health check of over 83%.</li> <li>A participation rate of health check was 83%.</li> <li>Maintain absentee rate below 0.8%.</li> <li>Continue to hold health promotion seminars and activities, and the number of participants to remain over 10,000.</li> <li>The response rate of the engagement survey is to be maintained at more than 85%, and the average score is maintained at more than 6 points, and the difference between male and female scores is to be reduced.</li> <li>Maintain absentee rate below 0.8%.</li> </ul>	<ul style="list-style-type: none"> <li>The achievement rate of the four major occupational safety and health plans (medium and high-risk care) remains above 95%.(implemented every two years)</li> <li>The participation rate of health check of over 85%</li> <li>Maintain absentee rate below 0.8%.</li> <li>Continue to hold health promotion seminars and activities, and the number of participants to remain over 10,000.</li> <li>The response rate of the engagement survey is to be maintained at more than 85%, and the average score is maintained at more than 6 points, and the difference between male and female scores is to be reduced.</li> </ul>

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

Sustainable Goals

Sustainable Governance

Stakeholder Engagement

Identifying Material Topics

**Sustainability Performance and Medium/Long-Term Goals**

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



The periods are defined as short-term (1~2 years), mid-term (3~5 years), and long-term (6~10 years).

Talent Cultivation and Development			
Develop long-term plans on staff's training & career development, to achieve individual and the Group's mutual growth.			
2024 Objectives		2024 Performance	
<p><b>Overall goals</b></p> <ul style="list-style-type: none"> <li>Maintain average annual training hours per person at more than 50 hours.</li> </ul> <p><b>Sustainable operations</b></p> <ul style="list-style-type: none"> <li>Continue to arrange ESG related training courses.</li> </ul>	<p><b>Talent management</b></p> <ul style="list-style-type: none"> <li>A total of 40 MAs to go overseas for internships or assignments.</li> <li>Continue to implement the key talent plan. A total of 50 people have been promoted over the years, and a total of 20 have been officially assigned abroad.</li> <li>Maintain retention rate of key talents above 85%.</li> <li>Continue to implement the NYU training program at a cost of NT\$3 million per person.</li> <li>One person will go to NYU for further study.</li> </ul>	<p><b>Overall goals</b></p> <ul style="list-style-type: none"> <li>The average annual training hours per person was 57.02 hours.</li> </ul> <p><b>Sustainable operations</b></p> <ul style="list-style-type: none"> <li>In 2024, Chailease Holding cooperated with government agencies to gradually complete the carbon inventory, carbon rights and green power trading and other relevant laws and systems. To urge colleagues to effectively formulate supporting and compliance systems, we have invited government agencies and related think tanks to give online presentations. We held two with a total of 231 attendances and a total of 369.5 hours.</li> </ul>	<p><b>Talent management</b></p> <ul style="list-style-type: none"> <li>A total of 38 MAs went overseas for internships or formal assignments.</li> <li>A total of 73 people have been promoted over the years, and a total of 18 have been officially assigned abroad.</li> <li>The retention rate of key talents is 83% during 2016~2024.</li> <li>In 2024, one person go to NYU for further study.</li> <li>3 more individuals completed the Digital Transformation and Business Analytics degree program at the Asian Institute of Technology (AIT) in Thailand, and 1 additional individual was sent to AIT for further studies.</li> </ul>
Short -Term Goals (2025-2026)		Medium -Term Goals (2027-2029)	
<p><b>Overall goals</b></p> <ul style="list-style-type: none"> <li>Maintain average annual training hours per person at more than 50 hours.</li> </ul> <p><b>Sustainable operations</b></p> <ul style="list-style-type: none"> <li>Continue to hold ESG related training courses.</li> </ul> <p><b>Talent management</b></p> <ul style="list-style-type: none"> <li>Continued implementation of the MAGIC Talent Program.</li> <li>The MA Program accounted for 25% of expatriate assignments.</li> <li>The GAIEP has built a cumulative talent pool of 20 individuals.</li> <li>The CTDP has established a cumulative talent pool of 200 individuals.</li> </ul>	<p><b>Overall goals</b></p> <ul style="list-style-type: none"> <li>Maintain average annual training hours per person at more than 50 hours.</li> </ul> <p><b>Sustainable operations</b></p> <ul style="list-style-type: none"> <li>Continue to hold ESG related training courses.</li> </ul> <p><b>Talent management</b></p> <ul style="list-style-type: none"> <li>Continued implementation of the MAGIC Talent Program.</li> <li>The MA Program accounted for 25% of expatriate assignments.</li> <li>The GAIEP has built a cumulative talent pool of 20 individuals.</li> <li>The CTDP has established a cumulative talent pool of 220 individuals.</li> </ul>	<p><b>Overall goals</b></p> <ul style="list-style-type: none"> <li>Maintain average annual training hours per person at more than 50 hours.</li> </ul> <p><b>Sustainable operations</b></p> <ul style="list-style-type: none"> <li>Continue to hold ESG related training courses.</li> </ul> <p><b>Talent management</b></p> <ul style="list-style-type: none"> <li>Continued implementation of the MAGIC Talent Program.</li> <li>The MA Program accounted for 25% of expatriate assignments.</li> <li>The GAIEP has built a cumulative talent pool of 20 individuals.</li> <li>The CTDP has established a cumulative talent pool of 240 individuals.</li> </ul>	



Complete

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

## 2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

## 1 COMPANY INFORMATION

**2 SUSTAINABLE STRATEGY**

## Sustainable Goals

## Sustainable Governance

## Stakeholder Engagement

## Identifying Material Topics

**Sustainability Performance and Medium/Long-Term Goals**

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE


## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

## APPENDIX



The periods are defined as short-term (1~2 years), mid-term (3~5 years), and long-term (6~10 years).

Social Participation		
Work with customers in cross-sector alliances. Integrate social resources, integrate core competency.		
<b>2024 Objectives</b>		<b>2024 Performance</b>
<ul style="list-style-type: none"> <li>Continue to hold at least 15 activities related to career exploration and suitability development, with a total of 300 participants, and an average activity satisfaction of 90 points or more.</li> <li>Continue to promote participation of corporate colleagues in volunteer services, with total of over 500 sessions, and over 12,000 service hours. Taiwanese employees to participate in volunteer services for an average of 1.3 hours per person per year.</li> <li>Actively cultivate the strength of the adult team, and enhance the healthy and good image of the Company's training talents.</li> </ul>		 Complete <ul style="list-style-type: none"> <li>Held a total of 28 events in which 1,494 people participated, with satisfaction ratings averaging 95 points.</li> <li>Corporate colleagues participated in volunteer services, with a record 518 sessions, and the total service hours exceeded 16,331 hours. Taiwanese employees participated in an average of 1.56 hours of volunteer services per person per year.</li> <li>We worked with 6 schools, officially signing 43 players. After training, a total of 18 players were promoted to Group A.</li> <li>We participated in 36 domestic and foreign competitions in 2024 and won 16 gold, 19 silver, and 26 bronze medals.</li> </ul>
<b>Short -Term Goals</b> (2025-2026)	<b>Medium -Term Goals</b> (2027-2029)	<b>Long-Term Goals</b> (2030-2034)
<ul style="list-style-type: none"> <li>Continue to hold at least 15 activities related to career exploration and suitability development, with a total of 300 participants, and an average activity satisfaction of 90 points or more.</li> <li>Continue to promote participation of corporate colleagues in volunteer services, with total of over 500 sessions, and over 12,000 service hours. Taiwanese employees to participate in volunteer services for an average of 1.6 hours per person per year.</li> <li>Actively cultivate the strength of the adult team, and enhance the healthy and good image of the Company's training talents.</li> </ul>	<ul style="list-style-type: none"> <li>Carry out activities related to career exploration and career-adaptive development throughout Taiwan, expand the visibility of the Company and the association, as well as recruit talents who are interested in investing in the Company through activities, and provide employment channels (at least 30 relevant events, and total of 1,500 participants).</li> <li>Chailease badminton team is to continue to get better, work with secondary schools in central and southern Taiwan to cultivate local badminton players for the Olympics.</li> <li>In 2029, employees are to participate in an average of 1.8 hours of volunteer services per person per year.</li> <li>Continue to link corporate resources to social welfare units and sponsor service organizations at universities to enhance the positive image of the Company.</li> </ul>	<ul style="list-style-type: none"> <li>We will utilize corporate products and business services in conjunction with social welfare programs to provide assistance to public welfare organizations and the underprivileged.</li> <li>Through the promotion of Chailease Holding's subsidiaries' corporate volunteer services, the Company will combine stakeholder concerns about youth career development and social issues related to the disadvantaged and equal rights to give back to the community to fulfill our corporate social impact.</li> <li>We will continue to invest in the development of potential corporate badminton players, the construction of badminton stadiums and facilities, and the establishment of a badminton team career counseling and care programs, so that players can dedicate themselves to training and enhance their competitiveness.</li> </ul>

# CLIMATE CHANGE STRATEGIES

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

**3 CLIMATE CHANGE STRATEGIES**

Task Force on Climate-Related Financial Disclosures (TCFD)

Investing and Financing Carbon Emissions Inventory

Green Operations Management

Task Force on Nature-related Financial Disclosures (TNFD)

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix



**3-1 Task Force on Climate-Related Financial Disclosures (TCFD)** 41

**3-2 Investing and Financing Carbon Emissions Inventory** 52

**3-3 Green Operations Management** 54

**3-4 Task Force on Nature-related Financial Disclosures (TNFD)** 58

# 3-1 Task Force on Climate-Related Financial Disclosures (TCFD)

## ABOUT THIS REPORT

### LETTER FROM THE CHAIRMAN

### 2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

### 1 COMPANY INFORMATION

### 2 SUSTAINABLE STRATEGY

### 3 CLIMATE CHANGE STRATEGIES

#### Task Force on Climate-Related Financial Disclosures (TCFD)

Investing and Financing Carbon Emissions Inventory

Green Operations Management

Task Force on Nature-related Financial Disclosures (TNFD)

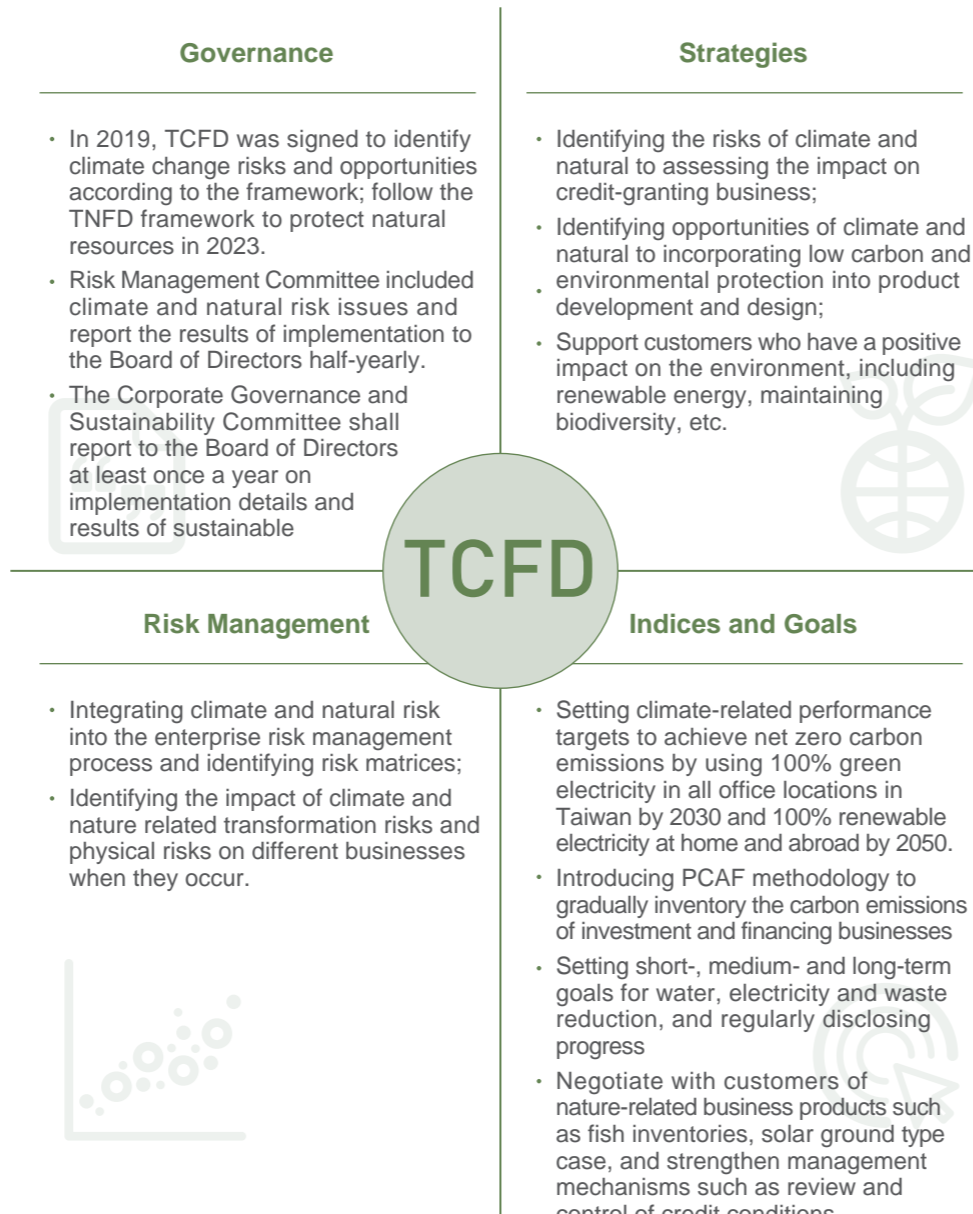
### 4 TRUSTED BRAND

### 5 CORPORATE GOVERNANCE

### 6 HAPPY WORKPLACE

### 7 SOCIAL PARTICIPATION

Appendix



Note : TCFD: Task Force on Climate-Related Financial Disclosures.  
TNFD: Task Force on Nature-related Financial Disclosures.  
PCAF: Partnership for Carbon Accounting Financials.

## 3.1.1 Governance and Process

With the threat of global climate change, there is an increasing demand from financial market participants for information on the impacts of climate change, and a growing need for creditors and investors to have access to consistent, comparable, reliable and complete risk information.

Therefore, the Company has signed on as a TCFD supporter and, in accordance with the TCFD's published Recommendations of the Task Force on Climate-related Financial Disclosures framework, has identified the risks and opportunities that climate change may present, and initially the results of these assessments. And we also refer to TNFD (The Taskforce on Nature-related Financial Disclosures) disclosure recommendations to assess nature-related risks, such as climate change, ecosystem collapse, and biodiversity loss, etc. All results are reported to the Board of Directors to ensure that management has sufficient awareness of the impact of climate change, with a view to reducing risk and strengthening the Company's climate change governance. The Risk Management Committee of the holdings Company meets on a semi-annual basis to review the results of our climate risk strategy. The risks of climate change are included in the discussion, and the results of implementation are regularly reported to the Board of Directors. In addition, the Holding Company has a credit policy that includes climate change as part of risk assessment practices. We regularly review the results of our climate risk management strategy.

The Holding Company's Risk Management Committee meets biannually, incorporating climate and natural risk as a topic for discussion and reports regularly to the board of directors on the results of implementation.

In addition, our subsidiaries focus on products and services that involve climate and nature risks, such as fishery inventory financing products. In accordance with international standards and Taiwan's offshore fishing regulations, we review the behavior of our past cooperative customers and determine how they manage their sustainable fisheries operations on an ecological basis, refraining from catching rare, endangered, and ecologically critical species, and not destroying the diversity of marine organisms, for green energy investments, especially ground-based solar energy, follow government policies and laws and regulations, and do not locate in ecologically sensitive areas of level 1 environmentally sensitive areas, which include specific soil and water conservation areas, wildlife sanctuaries, important wildlife habitats, nature preserves, level 1 coastal protection zones, or core protection areas of international and nationally important wetlands, and ecological restoration zones, in order to protect the ecological environment and conserve biodiversity.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

**3 CLIMATE CHANGE STRATEGIES**

**Task Force on Climate-Related Financial Disclosures (TCFD)**

Investing and Financing Carbon Emissions Inventory

Green Operations Management

Task Force on Nature-related Financial Disclosures (TNFD)

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix



### Chailease Holding's Climate and Nature-Related Risk Identification and Management Mechanism

Chailease Holdings has adopted an annual emerging risk identification process to assess the likelihood of occurrence and impact of climate change and nature environment on the company. The ESG team invited 12 related organizations and initiated a workshop on climate change risks. For the list of climate change risk factors, Chailease Holdings referred to TCFD and TNFD's recommendations and relevant climate change information, and based on the business characteristics of its subsidiaries and reports and information released by domestic and overseas related institutions, propose a list of risk factors, Chailease Holdings finally averaged a number of climate risk and nature factors to arrive at nine factors related to Chailease Holdings, and identified the impact on different businesses when climate related transformation risks and physical risks occur, and identified and ranked the risk matrix. The risk matrix will be reported to the Board of Directors. The process of climate risk management and identification is as follows, with no significant changes with previous year.



### Climate and Nature Risk Management Process



### Climate and Nature Risk Identification Process



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

Task Force on Climate-Related Financial Disclosures (TCFD)

Investing and Financing Carbon Emissions Inventory

Green Operations Management

Task Force on Nature-related Financial Disclosures (TNFD)

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

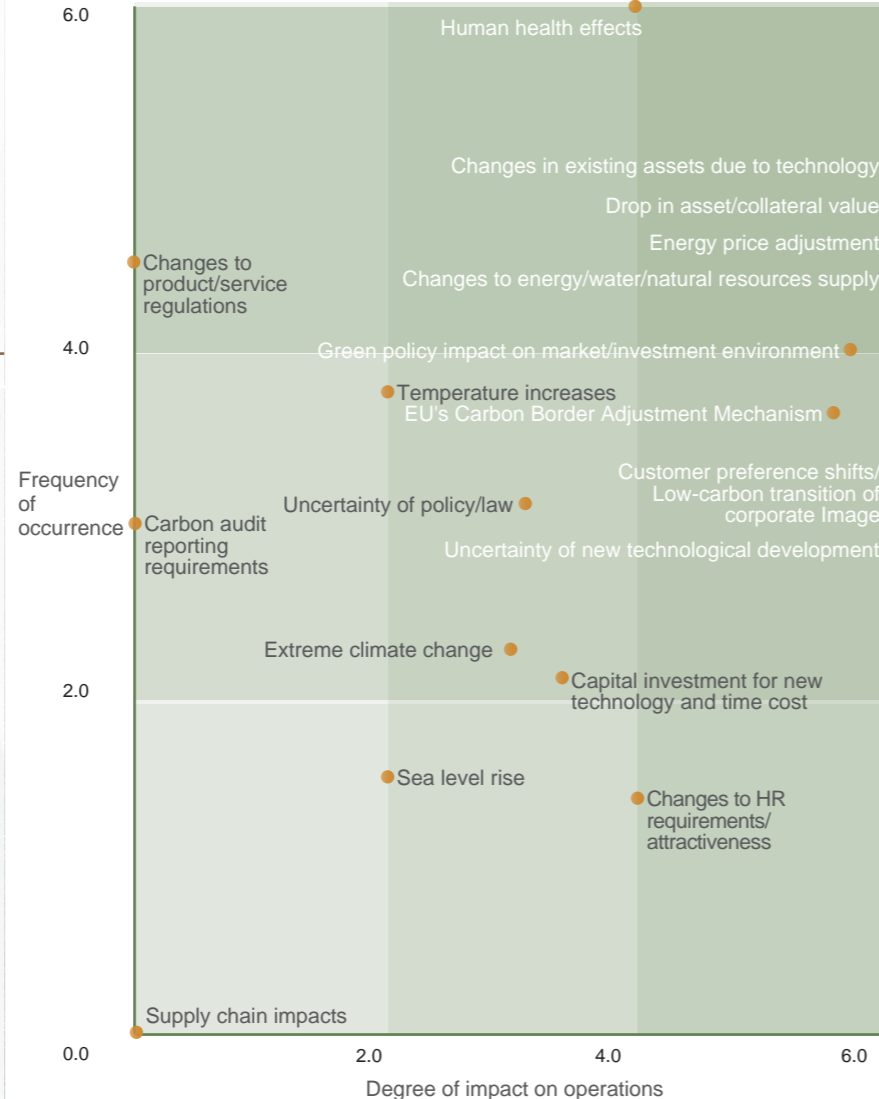
7 SOCIAL PARTICIPATION

Appendix



### 3.1.2 Risk Identification and Strategies

Gathering information about recent financial industry risks, identifying possible risk events, and drawing a matrix of risk events according to the degree of impact and probability of occurrence.



Identifying Chailease's 9 key potential climate and nature risks. The impact period was divided into short-term (1-2 years), medium-term (3-5 years), and long-term (6-10 years), and the related management measures were established as follows.

Risk identification	Physical		
	Human health effects	Drop in asset/collateral value	Changes to energy/water/natural resources supply
<b>Risk type</b>	immediately	immediately	long-term
<b>Scope</b>	business	business	Up stream / business / Down stream
<b>Impact on company operations</b>	Climate chance may increase the risk of extreme climate, thereby affecting staff attendance and business travel.	<ul style="list-style-type: none"> <li>As a result of climate change, there may be systematic damage to IT equipment or damage to the business base. This may impact operations.</li> <li>The company's solar power plants may be impacted by extreme weather. There may be damage to electronic equipment or power generation efficiency.</li> <li>Subject properties and collateral are an important source of debt protection, and if natural disasters cause devaluation or liquidity issues the company's profit will be eroded.</li> </ul>	<ul style="list-style-type: none"> <li>Due to extreme weather such as flood, drought, high temperatures, and so on, rising demand for energy, or insufficient energy resources, may result.</li> <li>The natural ecological environment is affected or changed for a long time, or causes damage to natural resources, or loss of biodiversity.</li> </ul>
<b>Financial impact</b>	Property loss caused by interruption in operations	Increased cost Decline in revenue	Increased cost
<b>Risk management measures</b>	<ul style="list-style-type: none"> <li>Enhanced employee health management and education such as health checks and health lectures.</li> <li>Tracking high / low temperature warnings, typhoon warnings, heavy rain warnings, etc. by government announcement and adjust staff attendance in a timely manner.</li> </ul>	<ul style="list-style-type: none"> <li>When real estate collateral is set, customers are required to purchase fire insurance to achieve basic insurance protection.</li> <li>When estimating investment cases, climate factors must be included as influencing parameters, and a possible loss of power generation efficiency calculated using simulations.</li> <li>The purchase of insurance for related electronic equipment helps pass on losses due to natural disasters.</li> <li>If real estate collateral is located in a disaster-prone area (for example, an area of earth and rock flow), it may experience a drop in value. It may even be ineligible for pledge as collateral.</li> <li>When an actual natural disaster causes loss of subject property or collateral, the financial impact and relevant derivative risk caused to the customer will be assessed.</li> </ul>	<ul style="list-style-type: none"> <li>Conduct a commodity-sensitive analysis of energy / natural resource needs, and assess investment in energy storage / water conservation equipment to reduce related risks.</li> </ul>
<b>Period</b>	short	medium	long

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

**3 CLIMATE CHANGE STRATEGIES**

**Task Force on Climate-Related Financial Disclosures (TCFD)**

Investing and Financing Carbon Emissions Inventory

Green Operations Management

Task Force on Nature-related Financial Disclosures (TNFD)

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix



Risk identification	Transition					
	Green policy impact on market/investment environment	EU's Carbon Border Adjustment Mechanism (CBAM)	Uncertainty of new technological development	Energy price adjustment	Changes in existing assets due to technology	Customer preference shifts/Low-carbon transition of corporate image
<b>Risk type</b>	Current regulation	Emerging regulation	Technology	Market	Legal	Reputation
<b>Scope</b>	business	business	Up stream / business	business / Down stream	business	business / Down stream
<b>Impact on company operations</b>	The Company's investment in solar power plants is highly correlated with renewable energy related regulations. A decrease in subsidies could result in a decrease in expected profits.	With CBAM in place, carbon fee increases will affect operations.	Renewable energy, energy storage and other technologies continue to develop, and may affect the competitiveness of the current investment in power plants.	Climate change causes changes to the price of raw materials. This impacts customers, and can even cause subsequent credit defaults.	In response to regulatory requirements, technological development, etc., existing assets may be scrapped earlier.	As the government continues to promote the development of a low-carbon economy, it is necessary to propose relevant actions to maintain the loyalty of customers to the company's products and avoid any possible influence on customers' consideration of product selection.
<b>Financial impact</b>	Decrease in revenue Increase in input cost/time	Decreased revenue increased costs	Increased input costs Increased operating costs Reduced revenue	Reduced revenue	Increased cost	Reduced revenue Increased input cost/time
<b>Risk management measures</b>	<ul style="list-style-type: none"> <li>Incorporate the possibility of regulatory changes and the degree of impact into the evaluation of solar power plant investment cases.</li> <li>Assess relevant markets and policy direction in regions where large-scale cases are undertaken.</li> <li>Take out other insurance to mitigate risk.</li> <li>Incorporate the impact of regulations on customer transition strategies and costs as an evaluation variable.</li> </ul>	<ul style="list-style-type: none"> <li>Continue to monitor developments in CBAM regulations.</li> <li>Evaluate the magnitude of the impact of EU carbon tariffs on asset portfolios and make plans to adjust accordingly.</li> </ul>	Continuously assess technology development risks and monitor related progress, and strengthen technical and R & D talent. When necessary, consider reducing technology costs through technology transfer and coordinate with marketing strategies to lay out markets in advance.	<ul style="list-style-type: none"> <li>The section regularly submits reports on industry health, and raises warnings in cases of industrial risk.</li> <li>The section provides the latest customer bounce records each week, and the business reps dynamically observe customer behavior during visits and events so that if there is any abnormality, the relevant unit will deal with it immediately.</li> <li>In assessing cases, for industries sensitive to climate change, regulatory impact, customer transformation strategies and costs are incorporated into assessment elements.</li> <li>Also, in assessing cases, in the case of raw materials sensitive to climate change, a price sensitivity analysis and forecast are done.</li> </ul>	<ul style="list-style-type: none"> <li>Continue to pay attention to regulations and technological progress, and include in the factors considered in asset purchase</li> <li>Do not continue to carry devices that do not comply with environmental regulations.</li> </ul>	Continue to monitor market demand and incorporate low carbon and environmental protection into product development and design, and acknowledge the trend of carbon reduction to meet stakeholder expectations.
<b>Period</b>	long	long	long	short	short	medium

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

**3 CLIMATE CHANGE STRATEGIES**

**Task Force on Climate-Related Financial Disclosures (TCFD)**

Investing and Financing Carbon Emissions Inventory

Green Operations Management

Task Force on Nature-related Financial Disclosures (TNFD)

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

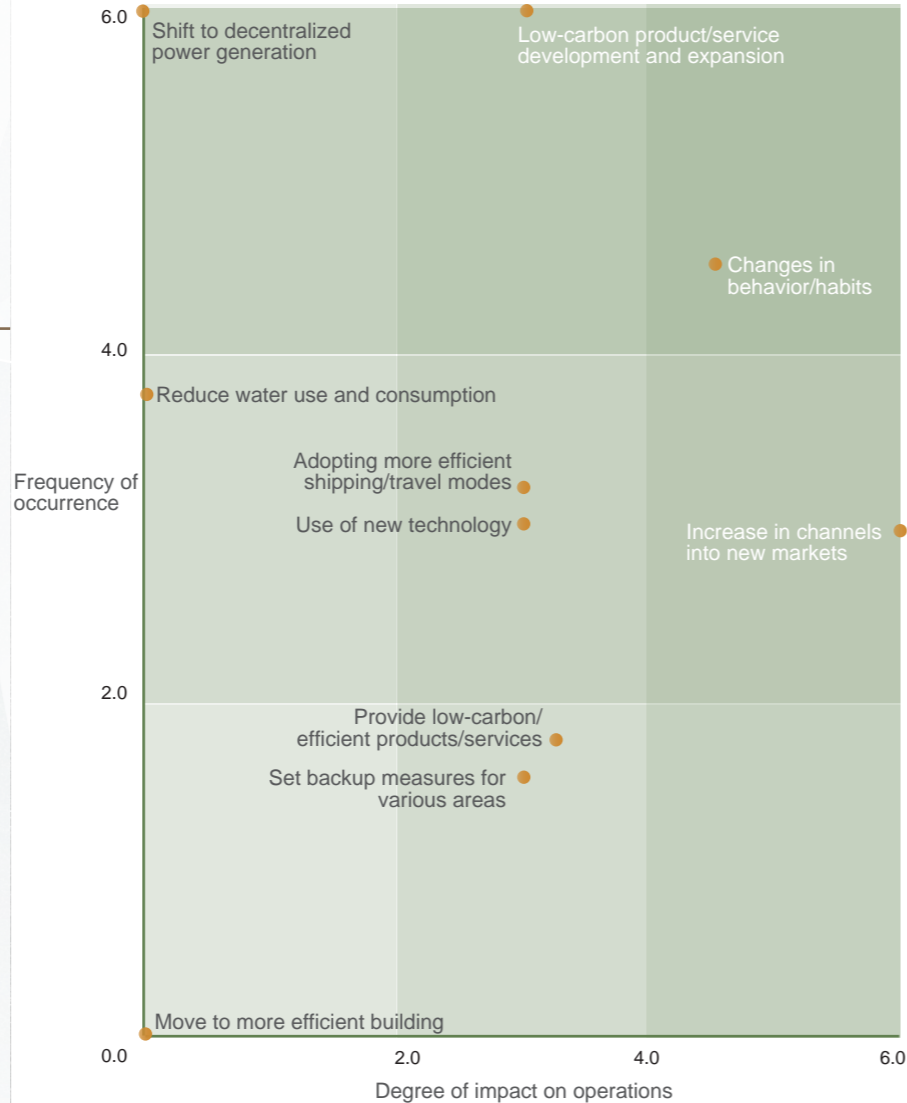
6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix



While undertaking climate and nature risk response, Chailease also assesses the potential opportunities climate change may bring and brings them into its business development strategies. Three significant potential climate change-related opportunities were identified. Assessment results and discussion of these are as follow:



**3.1.3 Climate / Natural Related Opportunities and Financial Impact**

Risk identification	Risk identification		
	Development and expansion of low-carbon products or services	Changes in behavior/habits	Increase in channels into new markets
<b>Risk type</b>	Products and services	Markets	Markets
<b>Scope</b>	business	business / Down stream	business
<b>Impact on company operations</b>	In response to strengthening of the government's low-carbon and renewable energy promotions and regulations, the amount of relevant markets will gradually increase.	Market signals are changing in response to increased customer awareness of low-carbon products	Global increased demand for green, renewable energy services and technologies, Development of related products is hopeful for entry into new international markets.
<b>Financial impact</b>	<ul style="list-style-type: none"> <li>Conserving input cost</li> <li>Increase in operating revenue</li> <li>It is estimated that the average annual increase in the asset scale of PV plants will be about NT\$15.8 billion.</li> </ul>	<ul style="list-style-type: none"> <li>Conserving input cost</li> <li>Increase in operating revenue</li> </ul>	<ul style="list-style-type: none"> <li>Increase in operating revenue</li> </ul>
<b>Risk management measures</b>	<ul style="list-style-type: none"> <li>Increasing the proportion of PV plant operations will increase the average annual maintenance and insurance costs of PV plants by approximately NT\$160 million.</li> <li>Increase in green financial service products</li> <li>Increase in positive reveals of green, low-carbon products</li> <li>Enhance corporate image as a leader in low-carbon products</li> <li>Revise internal review processes and enhance review rules and audit items for low-carbon products.</li> </ul>		<ul style="list-style-type: none"> <li>Actively bring domestic experiences with green energy conservation and solar power to overseas markets, and obtain related subsidies.</li> </ul>
<b>Period</b>	Short / Medium	Medium/ long	Medium / long

Note: The impact period was divided into short-term (1-2 years), medium-term (3-5 years), and long-term (6-10 years).

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

**3 CLIMATE CHANGE STRATEGIES**

**Task Force on Climate-Related Financial Disclosures (TCFD)**

Investing and Financing Carbon Emissions Inventory

Green Operations Management

Task Force on Nature-related Financial Disclosures (TNFD)

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix



### 3.1.4 TCFD Scenario Analysis

With the rapid changes in international climate change policies, in order to assess the possible risk impacts under different low-carbon transformation pathways and to fulfill TCFD's mission of exposing the financial impacts associated with climate change, Chailease Holding has collaborated with an external consultant to not only identify the significance of climate change risk opportunities, but also to further perform scenario analyses to understand the possible impacts on our operations and supply chain under different scenarios, and to assess the resilience of Chailease Holding against climate risk.

In 2024, Chailease Holding conducted a scenario analysis of key reasonably quantifiable risks, as well as a wide range of potential climate scenarios, selecting scenarios with different future pathways to gain a deeper understanding of the range of climate-related risks and opportunities that may be encountered over time, in order to assess the likely severity of these risks.

The assessment of transition risk is based on the parameters of climate change scenarios published by the Network for Greening the Financial System (NGFS), a network of central banks and financial regulators around the world, and the selection of scenarios includes Current Policies, NDCs, and Net Zero. 2050. The World Energy Outlook 2024 scenarios published by the International Energy Agency (IEA) were also used to analyze the exposure to carbon emissions, and the scenarios selected included STEPS, APS, and NZE 2050.

Scenario	Scenario 1	Scenario 2
<b>Physical Risk Pathways</b>	SSP1-2.6	SSP5-8.5
<b>Scenario Description</b>	Global CO <sub>2</sub> emissions reduce significantly, but at a slower pace. Zero emissions targets are met after 2050. Societies adopt more environmentally friendly practices and shift their focus from economic growth to overall well-being. Investment in education and health increases, and inequality decreases. But temperature rise stabilizes at around 1.8°C by the end of the century.	In the 'worst case scenario', current CO <sub>2</sub> emissions almost double by 2050. The world economy grows rapidly, but growth is driven by fossil fuel extraction and energy-intensive lifestyles. By 2100, the Earth's average temperature rises by a catastrophic 4.4°C.
<b>Time Horizon for Analysis</b>	Short-term (2021-2040)	Short-term (2021-2040)

Scenario	Scenario 1	Scenario 2	Scenario 3																									
<b>NGFS Scenario</b>	Current Policies	NDCs	Net Zero 2050																									
<b>Scenario Description</b>	Retain only the currently implemented policies that result in a global temperature increase of about 3 °C and serious physical risks.	All committed national autonomous contribution policies are indeed implemented, but still result in a global temperature increase of about 2.6 °C followed by moderate to high physical risk, and relatively low transitional risk.	Net greenhouse gas emissions will reach zero by about 2050, with a 50% chance of keeping the global temperature increase under 1.5 °C by the end of the century. Relatively low physical risk, but high transitional risk																									
<b>Carbon Price (USD/Ton)</b>	<table border="1"> <caption>Carbon Price (USD/Ton) Data</caption> <thead> <tr> <th>Scenario</th> <th>Region</th> <th>2030</th> <th>2050</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Scenario 1 (Current Policies)</td> <td>Asia</td> <td>5.03</td> <td>5.73</td> </tr> <tr> <td>China</td> <td>0.55</td> <td>2.63</td> </tr> <tr> <td rowspan="2">Scenario 2 (NDCs)</td> <td>Asia</td> <td>32.13</td> <td>41.60</td> </tr> <tr> <td>China</td> <td>1.11</td> <td>29.59</td> </tr> <tr> <td rowspan="2">Scenario 3 (Net Zero 2050)</td> <td>Asia</td> <td>87.39</td> <td>325.35</td> </tr> <tr> <td>China</td> <td>109.97</td> <td>518.44</td> </tr> </tbody> </table>			Scenario	Region	2030	2050	Scenario 1 (Current Policies)	Asia	5.03	5.73	China	0.55	2.63	Scenario 2 (NDCs)	Asia	32.13	41.60	China	1.11	29.59	Scenario 3 (Net Zero 2050)	Asia	87.39	325.35	China	109.97	518.44
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<b>IEA Response Scenario</b>	STEPS	APS	NZE 2050																									
<b>IEA Scenario Carbon Reduction Path</b>	2030 over Base Year: 4.89% 2050 over Base Year: 19.59%	2030 over Base Year: 16.68% 2050 over Base Year: 67.39%	2030 over Base Year: 34.93% 2050 over Base Year: 100.00%																									
<b>Time Horizon for Analysis</b>	Short-term (2030) Long-term (2050)	Short-term (2030) Long-term (2050)	Short-term (2030) Long-term (2050)																									

Note 1: The carbon price (US\$) refers to the situational parameters published by NGFS Scenario Explorer, and the selected evaluation model is REMIND-MagPIE 3.0-4.4;

Note 2: The physical risk assessment is based on the disaster risk maps developed by the Taiwan Climate Change Projection Information and Adaptation Knowledge Platform (TCCIP) of the Ministry of Science and Technology (MOST) as the contextual parameters. The graphs show that we analyzed the future flooding potential of Taiwan through the assessment report 6 (AR6) of the United Nations Intergovernmental Panel on Climate Change (IPCC) with different Global Warming Levels (GWL), SSP1-2.6, SSP5-8.5, and SSP5-8.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

**3 CLIMATE CHANGE STRATEGIES**

**Task Force on Climate-Related Financial Disclosures (TCFD)**

Investing and Financing Carbon Emissions Inventory

Green Operations Management

Task Force on Nature-related Financial Disclosures (TNFD)

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix



## Risks of Transformation

### Supplier carbon cost shifting



#### Analysis purpose

As the government imposes a carbon fee in the future, suppliers may pass the fee on directly, resulting in higher raw material costs.



#### Target of Analysis

Key suppliers of solar modules and inverters for the Company's energy procurement.



#### Analysis Method and assumptions

Assuming that all Taiwanese companies will be subject to a carbon fee in the future, the fee will remain unchanged at NT\$300 per year, and the Company's annual capacity target for solar power plant installations will remain unchanged.

#### Step1.

Projected changes in solar power raw material procurement costs based on estimated solar power construction costs for each scenario.

#### Step2.

Estimated total greenhouse gas emissions for each scenario based on the amount purchased by suppliers

#### Step3.

Calculate the carbon cost passed on by suppliers based on emissions and assess the impact on the Company.



#### Analysis results

According to current government regulations, none of our suppliers is subject to carbon fees, so there is no risk of cost shifting due to the imposition of carbon fees. However, considering that the government could adopt a comprehensive carbon levy in the future, we identified a total of 18 key suppliers of modules and inverters for solar power plants procured by Chailease Energy in 2024 and estimate that carbon emissions of the products provided by the suppliers would be approximately 5,149 tons based on the industrial carbon emission coefficients. Due to the advancement of PV process technology, the carbon footprint of the raw materials for the same installation capacity could continue to decrease as technology develops. The company estimates that if the 2023 build-out scale is maintained, the carbon pass-through cost for each scenario in 2030 and 2050 will range from NT\$620,000 to NT\$930,000.

#### Uncertainty Explanation:

##### 1. Carbon Fee Amount:

Carbon fees are estimated at NT\$300, and future changes in carbon fees are subject to uncertainty.

##### 2. Target of Carbon Fee Levies:

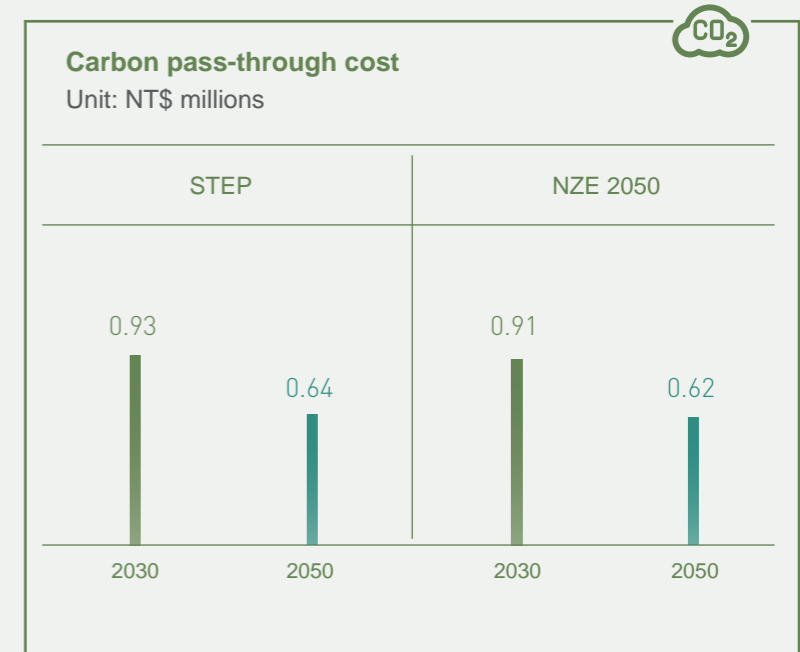
Scenario analysis assumes that carbon fees will be user-paid, but it is not clear with current government policies that all sectors will be covered and there is a minimum allowable emission level, so it is still uncertain as to whether it will be user-paid in the future.

##### 3. GHG Emissions:

Supplier emissions are estimated by the EEIO based on the amount of purchases and the actual greenhouse gas emissions are subject to uncertainty.

#### Carbon pass-through cost

Unit: NT\$ millions



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

**Task Force on Climate-Related Financial Disclosures (TCFD)**

Investing and Financing Carbon Emissions Inventory

Green Operations Management

Task Force on Nature-related Financial Disclosures (TNFD)

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix



## Risks of Transformation

### Corporate Financing Credit Carbon-risk Exposure

#### Analysis purpose

As the Climate Change Response Act in Taiwan will impose a carbon tax in 2025, companies will have to bear additional carbon costs, which may result in higher default rates. The level of risk faced by financiers can be assessed through scenario analysis.

#### Target of Analysis

Group Credit Facility for Companies in High Carbon Emission Industries

#### Analysis Method and Hypothesis

Companies take no action to reduce carbon emissions and maintain Base Year GHG emissions.

##### Step1.

The excess carbon emissions of each company are estimated by assuming that the carbon reduction path of each scenario is the future carbon emission allowance of a given company.

##### Step2.

The carbon emission costs to be borne by each company are calculated based on the expected carbon price for each scenario.

##### Step3.

The expected carbon emission cost of each company and the annual operating income thereof are analyzed to assess the impact on each credit customer.

#### Analysis Results

Every year inventory of investment and financing data (including equity investment, corporate bonds, general corporate credit, and auto loans) of Chailease Finance, FFTC, Chailease Auto, Chailease International Finance Corporation, and Chailease Vietnam, subsidiaries of the Company. The total number of companies that meet the criteria for analysis is 898 according to the five major high-carbon emission industries identified by Chalease in 2024. The company's corporate clients' carbon exposure is mainly in the cement industry and the steel industry, with the steel industry being the key exposure industry in scenario 1. As the Company's credit customers are mainly located in Taiwan and China, in scenarios 2 and 3, due to policy changes in China, the carbon price began to grow rapidly, so the company's exposure to the cement industry showed a significant growth in line with the changes in the carbon price and carbon reduction scenarios.

Unit: NT\$ million

High Carbon Emission Industry	Scenario 1 Current Policies		Scenario 2 NDCs		Scenario 3 Net Zero 2050	
	2030	2050	2030	2050	2030	2050
Power generation / petroleum refining industry	14.46	134.52	308.61	3,367.33	4,691.89	60,862.10
Steel industry	42.41	328.65	954.24	7,519.02	9,179.34	112,603.82
Cement industry	21.71	-	497.22	3,423.54	3,872.55	45,758.10
Semi-conductor industry	0.23	2.09	4.87	52.12	72.15	933.53
Thin-film transistor liquid crystal display industry	2.81	23.37	61.91	555.65	720.48	9,077.99
<b>TOTAL</b>	<b>81.61</b>	<b>644.96</b>	<b>1,826.84</b>	<b>14,917.67</b>	<b>18,536.42</b>	<b>229,235.53</b>

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

Task Force on Climate-Related Financial Disclosures (TCFD)

Investing and Financing Carbon Emissions Inventory

Green Operations Management

Task Force on Nature-related Financial Disclosures (TNFD)

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix



Risks of Transformation

Corporate Financing Credit Carbon-risk Exposure



Analysis Results

The impact of carbon exposure on a company is classified into three levels: low, medium, and high according to the expected carbon emission costs and annual operating income of each company. In Scenario 1, the carbon reduction path is not demanding and the carbon price is relatively low, so all companies are in the low impact category. In Scenario 2, the carbon price in the PRC will increase significantly after 2030; and therefore, some companies start to experience medium impact. In the highly transformative scenario 3, due to the carbon reduction path and a significant increase in carbon price, nearly 12.9% of the high carbon emission companies will experience medium impact and no high impact in 2030. However, by 2050, an estimated 8.1% of these companies will face medium impact, while 81.3% will be subject to high impact.

Unit: number of enterprises

Impact degree	Scenario 1 Current Policies		Scenario 2 NDCs		Scenario 3 Net Zero 2050	
	2030	2050	2030	2050	2030	2050
Low	898	898	898	796	782	95
Medium	-	-	-	102	116	73
High	-	-	-	-	-	730

Note 1: Impact degree = Enterprise's expected carbon emission cost / annual operating income

Note 2: Low <10%, Medium - 10%~20%, High >20%

The Company will require that future corporate clients should prioritize assessment of the carbon intensity of their greenhouse gas emissions. High-carbon emitters will be required to propose reasonable carbon reduction plans. In the future, the Company will estimate to spend NT\$2.15 million to cooperate with external agencies to gradually assist high carbon emission companies to transition, save energy and reduce carbon emissions, so as to continuously reduce Financial Carbon Exposure to Carbon-Related Assets at the Company.

Illustration of uncertainty:

- 1. The amount of carbon fee:**  
The carbon fee is estimated according to the parameters set by scenario analysis, and change of carbon fee in the future is uncertain.
- 2. Targets of carbon fees:**  
Scenario analysis assumes that the carbon fee is paid by users, but the policy does not yet clearly list all industries and set a minimum allowable emissions, so it is uncertain whether customers are subject to collection.
- 3. GHG Emissions:**  
Customers' emissions are estimated in EEIO based on revenue amounts, and the actual amount of greenhouse gas emissions is uncertain.

Physical Risk

Solar power plant flooding potential analysis



Analysis purpose

In response to the goal of energy transformation, the Company has built a number of solar power plants throughout Taiwan to supply clean energy. Solar power plants are one of the Company's major assets. To avoid extreme weather impacts on critical assets, the Company uses scenario analysis to assess the risks to solar plant operations and supplier supplies. The scope of impact is identified in advance to reduce impact losses.



Target of Analysis

The solar power plants built by the Company throughout Taiwan, and the suppliers.



Analysis methods and assumptions

Flooding disasters have a direct impact on ground-based solar plants, while rooftop solar plants are assumed to be unaffected. Risk of flooding could also cause disruptions in supplier supply.

Step1.

Gather information on the sites and types of solar power plants built by the Company, the locations of suppliers, and the types and locations of suppliers' supplies.

Step2.

According to the TCCIP's disaster risk map, the risk of flooding for each solar power plant and supplier is identified with reference to the hazard and vulnerability of each village/town/city/area.

Step3.

Perform exposure analysis of our solar power plants and suppliers. The disaster may cause damage to some of the panels and broken cables in the plant and estimate the possible maintenance costs. Disruptions in supplier supply lead to lack of immediate maintenance, affecting generation performance.

Physical Risk

Solar power plant flooding potential analysis

★ Analysis results

In 2024, the Company has completed grid connection for a total of 3,851 solar power plants, of which 530 are ground-mounted (including floating) solar power installations. We analyzed the flooding risk of solar plants located in villages/towns/cities/districts under SSP1-2.6 and SSP5-8.5 scenarios, and the simulation data classified the flooding hazard and vulnerability into five levels. The areas with hazard × vulnerability ≥ 20 were defined as high risk areas; The areas with hazard × vulnerability ≤ 6 were defined as low-risk zones; values falling between these thresholds are categorized as medium-risk zones.

After comparing with the Company's photovoltaic sites, there are 193 power plants located in high-risk areas under the SSP5-8.5 scenario, with a total installation capacity of approximately 165,300 kW and a total exposure value of approximately NT\$7.4 billion. Under the SSP1-2.6 scenario, there is 5 power plants in the high-risk area with a total installation capacity of approximately 646.43 kW and a total exposure value of approximately NT\$29.09 million.

In order to ensure the supply of suppliers, the company also conducts risk impact assessments on suppliers. A total of 8 suppliers were evaluated to be located in high-risk areas under the SSP5-8.5 scenario, accounting for approximately 64.11% of the total procurement value. Only one supplier are located in high-risk areas under the SSP1-2.6 scenario, accounting for approximately 1.19% of the total procurement value. Suppliers are highly replaceable and can we immediately find alternative suppliers in case of a related climate disaster.

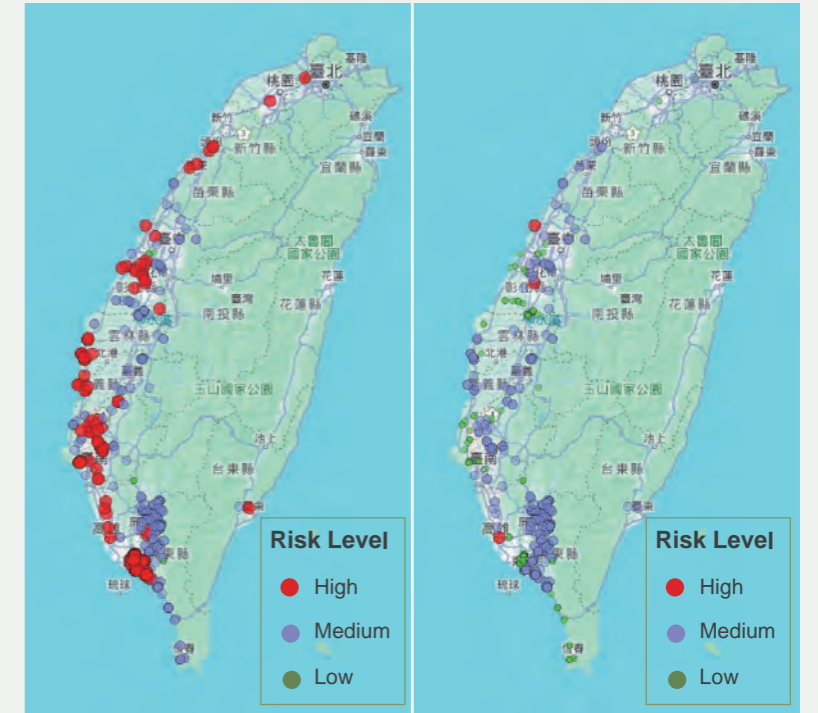
In order to reduce the impact of climate risk hazards, all site locations have been adjusted in advance to meet the safest and most flood-resistant engineering options to ensure that even under the most severe climate conditions risk control requirements can be met. Relevant evaluation criteria have been incorporated into the Company's internal regulations. All sites located on hillsides must pass a soil and water conservation assessment and be reviewed by competent authorities before being built.

Site surveys and engineering opinions are required before the construction of a project. The Board of Examiners shall examine the information obtained from the current survey documents and the disaster potential map of the National Science and Technology Center for Disaster Reduction to ensure that site operations will not be affected by abnormal weather.

However, considering that the occurrence of flooding/slope disasters may still cause damage to some panels of the power plant, broken cables and other impacts, which in turn generate related maintenance costs. The estimated impact of flooding risk under SSP5-8.5 scenario is approximately NT\$78.62 million. The impact of flooding risk under SSP1-2.6 scenario is approximately NT\$320,000.

In addition, in order to effectively transfer the impact of climate change disaster risk, the Company has taken out product insurance for each power plant and will be compensated 80% of any losses caused by disasters. Under the SSP5-8.5 scenario, the estimated annual insurance premium for power plants located in high-risk areas is approximately NT\$22 million.

Ground-based solar power flooding risk\_SSP5-8.5      Ground-based solar power flooding risk\_SSP1-2.6



Uncertainty Explanation:

- 1. Risk Levels:**  
Risk ratings are based on the relative ratings provided by NCDR and the actual risk likelihood is subject to uncertainty.
- 2. Maintenance Costs:**  
Risk shocks might not occur in all areas at the same time, and impact shocks are only empirical ratios, with actual maintenance costs being uncertain.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

Task Force on Climate-Related Financial Disclosures (TCFD)

Investing and Financing Carbon Emissions Inventory

Green Operations Management

Task Force on Nature-related Financial Disclosures (TNFD)

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

**3 CLIMATE CHANGE STRATEGIES**

**Task Force on Climate-Related Financial Disclosures (TCFD)**

Investing and Financing Carbon Emissions Inventory

Green Operations Management

Task Force on Nature-related Financial Disclosures (TNFD)

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix



## Physical Risk

### Collateral Flooding Potential Analysis

#### Analysis purpose

Evaluate potential impairment of Company assets related to financial collateral due to physical risks, which in turn results in a shortfall in the guarantee ratio, resulting in the Company's financial exposure.

#### Target of Analysis

Financing of physical collateral.

#### Analysis methods and assumptions:

Assuming that physical risk may have a direct impact on asset values and customers are unable to make payments for specific reasons.

##### Step1.

The address, collateral value and loan balance of the Company's financing cases with physical collateral are summarized.

##### Step2.

Based on TCCIP's disaster risk map, the risk of flooding of each insured item is identified with reference to base year, SSP1-2.6, SSP5-8.5 with the hazard and vulnerability of each village/town/city/area.

##### Step3.

Performing collateral exposure analysis and evaluate possible financing exposure cases based on the risk rating increase, resulting in collateral impairment, and estimate the results.

#### Analysis results

The Company reviews the financing cases with physical collateral annually. In 2024, there were 88 financing cases with physical collaterals, and the total loan balance reached NT\$4.552 billion. We analyzed the flooding risk of each collateral under base year, SSP1-2.6, SSP5-8.5 scenarios in various villages/towns/cities/areas. The simulations classified the hazard and vulnerability of flooding into five levels and estimated the asset impairment ratio based on the hazard x vulnerability level. Considering that the current valuation results of physical collateral have reflected the climate risk in the base period, cases in which the risk rating has not changed as a result of the simulation are deemed to have no collateral impairment due to climate shocks. A total of 52 loans under the SSP5-8.5 scenario were assessed to have insufficient guarantee ratio due to asset impairment, with the exposure amount accounting for approximately 4.65% of the total loan balance. Under the SSP1-2.6 scenario, there were 52 loans with insufficient guarantee ratio due to asset impairment, and the exposure amount accounted for approximately 3.96% of the total loan balance.

The Company has incorporated a physical risk factor into its financing evaluation. If the real estate collateral is located in a disaster-prone area, the value of the collateral will be discounted or not even provided. The financial impact on customers and the related derivative risk will be evaluated when there is an actual significant loss of the subject matter or collateral due to a natural disaster.

Risk Level	Number of Loans	SSP1-2.6		SSP5-8.5	
		Number of Exposures	Exposure Amount Percentage	Number of Loans	Exposure Amount Percentage
High	30	21	1.25%	39	2.17%
Medium	39	25	2.36%	33	2.13%
Low	19	6	0.35%	16	0.35%

#### Illustration of uncertainty:

##### 1. Risk classification:

The risk rating is based on the relative classification provided by the NCDR, and the actual risk possibility is uncertain.

2. The amount of exposure is estimated according to the risk level in proportion to the asset impairment, and the actual amount of risk impairment is uncertain.

# 3-2 Investing and Financing Carbon Emissions Inventory

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

**3 CLIMATE CHANGE STRATEGIES**

Task Force on Climate-Related Financial Disclosures (TCFD)

**Investing and Financing Carbon Emissions Inventory**

Green Operations Management

Task Force on Nature-related Financial Disclosures (TNFD)

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

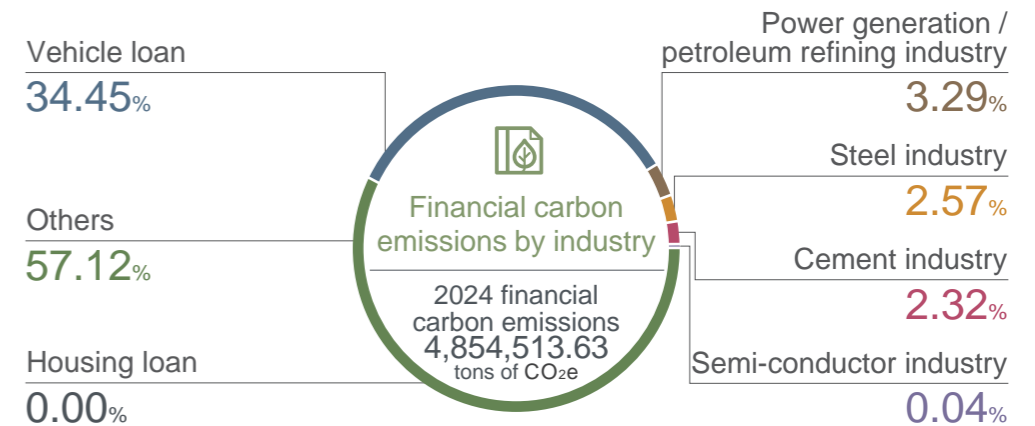
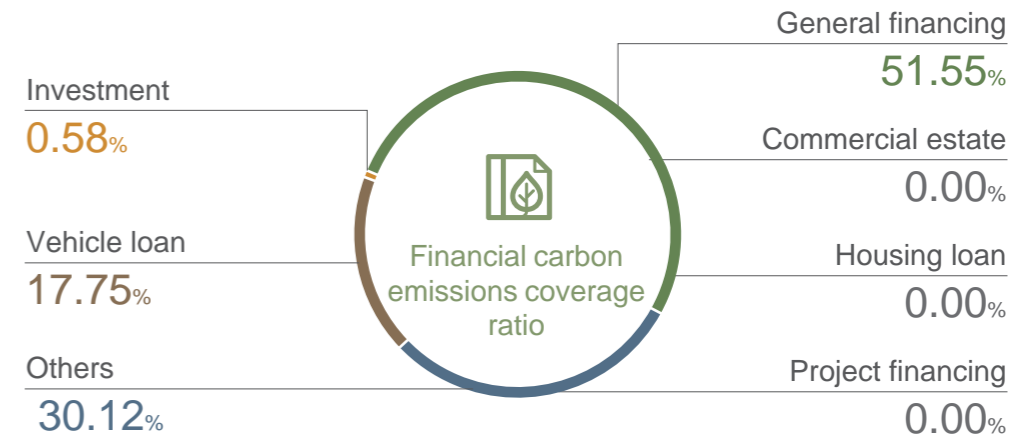
Appendix



Chailease Holdings follows the methodology released by the Partnership for Carbon Accounting Financials (PCAF) to take stock of the total greenhouse gas emissions of its own investment portfolio. In 2024, the inventory will cover the entire portfolio of assets, and the calculation of both investment and financial data (including equity investment, corporate bonds, general corporate credit and car loans) include important subsidiaries, including Chailease Finance, FFTC, Chailease Auto, Chailease International Finance Corporation (China), Chailease International Leasing Corp. (Vietnam). The disclosure ratio accounts for 69.9% of the total investment portfolio.

An inventory of the Company asset base as of December 2024 shows the overall financial carbon emissions are 4,854,513.63 metric tons of CO<sub>2e</sub>. In the financing, the Company calculated the greenhouse gas emissions with respect to high carbon emission industries (power generation / petroleum refining industry, the steel industry, the cement industry, the semiconductor industry, and thin film transistor LCD industry), of which the Power generation / petroleum refining industry accounts for the highest percentage of financial carbon emissions at the Company. Chailease Holdings currently has no investments or financing in coal and non-traditional oil and gas industries, and committed not to being exposed to customers of this type in the future.

The company has planned to set Science-Based Targets (SBT) and submitted the target validation application in 2025. The financial carbon emission target setting is in line with the SBT carbon reduction standards and goals, and is expected to include fossil fuels and cement, steel and other industries, with a carbon reduction scope of 67% of greenhouse gas emissions. Chailease Holding Company Limited commits to reduce GHG emissions from the cement sector within its corporate loan portfolio (SME loans) 19.50 % per ton of output by 2030 from a 2023 base year. Chailease Holding Company Limited commits to reduce GHG emissions from the iron & steel sector within its corporate loan portfolio (SME loans) 20.00 % per ton of output by 2030 from a 2023 base year. Chailease Holding Company Limited commits to reduce GHG emissions from the service building sector within its corporate loan portfolio (SME loans) 60.81% per square meter by 2030 from a 2023 base year.



Note: The carbon emission calculation uses the EEIO quantitative method, based on the 2022 Energy Balance Sheet and the Taiwan Greenhouse Gas Emissions Inventory Report, and cross-comparison with various industries in the Economic Statistical Annual Report to estimate the greenhouse gas emission intensity of each industry per unit of output value

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

Task Force on Climate-Related Financial Disclosures (TCFD)

Investing and Financing Carbon Emissions Inventory

Green Operations Management

Task Force on Nature-related Financial Disclosures (TNFD)

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

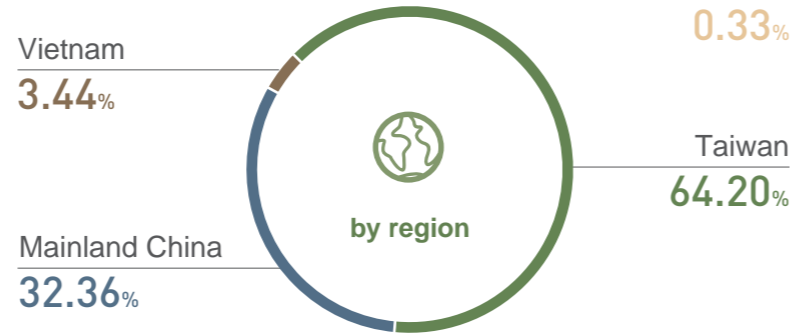
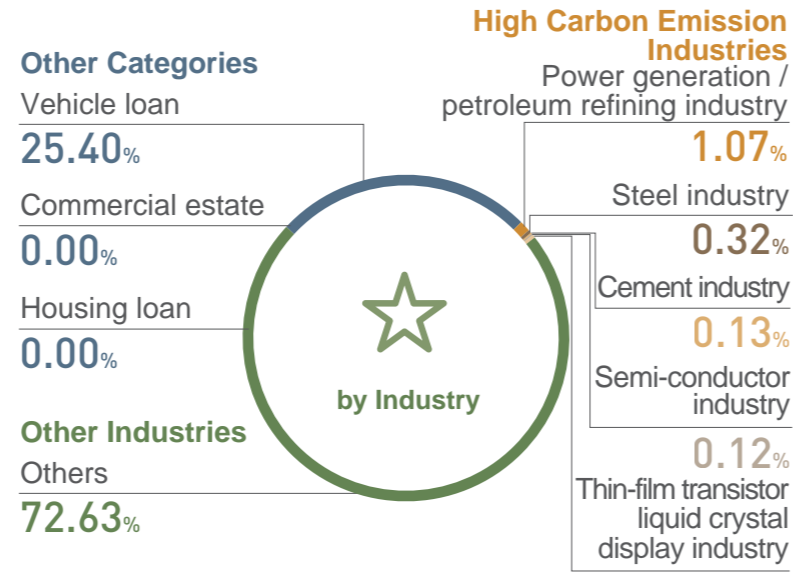
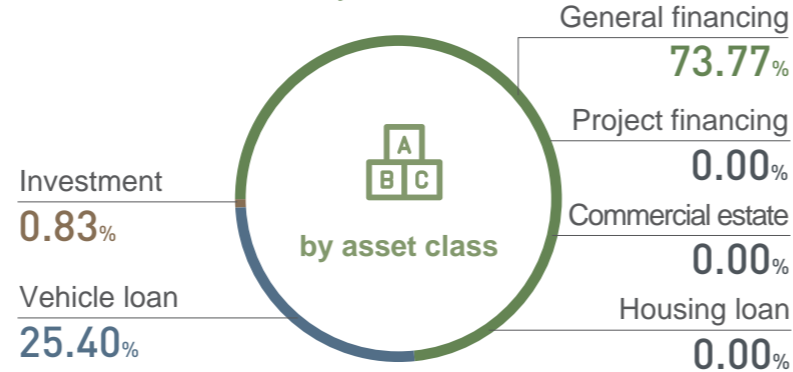
6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix



Carbon Emission Intensity of Chailease's Portfolio in 2024



Note: Calculated based on 2024/12/31 Bank of Taiwan exchange rate of NT\$32.835/US\$1

Investment Type	Funding Weighting(%)	GHG Emissions ( metric tons CO <sub>2</sub> e)	Carbon Footprint ( MT CO <sub>2</sub> e/US\$ million )	
<b>by asset class</b>				
Investment	0.83%	38,103.35	270.77	
General financing	73.77%	3,144,157.72	252.09	
Project financing	0.00%	0.00	-	
Commercial estate	0.00%	0.00	-	
Housing loan	0.00%	0.00	-	
Vehicle loan	25.40%	1,672,252.56	389.42	
<b>Total</b>	<b>100.00%</b>	<b>4,854,513.63</b>	<b>287.12</b>	
<b>by Industry</b>				
<b>High Carbon Emission Industries</b>	Power generation / petroleum refining industry	1.07%	159,905.14	885.74
	Steel industry	0.32%	124,786.84	2,308.23
	Cement industry	0.13%	112,387.68	5,085.95
	Semi-conductor industry	0.12%	2,033.04	100.69
	Thin-film transistor liquid crystal display industry	0.33%	10,479.20	188.04
<b>Other Industries</b>	Others	72.63%	2,772,669.17	225.77
<b>Other Categories</b>	Commercial estate	0.00%	0.00	-
	Housing loan	0.00%	0.00	-
	Vehicle loan	25.40%	1,672,252.56	389.42
<b>TOTAL</b>	<b>100.00%</b>	<b>4,854,513.63</b>	<b>287.12</b>	
<b>by region</b>				
Taiwan	64.20%	2,741,917.77	252.60	
Mainland China	32.36%	1,686,667.70	308.30	
Vietnam	3.44%	425,928.16	732.16	
<b>TOTAL</b>	<b>100.00%</b>	<b>4,854,513.63</b>	<b>287.12</b>	

# 3-3 Green Operations Management

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

**3 CLIMATE CHANGE STRATEGIES**

Task Force on Climate-Related Financial Disclosures (TCFD)

Investing and Financing Carbon Emissions Inventory

**Green Operations Management**

Task Force on Nature-related Financial Disclosures (TNFD)

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix

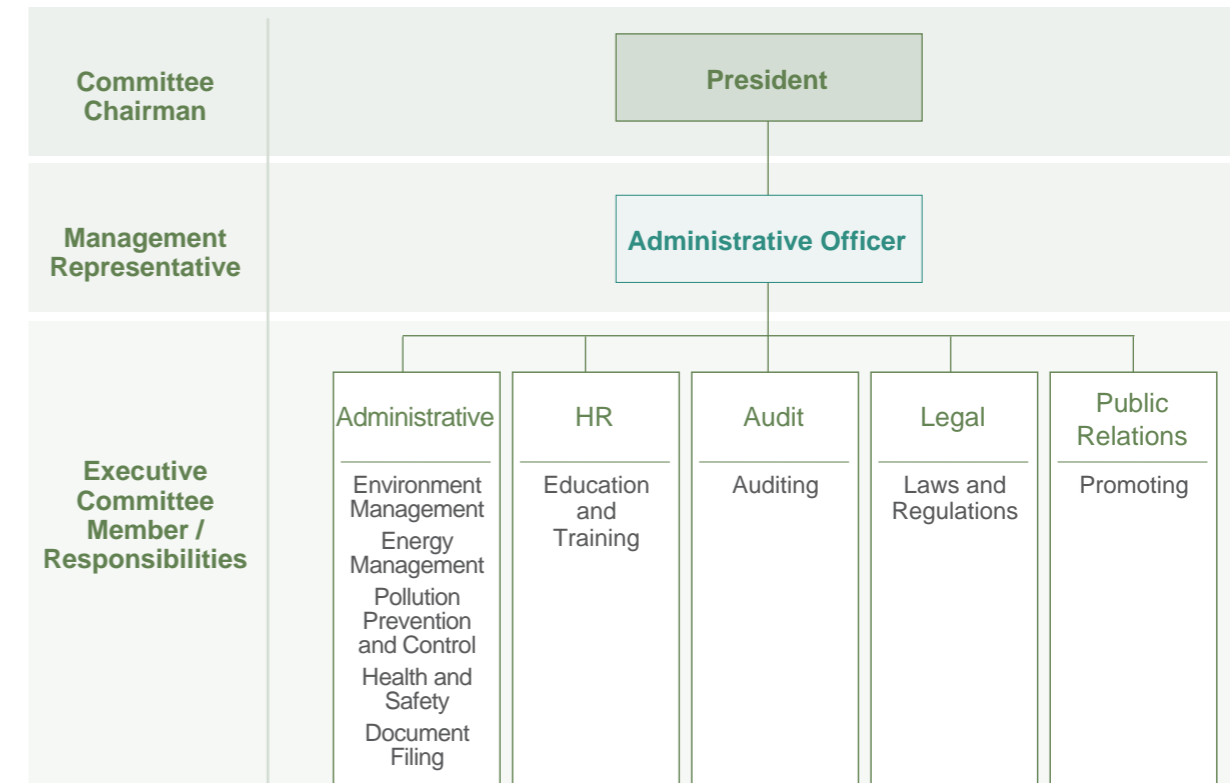


An Environment and Energy Promotion Committee was established, so that the introduction of environmental protection concepts into daily work routines can be planned and carried out systematically, to raise awareness of saving energy, to reduce carbon emissions, to continue promoting behavior that saves energy, and to formulate a plan to cut waste.

 <b>Sustainability</b>	<p>Strengthen competitiveness of the Company itself, extend the value chain of green energy and environmental protection, continue taking customers and suppliers to new heights, expand our influence, and maximize development of the effectiveness and efficiency of overall social resources.</p>
 <b>Involvement of people</b>	<p>Plan and systematically integrate a bidirectional approach to sustainability and energy management into daily workflow to advocate sustainability concepts and raise awareness about saving energy and cutting carbon. Continuously promote energy-saving measures for effective energy use, formulate and implement waste reduction plans.</p>
 <b>Continuous improvement</b>	<p>Comply with environmental and energy regulations, implement pollution prevention, reduce environmental impact, and follow the environmental management system for continuous improvement to foster greater cooperation between our employees, suppliers, and customers to protect the environment and care for natural resources.</p>

In 2014, the ISO 14001 Environment Management System was implemented in the Taiwan headquarters building in Taiwan. In 2016, the ISO: 50001 Energy Management System was implemented in the Taiwan headquarters building. It's been verified by the British Standards Institute and continues to improve in accordance with the management system by the planned and systematic PDCA management model. In 2022, ISO 14001 and ISO 50001 environmental and energy management systems were implement in all important subsidiaries. In 2023, ISO 46001 water efficiency management systems were implement. All of them have been certified by the British Standards Institution.

Using average power use in 2015 as a benchmark and office personnel power consumption in Taiwan as the energy efficiency index, energy savings will improve 20% until 2020. By comprehensively updating lighting equipment, we reached our goal earlier than planned. The current target is to reduce electricity consumption by 2%, water consumption by 3%, and waste by 2% each year compared to the base year of 2020, and to reduce photocopying paper usage by 5%. Promote reduction each year to achieve real improvement in benefits. In 2020, ISO 14064-1 Greenhouse Gas Emissions was implement in the headquarters building to actively control and reduce carbon emissions generated by enterprises. In 2023, the ISO 14064-1 GHG inventory expanded to expand 100% of Taiwan and China. In 2024, Chailease Holding conducted a comprehensive greenhouse gas (GHG) inventory across all of its subsidiaries.



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

**3 CLIMATE CHANGE STRATEGIES**

Task Force on Climate-Related Financial Disclosures (TCFD)

Investing and Financing Carbon Emissions Inventory

**Green Operations Management**

Task Force on Nature-related Financial Disclosures (TNFD)

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix



### 3.3.1 Carbon Emission

Chailease Holding has long conformed to official greenhouse gas reduction targets. By keeping an organization-wide GHG inventory, we can not only track our carbon emissions, but also formulate a GHG emissions reduction plan.

Moreover, we submitted the SBTi commitment in 2024. The emission base year is 2023, with a target to reduce greenhouse gas (GHG) emissions by 42% by 2030.

Category	Greenhouse Gas (GHG) Emissions(tCO <sub>2</sub> e)		
	Scope 1	Scope 2	Total
Consolidated Accounting Group	4,867.59	8,266.51	13,134.11
Other Invested Entities (Equity-Method Investees)	0	0	0
<b>Total Disclosure (Operational Control Approach)</b>	<b>4,867.59</b>	<b>8,266.51</b>	<b>13,134.11</b>

The right table shows the Group's Scope 2 GHG emissions by region. In Taiwan, emissions from purchased electricity are calculated using the standard emission factor announced by the Ministry of Economic Affairs. A long-term renewable energy PPA was signed with Chailease Power, with electricity from its solar plants supplying the Neihu office in Taipei. In Thailand, renewable energy is generated for self-consumption.

Carbon emission (ton CO <sub>2</sub> e)	2021	2022	2023	2024
Scope 1	7,646.34	5,528.28	4,469.48	4,867.59
Scope 2 (Location-based)	5,670.93	6,517.13	7,467.53	8,266.51
Scope 2 (market-based)	5,670.93	6,517.13	7,056.15	7,865.15
Scope 1+ Scope 2 (Location-based)	13,317.28	12,045.41	11,937.01	13,134.11
Scope 1+ Scope 2 (market-based)	13,317.28	12,045.41	11,525.63	12,732.75
Carbon emission per unit of revenue (ton CO <sub>2</sub> e/NT\$M)	0.18	0.13	0.12	0.12
Per capita (ton CO <sub>2</sub> e/person)	1.71	1.25	1.21	1.31
Data Coverage Rate	100%	100%	100%	100%
Scope 3 (Investing and Financing)	1,145,707	6,430,298.56	7,077,055.78	4,854,513.63
Data Coverage Rate	32.21%	74.6%	72.8%	69.9%
Scope 3 (other)	127.96	164.69	819.46	385,774.86

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

**3 CLIMATE CHANGE STRATEGIES**

Task Force on Climate-Related Financial Disclosures (TCFD)

Investing and Financing Carbon Emissions Inventory

**Green Operations Management**

Task Force on Nature-related Financial Disclosures (TNFD)

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix



Types of GHG	Emission (t-CO <sub>2</sub> e/year)	GHG emission to total emission
CO <sub>2</sub>	4,018.68	82.56%
CH <sub>4</sub>	208.65	4.29%
N <sub>2</sub> O	122.60	2.52%
HFCs	517.66	10.63%
PFCs	0.00	0.00%
SF <sub>6</sub>	0.00	0.00%
NF <sub>3</sub>	0.00	0.00%
<b>Total emission of 7 GHG</b>	<b>4,867.59</b>	<b>100.00%</b>

Note 1: The above statistics are based on 100% self-reported data. Regarding the ISO 14064-1 greenhouse gas (GHG) inventory, third-party verified data is 4,867,595 of category 1 and 8,170,010 of category 2, with a coverage rate of approximately 100%, excluding shared office spaces and short-term car rental stations. The inventory gas includes CO<sub>2</sub>, CH<sub>4</sub>, N<sub>2</sub>O, HFCs, PFCs, SF<sub>6</sub> and NF<sub>3</sub>. Certificate documents are attached behind.

Note 2: Scope 1 primarily covers emissions from company car gasoline use. The calculation is based on the EPA GHG Emission Factor Table (version 6.0.4) and totals 2.263 liters of CO<sub>2</sub>e / liter of gasoline. Others (fixed, process, fugitive) are verified by a third party to be emission-free.

Note 3: Scope 2 emissions primarily comprise electricity use. Calculations are based on the Bureau of Energy's electric power emissions factors and total the following for each year: 0.509(2021), 0.495(2022), 0.494(2023), 0.474(2024)liters of CO<sub>2</sub>e / kWh. Scope 2 greenhouse gas (GHG) emissions disclosed on a market-based basis reflect the purchase and use of electricity from utility providers in Taiwan, using the unified emission factor announced by the Ministry of Economic Affairs. Company has entered into a long-term corporate power purchase agreement (CPPA) with Chailease Power Technology Co., Ltd. under which renewable energy is sourced from its own solar power plants and primarily supplies the office located in Neihu District, Taipei. A total of 812,000 kWh in renewable energy certificates has been acquired. In Thailand, green electricity is generated through a self-generation model, with 81,730 kWh consumed across 13 service locations.

Note 4: Scope 3 categories verified by a third party include financed emissions, fuel- and energy-related activities, business travel, purchased goods and services, and waste transportation and incineration. Other Scope 3 categories were self-assessed. For details, please refer to Appendix 06: Environmental Data.

Note 5: The Global Warming Potential (GWP) values used are based on the Intergovernmental Panel on Climate Change (IPCC) Sixth Assessment Report.

Note 6: In 2024, the emissions associated with the investment and financing portfolio showed a substantial reduction from 2023, mainly attributable to the exclusion of outliers in accordance with the PCAF methodology.

Note 7: Since 2022, the company has expanded its carbon inventory to Mainland China, ASEAN, and Europe/US, achieving 100% coverage by 2024. To improve data comparability, historical figures were also reviewed and adjusted in 2024.

The fire extinguishers in the Taiwan headquarters building are all 10P-ABC dry powder fire extinguishers, and the sea dragon fire extinguishers containing chlorides and bromides that will affect the earth's ozone layer are not used. The main unit of the air conditioner used on the floor adopts the type of refrigerant R22; the water dispenser adopts R134a and R600a environmentally friendly refrigerants.

3.3.2 Environmental Protection Efforts in Taiwan

	Energy Saving	Reduce waste
<b>Action</b>	<ul style="list-style-type: none"> <li>• Saving energy by adjusting the start time of passenger and freight elevators based on the usage situation during non-working hours.</li> <li>• Effectively managing air-conditioning equipment in the building's chilled water mainframe and non-essential areas and installing solar shading curtains in each building's sunlit areas to reduce solar heat radiation and improve air-conditioning efficiency.</li> <li>• In accordance with the Taipei Municipal Self-Government Ordinance for Guidance, Assistance, and Administration of Energy Saving and Carbon Reduction for Industry and Commerce, we promote keeping air conditioning temperatures at 26 degrees Celsius or higher.</li> <li>• Fully upgraded to first-class power-saving equipment, installed LED lighting, and set office electrical equipment in power-saving mode. Modified lighting circuits and encourage staff to take it upon themselves to shut down lights, air conditioners, and OA equipment during breaks and off-duty hours, thereby significantly reducing energy consumption.</li> <li>• Organized ESG Energy Saving Competitions to promote net-zero carbon emissions by scoring the percentage of reduction in electricity consumption on each floor, shaping a corporate culture of energy saving and carbon reduction.</li> <li>• The Company is committed to minimizing the impact of its operations on the environment by implementing climate goals and actions, mitigating the impact of climate change, and improving the efficiency of energy use through inventory and reduction, as well as replacing company vehicles with hybrid vehicles with low carbon emissions.</li> <li>• Water saving devices were installed in the headquarters building.</li> <li>• Drinking water dispensers are set to dormant mode at night to save energy.</li> <li>• Photocopiers are placed in hibernation mode when not in use to avoid energy wastage.</li> </ul>	<ul style="list-style-type: none"> <li>• Environment: Love the Earth by recycling old batteries.</li> <li>• Encourage staff to bring their own tableware and lunch boxes and avoid the use of disposable tableware, so as to achieve plastic reduction and effectively reduce the generation of waste.</li> <li>• Continued practicing sorting for recycling purposes</li> <li>• Promote the use of environmentally friendly cups to effectively reduce the number of discarded paper cups.</li> <li>• In accordance with the Green Procurement Policy of the Environmental Protection Agency (EPA) and with reference to the ISO 20400 Sustainable Procurement Guidelines, we prioritize the procurement of energy-saving products and equipment with environmental labels and require our partners to follow the Green Procurement Guidelines and to provide products or services that prioritize the use of recycled and reused alternative materials, in order to reduce the negative impacts on the environment and society.</li> <li>• We fully promote paperless operations, introduced an electronic document system, and adopted communication software and email for official communications to reduce paper waste.</li> <li>• In order to fulfill our corporate responsibility, we give priority to local manufacturers in all procurement projects, and require them to avoid the use of substances that are harmful to the environment and local residents, as a means to reduce the emission of pollutants, toxins, and wastes.</li> </ul>
<b>Benefit (yearly)</b>	<ul style="list-style-type: none"> <li>• Head office electricity use: 3.5% reduction per person compared to the base year.</li> <li>• Head office water use: 2.2% reduction per person compared to the base year.</li> <li>• Use of copy paper throughout Taiwan: 13.81% reduction compared to the base year.</li> </ul>	<ul style="list-style-type: none"> <li>• A total of 35.8 kg of batteries have been collected.</li> <li>• Waste: 8.0% reduction compared to the base year.</li> </ul>

Note: Data related to waste, wastewater, energy consumption and water management are mainly provided by the head office in Taiwan, while branches and overseas subsidiaries are provided separately depending on the actual situation.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

Task Force on Climate-Related Financial Disclosures (TCFD)

Investing and Financing Carbon Emissions Inventory

Green Operations Management

Task Force on Nature-related Financial Disclosures (TNFD)

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix



### 3.3.3 Waste and Wastewater

To reduce the volume of waste the Taiwan headquarters has installed recycling collection areas on all floors, including collection of paper, plastic, aluminum and other metals. After simple sorting by employees, the building property management personnel undertake more specific sorting and handling, and finally a recycling company takes the items. In 2024, a total of 133.4 tons of waste and garbage in Taiwan, of which 47.2 tons are recycled and 86.2 tons are not recycled (including kitchen waste), the total carbon emission of unrecycled waste incineration disposal is 29.31 tons/CO<sub>2</sub>. Each subsidiary overseas has its waste similarly handled by a local property management company. Beginning in 2014 the Taiwan headquarters began recycling of leftover food from prepared meals. Employees perform a simple sorting operation after which a livestock feeding company handles the remains. A cleanup company processes ordinary garbage through incineration.

The headquarters water source is within the Taipei Waterworks. It does not have any groundwater or other source of water supply, and water at the building is only for employee use. The household wastewater thus produced is discharged into sanitary sewers. Overseas, Chailease subsidiaries discharge wastewater into underground wastewater conduits and thence into rivers and the ocean. There is no significant impact on water sources.

#### 2024 Resource Recycling

47.2 MT	0.35 MT
Paper/Bottle/Can	Others

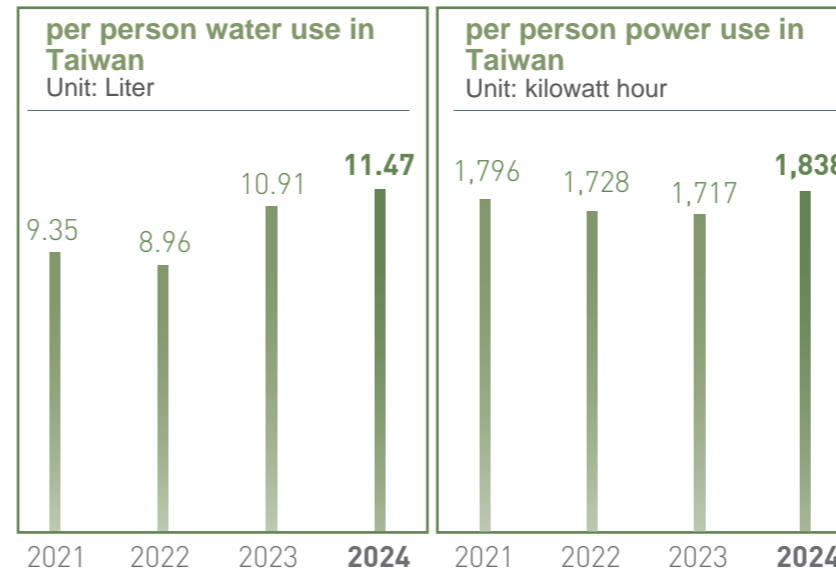
### 3.3.4 Energy and Water Management

According to the energy and resource usage statistics of each operating site of the company, the total water withdrawal in 2024 is 45,607 liters(45.6 megaliters) in Taiwan, and the total electricity consumption of the company is 7,956,034 MWh (28,641,722 MJ) in Taiwan.

In 2024, due to the expansion of operational sites, per capita electricity consumption increased by 3.4% compared to the base year, while per capita water consumption—measured solely in office settings where water use is considered negligible—decreased by 2.2%. The company continues to implement various energy-saving and carbon-reduction measures and promotions to enhance employees' awareness of environmental protection and reduce per capita consumption.

The use of internal operational energy will be reduced before setting a gradual increase in the ratio of renewable energy use every year. In 2024, Company Headquarters in Neihu already switched to supplying 81.2 kWh (2,923 GJ) of green electricity, and will gradually increase this amount annually in hopes of using 100% green electricity across Taiwan by 2030.

For overseas subsidiaries of Chailease Holdings, the total water withdrawal from water stress areas (medium-high to high) was 40,479 kWh (40.479 million liters). Please refer to the environmental sustainability related data in the Appendix.



### 3.3.5 Internal Carbon Pricing

In response to the global net-zero trend, the Company initially set a goal of reducing the total electricity consumption of the headquarters building by 20% by 2020, with 2015 as the base year. However, because of a complete renewal of power-saving lamps and other equipment, the target has been achieved ahead of schedule. In order to continue improvement, we promoted environmental protection and raised awareness of energy conservation and carbon reduction, changing the target setting to 2020 as the base year, promoting the reduction plan year by year, and integrating the internal carbon pricing system into the management mechanism to drive behavioral change within the Company.

Chailease Holding first introduced an internal carbon pricing system for its Scope 1 and Scope 2 greenhouse gases, utilizing the spirit of user-pay, and levied a carbon fee on each business department based on the greenhouse gas emissions from energy consumption, which is currently priced at approximately NT\$7,465/tonne of CO<sub>2</sub>e, prompting each department to take actions to reduce carbon emissions through the fee. In the fourth quarter of 2024, we further followed the spirit of internal carbon pricing to include Scope 3 financing business in Taiwan, targeting financing cases for high-carbon emitting industries based on the proportion of capital investment. To promote low-carbon financing, in the fourth quarter of 2024, we adopted the spirit of internal carbon pricing and included the Scope 3 financing business in Taiwan in our internal carbon pricing considerations.

For financing cases targeting high-carbon-emission industries, we calculated the amount of carbon emissions of the credit customers based on the proportion of their capital investment, and levied an additional carbon emission cost on the business units, and the carbon fee is currently set at NT\$600/tonne of CO<sub>2</sub>e.

All fees collected are used as carbon funds to promote internal carbon reduction efforts, including carbon fund management, organizing environmental activities, and purchasing energy-saving equipment and green energy. Through the introduction of internal and external carbon pricing systems, the Company will gradually change its internal planning and decision-making on performance improvement and financing of customer industries, and gradually move toward the goal of net-zero emissions.

# 3-4 Task Force on Nature-related Financial Disclosures (TNFD)

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

**3 CLIMATE CHANGE STRATEGIES**

Task Force on Climate-Related Financial Disclosures (TCFD)

Investing and Financing Carbon Emissions Inventory

Green Operations Management

**Task Force on Nature-related Financial Disclosures (TNFD)**

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

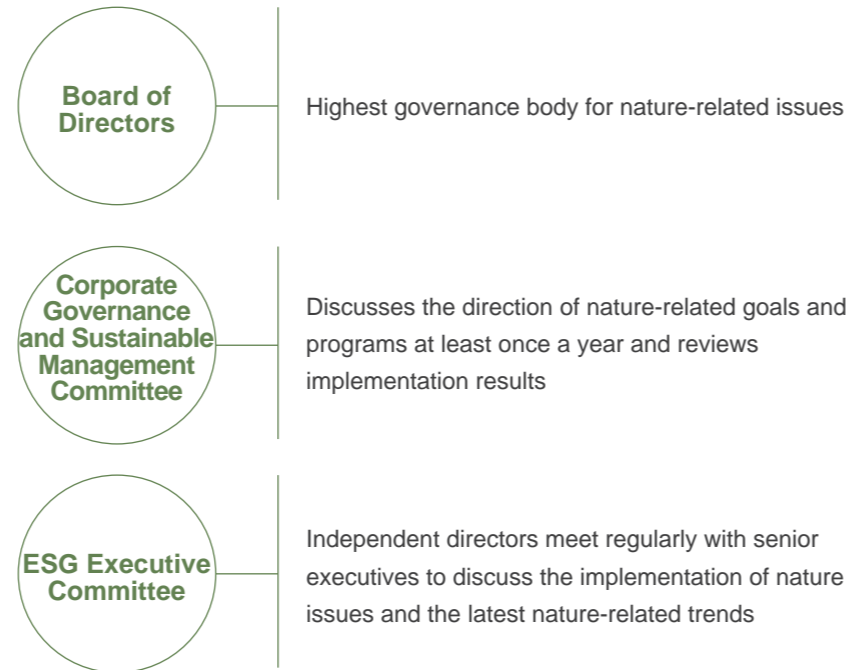
7 SOCIAL PARTICIPATION

Appendix



The World Economic Forum publishes an annual Global Risk Report, which assesses the degree of impact and likelihood of occurrence of major risks around the world. Climate and biodiversity issues remain the primary risks. In 2023, Chailease Holding continued the TCFD framework and analyzed the interactions of its operating activities with the natural environment under the Taskforce on Nature related Financial Disclosures (TNFD) framework. We analyzed the interaction of business activities with the natural environment and explored the nature-related risks and opportunities caused by the dependency and impact of economic activities in accordance with the four domains defined by the TNFD, including land, ocean, freshwater, and atmosphere. Chailease Holding strives to address the risk of biodiversity loss while actively seeking opportunities to create positive impacts that promote sustainable development in harmony with nature.

### Management Guidelines



### Nature-related Commitments

Level : Chailease Holding	
Code of Practice for Sustainability	Sustainability Financial Policies
<ul style="list-style-type: none"> <li>The Company is to comply with environmental laws and regulations and relevant international standards to ensure appropriate protection of the natural environment and to endeavor to achieve environmental sustainability in the execution of its business activities and internal management.</li> <li>The Company collects and evaluates comprehensive and timely information on the impact of its operations on the natural environment.</li> <li>The Company shall consider the impact of its operations on eco-efficiency and promote and publicize the concept of sustainable consumption, so as to minimize the impact of its operations on the natural environment and human beings.</li> <li>If necessary for business activities, the Company shall construct and enhance relevant environmental protection treatment facilities to prevent pollution of water, air and land and shall endeavor to adopt the best practicable pollution prevention and control measures to minimize the adverse effects on human health and the environment.</li> </ul>	<ul style="list-style-type: none"> <li>The Company is to consider the risks of investment/financing targets in terms of carbon reduction behavior, vulnerability to climate change (e.g., flooding/sloping land), environmental pollution and waste treatment, and water resource pressure (e.g., high water consumption), and to evaluate the environmental opportunities brought by green energy, such as circular economy and renewable energy.</li> <li>For industries and enterprises with direct or potential impact on the environment, the Company and its subsidiaries, when providing financial products and services, shall prudently assess whether ESG risks exist in the counterparties or the transactions themselves, improve the environmental risk control mechanism, and fulfill their corporate social responsibilities.</li> </ul>

### Assessment Process

According to the TNFD Financial Sector Code published in September 2023, financial institutions can play an important role in biodiversity issues through lending and investment. Regarding the risk distribution of investment and financing targets' dependence and impact on the natural environment, the code recommends that attention should be paid to 16 nature-related sensitive industries. Chailease Holding references ENCORE (Exploring Natural Capital Opportunities, Risks and Exposure), a database of nature-related risks and opportunities. "Dependence" and "influence" are categorized into five levels, including very high, high, medium, low, and very low, according to industry. To provide insight into how these industries relate to ecosystem services, the following chart analyzes Chailease Holding's financing portfolio as an example.

**Chailease Holding Financing Portfolio Dependency Analysis**

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

**3 CLIMATE CHANGE STRATEGIES**

Task Force on Climate-Related Financial Disclosures (TCFD)

Investing and Financing Carbon Emissions Inventory

Green Operations Management

**Task Force on Nature-related Financial Disclosures (TNFD)**

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix

	Provisioning services					Regulating and maintenance services															Outstanding of our portfolio (%)	
	Direct Physical Input					Enables Production Process					Mitigates Direct Impacts					Protection from Disruption						
	Animal-based energy	Fibers and other materials	Genetic materials	Ground water	Surface water	Maintain nursery habits	Pollination	Soil quality	Ventilation	Water flow maintenance	Water quality	Bio-remediation	Dilution by atmosphere and ecosystems	Filtration	Mediation of sensory impacts	Buffering and attenuation of mass flows	Climate regulation	Disease control	Flood and Storm protection	Soil and sediment retention		Pest control
Oil, gas, and consumable fuels				●	●				●		●	●	●	●	●		●		●	●		0.17%
Chemicals		●	●	●	●			●	●	●	●	●	●	●	●	●	●	●	●	●		0.87%
Construction materials			●	●	●				●		●	●	●	●	●		●		●	●		0.60%
Containers and packaging				●	●				●	●	●	●	●	●	●		●		●	●		0.09%
Metals and mining				●	●				●	●	●	●	●	●	●		●		●	●		2.31%
Paper and forest products	●	●	●	●	●		●	●	●	●	●	●	●	●		●	●	●	●	●	●	0.41%
Construction services (includes manufacture of metal products)				●	●			●	●	●		●	●	●	●		●		●	●	●	26.72%
Sewerage, waste collection, treatment, and disposal				●	●					●		●										0.43%
Transport and associated services (includes passenger airlines)				●	●			●	●		●	●	●	●	●		●		●	●	●	8.86%
Automobiles				●	●				●	●	●		●	●	●		●		●	●		0.05%
Textiles, apparel, and luxury goods		●		●	●				●	●	●	●	●	●	●		●		●	●		0.65%
Beverages and food products (includes agriculture)	●	●	●	●	●		●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	2.54%
Personal care products		●		●	●							●										0.04%
Pharmaceuticals			●	●	●						●	●	●	●						●		0.13%
Semiconductors and semiconductor equipment				●	●				●	●	●		●	●	●		●		●	●		0.34%
Utilities <sup>Note</sup>		●		●	●			●		●	●	●		●	●	●	●		●	●	●	1.37%
Sum of recommended sectors of concern in the TNFD additional guidance																						45.57%

Note: Including electric utilities, gas utilities, independent power and renewable electricity producers, and water utilities

● Very high ● High ● Medium ● Low ● Very low



### Chalease Holding Financing Portfolio Impact Analysis

	Water use	Land-use change	Freshwater-use change	Ocean-use change	Other resource use	Greenhouse gas emissions	Non-GHG air pollution	Water pollution	Soil pollution	Waste	Disturbances	Outstanding of our portfolio (%)
Oil, gas, and consumable fuels	●	●	●	●		●	●	●	●	●	●	0.17%
Chemicals	●	●	●	●		●	●	●	●	●	●	0.87%
Construction materials	●	●	●	●		●	●	●	●	●	●	0.60%
Containers and packaging	●	●	●	●		●	●	●	●	●	●	0.09%
Metals and mining	●	●	●			●	●	●	●	●	●	2.31%
Paper and forest products	●	●	●		●	●	●	●	●	●	●	0.41%
Construction services (includes manufacture of metal products)	●	●	●	●		●	●	●	●	●	●	26.72%
Sewerage, waste collection, treatment, and disposal										●		0.43%
Transport and associated services (includes passenger airlines)	●	●	●	●		●	●	●	●	●	●	8.86%
Automobiles	●					●	●	●	●	●	●	0.05%
Textiles, apparel, and luxury goods	●	●	●			●	●	●	●	●	●	0.65%
Beverages and food products (includes agriculture)	●	●	●	●	●	●	●	●	●	●	●	2.54%
Personal care products	●					●	●	●	●	●		0.04%
Pharmaceuticals	●						●	●	●	●		0.13%
Semiconductors and semiconductor equipment	●					●	●	●	●	●	●	0.34%
Utilities <sup>Note</sup>	●	●	●	●		●	●	●	●	●	●	1.37%
Sum of recommended sectors of concern in the TNFD additional guidance												45.57%

Note: Including electric utilities, gas utilities, independent power and renewable electricity producers, and water utilities

● Very high ● High ● Medium ● Low ● Very low

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

**3 CLIMATE CHANGE STRATEGIES**

Task Force on Climate-Related Financial Disclosures (TCFD)

Investing and Financing Carbon Emissions Inventory

Green Operations Management

**Task Force on Nature-related Financial Disclosures (TNFD)**

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

Task Force on Climate-Related Financial Disclosures (TCFD)

Investing and Financing Carbon Emissions Inventory

Green Operations Management

**Task Force on Nature-related Financial Disclosures (TNFD)**

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

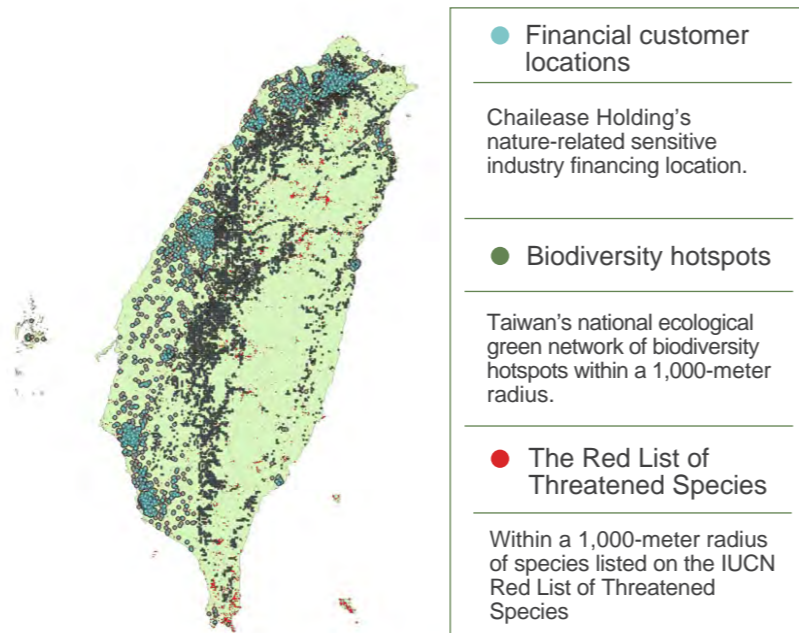
Appendix



**The LEAP Methodology**

In 2023, Chailease Holding followed the LEAP (Locate, Evaluate, Assess and Prepare) methodology published by the TNFD, which utilizes the financing targets and its own operating sites as assessment targets. It utilizes four steps: L (Locate), E (Evaluate), A (Assess) and P (Prepare) to assess environmental risks and opportunities.

**Chailease Holding Nature-Related Sensitive Industry Financing Customer Locations Analysis**

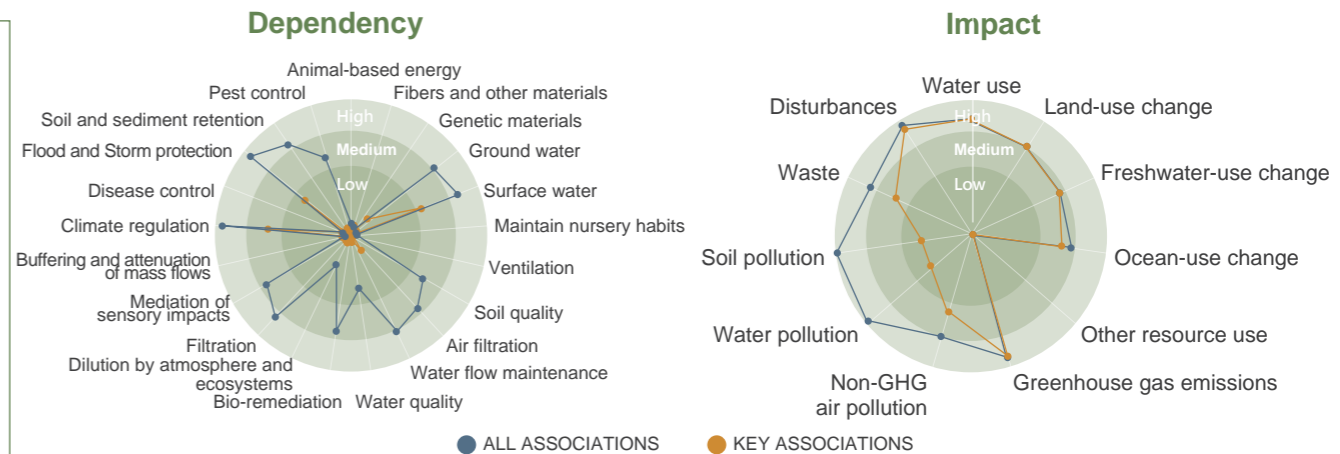


**Results of Analysis:**

Assessment results indicate that 9.27% of financing clients in nature-sensitive industries are located within biodiversity hotspots, while 23.30% are situated in areas identified on the IUCN Red List of Threatened Species.

**Chailease Holding Financing Spider Chart Highlighting**

The ENCORE database was used to assess the level of dependence and impact on the natural environment of financing clients in biodiversity hotspot areas, with All Associations covering all nature-sensitive industries associated with corresponding dependence and impact factors, and Key Associations covering nature-sensitive industries highly associated with corresponding dependence and impact factors, in order to understand interactions between Chailease Holding's financing clients and the natural environment.



**Results of Assessment:**

Item	Nature Issue Facets	Factors
<b>Significant dependency</b>	Operations depend on the ability of ecosystems to stabilize climatic, hydrological, and biological cycles.	<ul style="list-style-type: none"> <li>• Surface and groundwater</li> <li>• Dependency on the ability of ecosystems to regulate floods, storms, and global climates</li> </ul>
<b>Significant impacts</b>	Operational activities change the state of natural capital.	<ul style="list-style-type: none"> <li>• Produce greenhouse gas emissions</li> <li>• Contribute to water depletion</li> <li>• Impact on terrestrial ecosystems</li> <li>• Impact on freshwater ecosystems</li> <li>• Impact on marine ecosystems</li> <li>• Cause sensory interference with organisms</li> </ul>

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

**3 CLIMATE CHANGE STRATEGIES**

Task Force on Climate-Related Financial Disclosures (TCFD)

Investing and Financing Carbon Emissions Inventory

Green Operations Management

**Task Force on Nature-related Financial Disclosures (TNFD)**

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

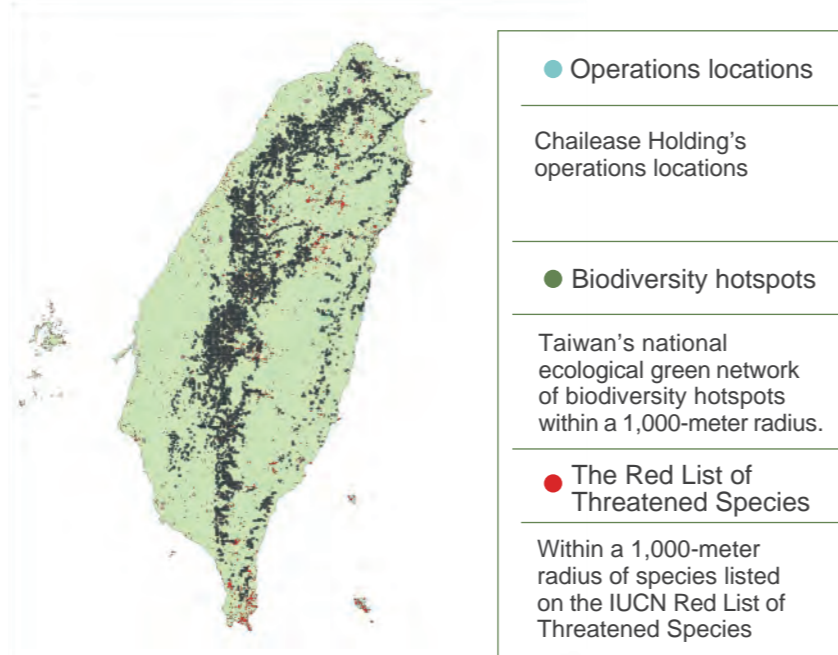
6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix



**Analysis of Chailease Holding's Operations Locations**



**Result of Analysis:**

Assessment results show that 25% of Chailease Holding's operational sites are located in biodiversity hotspots, and 46.43% are situated in areas identified on the IUCN Red List of Threatened Species.

**Nature-related risks and opportunities**

Taking into account the results of the aforementioned assessment, supplemented by internal discussions among the relevant authorities, Chailease Holding has conducted the following four potential financial impact assessments focusing on nature-related risks, which will be prioritized for management consideration in the future.

Risk Factors / Major Business Affected	Potential Financial Impact
<b>Transformation Risks</b>	
<p><b>Policies and regulations</b> Investment and financing</p>	To protect and conserve natural capital, emerging regulations and policy changes could result in increased operating costs for customers, as well as increased exposure to nature-related fines or litigation.
<p><b>Technological risks</b> Investment and financing</p>	Utilization of new technologies to reduce reliance on natural capital, resulting in higher operating costs for customers.
<p><b>Market risks</b> Investment and financing</p>	Scarcity of natural resources leads to price increases, resulting in higher production costs for customers, affecting profitability.
<b>Physical Risks</b>	
<p><b>Water shortages</b> Investment and financing, Own operations</p>	Locations or customers that are more dependent on water resources are more affected by water shortages, resulting in higher water purchase costs.

Chailease Holding has evaluated the nature-related opportunity factors of the overall operation activities and generalized the following three opportunities. Utilizing the characteristics of the financial services industry, we will fulfill our responsibility to conserve biodiversity and take care of the environment in the course of our business operations.

Opportunity Factors / Major Business Affected	Opportunity Description
<p><b>Products and Services</b> Investment and financing</p>	Promote environmentally friendly products and sustainable syndicated lending to encourage enterprises to reduce their negative impact on nature and the ecology and offer interest rate reductions to those who have concrete results.
<p><b>Markets</b> Investment and financing</p>	In light of recent international trends and market demands, we are actively engaging in environmentally friendly financing to create positive nature-related benefits.
<p><b>Reputation</b> Own operations</p>	Active participation in nature conservation projects to increase the positive impact on biodiversity and enhance Chailease Holding's corporate image.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

**3 CLIMATE CHANGE STRATEGIES**

Task Force on Climate-Related Financial Disclosures (TCFD)

Investing and Financing Carbon Emissions Inventory

Green Operations Management

**Task Force on Nature-related Financial Disclosures (TNFD)**

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix



**Natural Positive Impact of Our Business**

**Agent: Chailease Holding**

**Liability Insurance**

Cover is available to cover liability for damage to the hull or harbor caused by collision, removal of ship's debris, and liability for marine pollution that may result from an oil spill event. These coverages cover a wide range of risks that could be encountered during the operation of the vessel, ensuring that support is provided in the event of an incident and that negative environmental impacts are mitigated.

**Diversified Services**

Chailease Holding's new URiDE car-sharing brand aims to create a greener mobile lifestyle. Reducing the need for personal vehicle ownership helps to minimize the burden of vehicle production and waste disposal on the environment. In addition, the sharing and efficient recycling of assets promote a circular economy and net-zero carbon reduction, thereby contributing to the overall carbon reduction of the environment and creating a positive impact on the natural ecosystem.

**Sustainable Investments**

- Chailease Holding works closely with the banking industry to actively channel capital flows to green financing. Chailease Holding has raised more than NT\$205.5 billion in green bonds and syndicated loans. These funds will be used exclusively for projects related to renewable energy and green energy development, with the aim of promoting the use of renewable energy and environmental protection. Through these efforts, Chailease Holding and partner banks have not only strengthened the development of green finance, but have also made significant contributions to the realization of a low-carbon economy and the reduction of environmental pollution.

- In 2024, new investments in solar power plants in Taiwan amounted to approximately NT\$7.3 billion, with a total of 4,157 solar power plants at the end of 2024. The total capacity of the solar power plants reached 1,514.57 MW (megawatts), an increase of about 8% compared with 2023, with an expected reduction of 935,112 metric tons of carbon dioxide emissions per year. Investment in and construction of solar power plants reduces the reliance of enterprises on fossil fuels and helps to minimize the burden on the natural environment.

**Environmental Protection**

The Chailease Foundation began a series of sustainable beach cleaning activities in 2021 to raise awareness about protecting marine ecology, inspire action to care for the ocean, and accordingly, break littering habits in everyday life. In addition to employees of the Company and their families, external solar power plant manufacturers were also invited to coordinate efforts by the upstream and downstream supply chain. In 2024, beach cleanup activities will be held at the Sunset Platform in Anping District, Tainan City, the Nanpu Seawall in Daan District, Taichung City, and Longmen Beach in Gongliao District, New Taipei City. Over 2,600 employees and their families have registered to participate in these events across the three regions from south to north. The activities collectively recovered 254.4 kilograms of recyclable resources and cleaned up 673.2 kilograms of trash.



Asia Sermkij Leasing Public Company Limited (Thailand) organized 80 volunteer employees from the Chonburi branch and the headquarters, in collaboration with the Department of Marine and Coastal Resources Office 2, to clean the beach.



Chailease Berjaya Credit (Malaysia) brought 80 employees to Blue Lagoon Beach in Port Dickson for a beach cleanup activity. Despite the scorching sun, the colleagues diligently cleaned the surrounding area, picking up numerous plastic bottles, bags, and other man-made trash, restoring the beach to its pristine condition.



Over a hundred managers and employees from Chailease Berjaya Finance Corp (Philippines) went to the local Mataim village to clean the beach. Despite the scorching sun, everyone worked together to restore the beach to its original and beautiful state.



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

**3 CLIMATE CHANGE STRATEGIES**

Task Force on Climate-Related Financial Disclosures (TCFD)

Investing and Financing Carbon Emissions Inventory

Green Operations Management

**Task Force on Nature-related Financial Disclosures (TNFD)**

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix



### Conservation of Species

Chailease Finance Co., Ltd.(Taiwan) sponsored the production of the transnational ecological documentary “The Big Cat Revival of Asia” by Sanlih Group, a two-year project highlighting three major themes: India’s Tiger X2 Program, Taiwan’s Formosan clouded leopards and leopard cats, and the revival of Japan’s Tsushima leopard cats. The documentary aims to raise public awareness of ecological conservation and has been honored with six international film festival gold awards.



Asia Sermkij Leasing Public Company Limited (Thailand) organized 82 employees on planting mangroves and cleaning up waste along the Phanthai Norasing Mangrove Nature Study Route in Samut Sakhon province. The initiative aimed to restore the health and biodiversity of the mangrove forest while reducing litter in the area.



16 employees from PT Chailease Finance Indonesia participated in a tree-planting activity at the PIK Mangrove Ecotourism Center in North Jakarta. They aimed to reduce carbon emissions and demonstrate their commitment to social and environmental care.



### Habitat Protection

Chailease Berjaya Credit (Malaysia) organized 146 volunteers, 20 people with disabilities, and 50 villagers from Kampung Kuala Pangsun in Selangor had put in their collective effort in planting tree saplings. They involved themselves in activities such as digging holes, transporting and planting saplings, covering with soil and watering, planting a total of 80 saplings. Additionally, they cleaned up the area by picking up trash and maintaining cleanliness of the premise.



In 2023, Chailease Holding responded to the 'Advocate Tree Planting Activity' launched by the United Daily News Group by planting 15 Taiwan ebony trees in Chishang, Taitung. In 2024, they continued to support the 'Plant a Tree for the Earth' campus in Taiwan, by planting 15 native tree species at Ming Chuan University's Taoyuan campus, contributing to the planet and moving towards a sustainable future.



### Green Earth Initiative

In 2024 the company invited employees to take part in “Earth Hour”, an activity in which lights were turned off around the world for one hour starting at 20:30 on March 23 to save our planet. The activity is aimed at CO<sub>2</sub> emissions, which are triggering global warming and climate change. The WWF (World Wide Fund for Nature) launched Earth Hour in 2007, calling on each person to shut off lights to reduce carbon to show their love for the planet.



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

**4 TRUSTED BRAND**

Inclusive Finance

Sustainable Finance

Service Optimization

Personal Information Protection

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX

# TRUSTED BRAND



**4-1 Inclusive Finance** 67

**4-2 Sustainable Finance** 70

**4-3 Service Optimization** 77

**4-4 Personal Information Protection** 78



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

**4 TRUSTED BRAND**

Inclusive Finance

Sustainable Finance

Service Optimization

Personal Information Protection

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



**"The goal of a company is to create customers."**

Management guru Peter F. Drucker

Management guru Peter F. Drucker has said: "The goal of a company is to create customers." The best way to create customers is to understand your customer. We listen carefully to the voice of the market, and understand the needs of our customers, providing them valuable services. This is absolutely the only way to be a sustainably-operated business. Only by having customers can we have a better Chailease Holding.

**Service with Passion**

Corporate Values





Chailease Holding applies the concept of Service with Passion to continue cultivating the Taiwan market, in addition to actively expanding overseas markets. With enthusiasm as our foundation, we hope to improve service quality continuously and efficiency to make our services more aligned to customer needs. Chailease Holding always become better because of our customers. In the future, we will promote "A Supporting Partner of Our Customers, A Driving Force of Economic Success" business philosophy, as we work toward the goal of becoming the best financial services company in the Asia Pacific Area. We hope to be a positive and uplifting force in the financial leasing industry, protecting customers, society, and shareholders, while simultaneously creating sustainable value for all.

**Providing a diverse range of financial products and services for SMEs**

Core Business

We provide leasing, installment sales, direct financing, factoring, and other services for our products, while equipment leasing and installment plans comprise our core business. We continue to develop new products, including green energy services, inventory financing, and insurance brokerage services.

**Interactive Platform**

 <b>Widespread locations</b>	<p>Providing customers with the most complete service channels, regardless of whether assisting enterprises to achieve the financial needs of their operations plans, or satisfying consumer needs for financial and leasing goods and services, we have rolled out a dense network of marketing locations and a globalized international network. Current 52 service sties cover all major industrial and commercial counties and cities of Taiwan, while service sites have also been established in counties and cities with low population density such as Taitung, Hualien and Yilan. This embodies our customer-oriented philosophy of business. By the year 2024, Chailease has 76 sales offices in Mainland China, 20 in Thailand, 12 in Vietnam, 15 in Malaysia, 7 in Cambodia, 4 in the Philippines, and 4 in Indonesia as the company continues to expand in the ASEAN market.</p>
 <b>Mobile services</b>	<p>To serve our SME customers and second-hand equipment vendors, we have "Bizloan Digital Platform", "5871 Business Trader Platform", and "Accounts Receivable Financing Platform-Chailease Check Express", "HeyTruck Platform" is a value added service to the existing automobile loan and fuel price discount related products by matching cargo services for on the way pick-up and delivery. The "Moving Life Platform" connects our car financing clients and provides a full array of supporting services. We also expanded our loan business to the motorbike/scooter market to provide customers with instant, convenient and fast loan reviews, quickly meeting small funding needs. This service is called "ScooterLoan"</p> <p>To provide customers with more convenient financial services, the company launched the "Zero Card Installment app" in 2018, the first online credit-cardless transaction mode in Taiwan. This app provides consumers without credit cards, or those needing additional credit (such as recent grads, new migrants and so on) with a means to purchase necessary items by installment payments without a credit card, meeting the needs of diverse consumers. In 2022, the original "Chailease Zero Card Installment" brand was upgraded and relaunched as "zingala." Inspired by the Taiwanese word for "small change," zingala focuses on providing flexible large-sum installments and small payments, while optimizing the customer experience. The new business model integrates online and offline channels into a one-stop cardless shopping platform, helping reduce consumer search costs and promoting more efficient consumption.</p>
 <b>Website platforms</b>	<p>Chailease continues to build multiple networks and mobile platforms for different types of businesses, providing consumers and business partners a means to keep current on business progress and audit results. In addition, the company is building and optimizing internal operations and business platforms and providing its business personnel ways to quickly carry out business processes and improve overall operations and service efficiency.</p>
 <b>Customer service hotline</b>	<p>Provision of a convenient 0800 customer hotline to allow customer service personnel to get a basic understanding of the customer's needs and then arrange for professionals to proactively put themselves in contact. There is also a customer complaint handling mechanism so that if a customer has a question or complaint about a product or service, dedicated customer service agents must handle it that same day. Certain departments must reply to customers within 2 hours of receipt of a complaint. Checking on internal customer comments and external customer complaints monthly to establish good bidirectional channels of communication.</p>

Chailease Holdings has always designed products and services that conform to customer needs. Following the principle of flexible designing, Chailease Holdings customized various financial and leasing products and services based on the needs of different customers. By executing business professionally and managing risk rigorously, we assist our customers with ground-planned leasing products and capital use.

To provide the best service to customers, every subsidiaries of Chailease Holdings shall promote its business with clear explanation of product or service. Moreover, every subsidiaries should consider each customer's basic information, financial status, capital, equipment needs, and the attribute of capital needs, acceptable risk and industrial background, along with internal and external environmental factors, to propose the most-fitted solution to the customer. Moreover, through internal supervision mechanisms, various levels of internal reviews are performed on each transaction based on project characteristics so that we can ensure the legitimacy of it. After both parties confirmed the wellness to move forward, a written contract will be signed to regulate clearly the responsibilities and duties of both parties.

# 4-1 Inclusive Finance

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

**4 TRUSTED BRAND**

**Inclusive Finance**

Sustainable Finance

Service Optimization

Personal Information Protection

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



In line with the United Nations' goal of promoting financial inclusion for disadvantaged groups and remote areas to provide basic financial services. Chailease formulated "Financial Inclusion Policy", committed to actively innovating and expanding the accessibility and use of financial services, and launch tailor-made financial products and services that meet the needs of all sectors of society or different ethnic groups. We exert our financial influence to ensure that all social classes and groups can enjoy fair and reasonable financial services or resources. We also indirectly contribute to increasing the employment rate and enhancing the quality of life for disadvantaged groups. The following examples illustrate the aspects that have been implemented:

Financial Services Products
<p><b>Operating Level</b></p> <ul style="list-style-type: none"> <li>Establishing the Digital Finance Committee, chaired by Chairman Albert Chen, to be responsible for strategy and product development related to financial inclusion.</li> <li>Setting up an audit committee to promote the credit scoring risk modeling mechanism and identify over-indebted customers as high-risk groups and decline them loans.</li> </ul>
<p><b>Innovative Services</b></p> <p>Continuing to provide useful and affordable financial products for businesses and individuals based on market research and customer feedback. We pioneered the cardless installment service (zingala) to realize the dreams of consumers and young people, accumulating more than a million members.</p>
<p><b>External Collaboration</b></p> <p>Working with e-commerce merchants to refine the consumer scenario for cardless installment services, partnering with retailers ranging from large-scale shopping websites to well-known brick-and-mortar stores, and integrated payment services to expand the targeted financial inclusion market.</p>

Employee Training
<p><b>Training Programs</b></p> <p>Conducting customer-focused employee training programs that emphasize creating an enjoyable atmosphere and avoiding a fast sales pace in order to provide customers with the optimal level of information and support.</p>

Non-financial Support and Friendly Financial Service		
<p>Chailease Holding is committed to providing fair and reasonable financial services to all social strata and groups, as well as providing non-financial support in order to give back to the society and create a more inclusive and harmonious financial environment.</p>		
<p><b>Forum Talks</b></p> <p>Organizing SME forums and student finance-related seminars to provide non-financial support to SMEs, micro-enterprises, and individuals.</p>		
<p><b>Immediate Complaint Handling Mechanism</b></p> <p>Completing customer complaint handling and reporting within the required timeframe in order to establish a good two-way communication channel.</p>		
<p><b>Customized Service</b></p> <p>Chailease Holding takes into account the needs of disabled customers and provides them contracted and guaranteed home services. At the same time, a barrier-free webpage was launched in the first quarter of 2024, providing comprehensive product and service information.</p> <p>Having an environment friendly to those with physical or mental disabilities is an important item on Chailease's office assessment checklists. Taking the Neihu headquarters as an example, the entrance to the main building features a barrier-free ramp for people with disabilities, and guard booths are available to help those who might need assistance immediately.</p> <p>In accordance with the Protection Act for Rights and Interests of Disabled Persons, guide dogs, deaf guide dogs, and physical assistance dogs are free to enter and exit each business unit. In addition to accessible ramps and helpful guards in the headquarters building, there are also 78 accessible bathrooms, evenly distributed on each level of the building. The hope is that any colleagues who are in need will be able to access them conveniently and quickly, so that accessibility will truly be universal. Chailease has branches in many places, and when selecting office buildings around the world, a primary selection criterion is an environment that is friendly to those with physical or mental challenges.</p>		
<p>2024 Number of Accessible facilities in Chailease Holding</p> <table border="1"> <tr> <td>46 Ramps</td> <td>78 Bathrooms</td> </tr> </table>	46 Ramps	78 Bathrooms
46 Ramps	78 Bathrooms	

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

**4 TRUSTED BRAND**

**Inclusive Finance**

Sustainable Finance

Service Optimization

Personal Information Protection

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



**4.1.1 Financial Products and Services**

Target	Number of clients reached	Number of contracts	Amount (Unit: NT\$ million)
<b>Loan</b>			
<b>Microenterprise</b>	14,016	18,880	107,106
<p>Since microenterprises have a nascent scale of operations, and may not have been in business long enough, have insufficient resources, or lack guarantee capacity, they often have a hard time obtaining financing from banks. Chailease has launched a microenterprise loan business aimed at providing funds to microenterprises with development potential, vision and values, good products and the ability to repay.</p> <p>Through a simplified credit review process and by setting up a risk model, we have improved the efficiency of credit reviews and lending, to meet needs for venture or operating working capital. The "Microenterprise Financing Risk Assessment Method" has been refined as our credit database expands and the risk assessment model develops steadily. The model has been granted an invention patent.</p>			
<b>SMEs</b>	21,947	32,986	224,605
<p>According to the "2023 White Paper on Small and Medium Enterprises" issued by the Ministry of Economic Affairs, the duration of small and medium-sized enterprises is usually relatively short. Small and medium-sized enterprises (SMEs) are the cornerstone of economic development. Chailease Holdings acts as a partner for our customers' success, a driving force for economic development, and has always cultivated our SME customers. In addition to assisting SMEs to obtain the licenses they need for operations through leasing, and alleviating the burden of using their own capital to purchase equipment, we also provide SMEs solutions for working capital requirements, providing more convenient, more rapid and higher-quality financial services to meet operational growth needs and improve financial structure.</p>			
<b>Seniors</b>	15,869	34,513	2,548
<p>According to the National Development Council (NDC), Taiwan is expected to become a super-aged society by 2025, and the proportion of seniors in the total population will continue to increase. Seniors aged 60 and above may find it more difficult to apply for bank loans due to a relative decrease in income after retirement and an increase in uncertainties such as health status and life expectancy. We provide friendly financial services and a wide range of financing products for the seniors aged 60 or above, helping them to deal with their financial needs and enjoy their retirement life with peace of mind.</p>			

Note 1: A microenterprise is defined as a legal entity with a paid-in capital of NT\$5 million or less.

Note 2: Small and medium-sized enterprises (SMEs) are defined as corporate clients with paid-in capital of NT\$100 million or less.

Target	Number of clients reached	Number of contracts	Amount (Unit: NT\$ million)
<b>Loan</b>			
<b>People who cannot get salary certificate</b>	10,376	11,038	693
<p>A simplified, more convenient loan application method is provided for ordinary transportation vehicles and smartphones, with undemanding requirements for application. This helps the economically disadvantaged who have financial needs but find it hard to apply for bank loans because of various factors. People who cannot get salary certificate, such as SOHO, housewives, vendors, and freelancers, makes it simple for people who have difficulty in applying loans from banks, to obtain funds online.</p>			
<b>Low-income households</b>	1,181	1,229	806
<p>We offer a wide range of financing products for individuals with a monthly income of less than NT\$15,000 to meet their needs for car purchases, marriage and family planning, and education.</p>			
<b>Residents of outlying islands</b>	1,667	4,294	225
<p>We have enhanced the accessibility of financial services to provide convenient financial services to residents of the outlying islands.</p>			
<b>Small-amount consumer installment payments -Zingala</b>			
<b>Youth</b>	153,630	419,703	8,437
<p>In view of the insufficient credit history of young people, they find it hard to apply for a credit card or a consumer installment agreement. Chailease's pioneering Zingala installment payment service links up with e-commerce for a comprehensive consumer experience. Application and review of approved amount are done online, combining the user experience with financial technology to unbound credit cards can also be used to conveniently pay in installments.</p>			

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

## 2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

**4 TRUSTED BRAND****Inclusive Finance**

Sustainable Finance

Service Optimization

Personal Information Protection

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

## APPENDIX



## 4.1.2 Leasing / Financing Services in Underdeveloped Countries

In order to become an "excellent financial company in the Asia-Pacific region", Chailease knows that financing in developing countries is no easy task. Because the financial systems in developing countries are relatively unsound, the credit system are relatively weak, and the risk tolerance are low, banks are tend to finance guaranteed and well-capitalized customers. Under reasonable risk assessment, Chailease provides differentiated services to customers with different risk levels as much as possible, and assists small and medium-sized enterprises with weak financial status to meet their needs of funds.

To be able to better serve SMEs, microenterprises and individuals in the Asia-Pacific region, since 1989 Chailease has opened branches and provided office services throughout the ASEAN region. At present, our offices cover Thailand, Vietnam, Malaysia, Cambodia, Philippines and Indonesia. This begins from equipment leasing and installment payment services, and as economic development dictates, expands to include installment loans for vehicles and motorcycles, insurance agencies, and so on, to meet local needs. Since its establishment, Chailease has served over 100,000 SMEs, microenterprises and local manufacturers at all points in the supply chain.

(Unit: US\$ thousand)

Country	2023		2024	
	Number of cases	Principal balance	Number of cases	Principal balance
<b>Auto loan</b>				
We support residents having access to loan channels outside of banks to meet their commuting mobility needs and indirectly promote local employment and economic diversification of local small and micro-enterprises.				
Thailand	7,281	199,283	6,948	146,870
Malaysia	13,742	337,592	15,694	380,317
Cambodia	9,502	104,307	11,860	171,706
Philippines	1,423	17,660	739	24,011
Indonesia	2,861	21,412	1,271	21,358
<b>Subtotal</b>	<b>34,809</b>	<b>199,283</b>	<b>36,512</b>	<b>744,262</b>
<b>Micro-enterprises loan</b>				
We provide local small and micro-enterprises with the capital support they need to operate, promoting local economic growth and job opportunities, and realizing the positive impact of inclusive finance in the development of society.				
Thailand	11,262	478,839	11,731	381,294
Vietnam	269	12,674	323	13,586
<b>Subtotal</b>	<b>11,262</b>	<b>478,839</b>	<b>12,054</b>	<b>394,880</b>
<b>Personal loan</b>				
We provide local economically disadvantaged groups with consumer installment plans to meet their shopping and spending needs.				
Malaysia	5,488	8,917	5,551	7,562
<b> Scooter loan</b>				
We support residents having access to loan channels outside of banks to meet their commuting mobility needs and indirectly promote local employment and economic diversification of local small and micro-enterprises.				
Malaysia	42,219	161,588	53,507	224,100
Cambodia	57,672	104,307	72,153	133,877
<b>Subtotal</b>	<b>99,891</b>	<b>197,266</b>	<b>131,211</b>	<b>358,315</b>

### Increases Employment Rate of Inclusive Finance

Nation	Increases Employment Rate
Thailand	0.244 %
Cambodia	1.000 %
Indonesia	0.003 %
Philippines	0.012 %
Malaysia	6.801 %
Vietnam	0.065 %
<b>Average</b>	<b>0.451 %</b>

Note 1: The calculation formula is the number of employees in each country (total amount of car loans or micro loans ÷ average annual salary per person) ÷ the number of labor force

Note 2: Average employment growth rate = total number of employed persons ÷ total labor force

# 4-2 Sustainable Finance

## 4.2.1 Responsible Lending

Chailease formulates "Sustainable Financial Policy" to fully cover corporate consumer finance business, involved in corporate finance, investment business and retail banking, and has established a comprehensive monitoring mechanism for credit recipients, organized a risk management committee to formulate risk policies, and set up a review committee to do credit checks and verifications before lending. Evaluation mechanisms have been enhanced, and credit quality control implemented. To fulfill corporate social responsibilities while considering the interests of customers and shareholders as well as financial sustainability, Chailease added ESG factors to its credit evaluation process requiring credit companies to assume responsibility for employees, society and the environment. They must also abide by corporate ethics, respect employee rights and care, and prioritize environmental protection. The company is committed to reducing ESG risk to enhance the value of its long-term corporate investment/loans. Chailease also actively promotes green energy development, environmental carbon reduction and increased employment rate to promote sustainable economic growth and social development.


### Supervision Mechanism

#### Risk Management Committee

In order to maintain a sound and effective risk management mechanism, Chailease has established a risk management committee which aims to effectively implement risk management mechanisms and perform planning and management related to improvement of risk management policies.

#### Review Committee

To strengthen its risk management mechanism and the quality of its assets, Chailease has also established a review committee. This committee conducts risk assessments based on customer type, dealers and operating environment before lending, reducing risk exposure and protecting the interests of customers and shareholders alike.

 <p><b>Non-investment and no-loan policy</b></p>	<p>This policy includes industries with significant risks (such as drug trafficking, fraud, smuggling, tax crime, organized crime, securities fraud, corruption and bribery, third-party money laundering, pornography, etc.), and obeys the money laundering prevention laws in confirming customer identity and performing relevant audits. Customers or clients whose use of funds involves negative ESG factors (arms and weapons, gambling businesses not operated for the public welfare, manufacture and sale of prohibited toxic chemicals, products used in poaching of legally protected plant species, sex industry, employment of child labor) are to be declined. Additionally, the review process also considers whether the industry in question is highly polluting or is some other type of regulated industry, or whether the use of funds would undercut sustainable environmental development. These measures all serve to bring ESG into full play in audit work.</p>
 <p><b>Implementation of ESG project review through an information system</b></p>	<p>To implement its non-investment, no-loan policies, Chailease has a one-stop internal inquiry capacity to quickly and accurately determine whether the company that would be invested in or lent to has issues in the areas of labor health insurance (labor rights), tax (tax evasion issues) or other areas. Customers that fail to meet the ESG specifications are removed from the process organically.</p>
 <p><b>Adding ESG factors to risk assessment</b></p>	<p>Chailease considers relevant environmental, social and corporate governance-related risk when scoring customer credit ratings, assessing whether the background of the loan applicant, the company's business, products, business status, and nature of business transactions are contrary to ethics or have a positive impact on the overall industry and environment, and evaluating other aspects of corporate governance such as whether the company has complied with laws and regulations and if it has treated employees well. In addition, the ESG credit risk assessment (environmental industry risk assessment, climate change risk assessment, significant human rights risk assessment, and corporate social responsibility risk assessment) is conducted in the audit report, and any abnormal conditions are required to be explained and taken into account in our assessment of the risks and conditions of the case. In 2024, the rejection rate of corporate finance cases was 18% and retail banking cases was 17% respectively.</p>

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

**4 TRUSTED BRAND**

Inclusive Finance

**Sustainable Finance**

Service Optimization

Personal Information Protection

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

**4 TRUSTED BRAND**

Inclusive Finance

**Sustainable Finance**

Service Optimization

Personal Information Protection

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



**Communicate with Customers about the Risks and Opportunities of ESG**

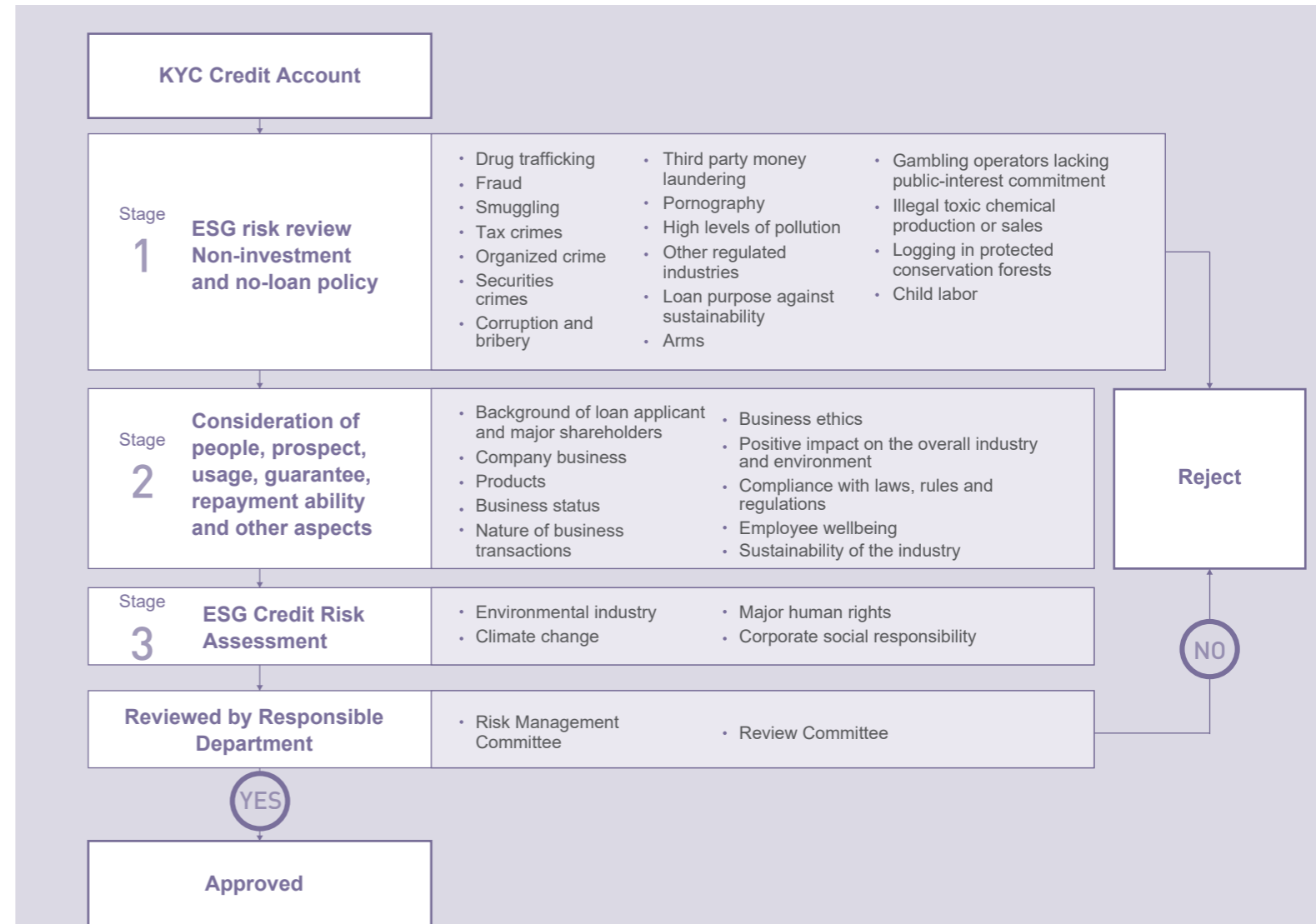
Chailease Holding continues to communicate and negotiate with its clients through a variety of channels to help them understand the risks and opportunities associated with sustainable development. In 2024, we communicated with 100% of all our corporate and individual customers.

**Communication Channels**

Corporate / Individual
We communicate with our customers through the credit application form ( the content of the CSR / PSR agreement of the applicant, etc.) that the use of the funds should be in line with the United Nations' sustainable development goals.
Enterprises
We joined hands with BusinessWeek to organize the "Core Competence ESG Learning Circle" online workshop to communicate the spirit of ESG with our corporate clients.
Individuals
The company promotes electric motorcycle installment loans, old diesel vehicle replacement loans, and Citizen Power Plant, a shared financial market platform, through our official website, LINE account, and APP.

**Review Process**

Starting in 2023, we included in our credit applications a statement of our commitment to UN sustainability goals. We communicate with our customers to promote sustainable development, and agree to respond to the United Nations' sustainable development goals. As we pursue growth, we take into account sustainable development, corporate governance, and the implementation of corporate social responsibility/personal social responsibility, and review the effectiveness of implementation and continuous improvement at all times. We aim to have 100% of our customers completing credit applications from the fourth quarter of 2023 onwards and declare that they have read the above statement of our commitment to the United Nations' sustainability goals. In order to monitor customer risk cases, the corporate finance credit business has added ESG risk review to the KYC process (see below).



## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

## 2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

**4 TRUSTED BRAND**

Inclusive Finance

**Sustainable Finance**

Service Optimization

Personal Information Protection

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

## APPENDIX



## 4.2.2 Sustainable Corporate Finance Products

Chailease is committed to promoting energy-saving green energy products, and the green energy value chain, and is gradually expanding the development of related business while passing on green concepts. Overall customer information in Taiwan operations:

(Unit: NT\$ million)

Items	Group	Amount of 2024
ESG Industry Financing-Large Enterprise	ES	1,388
Energy-Saving Equipment Financing-Large Enterprise	E	27
ESG Industry Financing-SME-tailored sustainable financing	ES	7,731
Energy-Saving Equipment Financing-SME-tailored sustainable financing	E	478
<b>Total of Sustainable Corporate Finance</b>		<b>9,624</b>
<b>Total of Corporate Finance</b>		<b>205,631</b>
<b>The Proportion of Sustainable Finance (%)</b>		<b>5%</b>

Small and medium-sized enterprises (SMEs) are a cornerstone of Taiwan's economic development. Chailease remains committed to supporting the sustainable growth of SMEs, fostering new opportunities for sustainable business, and accelerating the transition toward net zero. Customer information for SMEs in Taiwan under Chailease's operations:

### ESG Industry Financing

(Unit: NT\$ million)

Industry	Amount of 2024
<b>Environment</b>	
Green Energy Technology	2,550
Circular Economy	1,799
Agriculture Technology	139
Electric Vehicle	24
<b>Society</b>	
Biomedical	2,322
Internet of Things	1,092
Smart Machinery	61
Education	541
Sports and Fitness	581
Non-Profit Organizations	10
<b>Total</b>	<b>9,119</b>

Note: The amounts presented in this table refer to the total value of newly approved cases in the reporting year.

### Energy-Saving Equipment Financing Projects

In 2024, Chailease participated in more than one hundred financial leases and installment projects for energy-saving equipment financing projects (such as LEDs, cloud-based energy-saving controllers, power savers, solar photovoltaic modules, optical energy-saving fluorescent lamps, inverters, and other equipment), with a total amount financed of over NT\$ 570 million. In addition to contributing to environmental protection, corporate social responsibility and green energy products, this also brings long-term, stable performance and benefits to the company. In the future, we will continue to replicate Taiwan's successful experience, and develop more overseas markets.

In 2024, we invested in Taiwan companies specializing in green energy and low-carbon services and acquired some of their shareholdings. We have expanded our investment and management of solar power plants, promoted the development of the energy storage industry, as well as realized net-zero emissions and integrated software platforms, electric vehicle interconnections, and green energy charging grids, investing nearly NT\$100 million.

### Liability Insurance

Chailease upholds corporate social responsibility. To avoid unpredictable accidental losses to enterprises, when setting up real estate collateral a customer has to insure against fire, water and earthquake risks. Items mortgaged by the company must also be insured against fire to guarantee basic insurance protection; for high-risk industries, such as shipping, based on operational responsibility requirements, ship owner liability insurance and hull insurance are required. In 2024, there were 170 marine insurance contracts, with approximately 1.108 billion in mortgage ship interest insurance (MII). Hull insurance was about 1.985 billion, indemnifying against damage to the hull or harbor through collision, as well as against death or injury to crew members, wreckage removal and possible polluting oil spills. In addition to ensuring the sustainable operation of enterprises, this policy also contributes to the protection of the environment.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

**4 TRUSTED BRAND**

Inclusive Finance

**Sustainable Finance**

Service Optimization

Personal Information Protection

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



### 4.2.3 Sustainable Consumer Finance Products

Items	Group	2024	
		Amount (NT\$ million)	units
Electric scooter installments	E	297	3,533
Loans for old diesel vehicles to replace with new ones	E	3,876	1,277
<b>Total of Sustainable Consumer Finance</b>		<b>4,173</b>	<b>-</b>
<b>Total of Consumer Finance</b>		<b>27,124</b>	<b>-</b>
<b>The Proportion of Sustainable Finance (%)</b>		<b>15%</b>	<b>-</b>

Note 1: The amount is new cases in the current year.

Note 2: E: environment / S: society

#### Electric Scooter Installments. Impacting Low-Carbon Cities

The development of sustainable finance is currently an increasingly important trend in Chailease's business, and in response to the trends for energy conservation and carbon reduction worldwide, the government of Taiwan has also implemented low-carbon city and low-pollution policies. When Chailease launched its motorcycle loan business, it vigorously promoted electric scooters as well. The company agrees that clean energy is more friendly for the environment, and installment payments can help more people to be able to move toward electric scooters, as a means to work together to reduce air pollution.

#### Loans for Old Diesel Vehicles to Replace with New Ones

In response to government regulations, Chailease Holding also provided loans for old diesel vehicles to help replace them with new ones. This has helped reduce diesel air pollution, reduce black smoke, improve air quality, and reduce energy consumption. Chailease Holding does its best for the sustainability of the earth.

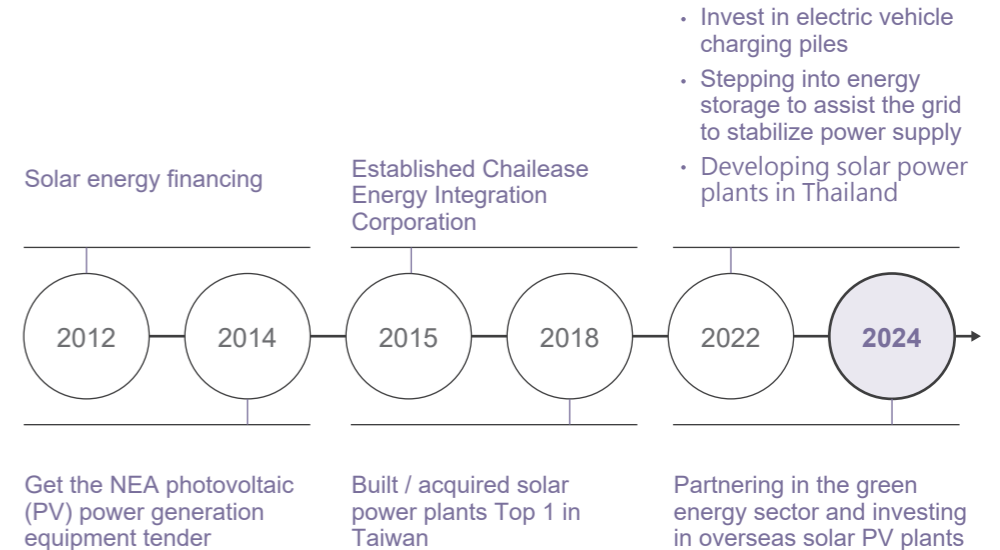
### 4.2.4 Sustainable Investment - Renewable Energy

Chailease Holding cooperates with banks to provide funds into green financing. The fundraising projects include green bond, syndicated loans. The cumulative amount exceeds NT\$205.5 billion. The funds raised are used for renewable energy and green energy related projects to accelerate the development of solar power plants.

**Green Fundraising exceeds NT\$ 205.5 billion**

Green Fundraising	Amount (Unit: NT\$ 100 million)
Syndicated loans (solar power plants/ESG)	42
Self-loan (solar power plant/storage plant/ESG)	212
Green bonds	1,801
<b>Total</b>	<b>2,055</b>

Note: The data of table have been verified and approved by KPMG.



## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

Inclusive Finance

**Sustainable Finance**

Service Optimization

Personal Information Protection

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

## APPENDIX



## Renewable Energy



Chailease's core competitiveness is the basis for its product "innovation". At the same time, the company takes corporate social responsibility into account, opening up green markets and establishing the green competitiveness of the enterprise. In 2015, Chailease Energy Integration Corporation was born. The company provides customers with energy-saving services and helps enterprises to fulfill their social responsibilities in the areas of green energy and environmental protection. In 2014, the company won a MOEA Bureau of Energy bid for solar photovoltaic power generation equipment, and we successfully bid for two solar power plants located in Alien District, Kaohsiung; and by October 2014, we acquired 71 solar power plants from Yun Tang inc., which were previously owned and operated by NGP, a subsidiary of Neo Solar Power Corp. for NT\$445 million. Since then, we have built and acquired a large number of solar power plants. In 2018, held 1,000 such plants. This makes Chailease the company in Taiwan with the most solar power plants. We expanded to Thailand in 2022 and strategically allied with green energy industry companies to jointly invest in overseas photovoltaic projects in 2024.

In October 2024, we received the Bureau of Energy's Top Solar System Award for Outstanding Multi-Use and, in 2017, the Financial Services Award for the second time, recognizing Chailease Holding's efforts in driving the renewable energy market and its collaboration with supply chain partners to build high-quality solar power systems.

The amount of new investment in solar power plants in 2024 will be approximately NT\$7.3 billion. As of the end of 2024, the Company has a total of 4,157 plants with a total capacity of 1,514.57MW, representing a 8% increase over 2023. The plants are expected to reduce 935,112 metric tons of CO2 emissions per year. That's equivalent to planting 77,931,601 trees. The estimated average increase in labor force due to power plant investment is 45.96%.

(According to our exclusive solar power service provider, as of October 2024, the installed capacity of domestic solar power systems in Taiwan is 13,818 MW with an estimated annual electricity generation capacity of 17.27 billion kWh. The annual carbon reduction is equivalent to planting 7,110,510 trees/year; website: <https://www.mprv.org.tw/index.aspx>) The estimated average increase in labor force resulting from power plant investments is 45.96%. (Calculation formula (power plant investment in 2023/average annual salary per person) ÷ Taiwan's average labor force in 2023) °

In order to effectively manage many power plants, Chailease Energy Integration has developed its own management software to establish a solar photovoltaic smart operation management platform which has basic monitoring and operation functions, such as detecting malfunctions, alerting maintenance, receiving sunshine, and power generation. It also has smart maintenance service functions that also ensures detailed recording of power plant information which is a credible basis for future valuation, and an important reference for evaluating the corporate value of listed power plants.

## Electricity Sales



Chung Yao Co., a subsidiary of Chailease Holding, integrates all the resources of solar power plants to help businesses obtain green power and meet the demand for renewable energy. Coupled with the establishment of an electricity trading platform, through AI intelligent and innovative technologies, it assists customers in various ways, including assessing operational electricity consumption patterns, analyzing the management of renewable energy procurement and usage, and introducing a mechanism for optimizing the matching of supply and demand.

## Energy Storage



At the same time, in response to changing trends of future energy use, Chailease Energy Integration Corporation, a subsidiary, also assists customers by promoting new energy creation, energy transfer, and energy storage technologies. The skilled application of energy planning includes smart power grids, electric vehicles, charging stations, and the application of energy monitoring and management systems. In addition to continuing to promote energy efficiency and carbon reduction, the company is further committed to helping enterprises establish comprehensive and innovative energy management strategies in order to integrate them with future industry trends.

In the future, Chailease Holding will be active in the field of energy creation, mainly in power plants, and plans to continue to acquire more solar power plants through self-construction or mergers and acquisitions in order to achieve economies of scale. In addition to continuing to focus on the rooftop market, and in response to the trend of ground-mounted models becoming the mainstream, we will continue to work with the industry to expand the scale of our power plants and ensure the stability of green energy, in order to fulfill our environmental sustainability and social responsibility.

## 4.2.5 Diversified services

### Ship Financing and Leasing

Chailease Holding provides a wide range of large-scale ship financing services, and has extends its services to ship chartering, building up its own fleet and entering the bulk carrier shipping market to enhance overall operating efficiency. It continued to expand the scale of its shipping business through a more complete product line.

In 2024, Chailease Holding's four owned bulk carriers were utilized at 100%. Fuel usage consisted of 1,440.3 metric tons of Diesel Gas Oil (MGO) and 25,273 metric tons of Heavy Fuel Oil (HFO).

### Insurance Brokers

To provide better product services and meet the diversified needs of clients, Chailease Holding established Chailease Insurance Brokers Co., Ltd. on June 23, 2011 to engage in the business of life and property insurance brokerage. Chailease Insurance Brokers integrates the products of various life insurance companies to provide customized solutions and complete protection plans for the operational risks of corporate clients and the personal risks of business owners. With the support of Chailease Holding's various financial products, Chailease Insurance Brokers allows business owners to focus on their work.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

**4 TRUSTED BRAND**

Inclusive Finance

**Sustainable Finance**

Service Optimization

Personal Information Protection

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



4.2.6 Partnering with Customers to Promote ESG

Chailease Citizen Power Plant	Value of Car Sharing	Actions to Support Local Creativity	5871 Business Trader website-Effective Use of Resources
<p>Chailease Holdings responds to government's green energy policy, in 2017 the company combined the sharing economy and financial technology in promoting its "Chailease Citizen Power Plant". The public can directly participate in the investment and construction of power stations by subscribing for solar panels, allowing citizens to participate in the investment in solar power generation equipment and share the proceeds according to the amount of power generated and the selling price, allowing the public to participate in the popularization of renewable energy. In 2019, in order to improve the function of the platform and increase the mobility of solar panels, we have launched the "Citizen Power Plants Second-hand Market", in the form of a website announcement column, so that members who have already purchased solar panels on the platform can have a suitable pipeline to look for willing buyers when they have a demand for transferring second-hand solar panels.</p>	<p>Chailease Holding focuses on the strategy of diversifying into niche markets and realizing business diversification of products and services. In 2006, Chailease Auto Rental was established to provide long-term rental services for corporate vehicles. In 2012, Chailease Holding Car Rental was launched to provide short-term rental services to meet the different needs of business and travelers. In 2023, Chailease Mobility Service was established and the shared-car rental brand URiDE was launched to make it easy to use a car without having to buy one.</p>	<p>URiDE set up stores at transportation stations and high demand areas for business and sightseeing car rentals throughout Taiwan to provide local services, support local development, promote in-depth trips for local creativity, and invite customers to support local creativity through action. We also recommend selected cultural and ecological excursions on our official website.</p>	<p>From finance, the company moved into its 5871 Business Trader website to provide a matching service for used equipment transactions. The idea is to allow equipment that was to be retired to be transferred and continue in operation.</p>
<p><b>Citizen Power Plant-sharing economy and financial technology</b></p>	<p>Chailease Holding launched the "URiDE" car rental brand to create the value of sharing, allowing customers to drive and use cars without having to buy one. Consumers do not need to own a car to enjoy mobile services. Through asset sharing and efficient recycling, the company promotes a circular economy, implements net-zero carbon reduction, helps reduce carbon emissions in the overall environment, and creates a greener mobile life with environmentally friendly products and services.</p>	<p>Literature and Culture: Xilong Community Development Association, Fangliao and Chaozhou, Pingtung</p>	<p><b>5871 Business Trader website</b></p>
<p><b>22</b> cases</p>		<p>Ecological Education: Yongtai Forestry, Wufeng, Hsinchu</p>	<p><b>1,103</b> suppliers</p>
<p>A total of 22 cases had been launched</p>			<p>A total of 1,103 suppliers.</p>
<p><b>100</b> %</p>			<p><b>1,040</b> types</p>
<p>To enthusiastic public response with 100% of sales completed</p>			<p>1040 equipment types are on the system.</p>
<p><b>127,004,058</b> degrees</p>			<p><b>451</b> transactions</p>
<p>These 22 cases are estimated as generating over 127,004,058 (degrees) of electricity in the next 20 years, while also fulfilling Chailease's green energy corporate social responsibility.</p>			<p>some 451 matchmaking transactions are concluded.</p>

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

**4 TRUSTED BRAND**

Inclusive Finance

**Sustainable Finance**

Service Optimization

Personal Information Protection

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



### HeyTruck Return Trip Matchmaking-Reduce Carbon Emissions in Passing

In addition to green financing, Chailease has also put forward more solutions for energy conservation and carbon reduction. The company's "HeyTruck platform app" was launched in 2019, targeting the trucking industry and driver groups that have been underserved by the traditional financial industry. One of the most critical services is the "Return Trip Matchmaking Service". In the past, if a trucker had completed a long haul trip with freight, he would have to drive back to the starting point empty. The "HeyTruck platform app" provides a means for truck drivers and cargo owners to get together, allowing drivers who would otherwise roll empty to help cargo owners who need carriers.

Note:  
Based on an average of 250 return cars per month, the distance from Taipei to Taichung is used to estimate the annual carbon reduction. The method for calculating annual carbon reduction is the number of return cars × number of round-trip kilometers × the amount of fuel consumed per kilometer × CO2 emission factor per liter of oil product.

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### "HeyTruck platform app"

**300** matches  
An average of 300 successful matches have been made per month.

---

**66,000** kilograms  
It is estimated that this will eliminate some 66,000 kilograms of carbon emissions in 2024.

### Invoice Digitization Paperless Carbon Reduction Campaign

Since the promotion of Chailease's Zingala which is deeply loved by people just starting out in life, to encourage paperless payments, and save unnecessary wasted paper, members can make payments using the app. In 2020, the company launched a mobile app to allow vehicle installment loan payment, with no need to waste paper printing out bills.

Note:  
Each pack of A4 paper contains about 500 sheets responsible for 3.2kg/CO2e in carbon emissions.  
Source: Product Carbon Footprint Information Network.

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### It is estimated in 2024

<b>26.5</b> million sheets 26.5 million sheets of A4 paper has been saved	<b>17</b> tons / CO2e Reducing carbon emissions by 17,000 kilograms.
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### Solar Power Public Policy Initiatives

Chailease is developing both solar green energy generation and storage capabilities, opening up a road to sustainability and joining the semiconductor industry association SEMI's "PV Public Advocacy Committee". The committee want to build consensus within industry and periodically interact with relevant government officials. The "Solar Optics Public Policy Statement" was first published in 2019, actively representing Taiwan's photovoltaic industry.

Additionally, Chailease also joined the "Solar Power Generation System Commercial Industry Association", more actively connecting industry, government and think tanks while using multiple resources to actively forward knowledge on green energy and raising recognition and investment in the area, so as to spur Taiwan's achievement of energy diversification and independent supply goals.

## 4.2.7 Supporting Customers

Chailease Holding is committed to providing fair and reasonable financial services to all social strata and groups, as well as providing non-financial support in order to give back to the society and create a more inclusive and harmonious financial environment. The activities to be handled in 2024 are as follows:

Target	Content	Events	Result (Visitors)
<b>Financial or Digital Literacy Training</b>			
General Public	《Business Today ESG Sustainability Summit: A look at how the development of renewable energy and the energy transition can lead to a virtuous cycle for a green economy.》	1	300
Micro, Small and Medium Enterprises (MSMEs)	CommonWealth 2024 5th SDGs Two-Day International Forum: AI-based solutions, sustainable living and other themes	1	1,000
Micro, Small and Medium Enterprises (MSMEs)	Unique Satellite Television's New Economy Forum on Low Carbon Sustainability: Businesses focus on net zero and carbon emissions, starting with their own optimization, focusing on emerging technologies, and leveraging resources across units.	1	200
<b>Business Management Tools or Training</b>			
Micro, Small and Medium Enterprises (MSMEs)	Chailease Holding Forum: We held a forum to share with business owners on topics such as how to use generative AI and what to watch out for, through hands-on practice	7	453
Micro, Small and Medium Enterprises (MSMEs)	Business Weekly Taiwan SMEs Growth Story's ESG Learning Circle: ESG Information Inventory to Master the Green Code	1	327
Micro, Small and Medium Enterprises (MSMEs)	Collaborated with Taiwan Institute of Economic Research to assist in evaluating the ESG Development Stage Diagnostic Model and teaching how to fill out surveys	-	74
Remote Areas Students under 18	One-day corporate experience camp: To learn business management knowledge and put it into practice	1	57
Students under 30	Seminar on Finance Leasing	11	379



Organized enterprise lecture halls to share transformational innovations in generative artificial intelligence, which has been rapidly implemented in various industries.



Collaborated with Taiwan Institute of Economic Research to promote the ESG Development Stage Diagnostic Model and Self-Assessment Tool for assessing SMEs.

# 4-3 Service Optimization

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

**4 TRUSTED BRAND**

Inclusive Finance

Sustainable Finance

**Service Optimization**

Personal Information Protection

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



In 2024, a customer satisfaction survey was conducted covering all major products, with a total of over 4,000 questionnaires collected. Using the quantitative conversion mechanism of indicator satisfaction, the average overall satisfaction rate of corporate finance customers was 97.6%, the average overall satisfaction rate of consumer finance (zingala card) customers was 100%, and the average overall satisfaction rate of short term tenant customers was 100% in 2024. The overall satisfaction rate of customers with the Company's services exceeded the set target, reaching over 90%.

Satisfaction Survey	2022	2023	2024
<b>Target</b>	<b>90.0%</b>	<b>90.0%</b>	<b>90.0%</b>
Corporate finance	96.8%	97.6%	97.6%
Consumer finance	94.4%	100.0%	100.0%
Short term tenant	100.0%	100.0%	100.0%
<b>Coverage Rate</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Survey respondents:

Corporate Finance-

Customers we accepted from January to December 2024, and customers whose contracts expire from July 2024 to June 2025, excluding terminated / untermiated customers and customers who were surveyed in 2023.

Consumer Finance-

zingala members accepted 2 times (or more) between 2024/1/1-2024/12/31 or random sampling of 3% of those with total coin offset amount greater than NT\$1 in the past to date.

Short term rental-

Successful pickup and return of vehicles (excluding foreign customers) for the whole year of 2024.

Calculation:

The original corporate finance questionnaire employs a 5-point scale, and responses with an average rating of 4 or above are considered satisfactory.

The original questionnaire for short-term rentals employs a 7-point scale, and responses with an average rating of 5 or above are regarded as satisfactory.

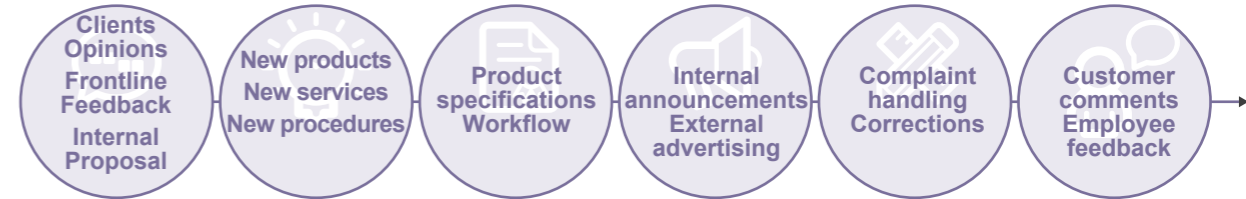
The original questionnaire on consumer finance employs a 5-point scale, and responses with an average rating of 4 or above are considered satisfactory.

After the results were calculated, a qualitative approach was also used to gain more information about special cases. These results became an important topic in management committee meetings. It is hoped that by establishing multiple communication channels, we will be able to hear more customer voices, understand customers' real needs, and propose the most appropriate improvement methods to achieve our goal of providing customers with the best possible service.

These topics entered into discussions among the operations and management committee. The hope is to strive to establish more and diversified channels of communication so that the company can better listen to the voices of many customers and understand their true needs. This is the way to find a pathway to improvement and gradually increase customer satisfaction with a goal of providing customers with truly excellent service.

Chailease Holdings places great emphasis on different perspectives. We collect customers' opinions actively and take a very open-minded view of employee suggestions or any innovative thinking within the group. We set up an employee suggestion system and an incentive platform to get innovative suggestions, encouraging employees to bring forth new ideas. We hope the system will allow the thoughts from employees could be implemented, so that we can always know what the customer's need in advance.

Before bringing out a new product or service, we would have internal assessment of the legality which ensures the product or service complying with laws. All promotional ads, public relations news or employment ads which are post in print, electronically or in sound form must go through the company's internal auditing and managing processes. The coherent units must review and approve its legality to ensure the rights of those getting information and to maintain the company's reputation and image. Items officially online should be adjusted at all time based on customers' opinions and the feedback of our employees, to meet our sole goal that design products which can meet our customers' needs.



# 4-4 Personal Information Protection

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

**4 TRUSTED BRAND**

Inclusive Finance

Sustainable Finance

Service Optimization

**Personal Information Protection**

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

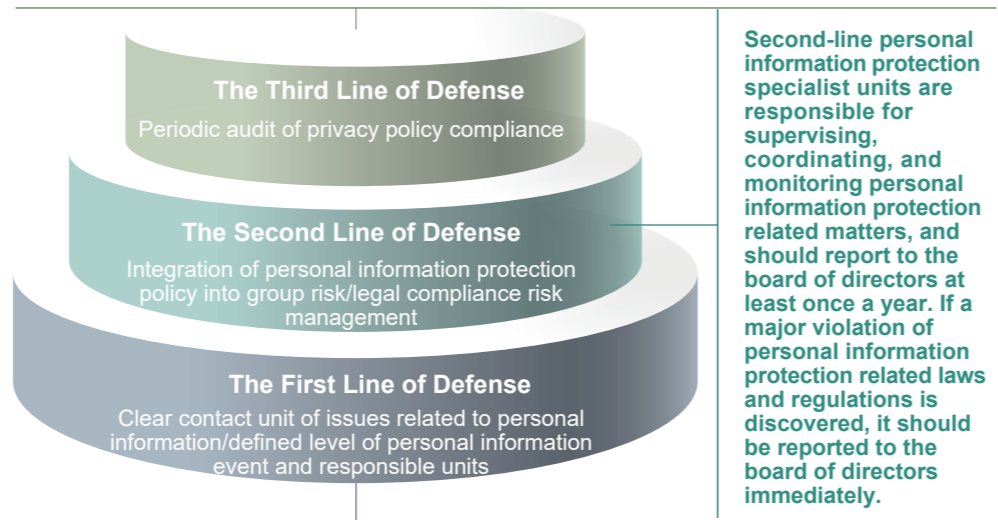
APPENDIX



Before the implementation of the new personal information protection law, the Company already had in a place a security mechanism for maintaining personal information, including the formulation of “Data Classification Management Measures”, “Personal information Protection Key Points”, “Information Security Policy”, “Information Security Management Key Points”, and other specifications. We clearly formulated the protection procedures to be followed for the authorization, use, storage, management and destruction of personal information. At the same time, in order to demonstrate our persistence and commitment of attaching great importance to the safety of customers’ personal information, a personal information protection team has been established to ensure the implementation of the personal information law.

Regarding the protection of personal information, the Company has three lines of defense controls to ensure that the collection, processing or utilization of personal information complies with external laws and internal regulations:

**Third-line auditing units shall conduct inspections of the implementation of personal information protection in accordance with regulations. If it is otherwise provided by laws or regulations or required by the competent authority, each subsidiary may, depending on actual needs, appoint an independent third party to conduct the inspection of the matters specified in the preceding paragraph, and provide inspection recommendations.**



**The first-line business and responsible units shall respect the rights and interests of the parties involved in the collection, processing, and use of personal information, shall not exceed the necessary scope of the specific purpose, and shall have a legitimate and reasonable connection with the purpose of the collection. In addition, each subsidiary shall assign personal information protection management personnel and incorporate the operation of personal information protection management system into the Company’s supervision and management. If a major violation of personal information protection related laws and regulations is discovered, it should be reported to the unit responsible for personal information management immediately.**

## Enhance Information Security Management

The Company is committed to enhancing information security management, establishing appropriate protection measures for all information areas within the Company in accordance with relevant internal and external regulations as well as regularly reviewing the suitability of the regulations to prevent improper disclosure of customer personal information, so as to reduce penalties by the competent authority that could damage the Company’s reputation.

## Prioritizing Customer Information Security and Personal Data Protection

Chailease Holding and its subsidiaries attach great importance to customer information security and personal information protection. All our employees receive personal information confidentiality and operational security law training. Such training provides them with a reference and develops their consciousness of personal information issues so they will conduct good data security practices and protect personal information in their daily work. When customers provide personal information, we request they sign the “Notice of Collection, Processing and Utilization of Personal information”, and strictly control the use of customers’ personal information. If it is necessary to cross products or use the customer’s personal information for non-primary collection purposes, it must comply with laws and regulations and obtain customer consent. and shall be handled in accordance with the following principles:

- Comply with relevant government laws and regulations and information management principles.
- Specify the type, purpose, use, duration of use (in accordance with the relevant laws and regulations or contractual retention period or the retention period necessary for the execution of the Company’s business), region, target, and method of use of the personal information collected.
- Customer personal information is strictly stored in Chailease Holding and its subsidiaries or its entrusted information storage system with high security and stability.
- Acquisition and use of data must be within the scope of data authorization stipulated by Chailease Holding and its subsidiaries.
- Appropriate technical and organizational security measures have been adopted to protect customers’ personal information from loss or any illegal processing.
- Customers’ personal information should not be provided to anyone (either in the private or public sector) other than those notified by Chailease Holding and its subsidiaries, except when required by a judicial unit or other competent authority in accordance with applicable laws and through formal and legal procedures.
- Customers are fully informed that they have the right to opt-in, opt-out, request the Company to retain their personal information, request correction, request deletion, and stop collecting, processing, or utilizing their personal information.

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

**4 TRUSTED BRAND**

Inclusive Finance

Sustainable Finance

Service Optimization

**Personal Information Protection**

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

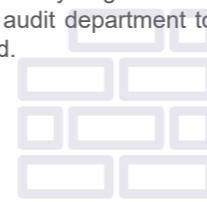
## APPENDIX



## Implement Necessary System-Level Data Masking Measures and Manage the Reuse of Personal Data

In addition, according to the personal data security protection and operation risk level, we carry out personal information masking operation of the necessary system, control the secondary use of personal data and implement various security control measures.

- Set the data access authority of colleagues according to different business scopes.
- Implement USB storage device block management to reduce the risk of data leakage through the flash drive, so as to facilitate the control and review of data duplication.
- Colleagues use mobile devices to send and receive company emails, set up authority control and only those with business needs can apply for use. We also introduce a security control mechanism to prevent storing of data in endpoints when transmission. Prevent information security risks such as data leakage or loss or theft through mobile phones to truly protect personal data safety.
- For the information system storing personal data, professional information security vendors are regularly appointed to conduct vulnerability scanning and penetration testing, so as to maintain the defense strength of the information operating environment and keep pace with the times.
- The internal transmission of customer information is also strictly regulated to strengthen control, and is regularly inspected by the internal audit department to ensure that all control mechanisms are effectively implemented.



## Ensure the Protection of Customer Data

To ensure the confidentiality of customer data, all our employees receive personal information confidentiality and operational security law training. This provides them with a reference and develops their consciousness of personal information issues so they will conduct good data security practices and protect personal information in their daily work. We also require employees to appropriately perform their responsibilities of protecting confidentiality and managing data, with rigorous internal rules for management as well as the gradual establishment of an audit trail and records tracing systems. The management of personal information has been included in the scope of annual audit of inspection of information and communications security and self-assessment, and through these comprehensive and targeted reviews, we will increase the protection of customer data by employees and increase knowledge of and compliance with relevant law.

The auditing units of the Company and its subsidiaries shall conduct inspections of the implementation of personal information protection in accordance with regulations. We will import personal data management standards in the future. If it is otherwise provided by laws or regulations or required by the competent authority, each subsidiary may also, depending on actual needs, appoint an independent third party to conduct the inspection of the matters specified in the preceding paragraph and provide inspection recommendations. In 2024, the company did not have any information security violations (including Personally Identifiable Information, such as name, ID number and other information that can be distinguished or traced to individuals) that caused the leakage of customers' personal information, and there were no confirmed complaints of infringement of customer privacy or loss of customer information.

## Continue to Develop Data Governance Policies and Management Frameworks in the Future

A 10-year retention period for personal information is due to legal and contractual obligations. Further, the rate of the secondary use of personal information of the Company and its subsidiaries is 69.68% in 2024. In the future, we will continue to plan the management systems and norms related to data governance (ex. BS 10012 or ISO 27701), introduce a data leakage prevention system, strengthen the customer data protection mechanism, improve the level of information security protection comprehensively, and establish a safe and reliable operating environment. The purpose of collecting customer data, the method of use and the exercise of related rights and interests are all stated in the notice of consent or contract to help customers fully understand the rights and obligations of both parties. Company employees dedicated to the protection of personal information act based on the relevant rules of the company to appropriately handle and provide feedback on such matters, and appropriate rules are set and revised. And the improvements of our business processes, the rigor of our internal rules will reduce the occurrence of customer complaints.

# CORPORATE GOVERNANCE

# 05



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

- Management Team
- Regulatory Compliance
- Money Laundering Prevention
- Tax Governance Policy
- Risk Management
- Ethical Corporate Management
- Information Security
- Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

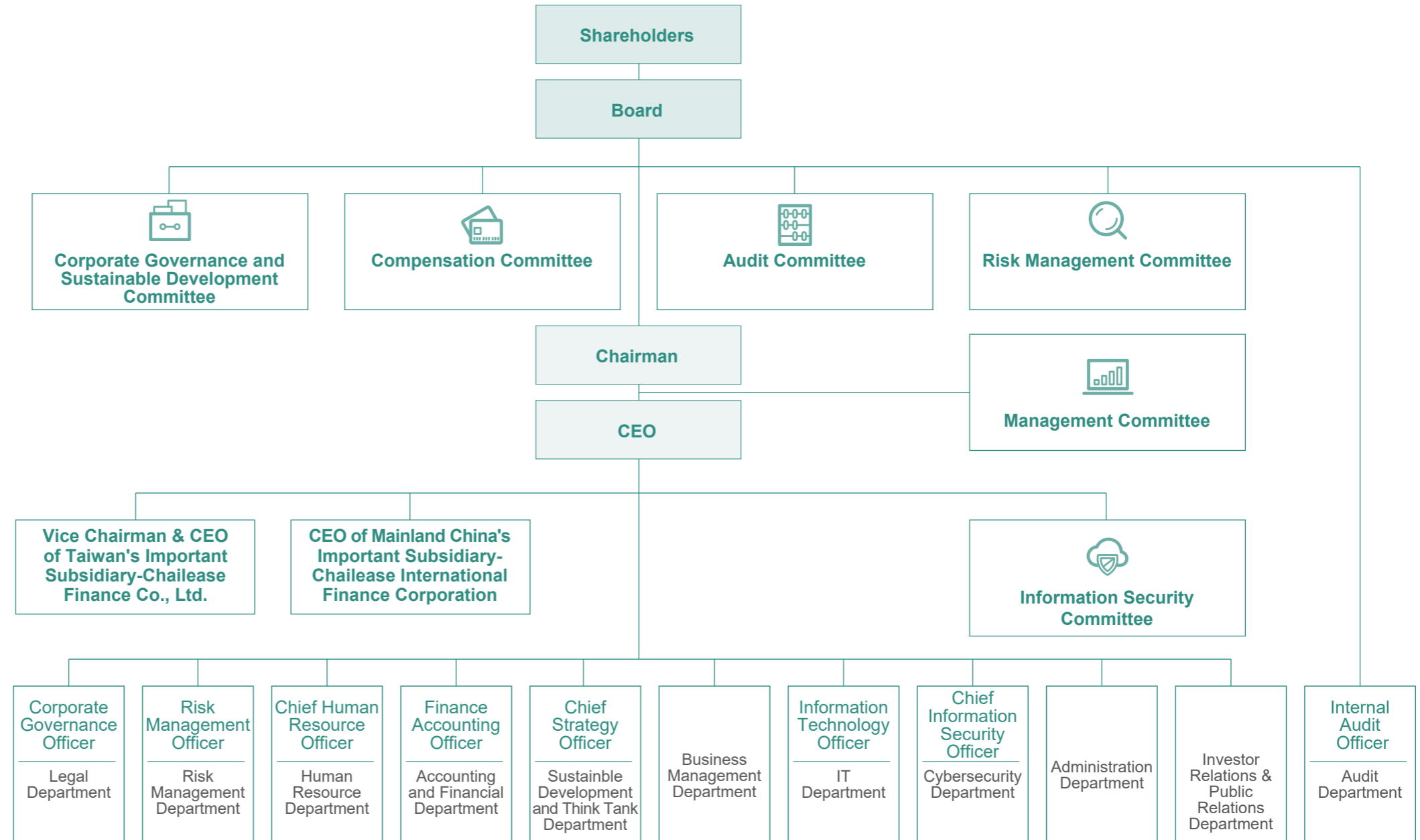
7 SOCIAL PARTICIPATION

APPENDIX



<b>5-1 Management Team</b>	81	<b>5-5 Risk Management</b>	93
<b>5-2 Regulatory Compliance</b>	88	<b>5-6 Ethical Corporate Management</b>	98
<b>5-3 Money Laundering Prevention</b>	89	<b>5-7 Information Security</b>	101
<b>5-4 Tax Governance Policy</b>	91	<b>5-8 Sustainable Supplier Chain Management</b>	106

# 5-1 Management Team



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

**Management Team**

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

Risk Management

Ethical Corporate Management

Information Security

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

**Management Team**

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

Risk Management

Ethical Corporate Management

Information Security

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



### 5.1.1 Structure and Operation of the Board

The Company sets sustainable business operation as core mission and is devoted to strengthening corporate governance mechanism, improving risk management system and fulfilling ethical management policies. To enhance the functionality and efficiency of the Board of Directors as the highest corporate governance unit, the professionalism, diversity and independence of directors are highly valued. The 5th session of the Board of Directors (including independent directors) were elected at the Annual General Meeting held on May 22, 2023. The election of directors adopts the candidate nomination system, which is nominated by shareholders with more than 1% of shares and Board of Directors, in accordance with the Company's "Memorandum and Articles of Association" and "Rules Governing the Election of Directors". The 5th session of the Board of Directors is composed of 5 directors and 4 independent directors. The number of independent directors was increased comparing with the previous session of the Board of Directors. As the Company being an investment holding company, it does not conduct any business of its own. Although the Company's Chairman and the CEO are the same person, the Chairman and the CEO or other equivalent highest level manager are not the same person in the Company's important subsidiaries: Chailease Finance Co., Ltd., FINA Finance & Trading Co., Ltd. and Chailease International Finance Co., Ltd., etc. Hence, the actual business operation is consistent to the spirit of corporate governance.

According to the Taiwan Company Act, if a director violates the law or the Company's Articles of Incorporation in the execution of business and causes damage to the Company, he/she shall be liable to the Company for damages. This is a mandatory requirement and cannot be limited or exempted through the Company's internal regulations or articles of incorporation. Furthermore, the Company's internal regulations and articles of incorporation do not limit or exempt the liability of former directors for damages. In addition, amendments to the Articles of Incorporation must be approved by a "special resolution," which refers to a resolution adopted at a shareholders' meeting attended by shareholders representing at least two-thirds of the total voting rights, with the approval of a majority of the voting rights present, either in person or by proxy (if authorized).

In consideration of assisting the Board of Directors with legal compliance, strengthening corporate governance, and building a culture of compliance, the Company appointed a dedicated Corporate Governance Officer to ensure company strategies conform to all legal and regulatory requirements. Regular Board meeting should be called and chaired by the Chairman at least quarterly in compliance with "Rules and Procedures of Board of Directors Meetings". Meeting agenda and materials are circulated to directors 7 days before the meeting to ensure directors have sufficient information to involve in discussions and decision-making, and to facilitate the board to oversee and direct the Company and the management team. The Company specifically stated in the "Regulations Governing Evaluation of the Performance of the Board of Directors" that the average of directors' attendance rate of Board meeting and attendance rate of committees meeting on which the director serves shall reach no less than 85%. 11 Board meetings were held in 2024, and the average attendance rate of all Board members reached 99% (100% if attendance by proxy is included). The actual attendance rate of each director also exceeded 90%.

In order to effectively perform the functions of the Board of Directors and to improve the quality of decision-making by the Board of Directors, functional committees such as the Audit Committee, the Compensation Committee, and the Corporate Governance and Sustainable Development Committee have been established under the Board of Directors by the authority and function thereof. The Board of Directors further made the decision to adjust the structure and elevate the Risk Management Committee to a functional committee under the Board of Directors. The Management Committee has been established under the Chairman of the Company to be responsible for discussions on important issues related to economic, environmental, and social risks. There were no significant events included in the Board's discussions in 2024.

The functional committees are either composed of independent directors or participated by independent directors, such that the decisions and recommendations of the committees are forward-looking, objective and thorough, and the mechanisms of independent supervision and checks and balances are effectively implemented to ensure that all resolutions and actions taken by the Board of Directors are reported and discussed by the Board of Directors. If a director has a related interest themselves or if the director represents a legal entity that is a stakeholder in a related interest, then the director should recuse themselves from the meeting. Some motions are also reported and discussed at the Shareholders' Meeting to act in the best interest of relevant stakeholders. These committees enhance the function of the Board of Directors, improve the independence of supervision and protect the rights of shareholders. The main responsibilities and status of each functional committee are as follows:

Convened times

Committee / Members	Primary responsibilities	2024 Results
<b>Audit Committee</b>	Four independent directors	
Assist in ensuring that corporate governance and transparency of information is reliable, including financial report audit status, internal review results, major lawsuits, financial status, etc.		10
<b>Compensation Committee</b>	Four independent directors	
Determine and regularly review the policies, mechanism, standards, and elements in respect of the performance and remuneration of Directors and key managers. Regularly assess and determine the remuneration of Directors and key managers.		2
<b>Corporate Governance and Sustainable Development Committee</b>	Chairman and two independent directors	
Strengthening corporate governance, implementing corporate social responsibility, pursuing sustainable operations and preventing non-integrity behavior.		5
<b>Risk Management Committee</b>	Chairman and two independent directors	
Establish a prudent and effective mechanism for risk assessment and control through the risk management procedures such as risk identification, analysis and evaluation, response and monitoring. Review the organization's capability to properly manage significant risks, the adequacy of risk management policies and procedures, and the execution effectiveness on a regular basis.		2

There are specific rules on handling situations in which a director's own interests conflict with those of the Company in internal regulations. A director who is an interested party with respect to any agenda item of the Board of Directors cannot participate in discussion and voting nor hold a proxy for any other director on that agenda item and shall enter recusal during discussion and voting. Directors adhere to a high level of self-discipline and strict determination in recusing themselves from participating discussions and voting of proposals where a conflict of interest exists between the Company's interests and the interests of a director or the legal entity that the director represents.

The Company fully disclosed the concurrent positions of the directors, the top ten shareholders and related party transactions in the 2024 Annual Report. For details, please refer to P.10~16, P.78~79 and Consolidated Financial Statements 8-(7) Related Party Transactions.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

Management Team

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

Risk Management

Ethical Corporate Management

Information Security

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



## 5.1.2 Professional Backgrounds of the Board of Directors

The composition of the Board of Directors should take into account the Company's mid- and long-term development strategy, changing trends in external environment, major issues for sustainable management, and overall configuration and diversification. The selection guidelines include but not limited to the followings:

**Basic requirements and value**  
Gender, age, race, nationality, and cultural background

**Professional knowledge and skills**  
Professional background, professional skills and industry experience

The members of the 5th session of the Board of Directors have professional backgrounds covering finance, IT, Health Care, energy, legal and financial accounting, and have rich practical experience in corporate management, legal compliance, international taxation and corporate governance. They all have the expertise and abilities required to perform their duties. All directors are further provided with annual external training sessions that assist them to improve their professional capabilities and understanding of trending issues. In 2023, in response to promoting the global net-zero emissions target and enhancing the risk awareness, the topics of sessions included "Carbon Management Trends & Responses to Net Zero" and "Global Risk and Corporate Social Responsibility". Every director acquired at least 6 hours of certified training, which was in line with the suggestions from external regulation. For details regarding the implementation of diversity and independence of the Board of Directors at the Company, please refer to P.21~24 of the 2024 Annual Report of the Company. The Board of Directors includes stakeholder representatives, comprising both shareholders and employees.

Item / Name	Fong-Long Chen	Andre J.L. Koo	Chee Wee Goh	Hsiu Tze Cheng	Chih Yang Chen	Hong Tzer Yang	Casey K. Tung	Steven Jeremy Goodman	Ching Shui Tsou
Nationality	ROC	ROC	Singapore	ROC	ROC	ROC	ROC	Australia	ROC
Gender	Male	Male	Male	Female	Male	Male	Male	Male	Male
Basic	Age	Under 60	○						
		61-70	○		○		○		○
		Over 70			○		○	○	
	Independent directors' term of office	Under 3 years					○		
Over 3 years							○	○	
Professional	Business & Management	○	○	○	○	○	○	○	○
	Finance	○	○	○	○	○	○		○
	Global Communication & International Relations					○			
	Science & Technology	○		○			○	○	
	Litigation & Tax Law & Law								○
	Risk Management	○	○		○	○			○
The independence of outside directors <sup>Note 1</sup>	No director has not held any senior management position in the company in the past a year.		○	○		○	○	○	○
	During the current year, no director or family member has accepted more than US\$60,000 from the company or any of its subsidiaries, except as permitted by SEC Section 4200.			○		○	○	○	○
	During the current year, no family member of a director has served as a senior executive of the company or any of its subsidiaries.	○	○	○	○	○	○	○	○
	No director is a consultant to the company or the operating team and has no interest in consulting with the company.	○	○	○	○	○	○	○	○
	No director has interest in the company's major customers or suppliers.	○	○	○	○	○	○	○	○
	There are no service contract relationships between directors and other businesses or their management.		○	○		○	○	○	○
	No director has interest in non-profit organizations that receive major donations from the company.			○		○	○	○	○
	During the past a year, no director has worked for an external auditing organization of the company or acted as a partner.	○	○	○	○	○	○	○	○
	No director has any conflict of interest with the independent operation of the board.	○	○	○	○	○	○	○	○
	Compliance with external independence		○	○		○	○	○	○
Global Industry Classification Standard Level 1 sector	●●●●	●	●●●	●●	●●	●●	●●●●	●●●●●	●

Note 1: Outside directors meet the following criteria for independence with at least four of the following nine indicators to be met; at least two of the first three are to be met: (For information on the criteria adopted by ROC laws and regulations, please refer to the information contained in the company's 2019 Annual Report)

● Financials ● Energy ● Information Technology ● Industrials  
● Health Care ● Consumer Discretionary ● Real Estate

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

**Management Team**

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

Risk Management

Ethical Corporate Management

Information Security

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



### 5.1.3 Evaluation of the Performance of the Board of Directors

To fulfill corporate governance and enhance the effectiveness of the Board of Directors, the Company has established “Regulations Governing Evaluation of the Performance of the Board of Directors” pursuant to “Corporate Governance Best-Practice Principles”. The Company regularly conducts performance evaluations of the Board of Directors and functional committees in November annually for the evaluation period from November 1 of the preceding year to the end of October of the current year. The performance evaluation scope covers the performance of the Board as a whole, functional committees and individual directors. The performance evaluation was assessed based on the questionnaire on a scale of 1 to 5 (5 is the full score) with the assessment items as below:

Board Performance Evaluation	Director Performance Self-Evaluation	Functional Committees Performance Evaluation
<p><b>5 aspects</b></p> <ul style="list-style-type: none"> <li>• Participation in the operation of the Company</li> <li>• Improvement of the quality of the board’s decision making</li> <li>• Composition and structure of the board</li> <li>• Election and continuing education of the directors</li> <li>• Internal control.</li> </ul>	<p><b>6 aspects</b></p> <ul style="list-style-type: none"> <li>• Familiarity with the goals and missions of the Company</li> <li>• Awareness of the duties of a director</li> <li>• Participation in the operation of the Company</li> <li>• Management of internal relationship and communication</li> <li>• Director’s expertise and continuing education</li> <li>• Internal control</li> </ul>	<p><b>5 aspects</b></p> <ul style="list-style-type: none"> <li>• Participation in the operation of the Company</li> <li>• Understanding of responsibilities</li> <li>• Improvement of the quality of functional committees’ decision making</li> <li>• Organization of the functional committees and election of respective members</li> <li>• Internal control.</li> </ul>

If 90% of the measurement indexes reach 4 points or more, the internal performance evaluation result in a grade of “Exceed the Standard”; if more than 80% but less than 90% of the measurement indexes reach 4 points or more, the result shall be in a grade of “Meet the Standard”; if less than 80% of the measurement indexes reach 4 points or more, the result shall be in a grade of “Moderately Unsatisfactory”. Please refer to the Company’s website for the board performance evaluation report of 2024 (<https://www.chaileaseholding.com/en/CorporateGovernance/Directors>).



Every three years, the Company commissions a third party to perform an external performance evaluation. In 2023, the Taiwan Corporate Governance Association (hereafter “TCGA”) was engaged to conduct board performance evaluation. The TCGA and execution experts have no business relationship with the Company and are independent. The evaluation procedures not only contained the review of written descriptions for assessment indicators and supporting documents, but also face to face meetings between the TCGA and directors, each functional committee convener, and top managements. The TCGA examined the operation of the board of directors and each functional committee from 8 aspects, including the composition, direction, authorization, supervision, and communication of the board, internal control and risk management, self-discipline of the board, board meetings and supporting system, based on its wide experience of corporate governance assessment. The Company obtained objective comments and suggestions from the Board Performance Evaluation Report issued by the TCGA on December 4, 2023. The Company reported TCGA’s suggestions related to above matters and measures to be taken to the Board on March 23, 2023 and amended the “Regulations Governing Evaluation of the Performance of the Board of Directors” at the same meeting to enhance the operational efficiency of the Board.

In order to continuously strengthen corporate governance, the Company complies with external regulations while draws lessons from indicators of international assessments. The Company revised in 2024.

- Operational Procedure for Preparation and Validation of the Sustainability Report
- Regulations Governing Evaluation of the Performance of the Board of Directors
- Audit Committee Charter
- Corporate Sustainable Development Best Practice Principles
- Internal Control Systems and Internal Audit Systems of the Company

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

**Management Team**

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

Risk Management

Ethical Corporate Management

Information Security

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



**The Remuneration policy**

**Remuneration policies, standards, and packages**

**Remuneration for directors**

- Remuneration for directors shall observe Article 94 of Chailease Holding's Articles of Association. The Board of Directors (BoD) shall consider suggestions from the Compensation Committee and industry standards to determine remuneration.
- The remuneration of the Company's directors consists of a fixed monthly payment, transportation and communication allowances, meeting attendance fees, and directors' compensation. Article 118 of our Articles of Association also rules that the BoD may distribute profit-sharing compensation to current directors in years when the company is profitable. Profit-sharing compensation to directors shall not exceed 0.1% of earnings before taxes for that accounting period (year).
- In compliance with "Rules for Performance Evaluation of Board of Directors," Chailease Holding conducts at least one internal performance evaluation annually and one external performance evaluation, by external independent agencies or experts/ scholar teams, every three years. Chailease Holding provide reasonable remuneration based on the company's performance, industry standards, and the result of performance evaluation of directors, which include but is not limited to individual contribution to company performance, attendance, and participation.
- Performance evaluations and remuneration both require approval from the Compensation Committee and BoD.

**Remuneration packages**

- Remuneration packages at Chailease Holding include monetary compensation, stock options, stock bonus, pension plan, offboarding compensation, other allowances, and other measures providing actual compensation. The packages for directors and managerial officers shall be determined in compliance with the organizational rules of the Compensation Committee and shall remain consistent with the scope published in annual reports.

**Remuneration for managerial officers**

- Remuneration for managerial officers shall observe Article 94 of our Articles of Association. The BoD shall consider suggestions from the Compensation Committee and industry standards to determine remuneration. Article 118 of our Articles of Association also rules that the BoD may distribute profit-sharing compensation to current employees in years when the company is profitable. Profit-sharing compensation to employees shall account for between 0.01%~1% of earnings before taxes for that accounting period (year).
- Chailease Holding determines profit-sharing compensation for managerial offices based on performance evaluations in compliance with "Rules for Objective Management" and "Rules for Performance Review." KPIs for managerial officers fall under the two following categories. The company will then determine a profit-sharing compensation based on their managerial performance and review the remuneration scheme when necessary to reflect company performance and related regulations:

**Financial KPIs**

KPIs: Sales fulfillment, earnings before taxes (EBT) fulfillment, return on equity (ROE), delinquent ratio, remaining principal balance, net profit per personnel expense, and net profit ratio per capita. In addition to evaluating KPI fulfillment toward annual targets, the company also considers KPI growth from the same period last year.

**Non-financial KPIs**

In addition to financial KPIs, the company also evaluates non-financial areas such as strategic objectives, risks to sustainable operations, corporate governance and material topics. The managerial officers' non-financial indicators also contain 10% of the sustainable development goals, including but not limited to the increase in the scale of solar power plant assets (including the simultaneous increase in the number of solar power plants and total power generation capacity), energy conservation, expand carbon inventory, and improvement of occupational safety and health prevention plans, etc. In addition, 10% of the Chailease common goals include but are not limited to energy conservation and departmental public service hours.



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

**Management Team**

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

Risk Management

Ethical Corporate Management

Information Security

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



**Procedures for determining remuneration**

**Linkage to operating performance and future risk exposure**

**Regular Evaluation of Directors' and Managers' Compensation**

- Directors are evaluated based on the "Rules for Performance Evaluation of Board of Directors" and managerial officers and employees are evaluated based on the "Rules for Objective Management" and "Rules for Performance Review." Results from the evaluations serve as the basis for regular evaluations of remuneration to directors and managerial officers.

**Incentive Compensation Policy**

- The business strategies, HR policies, and payment capacity determine remuneration policies at Chailease Holding. The Compensation Committee and BoD also annually evaluate and review performance evaluations and remuneration for directors and managerial officers. In addition to individual KPI fulfillment and contribution to company performance, the company also considers overall business performance and future risks and development trends in the industry. In addition, the company monitors actual company operations and related regulations to review the remuneration scheme when necessary to thereby fulfill sustainable operations and risk control. The actual remuneration paid to directors and managerial officers in 2024 was deliberated by the Compensation Committee and then submitted to the BoD for deliberation and approval.

**Review of Compensation Standards and Related Systems**

- To enhance the efficiency of the BoD and units under managerial officers, remuneration standards and schemes are evaluated primarily in consideration of the company's overall operations, while remuneration is determined by KPI fulfillment and contribution.
- In addition, the company refers to industry standards by regularly commissioning management consulting firms to survey compensation levels in the finance sector and using survey results to evaluate our own compensation standards and provide competitive compensation, ensuring that compensation to managerial officers is competitive to retain outstanding managerial officers.

**Alignment of Managerial Performance Goals with Risk Control**

- To manage and regulate potential risks within the scope of their job functions and duties, the KPIs for managerial officers are connected to risk control. The results of performance evaluations are then considered in tandem with related HR and compensation policies. Material decisions from managerial officers at Chailease Holding shall be derived from careful consideration of various risk factors. The performance of related decisions will reflect in the company's profits and affect the compensation of managerial officers and their KPIs on risk control.

**Long-Term Incentive Plan for Senior Executives**

- Long-term incentive plans for senior executives: Chailease Holding established the "Officers Stock Ownership Trust Plan", in consideration of the plausibility of association with future risk exposure, to incentivize managerial officers to meet and exceed company targets, generate profits, and enhance business performance. The "Officers Stock Ownership Trust Plan"<sup>(note1)</sup> is mapped out with consideration to deferred reward, long-term reward, and Stock Ownership Requirement of Officers.
- Bonuses to the CEO and other senior executives are primarily derived from the company's business performance, ESG, total shareholder return (TSR), and future risk factors. Deferred reward are capped at 20% of the year-end bonus from the previous year, which will be deposited into a dedicated Officers Stock Ownership Trust Plan account for payment deferral of at least 1.5 year. Distribution of deferred bonuses will be based on TSR fulfillment in comparison to the year's Finance and Insurance Sub-index compiled by the Taiwan Stock Exchange (TWSE), connecting bonuses for senior executives with long-term company's performance and shareholder interests. In the event of material risk events impacting the company's goodwill or similar situations, the company may deduct or withhold bonuses according to the "Salary Recovery Policy" depending on circumstances (No retroactive period).
- The ratio of the annual total compensation of the Company's highest-paid individual to the median of the annual total compensation of all other employees (excluding the highest-paid individual) ranges from 42.30 to 84.60 <sup>(Note 2)</sup>. The ratio of the percentage increase in the annual total compensation of the Company's highest-paid individual to the median percentage increase in the annual total compensation of all other employees (excluding the highest-paid individual) showed no difference between the two years <sup>(Note 3)</sup>.

Note 1: The "Officers Stock Ownership Trust Plan" is applicable to the same targets as the "Stock Ownership Guidelines".

Note 2: The annual total compensation of the highest individual of the Company's employee compensation (President) on the annual report of the shareholders' meeting of the Company's honorarium range (NT\$50~100 million) / median salary of full-time employees who are not in supervisory positions.

Note 3: There was no difference in the annual total remuneration of the highest paid individual of the Company's staff (President) between the two years in terms of the remuneration banding in the annual report of the shareholders' meeting (NT\$50~100 million).

Note 4: The average shareholding value of senior executives other than the President in 2024 was 21.5 times that of their total annual base salary.

**Future Business Risks Primarily Tied to Asset Quality and Bad Debt Losses**

- Future risks to company operations mainly stem from losses from bad debt, a factor of asset quality. Chailease Holding has established a Risk Management Department to handle and oversee assessments of asset quality for finance-related business units. The company will adjust the percentage of bad debt reserves for regular cases according to asset quality. When losses from bad debt increase, the individual performance and, therefore, bonuses of directors, presidents, and vice presidents will decrease accordingly.
- The pension plan offered at Chailease Holding is also better than regulatory requirements (also applicable to regular employees) to encourage managerial officers to contribute and deliver their best efforts to Chailease Holding.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

**Management Team**

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

Risk Management

Ethical Corporate Management

Information Security

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



**ESG Performance and Reward System of Senior Managers**

We promote the linkage of ESG with the work objectives of senior managers in each company, and through the performance management mechanism, we have set up a reward system linking the ESG-related work performance of managers and employees in the Management by Objectives (MBO) program to achieve effective ESG promotion. Of these, objectives related to climate-related risks and opportunities (such as promoting net-zero carbon reduction and sustainable financial services) have accounted for more than 7% of the MBO ratio of the ESG Executive Committee's senior management every year since 2024 as a means to implement the Company's strategies and actions in response to climate issues.

Title / Percentage Goals / Key Performance Index	
<b>Member of the ESG Executive Committee</b> <b>10%</b> <b>Mitigating climate change</b> <ul style="list-style-type: none"> <li>Romoting net zero carbon reduction.</li> </ul> <b>Making an impact</b> <ul style="list-style-type: none"> <li>Encouraging staff to participate in charity activities.</li> </ul>	<b>Chairman and General Manager of Subsidiary</b> <b>3-15%</b> <b>Promoting sustainable financial of Inclusive financial products</b> <ul style="list-style-type: none"> <li>Increasing the share of sustainable finance industry and products or digital channels.</li> </ul> <b>Response to climate change</b> <ul style="list-style-type: none"> <li>Reducing greenhouse gases.</li> </ul>
<b>Chief Strategy Officer</b> <b>15%</b> <b>ESG</b> <ul style="list-style-type: none"> <li>Promoting ESG behavior and evaluation.</li> </ul> <b>Response to Climate Change</b> <ul style="list-style-type: none"> <li>Following the framework of Science Based Targets initiative (SBTi) to set greenhouse gas (GHG) emissions reduction targets</li> </ul>	<b>Head of Corporate Governance</b> <b>17%</b> <b>Ethical Operation</b> <ul style="list-style-type: none"> <li>Improving the performance of the board of directors.</li> <li>Strengthening corporate governance and information transparency.</li> <li>Optimizing internal ethical practices and compliance management.</li> </ul>
<b>Chief Information Security Officer</b>	
<b>Information Security and Personal Data Protection</b> <b>10%</b> <ul style="list-style-type: none"> <li>Passed ISO270001 information security management certification.</li> <li>Social engineering protection drills and expanded implementation.</li> <li>Third-party security testing and management.</li> </ul>	<b>Inclusive finance</b> <b>15%</b> <ul style="list-style-type: none"> <li>Optimizing product information on our website to facilitate customer access to our services.</li> <li>Continuing to build a public information system, providing diversified financial services, and continuing to enlarge the scope of our paperless operations.</li> </ul> <b>Response to Climate Change</b> <ul style="list-style-type: none"> <li>Enhancing the performance of information equipment systems and monitoring changes in power consumption.</li> </ul>

Title / Percentage Goals / Key Performance Index	
<b>Director of Human Resources</b> <b>60%</b>	
<b>Human rights</b> <ul style="list-style-type: none"> <li>Clearing labor-management communication platforms and convening labor-management meetings on a regular basis.</li> <li>Overall proportion of female managers; proportion of female supervisors in sales departments; overall proportion of female employees.</li> <li>Unpaid parental leave return rate and retention rate.</li> </ul>	<b>Talent Cultivation and Development</b> <ul style="list-style-type: none"> <li>Average number of hours of training per person for the year.</li> <li>Continue to arrange ESG and DEI related training programs.</li> <li>Cumulative number of MA overseas internships or assignments.</li> <li>Continue to implement the domestic promotion and formal assignment accruals for the CTD Program.</li> <li>Key talent retention.</li> <li>Continue implementing the Greater ASEAN internship and employment program to build a talent pool of trilingual professionals.</li> <li>Continue implementing the matrix talent program to transfer professional know-how from Taiwan's head office teams to ASEAN subsidiaries.</li> <li>Ongoing NYU and AIT assignment programs.</li> </ul>
<b>Talent attraction and retention</b> <ul style="list-style-type: none"> <li>Continuing to provide employee benefits programs that are superior to those required by law.</li> <li>Continuous increase the growth rate of employee benefits.</li> <li>Employee stock ownership trust incentive plan award recipient participation rate.</li> </ul>	
<b>Occupational health and safety</b> <ul style="list-style-type: none"> <li>Increasing participation in office safety and health inspections. <b>Absence rate.</b></li> <li>Organizing health promotion seminars and activities to reach a specific number of participants.</li> <li>Response rate to the professionalism survey; average scores are maintained above a specified level and the difference between male and female scores was reduced.</li> </ul>	
<b>Head of Auditing</b> <b>42%</b> <b>Compliance and Internal Control</b> <ul style="list-style-type: none"> <li>Assisting in the maintenance of the company's internal control design and implementation.</li> </ul> <b>Integrity and honesty</b> <ul style="list-style-type: none"> <li>Assisting in maintaining the company's culture of integrity and discipline.</li> </ul>	<b>Head of Risk Management</b> <b>5%</b> <b>Response to Climate Change</b> <ul style="list-style-type: none"> <li>Following the Science-Based Carbon Reduction Targets (SBTi), setting targets for Scope 3 carbon reduction, and regularly reviewing the achievement of the targets.</li> <li>Developing an ESG risk management mechanism, conducting quota control for high carbon emission industries, and strengthening the assessment of high carbon emission industries when granting credits.</li> </ul>

In order to truly promote environmental sustainability and implement the development of carbon reduction and energy creation, Chailease Holding has been actively investing in green energy since 2010 and established Chailease Energy Integration Co., Ltd. in 2015 to provide a full range of green energy solutions, including equipment sales and financing, power plant planning and development, new energy investment, operation and maintenance. Our employees have further set performance goals related to climate change, integrating the concept of environmental friendliness into the mission of mutual prosperity and goodwill for individual employees and even management, and providing bonuses to recognize achievements in meeting energy-saving or energy-creation goals. In addition, we select exemplary employees of the year each year, including those who have demonstrated good performance on climate change issues. In order to achieve the solar installation capacity goal, all Chailease Energy Integration Co., Ltd. employees, including supervisors, receive honorary leave (extra days off), public recognition, bonuses for achieving KPIs (Key Performance Indicators), and prizes.

# 5-2 Regulatory Compliance

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

Management Team

**Regulatory Compliance**

Money Laundering Prevention

Tax Governance Policy

Risk Management

Ethical Corporate Management

Information Security

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



"Trust" and "discipline" are major cornerstones of our corporate culture, and employees are strictly held to high moral standards in undertaking work for the company. They are charged with embodying the corporate philosophy in their daily work, and every employee has the responsibility of maintaining the company's good reputation and honoring laws and regulations, avoiding conflicts of personal interest with company interest, guarding the confidentiality of company and client information, and acting according to the letter and spirit of all relevant laws and regulations. Major operational and managerial actions of the company are grounded in disclosure of information, adherence to law, risk management and honest operations.

Since 2011 when the Chailease Holding was publicly listed on the Taiwan Stock Exchange, it has participated in Company Information Disclosure Evaluation. After three years of continuous efforts, the rank of the Company has improved to the best A ++ rating. In the process, the Company implemented relevant laws and regulations, improved the establishment of policies and guidelines, and voluntarily disclosed Information in order to enhance the transparency of information. The Company also participated in the Corporate Governance Evaluation, which was conducted by the Taiwan Stock Exchange and the Taipei Exchange. Of the listed companies that participated, Chailease Holding ranked in the top 5% up to 8 times.

In addition to publicly disclosing revenue on a monthly basis as stipulated by law, before the 25th day of every month, Chailease Holding voluntarily announces its profit situation in order to give the investing public a more immediate grasp of its revenue and profits. The company website completely discloses all significant information, including complete financial operations, important resolutions from the board of directors and important regulations, all of which provides complete information disclosure services. To ensure a complete public disclosure mechanism, a clear internal implementation process has been established and responsibility has been divided up. The information is classified according to type and attribute and the relevant business units are responsible for it. An internal division of labor, reviews, and a confirmation mechanism all ensure the accuracy of the information. In 2018, the company also amended the Chailease Holdings Information Announcement and Application Procedures. The Regulatory Compliance Unit also publicly provides information relevant to external laws and regulations and accordingly modifies the information for the other business units' reference.

**A++** Taiwan Stock Exchange Company Information Disclosure valuation **8** times Ranked in the top 5% up to 8 times in the Corporate Governance Evaluation

When Chailease Holding went public in 2011, it voluntarily raised its regulatory compliance standards. Just like financial institutions, it established special business units to develop regulatory compliance management practices. Other major subsidiaries, including Chailease Finance Co., Ltd. and Chailease International Finance Corporation, also developed regulatory compliance management practices. They regularly hold regulatory compliance training and awareness programs to ensure their operations and products comply with internal and external regulations. In addition, they conduct annual internal regulatory compliance inspections and report the results to the board of directors.

Compliance	Prevention assessment
<ul style="list-style-type: none"> <li>The board of directors regularly reviews the appropriateness and implementation of the regulatory compliance system.</li> <li>Maintain the independence of the regulatory compliance staff and strengthen their functions.</li> <li>Strengthen mutual cooperation between the regulatory compliance and internal audit units.</li> <li>Strengthen the supervision of each unit regarding compliance, review internal audit deficiencies, and use cases of wrongdoing for training purposes.</li> </ul>	<p>Special staffs from the Legal Department assess the appropriateness of business operations to ensure they meet the prescribed internal review and operating regulations, thereby safeguarding the interests of customers and upholding the company's reputation and image.</p> <ul style="list-style-type: none"> <li>New types of business and the financial structure of new products</li> <li>Key business activities, including joint marketing, commissioned jobs, and commercial cooperation agreements</li> <li>External business and advertising publicity documents</li> </ul>

Chailease Holding has a dedicated head of corporate governance. In addition to statutory corporate governance matters, the head of corporate governance co-ordinates the Company's legal affairs and is responsible for system planning, implementation, management, and evaluation. Main objectives include collecting external laws and regulations, establishing a clear and appropriate system for the transmission, consultation, coordination, and communication of laws and regulations and confirming that operational and management rules and regulations are updated in a timely manner to ensure that operational activities are in compliance with laws and regulations. The formulation and implementation of laws and regulations follow the contents and procedures of self-checking and evaluation and supervise the implementation of such laws and regulations by each unit; and provide appropriate training to each unit on laws and regulations.

In 2024, the self-inspection results of Chailease Holding and its significant subsidiaries in Taiwan were all in compliance with laws and regulations, and there were no major violations of laws and regulations (a major violation of laws and regulations refers to a violation of laws and regulations that has resulted in a fine of up to NT\$3,000,000 or a fine from the competent authority that affects the day-to-day operations of the business, e.g., termination of the listing of the company or revocation of the business license).

**Number and amount of fines imposed on Chailease Holding for violating regulations in the past two years. Chailease Holding:**

Number of Fines	Amount of Fines
<b>2023</b>	
0	0
<b>2024</b>	
0	0

## Internal Control System

The internal control systems of the company are management processes designed by its managers, passed by its board of directors, and implemented by the board of directors, managers, and the rest of employees for purpose of promoting sound operations of the company, so as to reasonably ensure that the following objectives are achieved:

- Effectiveness and efficiency of operations.
- Reliability, timeliness, transparency, and regulatory compliance of reporting.
- Compliance with applicable laws, regulations, and bylaws.

## 5.3 Money Laundering Prevention

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

- Management Team
- Regulatory Compliance
- Money Laundering Prevention**
- Tax Governance Policy
- Risk Management
- Ethical Corporate Management
- Information Security
- Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

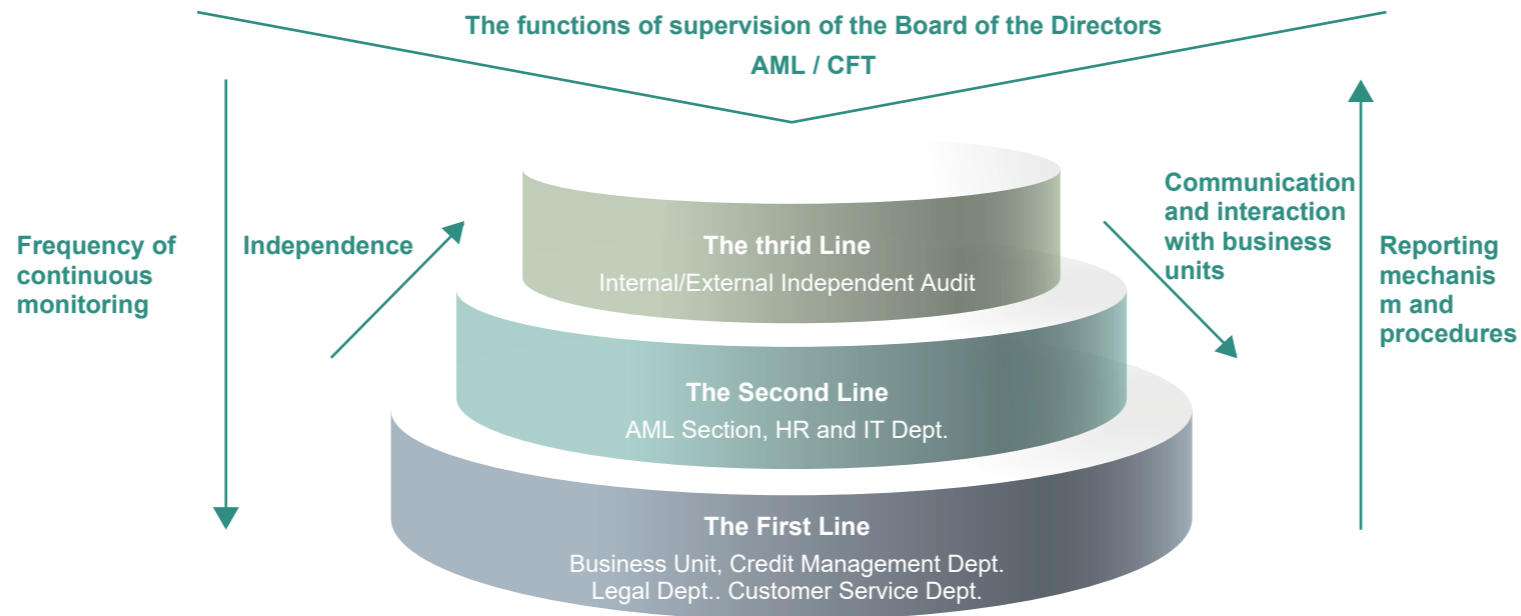
APPENDIX



In response to revisions to the scope of Taiwan’s Money Laundering Control Act, which added financial leasing activities, the company will undertake to implement all legal requirements and procedures required of financial leasing companies. Chailease will do our utmost to coordinate with competent authorities. While fulfilling our corporate social responsibility, combating money laundering and terrorist financing, We adopt a "risk-based" approach to remain compliant with financial regulations while continuing to grow our business. To achieve this, we regularly update and refine our risk assessment methodologies, leveraging technology and data analytic tools to enhance the effectiveness of our AML/CFL management action. The abstract of combating money laundering and terrorist financing of 2024 for the overseas subsidiaries of the Company are as follows:

### 5.3.1 Internal Policies and Reporting Framework

In order to comply with the Anti-Money Laundering Law, the Anti-Terrorism Law and the Anti-Money Laundering Measures for Financial Institutions, the Company has formulated the "Anti-Money Laundering and Anti-Terrorism Policy" and the "Procedures for Group Anti-Money Laundering and Countering Terrorist Financing Information-Sharing" and the. In addition to complying with the Company's holding rules and regulations, its major subsidiaries have also formulated their own internal regulations in accordance with the norms and references from the competent authorities and the Association, which are reported to the Board of Directors on a regular basis on a half-yearly basis by the special unit to track the effectiveness of their implementation, and the Board of Directors will also put forward suggestions or provide support in light of the concrete facts, so as to build up a culture of the Board of Directors that focuses on the prevention of money laundering and combating of information terrorism.



### 5.3.2 Customer Risk Management Customer Due Diligence

Measures are taken to identify customers, including collecting, updating, and storing information. These procedures include identifying the actual beneficiaries of business households and those with family members and close relationships with people with important political positions. We have adopted the principles of risk-based approach (RBA), review on a risk-based basis, focus on major money laundering high-risk customers and transactions with risk grading, and implement different intensity review mechanisms (CDD, EDD) to effectively allocate resources, such as identifying high risks customers' needs to take enhanced due diligence to confirm their funding needs and main sources of repayment, and the establishment of business relationships with high-risk customers requires review and approval by senior management. For non-face-to-face CDD (e.g., consumer installment, online car finance platform) is conducted based on product/service characteristics. Risk models are developed using customer profile data (e.g., occupation, marital status, housing, education), external credit information (e.g., CRIF, collateral registry, court judgments, motor vehicle records), and internal transaction history. The risk model provides a comprehensive score and assigns a risk rating by evaluating the customer's income capacity and debt level, serving as the basis for implementing a differentiated pre-approval review mechanism. Further verification may be conducted if income concerns arise, ensuring alignment between the customer's repayment ability and the associated credit risk. Final approval decisions consider both the model assessment and verification results.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

Management Team

Regulatory Compliance

**Money Laundering Prevention**

Tax Governance Policy

Risk Management

Ethical Corporate Management

Information Security

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

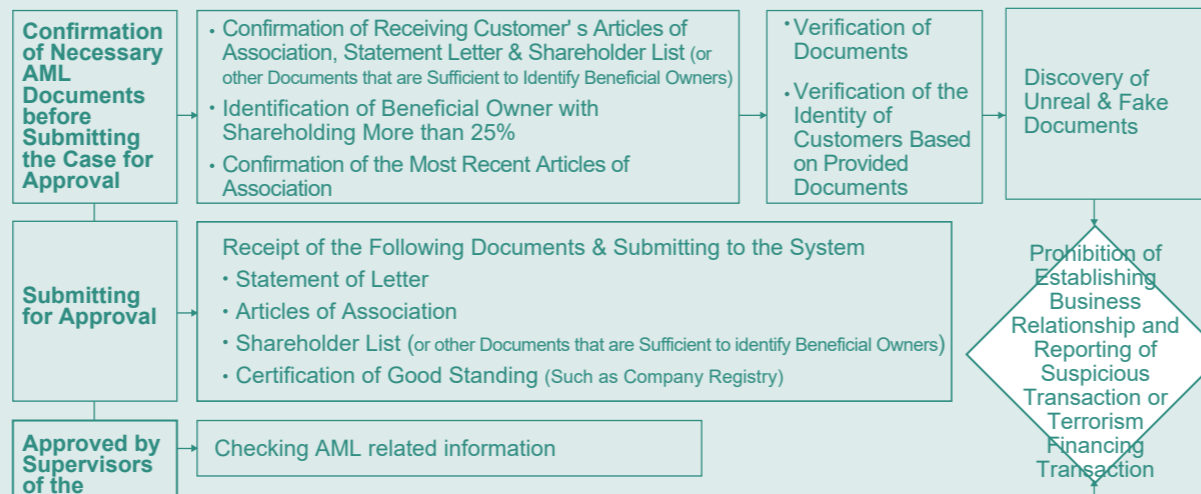
7 SOCIAL PARTICIPATION

APPENDIX

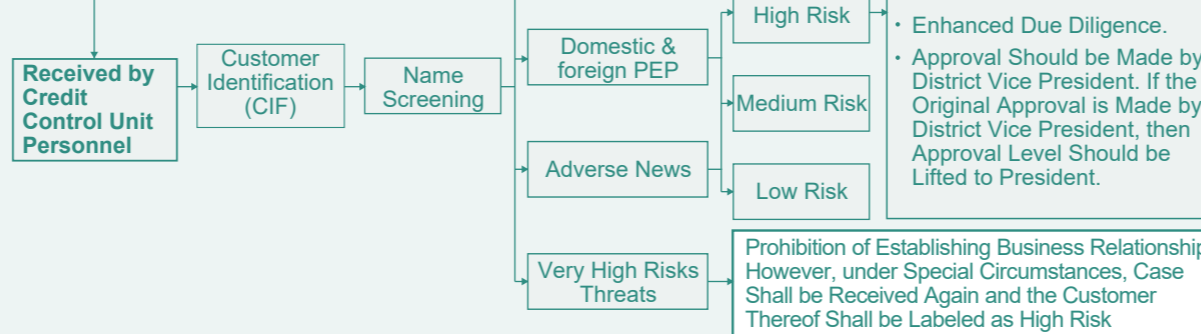


### AML & CFT Procedures of Confirming the Identity of Customers

#### Procedures 1: Business Unit



#### Procedures 2: Credit Control Unit



#### Establishing Group-Level Information Sharing Platform

Important subsidiaries of the Company have also established the Group's own list sharing mechanism, whereby the Company will ask each examination unit at the beginning of each month whether there is a list of customers that meets the criteria of the Group's attention, and if so, it should provide the information of the company, list format, name, gender, nationality/country of incorporation, date of birth/establishment, and information of the beneficiary in essence to report back to the specialized unit, and then each specialized unit of the subsidiaries will consolidate the information and then reply to the Holding Company's Legal Affairs Group. To establish a mechanism for information sharing within the Group for the prevention of money laundering and combating of terrorism in order to strengthen the monitoring and control of customer status and unusual transactions across subsidiaries.

### 5.3.3 Education and Training

To further implement effective AML/CFT measures, all directors, senior managers, and the supervisors and personnel of compliance and AML/CFT units met their internal and external training requirements in 2024. To provide training on anti-money laundering and combating terrorism in accordance with the nature of their business, with appropriate contents and hours., including the sharing of laws, regulations, and case studies; the identification and reporting process of suspicious transactions; and the compliance duties of relevant personnel.

During the more severe period of COVID-19, the course was changed to a recorded online course; the topics of the course were mostly on issues and current events that were highly connected with the business unit's practical operation, such as the war in Ukraine and international sanctions that customer acceptance policy, virtual assets, online Gambling and so on.

In 2024, the Company's major subsidiaries, Chailease and Fina Finance, collectively offered 41 education and training sessions. All AML/CFT supervisory officers have obtained internationally recognized anti-money laundering specialist (CAMS) license and regularly receive relevant training in the courses (including online training) held by internationally recognized anti-money laundering specialists. In response to international trends and changes in laws and regulations, understanding the latest money laundering prevention and anti-terrorism operations and making adjustments accordingly

Course Title / Aimed at	Session	
	Chailease	Fina Finance
<b>AML/CFT OJT Course 2024</b> Business and review personnel	28	6
<b>Economic Sanctions and Financial Crime Risks Related to International Trade</b> Directors, Supervisors and Legal Advisors	1	1
<b>Online - Money Laundering Prevention Campaign</b> Business and review personnel	3	2

## 5-4 Tax Governance Policy

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

Management Team

Regulatory Compliance

Money Laundering Prevention

**Tax Governance Policy**

Risk Management

Ethical Corporate Management

Information Security

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



In response to international trends in taxation and governance, and to fulfill its corporate social responsibility, Chailease has set a "Tax Governance Policy" to manage tax strategies and affairs. Related policies, regulatory and management guidelines can be found in the official corporate governance rules for the company. The policy will be reviewed every year. If modifications are needed due to regulations or external environment, the policy will be submitted to the board of directors for approval.



The proportions of net revenue, profit before tax, income tax paid and other financial statistics of Chailease Holding by tax jurisdiction-2024.

2024

( Unit: NT\$ 1,000 )

	Revenues from unrelated party	Net profit before tax	Income tax expense	Effective tax rate	Current income tax expense	Cash effective tax rate	Cash effective tax rate	Other tax	Main economic activities	Number of employees
Taiwan	49,648,463	13,925,582	3,092,880	22.2%	905,323	4,048,012	29.10%	60,621	Installment lease financing business, consulting and solar power generation related business	4,000-5,000
Mainland China	33,050,742	14,219,301	3,563,867	25.1%	2,578,249	4,669,209	32.80%	242,625	Leasing financing business, etc.	3,000-4,000
Thailand	5,884,102	378,389	79,322	21.0%	165,669	493,276	130.40%	45,145	Leasing financing business, etc.	900-1,000
U.K.	26,569	227,517	1,061,348	466.5%	0	1,112,189	488.80%	-	Consultancy and financing business	0-100
Singapore	4,111,977	2,214,893	883,967	39.9%	384,268	710,542	32.10%	-	Leasing business	0-100
Others	9,569,804	1,284,907	133,249	10.4%	221,737	306,936	23.90%	100,326	Please refer to the annual report for the rest of the lease and financing business	1,000-2,000
<b>Total</b>	<b>102,291,657</b>	<b>32,250,589</b>	<b>8,814,633</b>	<b>27.3%</b>	<b>4,255,246</b>	<b>11,340,164</b>	<b>35.20%</b>	<b>448,717</b>	-	<b>10,000-11,000</b>

Note 1: The Company is established in the British Cayman Islands, and has established subsidiaries in Taiwan, China, Hong Kong, Thailand, Vietnam, Malaysia, Singapore, Philippines, Cambodia, Indonesia, Britain, the United States, Liberia, British Virgin Islands, Mauritius, and other places.

Note 2: Others include Hong Kong, Vietnam, Malaysia, Philippines, Cambodia, Indonesia Liberia, British Virgin Islands, Mauritius.

Note 3: Please refer to the reinvestment information in the annual report for detailed organization and main business operations in each region.

Note 4: Revenues from unrelated party: after deduction of parent-subsidiary income.

Note 5: Net profit before tax: after deduction of dividends from subsidiaries and income from investment.

Note 6: Taiwan, Thailand and Mainland China area: Current income tax expense was higher than income tax expense in 2024. This is mainly due to deferred income tax asset arising from temporary differences in impairment loss on account receivables.

Note 7: United Kingdom and Singapore: Because the UK and Singapore hold subsidiaries in Taiwan and Mainland China, their income tax expenses and income tax paid are mostly derived from the subsidiary's dividend income. As a result, the income tax rates skew higher.

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

Management Team

Regulatory Compliance

Money Laundering Prevention

**Tax Governance Policy**

Risk Management

Ethical Corporate Management

Information Security

Sustainable Supplier Chain  
Management

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

## APPENDIX


**The proportions of net revenue, profit before tax, income tax paid and other financial statistics  
of Chailease Holding by tax jurisdiction-2023.**

2023



Unit:NT\$ thousand

	Revenues from unrelated party	Net profit before tax	Income tax expense	Effective tax rate	Current income tax expense	Cash effective tax rate	Cash effective tax rate	Other tax	Main economic activities	Number of employees
<b>Taiwan</b>	47,438,337	14,436,998	3,016,576	20.9%	1,384,521	3,878,698	26.9%	27,617	Installment lease financing business, consulting and solar power generation related business	4,000-5,000
<b>Mainland China</b>	31,314,448	17,073,452	4,277,359	25.0%	2,079,240	4,727,137	27.7%	252,458	Leasing financing business, etc.	3,000-4,000
<b>Thailand</b>	5,861,236	1,371,996	279,578	20.4%	220,494	362,031	26.4%	55,391	Leasing financing business, etc.	900-1,000
<b>U.K.</b>	75,911	25,375	1,125,589	4435.8%	(355)	957,353	3772.8%	-	Consultancy and financing business	0-100
<b>Singapore</b>	4,078,353	2,422,827	972,106	40.1%	379,117	565,496	23.3%	-	Leasing business	0-100
<b>Others</b>	8,757,225	882,300	497,036	56.3%	172,149	531,538	60.2%	121,596	Please refer to the annual report for the rest of the lease and financing business	1,000-2,000
<b>Total</b>	<b>97,525,510</b>	<b>36,212,948</b>	<b>10,168,244</b>	<b>28.1%</b>	<b>4,235,166</b>	<b>11,022,253</b>	<b>30.4%</b>	<b>457,062</b>	-	<b>10,000-11,000</b>

Note 1: The Company is established in the British Cayman Islands, and has established subsidiaries in Taiwan, China, Hong Kong, Thailand, Vietnam, Malaysia, Singapore, Philippines, Cambodia, Indonesia, Britain, the United States, Liberia, British Virgin Islands, Mauritius, and other places.

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# 5-5 Risk Management

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

- Management Team
- Regulatory Compliance
- Money Laundering Prevention
- Tax Governance Policy
- Risk Management**
- Ethical Corporate Management
- Information Security
- Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

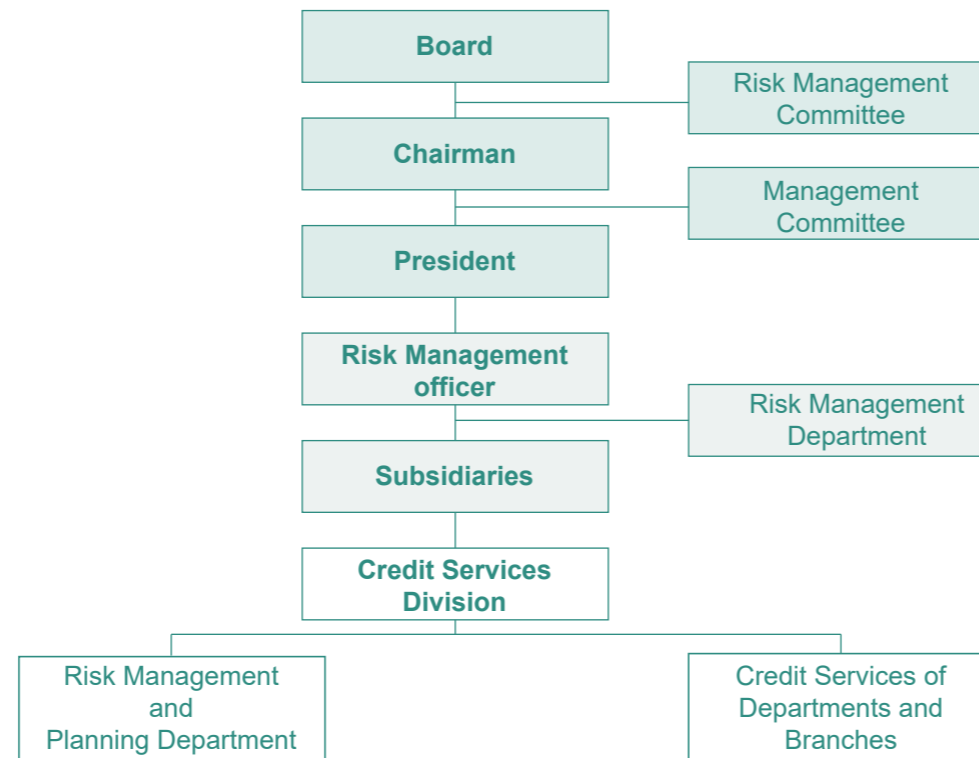
APPENDIX



The monetary policy, geopolitics, artificial intelligence and robotics technology innovations risks in 2024, and the global economy continued to fluctuate. The risk of wider restrictions on the movement of people, goods and services, reduced business and consumer confidence, as well as slowed down production. When facing the overall economic environment, we always uphold the concept of risk management in order to take advantage of industry developments and future prospects. By ways of adopting a decentralized customer base, decentralized industry exposures, and through geographic dispersion, we effectively lower the risk of any market changes that might happen.

Key subsidiaries have established Risk Management Committees that meet quarterly, to maintain a robust and effective risk management mechanism and formulate risk management policy. The Committees also manage and supervise financial assets, effectively manage potential risks arising from all company business, and make adjustments to the normal ratio of allowance for bad debts based on the asset quality. In addition, there is a model to assess client credit risk, while there are two methods for a patent by the Taiwan Intellectual Property Office.

### Organization of Chailase Holding's Risk Management Structure



### Three Lines of Defense for Risk Management

Risk management and internal control are implemented through three lines of risk management. The authority of each line of defense supervises the subsidiaries and continues to optimize the adjustment according to the target.



## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

## 2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

Management Team

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

**Risk Management**

Ethical Corporate Management

Information Security

Sustainable Supplier Chain Management

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

## APPENDIX



## Risk Management Policies and Procedures

The company has developed and promoted a risk management culture within the organization. New product development is included in the risk assessment, and each subsidiary has formulated guidelines for the management of new products or new businesses. Risk assessment, risk management procedures and control mechanisms are subject to the opinions of the relevant authorities and approved by the general manager or chairman of the board of directors. In addition, relevant risk management indicators, such as the amount of delays and the default rate, are included in the assessment of senior executives and business unit personnel performance, so that the risk management indicators are linked to their performance and the payment of bonuses.

The company has also established a comprehensive risk management education and training system, which includes courses on risk management concepts, knowledge of the risks of various products, the case review process, and analysis of financial statements.

Risk Factors /Management	Defense Mechanisms
<b>Credit Risks</b> First layer: Employees and reviewers Second layer: Risk Management Department Third layer: Risk Management Committee	<ul style="list-style-type: none"> <li>Rigorous credit review and approval system. The process includes:</li> <li>Customer credit rating scoring system and credit risk assessment models to predict customer default risk</li> <li>Asset quality monitoring, interactions limited to specific industries, flexibility to adjust business strategies and credit policies</li> <li>Education and training, including case studies, to strengthen employees' and reviewers' risk assessment capacity.</li> </ul>
<b>Market Risks</b> Accounting and Financial Department	<ul style="list-style-type: none"> <li>Observing changes in market interest rates, implementing interest rate risk analysis, and adjusting the structure of assets and liabilities</li> <li>Adjusting the structure of short and long-term loans, maintaining an appropriate reserve of funds, and establishing emergency response mechanisms</li> </ul>
<b>Legal Risks</b> Legal Department	<ul style="list-style-type: none"> <li>Abiding by government regulations and appropriately reviewing new business and government regulations</li> <li>Supervising and investigating to ensure employees comply with the law.</li> </ul>
<b>Environmental Risks</b> Business Management Department Administration Department	<ul style="list-style-type: none"> <li>Conducting climate risk assessments, employing coping strategies, and promoting green goods and services.</li> <li>Implementing an environmental management system for environmental protection, reducing energy use and carbon emissions, recycling and other waste reduction.</li> </ul>

Risk Factors /Management	Defense Mechanisms
<b>Information Security Risks</b> Information Technology Department	<ul style="list-style-type: none"> <li>To strengthen information security management, the company set up a secure and reliable working environment that will ensure the security of data, systems, equipment and networks.</li> <li>Considering relevant business developments and needs, the company established an Information Security Policy and, in accordance with this policy, drafted Information Security Management Guidelines and other management standards, and set up an internal control system.</li> <li>In order to effectively improve information security, the Company approved the proposal for establishing the "Information Security Committee under the helm of the President of the Company.</li> </ul>
<b>Money Laundering Control Risks</b> First line of defense: business units Second line of defense: dedicated units (Anti-Money Laundering Office, Risk Management Department, Information Technology Department, and other advisory divisions) Third line of defense: Audit Department Fourth line of defense: Directors and senior management	<ul style="list-style-type: none"> <li>Among the 40 recommendations issued by the Financial Action Task Force in 2012 is a risk-based framework for preventing money laundering and terrorist financing.</li> <li>A risk-based approach enables financial institutions to identify client and transaction risks and effectively allocate resources. Relatively fewer resources need be invested for clients or operations with lower risk, while focus can be concentrated on those with higher risk.</li> <li>To cooperate with Nice Actimize to build an anti-money laundering system that complies with the legal requirements, and to use the system to assist in the establishment of a connected diagram of the clients. Through the notification of the transaction monitoring system and the daily Name screening procedures, the content of the hit list will be reported in time, which will improve operational efficiency significantly.</li> </ul>

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

Management Team

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

**Risk Management**

Ethical Corporate Management

Information Security

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

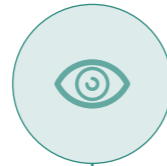
APPENDIX



## Emerging Risks

Based on the emerging risks mentioned in the World Economic Forum Global Risk Report, the categories of emerging risks are increasing year by year and the probability of occurrence is increasing. In order to strengthen the management of emerging risks, the company has established an emerging risk identification and management procedure, and then assess the impact and likelihood of risks, and formulate mitigation measures based on important emerging risks, and implementation results are regularly followed up on and reviewed.

### Emerging risk identification process



#### Risk identification

Collect recent financial industry risk-related information, identify incidents and that may cause impact; exclude mature risk items, and list possible emerging risk events.



#### Risk assessment

Based on the listed emerging risk events, assess the impact as well as probability of the risks and assess the impact on operations.



#### Responding to risks

According to the probability and the scope of impact, sort the risk events and establish risk response measures.



#### Risk reporting

Regularly track and review implementation results.

## Emerging risk matrix

We have analyzed the emerging risks identified in the World Economic Forum's (WEF) Global Risk Report, and have reviewed and analyzed each risk through the internal risk management unit's discussion of the degree of impact, the level of probability, and the company's preparedness and adaptability (vulnerability) to the risk to draw a matrix of emerging risks. Compared with the emerging risks in recent years, we identified the emerging risks with high impact and occurrence to the Company, including Geoeconomic Confrontation Risk, Generation AI Risk, and Decarbonization Risk, and proposed mitigation measures for the emerging risks with significant impact.



## Emerging Risk Identification Procedures and Response Measures

Goeconomic Confrontation Risk	Generative AI Risk	Decarbonization Risk
<p><b>Description of risk</b></p>		
<ul style="list-style-type: none"> <li>• War-induced turbulence in the energy and financial markets and related sanctions affecting the supply chain, resulting in price increases in raw materials.</li> <li>• Restrictions on the use of technology or prohibitions on the movement of capital resulting in higher logistics costs. Lack of access to technology or raw materials affects customers' operating activities. Sanctions result in delays in the receipt and payment of goods, affecting the ability of customers to make payments.</li> <li>• Due to geopolitics, Taiwan is often subjected to information security attacks. Hacker attacks cause system service anomalies or disruptions, resulting in the leakage of customer data.</li> </ul>	<ul style="list-style-type: none"> <li>• Due to the rapid growth of consumer finance, companies need to review cases quickly. Insufficient digital financial technology or resources will result in improper use of emerging technologies, leading to automated decision-making errors, data leakage, and infringement on customer rights.</li> <li>• The company has introduced generative AI and the application context is incompatible with the existing information system framework, resulting in higher management costs and risk.</li> <li>• Hackers use AI technology to quickly generate false information or phishing letters. Hacking programs are easily developed, leading to an increase in information attacks.</li> </ul>	<ul style="list-style-type: none"> <li>• The government has officially enacted the long-term goal of achieving net zero emissions by 2050 into law, specifying the imposition of a carbon taxes, adding a special chapter on climate change adaptation, strengthening emission controls and establishing an incentive mechanism to promote emission reduction.</li> <li>• Financial institutions will gradually propose specific credit regulations for industry, with plans to discontinue and gradually withdraw from commercial activities such as coal mining, coal-fired power generation, and coal trading/transportation.</li> </ul>
<p><b>Potential business impact of the risk</b></p>		
<ul style="list-style-type: none"> <li>• In order to curb inflation, countries have entered into a cycle of interest rate hikes, which has led to an increase in repayment pressure on customers, resulting in a higher risk of default.</li> <li>• Concern about the cross-strait situation and uncertainty about future interest rate hikes has led to a conservative housing market, resulting in a decrease in the value of collateral and an increase in credit risk.</li> <li>• Hacking attacks cause damage to information systems, leading to leakage of customer data, which in turn affects the company's reputation and impacts the development of digital business.</li> </ul>	<ul style="list-style-type: none"> <li>• Failure to enhance or the misapplication of digital financial technology could result in our services not meeting customer needs and reduce customer willingness to use digital services. Failure to improve the efficiency of audits will result in the loss of business opportunities and reduce the competitiveness of the company's products, which will affect the development of our digital business.</li> <li>• If a generative AI model is not properly constructed or used, the accuracy of the model could decline when the market is volatile and the overall environment fluctuates frequently.</li> <li>• AI is built on big data for analysis and learning, and if there is human bias in the data, biased models will be generated, leading to unfairness or discrimination.</li> </ul>	<ul style="list-style-type: none"> <li>• International benchmarking companies have clearly targeted high carbon emission industries by introducing related access restrictions and positive communication and management practices, and decarbonization may lead to disruptions in customer supply chains.</li> <li>• Explicit imposition of a carbon tax by the government will result in higher operating costs for customers.</li> <li>• Plans by financial institutions to disengage and withdraw from high carbon emission industries will affect customers' operations and create credit risks.</li> </ul>
<p><b>Mitigating actions</b></p>		
<ul style="list-style-type: none"> <li>• Regularly collecting global economic events, organizing and analyzing major events, evaluating the degree of impact on the financial and real estate markets, and immediately dealing with potential risks.</li> <li>• Monitoring changes in the financial market and credit business risks, strengthening KYC for those with risk concerns, and prudently assessing case risks in order to minimize credit risks arising from repayment ability and to cope with the ever-changing market environment and risks.</li> </ul>	<ul style="list-style-type: none"> <li>• Promoting the digitization of financial products through the establishment of a cloud-based digital platform to expand click rates and use rates of various financial products, and to deepen the penetration rate of digital financial services.</li> <li>• Actively developing alternative credit collection and building risk control models from observing digital footprint information in the community to more accurately determine customer creditworthiness.</li> <li>• Promoting process digitization, introducing process robots and voice robots to enhance work efficiency and quality, and strengthening the supervision of AI to ensure the diversity and fairness of its data to avoid unreasonable model results.</li> </ul>	<ul style="list-style-type: none"> <li>• Risk control units regularly monitor decarbonization-sensitive industries, playing closely attention to the operations thereof.</li> <li>• Conduct an inventory of our own carbon emissions, and start with the scope of our own operations.</li> <li>• Introduce the calculation of financial carbon emissions, and make relevant credit decisions for companies with high carbon emissions in the future.</li> </ul>

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

Management Team

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

**Risk Management**

Ethical Corporate Management

Information Security

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

Management Team

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

**Risk Management**

Ethical Corporate Management

Information Security

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



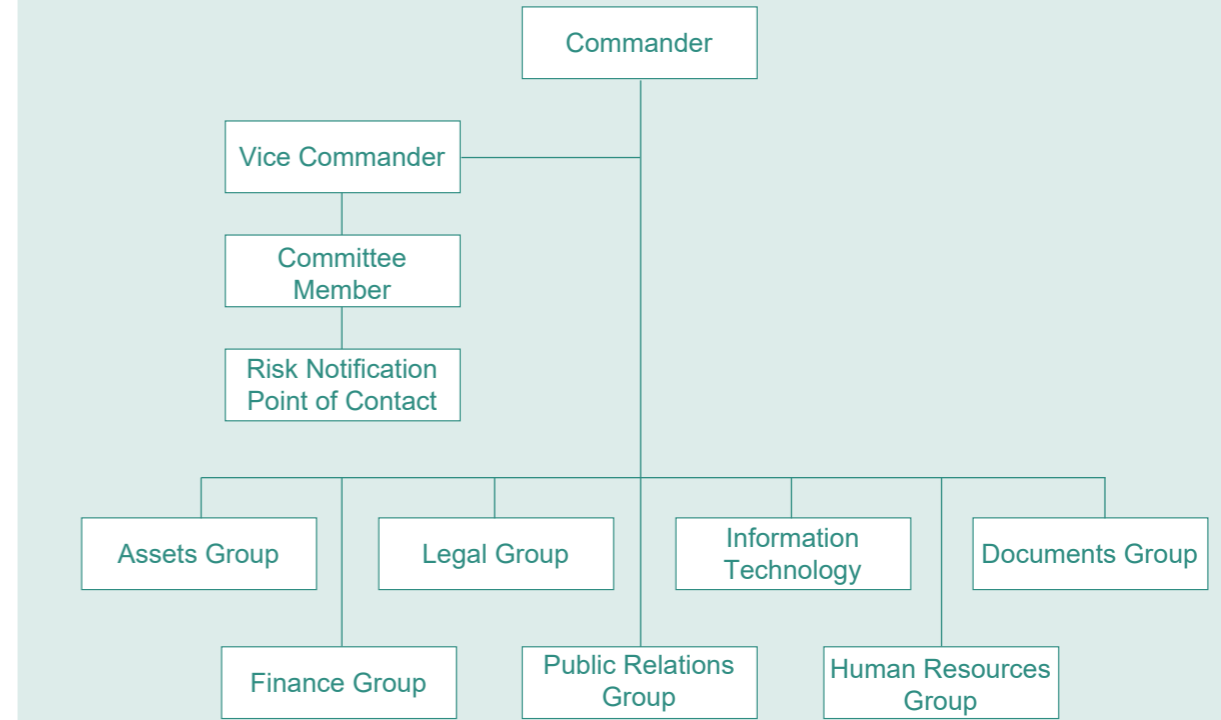
**Ongoing Operations Management**

In order to deal with crises or emergencies of the Company and its subsidiaries in a timely and effective manner, the Company has established crisis management guidelines for the purpose of preventing crises from occurring in the first place, shortening the timeframe for dealing with crises, and minimizing the extent of damage caused by crises. Crisis items include disasters, such as fires and floods, which threaten the safety of employees or damage or loss of Company assets; and litigation crises, such as major lawsuits that jeopardize Company interests; information crises, such as information system problems that result in the failure of business operations; documentation crises, such as loss of important information due to disaster or human error; financial crises, such as shortage of operating capital and other financial risks affecting normal operations; reputation crises, such as unfavorable and untrue reported information, which could damage the Company's reputation and image; personnel crises, such as crises caused by employees in the performance of their duties; large-scale talent loss crises, and other major events or disasters. If necessary, we set up a crisis management team to quickly resolve incidents or resume operations.

The crisis management command center is headed by the Chairman of the Board of Directors, who also supervises the crisis teams and related executive units, each of which is headed by a vice president or above, according to the classification of the crisis or emergency.

Based on crisis classifications, we simulate possible crisis situations, rehearse the procedures of crisis management, keep track of the progress of crisis management and report the results, and review and modify the crisis management mechanism regularly.

**Organization of Chailease Holding's Crisis Management Structure**



## 5-6 Ethical Corporate Management

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

Management Team

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

Risk Management

**Ethical Corporate Management**

Information Security

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



The “Corporate Governance and Sustainable Development Committee” is responsible for promoting business ethics. The Company has business ethics related regulations such as “Ethical Corporate Management Best Practice Principles”, “Procedures for Ethical Management and Guidelines for Conduct”, “Corporate Governance Best-Practice Principles”, “Corporate Sustainable Development Best Practice Principles”, and “Ethical Conduct Best Practice Principles”;

The company provides customer satisfaction in accordance with our Ethical Conduct Best Practice Principles and strives to compete in the marketplace in an honest manner and does not use illegal or unethical means to gain results. Chailease Holding and its significant subsidiaries in Taiwan were not involved in any corruption and bribery, fraud, insider trading, anticompetitive, antitrust and monopolistic practices, and there were no lawsuits and penalties related to market manipulation in 2024.

All directors and senior executives of the Company have signed the "Integrity Statement" which has been disclosed on the Company's website. The Integrity Statement declared that the Company and all of its employees shall not directly or indirectly offer, promise to offer, request or accept any improper benefits, nor commit unethical acts for purposes of acquiring or maintaining benefits while engaging in commercial activities, in order to implement the integrity management policy, actively prevent dishonesty, and declare the determination and commitment of the board of directors and senior management to operate in good faith. All new recruits must attend the course on the Ethical Corporate Management Best-Practice Procedure and Code of Conduct, and regular training was also provided for existing employees.

In order to further enhance ethical management, the Company has implemented the ISO 37001 Anti-Bribery Management System, and formulated the “Anti-Corruption and Anti-Bribery Policy”, the prevention of corruption and bribery, the guidance for the stakeholders so as to prevent the corruption and bribery, the establishment of the ethical management policy, and the implementation of corporate social responsibility and sustainability are set forth in the Policy.

Chailease’s ISO 37001 Anti-Bribery Management System received certificate from BSI in May 2023, and passed the validity audit in January 2025. Currently, the scope of the ISO 37001 Anti-Bribery Management System is Chailease Holding Company Limited.

Aimed at	Course Title	Course Hours	Person times	Total hours
All Newcomer	Overview of Chailease’s Integrity Principles and Behavior Guidelines	0.25	665	166.25
All Newcomer	Everyone is Responsible for the Protection of Personal Information!	0.30	665	199.5
All Newcomer	Say No to Sexual Harassment!	0.50	1,054	527
All Newcomer	Basic Concepts of Money Laundering Prevention	0.13	1,215	157.95
All Newcomer	Case Studies in Money Laundering Prevention	0.20	1,215	243
All Newcomer	Unlawful Infringement Prevention	0.33	1,054	347.82
All Newcomer	Insider Trading Prevention Training	0.23	665	152.95
All Chailease Business and Review	2024 Chailease Holding Money Laundering Prevention Campaign	0.60	825	495
Holding Personnel	Chailease Holding ISO37001 Management System Operation Mechanism Education and Training Online Course	0.67	79	52.93
<b>Total</b>		<b>3.21</b>	<b>7,437</b>	<b>2,342.4</b>

Note: All online courses

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

Management Team

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

Risk Management

**Ethical Corporate Management**

Information Security

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



**Liability Insurance for Our Directors**

The company's policy regarding director insurance goes beyond current legal requirements. Since going public in 2012, the company has purchased liability insurance for our directors. In August 2017, during a special shareholder meeting, the Articles of Association were revised to add retired directors to the scope of compensation, while indemnity agreements shall also be signed by each director. At the same time, the company purchases Directors and Officers Liability Insurance to prevent erroneous actions taken by directors and supervisors and company officers in the process of their executive duties to cause damages to third parties and provide them with a means to pursue a claim. The insurance also helps to mitigate financial risks to the company caused by litigation and ensure healthy company operations.

**Whistleblowing System and Protection of Whistleblower**

The Company and its subsidiaries have established the Whistle-Blower Policy, Procedures for Protecting Whistle-Blower, the Regulations of Prevention, Correction, Complaint and Punishment of Sexual Harassment, and the Regulations of Prevention, Correction, Complaint and Punishment of Unlawful Violations in Workplace have also been established as well. Personnel within and people outside of the company can report improper actions, corruption, or actions in violation of the Code of Conduct through the channels of the established public hotlines, the e-mail mailboxes on the official website, and the traditional mailbox. The Whistle-Blower Policy specifies the dedicated receiving units, the independent investigation units, and the acceptance and investigation schedule for misconduct and malpractice. If the unlawful infringement (includes: discrimination, sexual and non-sexual harassment) has been verified, Chailease may transfer, demote, cut pay, punish employees or impose other punishments on the employees based on relevant regulations such as working rules, depending on the severity of the unlawful infringement. If the investigation result shows that a criminal case, Chailease will help complainants take legal actions, and transfer the case to judicial authorities.

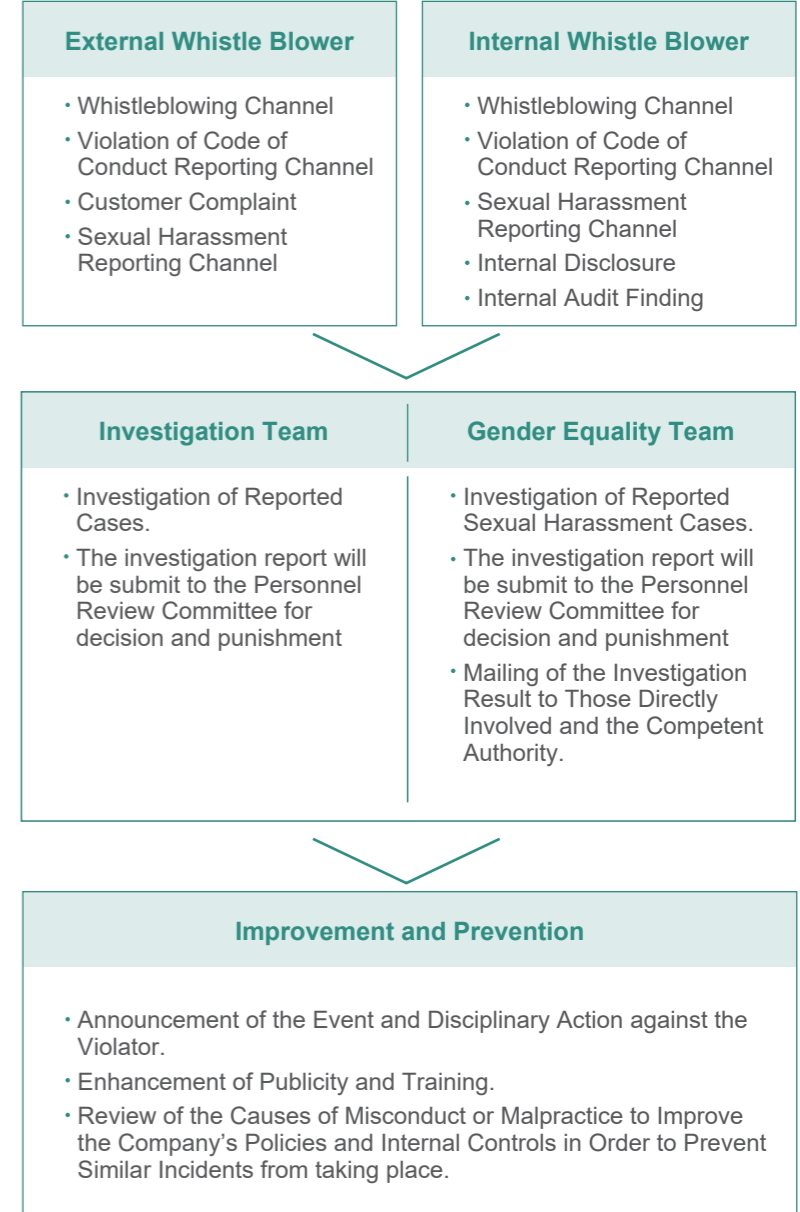
After being verified without false allegation or incomplete information, the report or the complaint raised will be investigated by the independent investigation unit depending on the nature of the report or the complaint. When the allegations of the report or the complaint is substantiated, the appropriate disciplinary action in accordance with the Company's Personnel Reward and Punishment Regulations will be taken. Internal publicity to comply with the Company's discipline and regulations will be enhanced. The "Procedures for Protecting Whistle-Blower" require that the whistleblower should be kept strictly confidential. All information disclosed during the course of investigation should remain confidential.

To comply with the ISO 37001 Anti-Bribery Management System, the Company has established the "Whistle-Blower Policy" and "Procedures for Protecting Whistle-Blower". These policies include dedicated reporting channels for fraud, corruption, bribery, and violation of code of conduct. Among these channels, fraud and corruption/bribery reports can be submitted anonymously. Additionally, the reporting and investigation procedures for different management levels are clearly defined, ensuring that cases are escalated according to designated authorities. Furthermore, enhanced measures have been implemented to strengthen the protection of whistleblowers.

**Employee Integrity Risk**

Insurance for "Employee Integrity Risk", with the company listed as the insured, prevents and protects against dishonest actions by employees which might cause grave damage to the company (such as legal or financial accounting personnel), and cause the loss of company assets or assets the company is charged to steward. This will offset operational risk onto an insurance liability, reducing losses to the company and thereby protecting shareholder interests.

**Process for investigating the reported breaches**



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

Management Team

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

Risk Management

**Ethical Corporate Management**

Information Security

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



**Statistical Diagram of Events in violation of the Company's Discipline or Regulations**

We investigated 52 cases reported by the Company or its subsidiaries during the year. Among the concerns or complaints raised to the Company and its subsidiaries in the year of 2023, 34 reported cases have been investigated and substantiated. The employees who violated the Company's discipline or regulations have been punished in accordance with the Company's Personnel Reward and Punishment Regulations and internal publicity has been carried out.

Note: 145 employees involved in the above 52 cases represent approximately 1.4% of the total population of the Company's 10,295 employees by the end of 2024. (Unit: number of case)

Number of Cases Substantiated and Number of Employees Involved	2023	2024
Case	34	52
Involved	59	145

(Unit: number of case)

Case Receiving Channel	2023	2024
Whistleblowing Channel	2	10
Customer Complaint	7	2
Internal Disclosure	18	30
Audit Finding	7	9
Letter from External Whistleblower	0	1

Case Type	2023	2024
Fraud	9	9
Violation of Codes of Conduct	4	8
Sexual Harassment	3	1
Violation of Company's Policy	9	31
Violation of Information Security Guideline or Duty Confidentiality	9	3

(Unit: number of employee)

Disciplinary Action	2023	2024
Demerit and Demotion	1	0
Minor Demerit or Black Marks	31	99
Major Demerit	3	19
Layoff (Including Failing to Pass the Probation Period)	24	27

Note 1: There were no cases of corruption or bribery, violations of customer privacy, conflicts of interest, money laundering or insider trading in 2024.

Note 2: There has not been any legal penalty against the company or its internal personnel, or any disciplinary penalty by the company against its internal personnel for violation of the internal control system during the past 2 years, where the result of such legal penalty or disciplinary penalty could have a material effect on the shareholder rights and interests or securities prices.

Note 3: In fiscal year 2024, 86 more people were penalized than in fiscal year 2023, mainly due to minor violations of Company regulations for which warnings were issued.

 <b>Employee Training</b>	<ul style="list-style-type: none"> <li>Business Ethics, the Company Code of Conduct, and other courses were held and information regarding company discipline was distributed to employees to ensure adherence to ethical behavior and a diligent attitude.</li> <li>Employee incentives and incentive measures were offered to reward employees who reported fraud or any other behavior that might harm the interests of the company.</li> </ul>
 <b>Self-Monitoring</b>	<ul style="list-style-type: none"> <li>Following the Procedure of Self-Assessment, each business unit regularly conducts internal assessment in order to implement self-monitoring and reduce the risk of operations.</li> </ul>
 <b>Risk Prevention</b>	<ul style="list-style-type: none"> <li>The combination of a variety of measures, including risk control, separation of duties, review, rotation, and internal audit to prevent fraud.</li> <li>The company's 'Dangerously-honest Employee Insurance Policy' guards against malpractice and helps protect employees against negligence, which may cause the entire company and its fiduciary properties to suffer financially.</li> </ul>
 <b>Legal Consultancy Service</b>	<ul style="list-style-type: none"> <li>Inquiries in respect of legal affairs and moral conducts, corporate governance, legal compliance, anti-money laundering and ethical corporate management</li> </ul> <p>Contact : Legal department Tel: (886-2)8752-6388 Ext.76282</p>
 <b>Whistleblower Incident Report</b>	<ul style="list-style-type: none"> <li>Report Suspected Misconduct to: Internal Audit Officer of Chailease Holding Company Limited Tel: (886-2)8752-6388 Ext. 76281 Facsimile: (886-2)8751-9419 E-Mail: Anti_Fraud@chailease.com.tw Mailing Address: No. 362, Rueiguang Rd., Taipei, Taiwan 11492</li> <li>Report Violation of Code of Conduct to: Human Resource Officer of Chailease Holding Company Limited Tel: (886-2)8752-6388 Ext. 76280 Email: HR@chailease.com.tw Mailing Address: No. 362, Rueiguang Rd., Taipei, Taiwan 11492</li> </ul>

# 5-7 Information Security

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

Management Team

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

Risk Management

Ethical Corporate Management

**Information Security**

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



In order to effectively promote information security operations, the "Information Security Committee" is established in accordance with the company's "Information Security Policy". The chairman is a chairman with financial IT management experience. He is responsible for the company's information security promotion and governance, information security risk supervision and management, information security division of responsibilities and coordination, etc., and serves as the basis for the information security regulations and measures of each subsidiary. The Committee shall hold a meeting at least once a year and may hold a meeting to report major decisions to the Board of Directors, if necessary. The Committee shall hold a meeting at least once a year and may hold a meeting to report major decisions to the Board of Directors, if necessary.

According to the "Regulations Governing Establishment of Internal Control Systems by Public Companies", set up Chief Information Security Officer, information security supervisor, and information security dedicated department. Professional information security personnel will coordinate the information security management system and compliance, information security analysis and monitoring, threat and vulnerability management, incident response, etc. In alignment with the continuous development of the information system scale, in conjunction with the information security blueprint, annually review and assess the resource allocation, professional capabilities, and expansion requirements of the information security department.

### Information Security Policy

Considering relevant business development and demands, the Company established the "Information Security Policy" to strengthen the management of information security, build a safe and reliable information operating environment, and ensure information, system, equipment and network security. Moreover, the Company also stipulated "Guidelines for the Management of Information Security" and other management regulations and established control systems, in accordance with relevant matters stated in the policy. For the content of relevant policies, please refer to the Important Articles of Incorporation for Company Governance on the company website.

### Organizational Structure



The duties of the committee are as follows:

Information Security Governance	Information Security Review and Supervision	Information Security Implementation
<ul style="list-style-type: none"> <li>Reviewing information security management system.</li> <li>Formulating information security policies.</li> <li>Coordinating responsibilities and tasks related to information security.</li> </ul>	<ul style="list-style-type: none"> <li>Reviewing information security budget.</li> <li>Overseeing information security implementation.</li> <li>Assessing and supervising of corrective and preventive measures.</li> </ul>	<ul style="list-style-type: none"> <li>Evaluating information security awareness enhancement plan.</li> <li>Assessing information security infrastructure.</li> <li>Deliberating other information security projects.</li> </ul>

### Information Security Management Plan

**Information Technology Department**

Information technology related departments are responsible for implementing the Information Security Policy and making its corresponding plans. They shall also provide information security consultation service. Meanwhile, establish information technical specification, and propose information security requirements, then assessing.

**Audit Department**

Regular or irregular inspection of information and communication security at least once a year.

**Human Resource Department**

Human resource departments shall organize training courses for new recruits according to company information security education and promotion plans. They should also coordinate with departments in need of new recruits to assess suitability of potential candidates.

**Corporate Planning Division**

They shall classify various business information into ranks and segments so that commercial secrets of the company can be keep confidential and intellectual property well protected.

**Legal Section**

They shall review contracts signed with outsourced information companies with regard to contract terms, agreements and classified information. They shall also provide recommendation for improvement if necessary.

**Managers of all units and departments shall communicate with the employees and raise their awareness of information security and protection. They should supervise information security operations of their own departments to prevent illegal and improper conduct.**

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

Management Team

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

Risk Management

Ethical Corporate Management

**Information Security**

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



### Information Security Status of Implementation

In accordance with the provisions of Article 8 and 9 of the "Regulations Governing Establishment of Internal Control Systems by Public Companies", Chailease has established internal control systems and related operational specifications for information circulation and other management environment, including personal information, and computerized information system. Simultaneously, to comply with the provisions of Article 13 of the Regulations, our company information and communication security inspection is included in the annual audit plan.

#### Self-Risk Evaluation and Check of Internal Control Systems by Operation Units

In order to implement the self-supervision mechanism of information communication safety, ensure the implementation of the information cycle and personal information processing-related internal control systems can be adjusted in time in response to changes in the environment, so as to reduce the risk of negligence in information communication safety operations. In accordance with relevant internal and external laws, regulations, and risk assessment results, each unit decides on its own assessment procedures and methods. The frequency of execution depends on the nature of the work of each unit. It must be handled at least once a year, and the defects and abnormalities found in the assessment will be proposed for improvement. The results of the self-assessment are sent to the internal audit unit for review and review of the implementation of the self-assessment.

#### Control of Information Flow Security Audit and Inspection

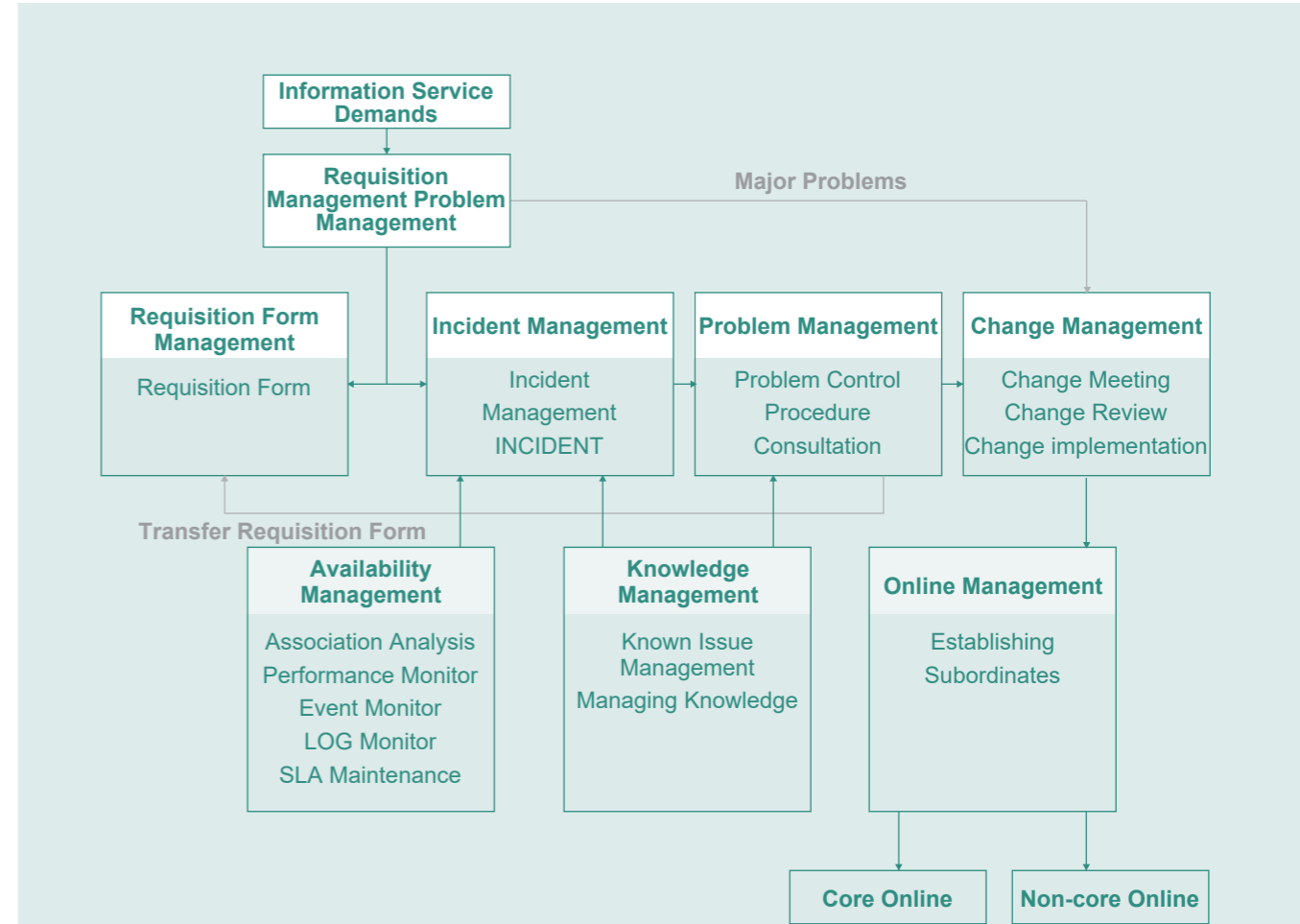
The independent internal audit department shall draft an annual information security audit and inspection plan according to the results of self-risk evaluation and risks of each operation unit. This audit and inspection plan shall be submitted to the management and the internal audit department shall conduct due diligence based on the plan. Reports of due diligence will be submitted to the management. Defects and recommendations thereof will be tracked and improved within a due date.

#### Information Security Training

Each unit's new recruits are required to attend education and training classes encompassing courses of specific information security, the company's internal rules, related laws, cybercrime, and general knowledge of information security. Each year, information technology-related departments shall establish an annual education and training program and arrange personnel to participate in external workshops accordingly. Those participating in training courses will also need to pass relevant professional examinations. We also arrange companies with expertise to introduce (or educate about) important information security projects and conduct related case studies.

### Information Processing Flow Chart

Regarding the management of the information service processing procedure, Chailease takes information management as its basis and builds demand management, incident management, problem management, change management, requisition form management, online management, knowledge management, and usability management, supplemented by risk management orientation, from the demands of information services at the user end to the final completion online or solutions to problems or demands, to keep close tabs on information security.



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

Management Team

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

Risk Management

Ethical Corporate Management

**Information Security**

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION






APPENDIX



**Information Security Resources Devoted for Newcomers**

With the rapid advancement of technology and the increasingly complex challenges in information security, the protection of sensitive data within enterprises cannot be overlooked and a robust information security culture is crucial for the stability of business operations. The promotion and training of information security awareness among employees are key success factors in implementing information security policies. Information security training not only enhances employees' awareness but also effectively reduces the information security risks associated with internal errors or malicious actions.

Recognizing this, the company actively invests in information security education resources and consistently takes note of effectiveness.

 Newly on boarded personnel	Newly on boarded personnel are required not only to receive relevant internal professional knowledge but also to complete information security training and become familiar with internal information security policy requirements. This is to proactively prevent potential risks. As of 2024, all new employees have successfully completed the training.
 All employees	The company has also planned various information security courses on different topics for all employees, providing an efficient way to learn information security knowledge while meeting the training compliance requirements.
 Regularly conducting social engineering simulation drills	Regularly conducting social engineering simulation drills to enhance employees' awareness and preparedness against actual threats. Additionally, these drills serve to verify the effectiveness of training efforts.
 Information Security Awareness Announcement	Establishing an 'Information Security Awareness Announcement' to regularly disseminate information on information security topics, techniques for recognizing fraudulent methods, etc. This aims to remind employees to be vigilant, understand the importance of information security, and stay informed.
 External Professional Training Courses	To cope with the rapid changes in information technology, the Information Technology Department annually sends employees to participate in external professional training courses related to information security.

**All Employees**

Information Security Course	Hours
<ul style="list-style-type: none"> <li>• General Points to Note about Mobile Office in Information Security</li> <li>• The Ways to Establish Good Information Security Habits</li> <li>• The Method to Prevent from Information Security Threats</li> <li>• Information Security Policies and Standards</li> <li>• Basic Awareness about Information Security</li> </ul>	<b>1,807</b>



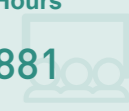
**New Employee**

Information Security Course	Hours
<ul style="list-style-type: none"> <li>• New Employee Training in Information Environment Security</li> </ul>	<b>585</b>

**IT Department**

Information Security Course	Hours
<ul style="list-style-type: none"> <li>• External training courses for information Department</li> </ul>	<b>881</b>

Note : The above data is only based on Taiwan.



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

Management Team

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

Risk Management

Ethical Corporate Management

**Information Security**

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



**Measures for Managing Information Security Incidents**

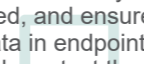
**Provided gateways and terminal protection function**

Information Technology Department provided gateways and terminal protection function. Moreover, the department can further detect external suspicious intrusion behavior through network flow.



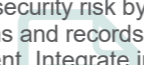
**Enterprise Mobility Management (EMM) was introduced**

Enterprise Mobility Management (EMM) was introduced. When employees use mobile devices to send and receive emails or perform remote connection operations, the authority is minimized and controlled, and ensure that no storing of data in endpoints. In other words, to truly protect the company operational information and customer personal information.



**Set up a dedicated department for information security**

Set up a dedicated department for information security and formulate daily information security inspection operations to ensure that all information security equipment can perform detection and defense capabilities as expected. Discover and eradicate potential external and internal threats information security risk by analyzing the warning signs and records generated by the equipment. Integrate information security equipment with operating processes to prevent threats before they happen.



**Performed Vulnerability scanning of the servers and the penetration test of the main website regularly**

Completed the vulnerability scanning of the servers and the penetration test of the main website regularly every year. This involves scrutinizing potential vulnerabilities in servers and websites to ensure their resilience against various potential threats. Following the completion of the assessment, we integrating the assessment report with current security control measures to evaluate the vulnerability risk levels under the information environment control. Subsequently, we formulate and implement a vulnerability remediation plan.



Drill Item/Drill Frequency	Implementation Content	Annual Results
<b>Phishing E-mail Drill</b> once a year	Through simulated phishing emails, we test employees' alertness to suspicious behaviors and the effectiveness of reporting mechanisms, thereby strengthening their information security awareness and prevention capabilities.	Employees were able to correctly identify suspicious emails and report them to information departments according to procedures, indicating that their information security awareness has been significantly improved. Subsequent education and training has been conducted for employees with weaker awareness to further strengthen overall prevention awareness.
<b>Information Security Incident Response Drill</b> once a year	Simulate common security incident scenarios, such as ransomware encryption, account leakage, malicious program intrusion, etc., to verify the feasibility and timeliness of the company's security incident notification, response processing, root cause analysis and system recovery.	During the drill, each department quickly completed initial response and reporting operations in accordance with the standard operating procedure (SOP), and the information security incident handling capabilities were practical.
<b>Disaster Recovery Environment Drill</b> twice a year	It includes a disaster recovery process verification drill led by the information department, and a remote backup system recovery drill involving the information department and front-end and back-end business departments to verify the cross-departmental collaborative recovery capabilities and operational continuity mechanisms under disaster scenarios.	Two disaster recovery drills were completed as scheduled to verify the switching of the backup system and restore key services within an acceptable time. The drill results verified that the cross-departmental collaborative recovery capabilities and response mechanisms were in line with expected planning and had the ability to maintain continuous operations.
<b>Vulnerability Scanning</b> twice a year	Outsource vulnerability scanning for system hosts, perform necessary vulnerability patching after initial scanning, and perform retesting after patching to confirm whether the risk has been effectively eliminated. Perform vulnerability scanning for newly launched hosts in-house.	Complete the initial and retest of vulnerability scans as scheduled, and perform patching or host replacement planning for high-risk vulnerabilities according to the vulnerability management process to ensure there are no major information security risks and comply with security management regulations.
<b>Penetration Testing</b> twice a year	Conduct penetration tests on external websites, conduct preliminary vulnerability assessments and patching operations, and retest after patching to ensure that system security meets qualified standards.	The initial and retests of the penetration test were completed as scheduled, covering identity authentication, data transmission, and other aspects. High-risk vulnerabilities were patched in order of priority, and the overall risk level was reduced to an acceptable range.
<b>App Testing</b> once a year	Conduct security testing and audits on mobile applications (Apps) to ensure they pass the MAS mark verification.	The test results meet the certification standards of the MAS mark and have been officially certified.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

Management Team

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

Risk Management

Ethical Corporate Management

**Information Security**

Sustainable Supplier Chain Management

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



**Real-Time User Activity Monitoring**

In response to the company's heightened concern for sensitive data security, real-time monitoring, detection and prevention of potential information leakage are conducted to prevent data leakage risks.



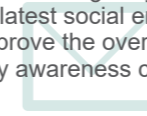
**Enhanced Identity Verification**

Strengthening the identity verification mechanism, ensures that only authorized personnel can access company resources, thereby reducing the risks of improper system usage and identity theft.



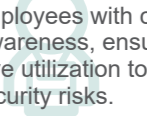
**Regular Social Engineering Drills**

Completed the phishing e-mail drill regularly every year. Phishing emails designed to be close to hacker attack methods were sent to all employees to test their information security vigilance and awareness. Information security training materials were designed, information security awareness announcement was established and published regularly to help employees understanding the latest social engineering techniques and improve the overall level of information security awareness continuously.



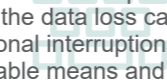
**Generative AI Usage Guidelines**

In response to potential risks such as information security, human rights, privacy, ethics, and legal implications arising from the global wave of generative AI, referencing "Reference Guide for the Use of Generative AI by the Executive Yuan and Affiliated Agencies," the company has formulated internal "Guidelines for the Use of Generative AI". This aims to provide employees with consistent usage principles and awareness, ensuring safe, reasonable, and effective utilization to mitigate potential information security risks.



**Disaster Recovery Simulations**

Disaster recovery environment drills were conducted each year in accordance with the regulations. This exercise is to provide the best protection measures for the enterprise's internal systems and data, minimize the recovery time from system interruptions and reduce the data loss caused by operational interruptions through reasonable means and methods.



**Security-Certified Service Applications**

The service APP passed information security testing and verification and obtained the MAS certification mark (Mobile Application Basic Security), enhancing customer confidence and ensuring security, and protecting personal data and privacy.



**Participation in Cyber Threat Intelligence Networks**

Join the information sharing organization, regularly compile external threat information to improve the defense capabilities of internal protection equipment, and ensure that malicious attacks can be blocked immediately and effectively.



**Standardized Incident Reporting & Response Procedures**

Continuously optimize procedures for reporting and handling information security incidents. In the event of an information security incident, actions will be taken within specified time frames based on the severity level to complete damage control or recovery operations. After the incident is resolved, root cause analysis will be conducted, and corrective measures will be implemented to prevent recurrence. It is also combined with information security incident simulation drills to improve personnel's response capabilities and strengthen crisis awareness. Emergency response and notification management comply with the requirements of internal and external laws and regulations, and the legal department conducts "The self-inspection of legal compliance" every year, and the inspection results in 2024 are qualified.



**Information Security Management System**

When the enterprise pursues continuous operation, and complies with the international standard management system to achieve the goal of organizational operation safety, thereby enhancing customer trust and becoming the most reliable partner:

Complete the ISO 27001:2022 Information Security Management System (ISMS) transition verification in 2024, follow the latest international standards for the information security management system, and maintain the effectiveness of international certification with an attitude of continuous optimization.

Implementing information security insurance in 2023, and completed renewal in 2024. The goal is to establish the risk transfer mechanism. While pursuing sustained operations, the company aims to meet the expectations of stakeholders by demonstrating a high commitment to information security through tangible actions

There were no major information security incidents in 2023, and the major information security incidents, possible impacts and response measures in 2024:

The company suffered a DDOS attack on September 13, 2024, which affected the official website service. This DDOS attack had no major impact on the company's operations, and no information leakage occurred. At the time of the incident, the information security-related defense mechanism and recovery operations were immediately activated. Subsequently, the network and information control will continue to be strengthened to ensure data security, and the material information will be completed in accordance with regulations.



# 5-8 Sustainable Supplier Chain Management

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

Management Team

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

Risk Management

Ethical Corporate Management

Information Security

**Sustainable Supplier Chain Management**

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



In accordance with the “Code of Practice on Corporate Social Responsibility” approved by the Board of Directors in 2011 and the “Operational Procedures and Behavior Guidelines for Integrity Management” in 2014, Chailease Holdings’ supplier management policy explicitly stipulates the legality and integrity of supplier management policies and requires suppliers to follow relevant regulations on issues such as environmental protection, occupational safety and health, or labor human rights, and to avoid dealing with those in conflict with the CSR policy. If a supplier is involved in a policy violation that has a significant impact on the environment and society in the supply source community, we may terminate or cancel the contract at any time.

The “Supplier Social Responsibility Code” was established in 2014 to regulate suppliers to meet ethical standards, respect labor and human rights, and environmental sustainability. In 2015, a new “Supplier Code of Conduct” was established to include violations of integrity contracts. In 2021, the revised name was changed to “Supplier Corporate Social Responsibility Code.” In 2022, rename “Supplier Human Rights and Environmental Sustainability Clause and Integrity Commitment” which added Integrity Commitment Clause. in the hope that suppliers will work together to achieve the goals of good ethical standards, respect for labor and human rights, and environmental sustainability, and the content of the code includes labor, environment, safety and health, anti-corruption & anti-bribery, ethics and management standards for sustainable development. The main types of suppliers are consulting services, interior design services, information technology services and energy technology services.

### Workers who are not employees

Type	Cleaner	Security	Property Management	Mechanical and Electrical Personnel	Engineering Staff	Information
<b>Number of people</b>	26	13	5	9	6	63

Note 1: The workers who are not employees of chailease are contractors only. The number is only for headquarters building. Mechanical and electrical personnel include personnel for maintenance of electrical equipment, generators, and elevators.

Note 2: There was no significant fluctuation in the number of non-employee workers compared to the previous year.

### Regulated Items

Protecting Human Rights
Suppliers are to strive to protect the rights of workers, to protect the wages and benefits of all workers, and to ensure that talent recruitment policies do not discriminate.
Environmental Management
Suppliers are to establish environmental management systems or set up systems to prevent pollution and energy-saving measures, manage hazardous substances, regulate wastewater and waste, and monitor air pollution, as required by law.
Respect Occupational Safety and Health
Suppliers are to comply with local occupational safety and health-related laws and regulations, establish emergency occupational disaster response and notification mechanisms, and improve labor disaster and occupational disease care systems.
Compliance with Integrity
Suppliers are to abide by business integrity, no improper gains, comply with intellectual property rights laws and regulations, and have a confidentiality mechanism for business secrets.
Social Responsibility
Suppliers are to clarify their social and environmental responsibilities, comply with all local laws and customer requirements, set management targets and evaluate them regularly.

### Direction of Implementation

Implementing	Management
Compliance Guidelines	
<ul style="list-style-type: none"> <li>Corporate Social Responsibility Code of Practice</li> <li>Integrity Management Procedures and Behavior Guidelines</li> <li>CSR Standards for Suppliers</li> </ul>	Suppliers have completed the Supplier Rights and Environmental Sustainability Terms and Conditions Integrity Pledge.
Assessing Risks	
Suppliers complete ESG self-assessment questionnaire	Questionnaire covers environmental management, labor rights and company operations
Self-assessment	
According to the standards set by the Company, the company team will audit or appoint a third party to audit	Adjustments based on the results
Continue Improvement	
Refine, coach and improve based on audit results	<ul style="list-style-type: none"> <li>Provide explanation, training or assistance.</li> <li>Suppliers failing to meet targets will face contract termination or inclusion on a rejection list.</li> </ul>

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

**5 CORPORATE GOVERNANCE**

Management Team

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

Risk Management

Ethical Corporate Management

Information Security

**Sustainable Supplier Chain Management**

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

APPENDIX



**Implementation Measures**

- Holding communication meetings: Holding periodic communication meetings with suppliers to promote CSR policies.
- Education and training promotion: Provide education and training to assist suppliers in building CSR management capabilities.
- Targeted suppliers: Suppliers with whom the Company's cumulative transaction amount reaches NT\$1 million or more in the current year and who sign the "Supplier Human Rights and Environmental Sustainability Clause and Integrity Commitment".

**Implementation**

- The "Supplier Corporate Social Responsibility Guidelines" were revised and renamed as the "Supplier Human Rights and Environmental Sustainability Clause and Integrity Commitment."
- Produced supplier education and training handouts and invited suppliers to participate in online courses.
- Chailease Holdings and its subsidiary Taiwanese suppliers signed the "Supplier Human Rights and Environmental Sustainability Clause and Integrity Commitment", with a 100% completion rate. A total of 116 suppliers signed the agreement, representing an increase of 28 compared to 2023.
- ESG self-assessment questionnaires were distributed to suppliers with transaction amounts exceeding NT\$1 million, totaling 63 suppliers, with a 100% completion rate.

**Evaluated Items and Results**

**Environmental**

- Greenhouse gas reduction, energy saving management
- Waste water, waste control, recycling

**Social**

- Protection of statutory labor wages and benefits
- Management of occupational safety and health

**Economic**

- Company operates in compliance with regulations
- Product labeling in compliance with regulations

The average score of the ESG self-assessment survey was 70.5. Based on the performance of suppliers, those who did not achieve 50 points were analyzed for scale and industry attributes, and further subdivided into standard conditions for subsequent evaluation of counseling and improvement, and cooperation will be terminated if significant negative impacts are identified. At present, none of our suppliers are engaged in child labor, major labor cases, or major environmental impacts.

**Case Study**

**Chailease Energy**  
**Promoting the positive cycle of solar photovoltaic supply chain**

In order to drive the positive cycle of the solar power industry and the supply chain, and to bring into play the sustainable impact of the responsible supply chain, Chailease Energy, a subsidiary of Chailease Holdings, requires its suppliers to fulfill their corporate social responsibility, to provide a safe working environment, to value human rights in labor relations, to comply with ethical operation, and to promote environmental protection.

In early 2022, we also revised our supplier and partner selection criteria, institutionalized the promotion and evaluation of supplier and partner qualifications, and included environmental management, social commitment and Company operations with reference to the positive ESG list items. The written review is combined with on-site evaluation, scoring and evaluation to select suitable suppliers and partners as the priority reference for cooperation selection. We also require suppliers to sign a commitment letter and conduct occasional visits to track the continuous improvement in order to improve the performance of supply chain management and move forward together towards the goal of sustainable development.

We invest in sustainability management, including polysilicon and silicon crystals in upstream industries; solar cells and modules in midstream industries; and suppliers and construction materials and equipment in downstream industries, including system construction EPC (Engineering, Procurement, and Construction) manufacturers, aluminum brackets, steel structures, electrical and mechanical panel manufacturers, monitoring manufacturers, and other peripheral related industries.

Following an ESG project evaluation for the 146 new partners added this year, the average score was 43. Further analysis of their performance found that each company is operating legally and in compliance with the law. There are no companies with significant negative impacts that need to be terminated. However, due to the fact that most of the companies are small and medium-sized enterprises, factors such as operational performance meant minimal investment in environmental management policies and minimal performance in areas like sustainable work practices. As such, Chailease Holdings plans to share corporate resources in the future to help enhance the ESG awareness of its partners and improve their related performance.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

Management Team

Regulatory Compliance

Money Laundering Prevention

Tax Governance Policy

Risk Management

Ethical Corporate Management

Information Security

**Sustainable Supplier Chain Management**

6 HAPPY WORKPLACE




7 SOCIAL PARTICIPATION

APPENDIX



### 5.8.1 Sustainable Procurement Principles

#### Items Evaluated

 <b>Environmental</b>	<ul style="list-style-type: none"> <li>Environmental material and equipment</li> <li>Environmental management policy</li> </ul>	 <b>Social</b>	<ul style="list-style-type: none"> <li>Staff employment in accordance with the law</li> <li>Certificate of qualified operation</li> </ul>	 <b>Economic</b>	<ul style="list-style-type: none"> <li>Company operation in compliance</li> <li>Raw material procurement policy</li> </ul>
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#### Friendly to environment and society

In the "Supplier's Commitment to Human Rights and Environmental Sustainability", suppliers are explicitly required to evaluate the environmental and social impacts of their procurement practices on the regions from which they supply, and to use relevant materials or services in a manner that protects the natural environment and safeguards the interests of local residents.

Reduce the emission of pollutants, toxic substances and waste, and properly dispose of waste in accordance with relevant laws and regulations to reduce the impact and harm to the environment.

#### Preference given to local manufacturers

In accordance with the green procurement policy promoted by the Environmental Protection Agency (the products with green labels and energy-saving labels, the certification fees for environmental and energy management systems) and with reference to the spirit of ISO 20400 sustainable procurement guidelines, the concept of sustainability management is incorporated into the procurement policy and procurement practices, requiring partner companies to participate in following green procurement guidelines and designing or producing products that meet green specifications in order to fulfill their corporate responsibilities and expand their influence. We select 100% of local manufacturers as our partners for all procurement cases.

#### Choose green products

Use or procure energy-saving equipment and implement energy-saving measures as far as possible, and give priority to the use of recycled and reused alternative materials in the production of products or the provision of services in compliance with product quality requirements, in order to reduce the negative impact on the environment and society, and to avoid the use of substances that are harmful to the environment and local residents.

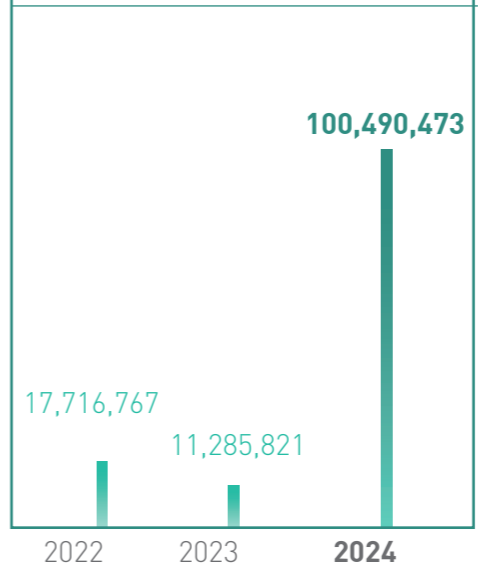
In the supplier selection and management regulations, the raw material procurement policy encourages local procurement, procurement of energy-saving labeled products, and the adoption of friendly processes or the use of environmentally friendly materials and equipment.

#### Purchase Amounts

Chailease Holdings' headquarters in Neihu is promoting energy equipment improvement and green commodity procurement. We will continue to expand our scope and projects in the future.

#### Green Product Procurement

Unit: NT\$



### 5.8.2 Safety and Health Education Training and Counseling for Contractors

#### Safety and health education training and counseling for the contractors of the headquarters building of the company

<b>49</b>	<b>308</b>	<b>100%</b>
sessions	people	completion rate

#### Safety and health education training and counseling sessions for Chailease Holding's Solar Energy's contractors

<b>322</b>	<b>1,664</b>	<b>91.2%</b>
sessions	people	completion rate



Contractor safety and health education training

# HAPPY WORKPLACE



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

**6 HAPPY WORKPLACE**

Talent Cultivation and Development

Employee Care

Healthy Workplace

Employee Communication

Human Rights Protection

7 SOCIAL PARTICIPATION

APPENDIX



**6-1 Talent Cultivation and Development** 110

**6-2 Employee Care** 116

**6-3 Healthy Workplace** 119

**6-4 Employee Communication** 125

**6-5 Human Rights Protection** 127

# 6-1 Talent Cultivation and Development

Chailease Holdings is committed to the sustainable development of corporate talent. We strive to create a mutually supportive, friendly and healthy work environment for every employee regardless of gender, nationality, race, age or rank through many diversified development opportunities and learning channels. The Company provides competitive compensation and benefits, along with a comprehensive performance management system to assist each employee in building a career plan oriented towards sustainable development that ensures employees and Chailease Holdings can grow together.

## 6.1.1 Talent Development Strategies

To effectively support and solve business needs in the hypercompetitive finance industry, innovative means to attract, support, develop and maintain talent is required to survive and thrive. The Chailease HRD culture of innovation is guided by our C.E.O. strategy of Customised Efficient Original program development.

Customized	Efficient	Original
Chailease's organizational strategy is to combine leadership and talent development in every chosen niche market and emerging marketplace. Following this strategy, the HRD team provides customized talent programs to satisfy the needs of managers, sales and credit analysis representatives. Specifically, these employees require specialized support to succeed in these markets and industries where informative publicly available data is also sparse.	Efficiency goes to the core of the recruitment success and awards HRD has achieved. Streamlining traditional on-boarding practices with an engaging and productive workspace while supported by programs, emerging best practices and mentoring has proven successful on-boarding front-line and new management recruits.	Innovation is one of The Chailease's core values. Our success is in part because we don't follow others or adopt cookie-cutter "solutions." The HRD team has innovatively rewritten the playbook in the talent development field within the typically staid finance industry.

### The C.E.O. Strategy aligns with organisational culture providing three connotations for talent management.

- It means senior management from the CEO down emphasizes the value of talent management function with engagement and representation.
- The Company gives every employee an equal opportunity for future advancement without ceilings providing impartial self-improvement and advancement resources driven by their own effort and desire. CEO strategy also implies every new employee can one day rise to the position of CEO, as the current CEO began in sales
- Our target clientele are small and medium enterprises (SMEs). Front-line employees are empowered to interact with leaders of SMEs to reveal and develop business opportunities. Hence, to succeed they are provided the knowledge, tools and support to communicate with industry senior managers and CEOs.

### Successor Cultivation Project (including general managers)

In the Company's Successor Cultivation Project, successors must not only demonstrate outstanding work capabilities, their mindset must be in line with the Company's core principles of value, growth, integrity, and discipline and they must also exhibit integrity and disciplined behavior.

In the Company's Successor Cultivation Plan, talent development programs are divided into four types: The Management Associate Program, Chailease Talent Development Program, International Talent Program, and New York University Training Program. Each program is designed for specific types of candidates and has specific objectives, so that we can maximize our competitiveness over the next decade through the development of talents.

The New York University Training Program is designed primarily for managers (and above) who demonstrate high work performance and potential to enroll in NYU's Big Data Master's Degree Program, with the expectation that the trainees will assist in the Company's digital transformation upon completion of the program. In 2023, the Company added the Business Analytics & Digital Transformation master's degree program at the Asian Institute of Technology (AIT) in Thailand to launch the advanced training program for individuals in the ASEAN Key Talent Program in Thailand and Vietnam.

In addition, in recent years, while actively expanding into overseas markets, the Company also arranges for capable and willing senior executives at the vice president level to receive training overseas and serve as top local executives of overseas subsidiaries. Having them take charge of and assume responsibility for profits and losses as well as successes and failures of overseas subsidiaries will help them develop all-around management skills, thereby expanding the Company's talent pool of future successors (including CEO).

## 6.1.2 Learning & Performance Ecosystem

Chailease learning & performance ecosystem is an environment that integrates working and learning. It connects people with knowledge, guidance, learning, colleagues, and experts in ways that optimize individual performance and organizational productivity.

<b>Talent Management</b>
Management Associate Program (MAP) Chailease Talent Development Program (CTDP)
<b>Knowledge Management</b>
Enterprise Search Engine
<b>Expert Yellow Pages</b>
Industry Expert Database
<b>Community of Practice</b>
Regional Development Model(RDM)
<b>Structured Training Program</b>
Dual Skills High Competency (DSHC)

- ABOUT THIS REPORT
- LETTER FROM THE CHAIRMAN
- 2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS
- 1 COMPANY INFORMATION
- 2 SUSTAINABLE STRATEGY
- 3 CLIMATE CHANGE STRATEGIES
- 4 TRUSTED BRAND
- 5 CORPORATE GOVERNANCE
- 6 HAPPY WORKPLACE**
  - Talent Cultivation and Development**
    - Employee Care
    - Healthy Workplace
    - Employee Communication
    - Human Rights Protection
- 7 SOCIAL PARTICIPATION
- APPENDIX



## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## Talent Cultivation and Development

Employee Care

Healthy Workplace

Employee Communication

Human Rights Protection

## 7 SOCIAL PARTICIPATION

## APPENDIX



## Training Program

Dual Skills High Competency (DSHC)	Regional Development Model (RDM)	Management Associate Program (MAP)
<p>Sales promotion and risk assessment are two core competencies of Chailease.</p> <p>With conflicting mandates of the sales and credit departments DSHC imparted and integrated the two core competencies to equip salespersons and credit analysts with their counterpart's expertise and understanding.</p>	<p>RDM enhances what happens in the classroom and extends the educational conversation through a real workplace context. Employee's experience RDM every day through interaction with their peers, coaches and mentors in person and via social online media. RDM enables collaboration among management, front-line associates, clients, and partners to have further discussions sharing questions, knowhow and advice within the social learning framework. Contributions by former employees sharing their relevant current best practice are also welcome and posted. The HRD team facilitates these interactions to build on training programs. By doing this, each branch office focuses on its specific needs and is led by a training coordinator (community manager), an accomplished employee, whose RDM duty is to coordinate in-house training courses to meet colleagues' specific needs.</p>	<p>MAP was developed to support overseas expansion issues facing the organization. There are many competitors within our industry with standard MAP to attract talent, however The Company's MAP program has a different perspective. Unlike companies that focus on rotational training at the very beginning for young talent to broaden their views and cross function experience. MAP was designed by starting with an end result-in-mind. The talent will be assigned to overseas locations to act as sales managers after graduation from the MAP program. This practice allows MAP participants to graduate with corporate support and practical experience to pursue their primary sales professional goals in an encouraging environment.</p> <p>MAP is a two and half year training program. The first two years are in domestic, and the subsequent half year is at the future overseas location before being formally assigned.</p>
Dual Skills High Competency won 2013 ATD Excellence in Practice Award		
Chailease Talent Development Program (CTDP)		
<p>HRD opened registration to all employees creating a larger pool of candidates, while pleasantly witnessing the record participation and motivational surge derived by the self-empowerment bestowed on employees with management aspirations.</p> <p>HRD observed high potentials often don't set aside time to learn unless it feels relevant and is embedded to compliment the work experience. Hence, CTDP designed training initiatives integrated into their current roles and responsibilities providing them with hands on experience for their future roles.</p>	<p>Regional Development Model won 2013 ATD Excellence in Practice Award</p>	<p>Management Associate Program won 2019 ATD Excellence in Practice Award</p>
	Professional Competency training courses	Management Competency training courses
	<p>Chailease has designed a complete learning map and promotion map for core functions, so that employees can develop their functions according to the map.</p> <p>When developing to different career stages in Chailease, the training development department will take the initiative to train employees to participate in different types of courses, including not only professional courses, but also mentor program, internal lecturer training... etc.</p>	<p>Management staff are an important asset of Chailease because we believe that coaching is one of the key elements of organizational success. For managers, Chailease has also designed a series of learning maps, so that managers can get sufficient nutrients in managing people and directors, and actually play a role in leading others.</p>
Chailease Talent Development Program won 2022 ATD Excellence in Practice Award		

## Statistics of Training Courses for Full-time Employees In 2024

Course	Number of Sessions	Total Attendees	Total Hours
Job Expertise	718	41,943	147,622
Organizational Management	54	1,541	10,554
Compliance	26	1,178	2,463
Digital Information	16	582	7,894
Dual Skills High Competency	13	1,194	187,810
Regional Development Model	5,946	108,352	212,194
Others	14	1,183	18,458
<b>Average Training Hour Per Person</b>	<b>57.02</b>		
<b>Total Cost (NTD)</b>	<b>126,910,487</b>		
<b>Average Cost Per Person (NTD)</b>	<b>12,327</b>		

## Statistics of Training Courses for Male and Female Full-time Employees In 2024

Position	Total Attendees	Training Hours	Average Training Hours
<b>Male</b>			
Top managers	294	12,988	44.18
Junior manager	664	33,202	50.00
Regular staff	4,501	284,785	63.27
<b>Female</b>			
Top managers	71	3,851	54.24
Junior manager	289	17,223	44.28
Regular staff	4,376	234,948	53.69
<b>Total</b>	<b>10,295</b>	<b>586,996</b>	<b>57.02</b>

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

**6 HAPPY WORKPLACE****Talent Cultivation and Development**

Employee Care

Healthy Workplace

Employee Communication

Human Rights Protection

## 7 SOCIAL PARTICIPATION

## APPENDIX



### 6.1.3 Creating Talent Management MAGIC

Since 2019, Chailease Holdings has launched the Golden Ten Year Plan, aiming to significantly increase the total assets of Taiwan, China and ASEAN in 2028, expecting the operating scale in 2028 to be 4 times larger than that in 2018, and making ASEAN the third profit engine of ASEAN, which is a very ambitious goal. In order to support the rapid development of the organization, the Talent Development Department has created the MAGIC talent brand since 2021, which is composed of the following four talent development sub-programs (please see the table below). Since each program has a focus on development, MAGIC's brand slogan is: Focus Makes MAGIC, emphasizing that only by focusing can we create magic. Chailease received the American Association for Talent Development (ATD) 2025 BEST Award for Excellence in Learning Organizations for its MAGIC program.

Program	Management Associate Program	Greater ASEAN Internship & Employment Program	International Talent Program	Chailease Talent Development Program
<b>Type</b>	Outside Recruitment	Outside Recruitment	Primarily Internal Recruitment	Internal Recruitment
<b>Establish Date</b>	2013	2020	2018	2016
<b>No. of Participants (2024)</b>	<ul style="list-style-type: none"> <li>There were 15 participants, representing 9.5% of the total number of participants in the same type of business in the year.</li> <li>A total of 244 persons have been trained over the years.</li> </ul>	<ul style="list-style-type: none"> <li>There were 11 participants, accounting for 1.3% of the total number of new recruits in Taiwan in that year.</li> <li>A total of 48 persons have been trained over the years.</li> </ul>	<ul style="list-style-type: none"> <li>There were 75 participants in the ITP organization, accounting for 7.5% of Taiwan's entire staff.</li> <li>A total of 176 persons have been trained over the years.</li> </ul>	<ul style="list-style-type: none"> <li>There were 37 CTDP talents selected that year, accounting for 5.7% of all eligible applicants in Taiwan.</li> <li>A total of 282 persons have been trained over the years.</li> </ul>
<b>Focus</b>	Talent for Internationalization	Fills Talent GAP with GAIE	Transfer Core Know-How Overseas	Building the Future From Within
<b>Description</b>	<ul style="list-style-type: none"> <li>Currently, 25% of all employees assigned overseas are from the Asia-Pacific MA program. In 2013, when the Asia-Pacific MA program was implemented, Chailease had fewer than 40 overseas locations, but today it has more than 100. Cultivating talent is the key to investing in our future competitiveness. If we hadn't promoted the Asia-Pacific MA program, we might not be able to support Chailease's rapid overseas expansion today.</li> <li>In 2024, 33% of assigned employees who were awarded Model Employee of the Year were from the MA program.</li> <li>The Asia-Pacific MA program, along with two of the program's training systems (Accreditation Dual Training and Departmental Self-Directed Training), received a total of three American Association for Talent Development (ATD) Best Practices awards.</li> </ul>	<ul style="list-style-type: none"> <li>Planned number of employees: 48 employees by 2024, of which 22 are still in service (including overseas subsidiaries) and the largest number of full-time employees (5).</li> <li>Actual supplementary manpower for ASEAN region: Provided the most manpower (4 persons) over the years at returned to their homelands to work.</li> <li>Enhanced the management function for ASEAN region: Management training using the same teaching materials has been implemented in five ASEAN countries in local languages.</li> <li>Assisted in shaping the DEI atmosphere in the head office: We produced the ASEAN 100 phrases online course and offered it to employees as an optional course.</li> </ul>	<ul style="list-style-type: none"> <li>Chairman said in an interview that matrix organization has made important contributions to the rapid growth of ASEAN in recent years.</li> <li>About 7.5% of the staff of the head office also work in the ASEAN matrix organization, and the accumulation of 5 years has enabled the company to have a solid group of international management talents.</li> <li>In addition to the ASEAN local employees, the matrix members of the head office can form a backup mechanism with the dispatched personnel to ensure that the operation of key functions will not be cut off.</li> </ul>	<ul style="list-style-type: none"> <li>In the CTDP domestic group, the promotion rate of previous participants reached 29% in the next year.</li> <li>In the CTDP international group, the previous participants will be sent out of 24% in the next year.</li> <li>The cumulative retention rate of key talent plan members in the past 9 years is nearly 83%.</li> <li>Chailease Talent Development Program won 2022 ATD Excellence in Practice Award.</li> <li>Learning Method: Coaching or Mentorship / Program Type: Leadership Development Program</li> </ul>
<b>Benefits</b>	<p>The primary goal of the MAGIC Program is to cultivate international talent and assist in the development of the ASEAN region.</p> <ul style="list-style-type: none"> <li>In 2024, Chailease Holding's after-tax net income of NT\$22.569 billion, the third highest in history, with earnings per share of NT\$13.3.</li> <li>In the first quarter of 2025, after-tax net income increased by 44% year-on-year in the ASEAN region.</li> </ul>			

Note: This applies to all categories of employees, including those under contractual or part-time employees, involved in employee development initiatives.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

**6 HAPPY WORKPLACE**

**Talent Cultivation and Development**

Employee Care

Healthy Workplace

Employee Communication

Human Rights Protection

7 SOCIAL PARTICIPATION

APPENDIX



**6.1.4 Key Programs and Activities for Talent Development in 2024**

Project / Activity Name	ESG Sustainability Seminar	Annual DEI Training Program	Cross-Cultural Communication Program	Thailand Overseas Visits	Great ASEAN Internship & Employment Program
<b>Target Audience</b>	Chailease employees from energy and business related organizations	All staff in Taiwan	Key Talent & Asia-Pacific MA members	Key Talent overseas group & Asia-Pacific MA members	<ul style="list-style-type: none"> <li>• ASEAN Overseas Chinese Students</li> <li>• ASEAN full-time professionals</li> <li>• Trilingual instructors</li> <li>• Trilingual talents from Taiwan</li> </ul>
<b>Learning Methods</b>	Guidance or mentorship	Guidance or mentorship	Guidance or mentorship	Guidance or mentorship	Guidance or mentorship
<b>Type of program</b>	Leadership development program	Cultural education	Cultural education	Leadership development program	Leadership development program
<b>Objectives</b>	To establish a proactive awareness of environmental, social, and corporate governance in the Company, incorporating the latest legal changes and market developments, and facilitating the effective development of relevant processes, product design, and legal compliance programs for employees.	<ul style="list-style-type: none"> <li>• To acquire an initial understanding of DEI, unconscious bias and psychological sense of security.</li> <li>• To increase employee awareness of DEI to create a more friendly workplace environment.</li> </ul>	Increase cross-cultural knowledge of key personnel and help them prepare for overseas assignments.	Increase cross-cultural knowledge of key personnel and help them prepare for overseas assignments.	Build up Chailease Holding's ability to recruit and develop a wide range of trilingual professionals.
<b>Invested Resources and Actions</b>	In 2024, Chailease Holding cooperated with government agencies to gradually complete the carbon inventory, carbon rights and green power trading, and other related laws and systems and in order to urge colleagues to effectively formulate the supporting and compliance basis, we invited government agencies and related think tanks to give online presentations.	<ul style="list-style-type: none"> <li>• Online DEI training courses.</li> <li>• Collected relevant information to be used as supplementary course materials.</li> </ul>	National Central University Graduate Institute of Human Resource Management Director Wang Qunxiao co-lectured courses.	<ul style="list-style-type: none"> <li>• Visit the ASEAN Operations Headquarters</li> <li>• Plan and implement international business trips.</li> <li>• Arrange for participants to exchange experiences with local colleagues and Taiwanese cadres.</li> </ul>	<ul style="list-style-type: none"> <li>• Organized a number of briefing sessions to inform more trilingual talents about the program and job opportunities.</li> <li>• Proactively engaged with unit supervisors to promote more internships/job openings for trilingual talents.</li> <li>• Regularly take the initiative to care for the trilingual talents in our workplace to understand what assistance they need.</li> </ul>
<b>Achievements / Impact</b>	Two sessions were held, with a total of 231 participants and a total of 369.5 hours. We also set up a dedicated front and back office unit for power sales, and followed regulations set by the Ministry of Economic Affairs' Bureau of Standards, Metrology and Inspection to draw up internal power sales operation procedures and contracts.	<ul style="list-style-type: none"> <li>• 3,793 trainees completed the training, with a total of 3,793 hours of reading time.</li> <li>• Twelve supplementary teaching materials were produced for after- class use by colleagues to facilitate training transfer.</li> </ul>	In 2024, a total of 27 colleagues willing to work abroad received training in order to equip them with basic academic and practical cultural outline of the ASEAN countries.	<ul style="list-style-type: none"> <li>• The MA students provided guidance to the younger students, thereby passing on the organization's spirit to younger students.</li> <li>• Understanding the business operations of overseas companies through actual visits to frontline markets, allowing them to better visualize life in overseas.</li> <li>• After completing one month of the intercultural communication program, students are provided with opportunities to use it to enhance the effectiveness of their training.</li> </ul>	<ul style="list-style-type: none"> <li>• As of 2024, a total of 48 people have been recruited, of which 18 still remain with the Company.</li> <li>• Provided the largest number of returning employees (4) and the largest number of full-time employees (5) over the years.</li> <li>• Allowed more former trilingual employees to learn about the program and making them eligible to receive the recruitment referral bonuses.</li> <li>• Incorporated GAIEPer into the matrix organization chart to show the importance of trilingual talents in the affairs of ASEAN</li> <li>• Produced the ASEAN 100 phrases online course and offered it to employees as an optional course to create a DEI atmosphere.</li> </ul>

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

**6 HAPPY WORKPLACE**

**Talent Cultivation and Development**

Employee Care

Healthy Workplace

Employee Communication

Human Rights Protection

7 SOCIAL PARTICIPATION

APPENDIX



Project / Activity Name	MAGIC Talent Program	Language and Culture Management Program			Fintech Digital Talent Training Program	Basic AI Training
		All staff in Taiwan	Staff assigned overseas	All staff in ASEAN countries		
<b>Target Audience</b>	HR colleagues in the industry University/master's degree students	All staff in Taiwan	Staff assigned overseas	All staff in ASEAN countries	All staff in Taiwan	All staff in Taiwan
<b>Learning Methods</b>	Teams and Networks	Coaching or Mentorship			Coaching or Mentorship	Coaching or Mentorship
<b>Type of program</b>	Leadership development program	Cultural education			Digital transition program	Digital transition program
<b>Objectives</b>	To continue to deepen the sharing of the MAGIC Talent Program and to create a sustainable brand of Chailease talent. MA: Management Associate Program GAIEP: Great ASEAN Internship & Employment Program ITP: International Talent Program CTDP: Chailease Talent Development Program	Enhancement of English language and internationalization skills.	Learning languages of ASEAN countries	Chailease Holding's monthly publication, ASEAN Edition (English)	Build up enterprise digital empowerment competitiveness, enhance digital application of holding colleagues, and cultivate future talents for digital transformation and development.	To provide colleagues with a basic understanding of AI.
<b>Invested Resources and Actions</b>	<ul style="list-style-type: none"> <li>The MAGIC Talent Program was used as an end-of-semester behavioral research project organized by the National Central University Graduate Institute of Human Resource Management to contribute to the cultivation of future HR professionals in Taiwan.</li> <li>Shared the MAGIC Talent Program at the 30th Anniversary Celebration of the establishment of the National Central University Graduate Institute of Human Resource Management.</li> </ul>	<ul style="list-style-type: none"> <li>CNN &amp; podcasts (Regularly broadcast every Friday at noon).</li> <li>Contracted manufacturer's employee discounts.</li> <li>Blended learning - business English and Thai culture immersion program.</li> <li>Chartered TOIEC tests.</li> <li>Language subsidies.</li> </ul>	US\$1,200/year per person assigned overseas.	Translated 34 articles for the Chailease Holding publication at a cost of \$20,850.	<ul style="list-style-type: none"> <li>In 2020, Chailease Holding launched the "Next Generation Fintech Digital Talent Training Program", which focuses on building a digital product growth mindset among colleagues.</li> <li>Accumulated 4,628.9 hours of related professional training in 2024, covering data analysis and application, digital optimization, and concepts related to artificial intelligence(AI).</li> </ul>	<ul style="list-style-type: none"> <li>Read CommonWealth Leader Campus, the subchannel on artificial intelligence.</li> <li>Read the Quick Guide to Gen AI Utilization.</li> </ul>
<b>Achievements / Impact</b>	Enhanced sustainable employer branding of talent through media coverage (both online and offline).	<ul style="list-style-type: none"> <li>CNN &amp; podcasts (43 weeks of broadcasting), created an internal learning group with 231 colleagues to provide English learning resources.</li> <li>Held 7 English language seminars and Thai Culture Course with a total of 500 participants.</li> <li>More than 40 colleagues received language learning subsidies to enhance their motivation in learning foreign languages.</li> </ul>	Individuals assigned overseas are able to communicate with their colleagues overseas in the local language, making them feel respected.	Provides our six ASEAN subsidiaries and their nearly 3,000 local staff with regular bi-monthly updates from Chailease Holding.	<ul style="list-style-type: none"> <li>First time organizing AI online course with Thailand's Asian Institute of Technology (AIT), with 186 participants and 372 hours of training.</li> <li>Domestically, we organized 5 courses with 194 participants and 510.5 hours of training.</li> <li>Increased colleagues' understanding of the Company's internal digital transition results and AI trends through sharing internally and externally.</li> </ul>	Total reading time: 3,629 hours

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

**6 HAPPY WORKPLACE**

**Talent Cultivation and Development**

- Employee Care
- Healthy Workplace
- Employee Communication
- Human Rights Protection

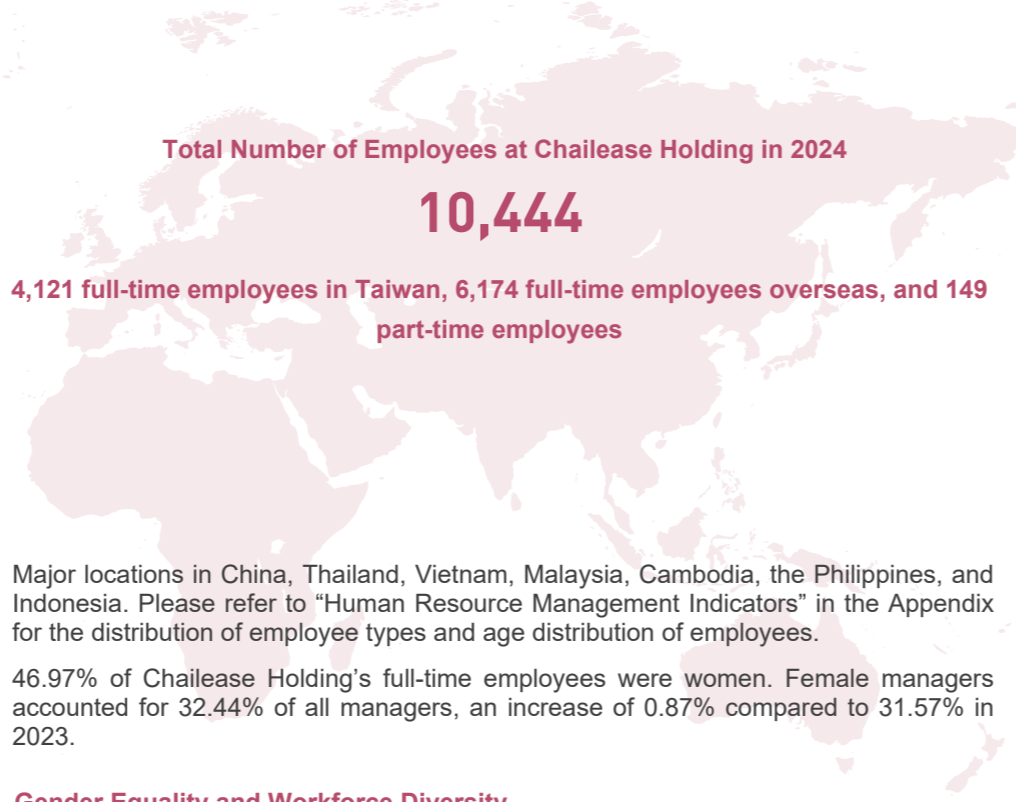
7 SOCIAL PARTICIPATION

APPENDIX



**Diverse Workforce**

Chailease Holding adheres to the laws and regulations of the locations where it operates as well as international human rights norms, and protects the rights and interests of its employees to build a diverse, equal, and harassment-free work environment.



Major locations in China, Thailand, Vietnam, Malaysia, Cambodia, the Philippines, and Indonesia. Please refer to "Human Resource Management Indicators" in the Appendix for the distribution of employee types and age distribution of employees.

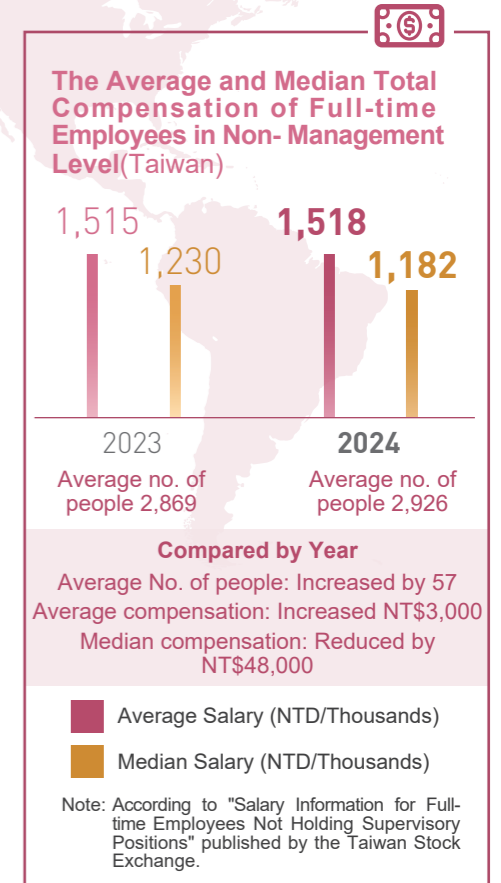
46.97% of Chailease Holding's full-time employees were women. Female managers accounted for 32.44% of all managers, an increase of 0.87% compared to 31.57% in 2023.

**Gender Equality and Workforce Diversity**

The company is committed to supporting the employment rights of indigenous peoples and individuals with disabilities and provides employment opportunities through relevant channels. Chailease Holding employs 42 employees with disabilities and 32 indigenous persons. In addition, we also recruit multinational talents in our domestic and overseas operations. In Taiwan, the company employs a total of 20 international staff, creating a diverse and inclusive workplace to enhance its competitive edge.

**Salary and Compensation - Equal Pay for Equal Work**

We offer complete and competitive salary packages and performance-linked bonuses. Moreover, we regularly commission a professional management consulting company to conduct financial industry salary surveys and we adjust salaries accordingly to ensure the company offers compensation that is appropriate or exceeds the estimated cost of living. For example, according to one report, our new hires with two areas of specialization earned approximately 1.56 times the average basic monthly salary. (There is no gender difference in initial emolument)Chailease Holding ensures fairness in the management of employee pay and promotion opportunities, and ensures that employees are not subjected to any discrimination, harassment, or any unfair treatment on the basis of race, national origin, gender, sexual orientation, color, class, marriage, language, ideology, religious beliefs, age, political affiliation, financial assistance received, or any other characteristic.



# 6-2 Employee Care

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

**6 HAPPY WORKPLACE**

Talent Cultivation and Development

**Employee Care**

Healthy Workplace

Employee Communication

Human Rights Protection

7 SOCIAL PARTICIPATION

APPENDIX



The other employee benefit expenses in 2024 is

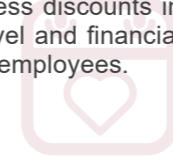
**774,584,000**

accounting for 0.76% of the revenue, which is equivalent to the proportion in 2023.

The full-time employee benefits maintained at the same level. Benefits include economic, insurance, entertainment, facilities, training and development. Moreover, an annual Model Employee Award Ceremony is held. Employees who have demonstrated excellent performance receive public recognition and get to personally accept their awards from management. They are also given personal leave and a bonus. Additionally, Long-Service Gold Medals are awarded every five years to thank senior staff for their long-term contributions. In 2024, the number of qualified people was about 420.

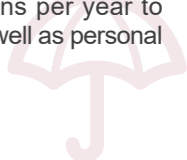
### Creating a Happy Workplace

Chailease Holding is committed to building a happy workplace and fully supports enhancement of the career development and quality of life of its employees. For example, at our Taiwan subsidiary, eligible employees can apply for subsidies covering domestic and international study programs, foreign language training, and professional license examinations to encourage continuous learning and professional growth. In addition, we offer a wide range of employee business discounts in areas such as healthcare, fine dining, travel and financial planning to meet the diverse needs of our employees.



### Ensuring Employee Welfare and Benefits

In terms of employee welfare, our Taiwan subsidiary has launched a market-leading group insurance program that covers not only the employees themselves, but also their parents and children, demonstrating our care for their families. Meanwhile, our 24/7 Employee Assistance Programs (EAPs) provide psychological counseling, financial and tax, legal, management and health services, and each employee is entitled to three free one-on-one consultations per year to strengthen their physical and mental health, as well as personal support.



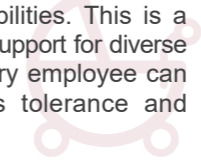
### Work-Life Balance

In 2024, Chailease Holding endeavored to provide more comprehensive and personalized benefits to our employees, so that each of them can find the best work-life balance. To recognize the long-term contribution of our employees, we have introduced the long service leave, which provides one to three days of paid leave based on the number of years of service. This not only recognizes the loyalty of our staff, but also encourages a healthy work-life balance. This initiative allows staff to spend more time with their families and enhances family harmony.



### Fertility Incentive Program

Beginning in June 2024, we steadily increased our maternity bonuses and subsidies to encourage our employees to plan for their children and to provide more support for families as a way to show that we value the growth of the family. Chailease Holding provides leave days that are superior to those required by law for maternity, paternity, paternity and pregnancy tests, so that employees (including the LGBTQ+ community) can rest assured at these important times, focus on their families and find the best balance between work and family responsibilities. This is a gesture of care and support for diverse families, so that every employee can feel the Company's tolerance and concern.



### Build an Inclusive Workplace

Chailease Holding strives to build a caring, inclusive and equal working environment where every employee can grow and thrive. Through these benefits, we hope to build a better future with our employees. The Company's definition of a happy enterprise is not only to provide basic and comprehensive benefits, but also to provide a working environment where employees can settle down and make a home, and to support the work-life balance of our employees.



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

**6 HAPPY WORKPLACE**

Talent Cultivation and Development

**Employee Care**

Healthy Workplace

Employee Communication

Human Rights Protection

7 SOCIAL PARTICIPATION

APPENDIX



## Employee Stock Ownership Trust plan

Chailease immediately promoted Employee Stock Ownership Trust plan in 2012, after its IPO in the end of 2011. Employees with sufficient rank and performance evaluations will be allocated a fixed incentive every month according to the operating results of the current year. The amount will be deposited into the Employees' Trust account on a regular basis. Employees can be shareholders of the Company without contributing any capital. Employees who do not contribute can also share in Company profits in the form of an equivalent bonus awarded on top of regular salary. In September 2022, the Employee Stock Ownership Trust plan was expanded to cover all full-time employees in Taiwan, regardless of their rank. The coverage rate is greater than 90%. Moreover, incentive amounts will increase as we continue to invest NT\$100 million annually. In addition to receiving the full amount upon retirement, employees can also directly receive cash dividends from the annual stock distribution. Stock dividends that are credited to the trust account will create a long-term appreciation effect. Employees can keep track of trust assets through the online trust platform and company email notifications.

Chailease Holdings, as the company with the most solar device capacity power plants in Taiwan, is actively expanding diversified green energy projects. The Company has been honored to receive ESG and green energy-related awards for many years. Sustainability objectives and various ESG indicators were considered when the Company purchased shares for our employees. These purchases are a contribution to the sustainable development of our environment and ensure that our employees also share in the fruits of sustainable operations. We make joint contributions to employee pensions funds, creating a winning situation for the environment, the Company and employees that helps our employees with early planning for their retirement.

### The unique aspects of the Employee Stock Ownership Trust at Chailease Holdings compared to those at ordinary companies are as follows:

- It is the first Employee Stock Ownership Trust plan that the company set aside additional reward to purchase shares for the employees, enable employees to become shareholders of the company with zero extra cost, we wish the plan could effectively improve the retention of talents and share business results.
- We set some scenarios for employees can reclaim their shares in the trust funds in advance, such as getting married, having children or encountering emergency events, we wish to become the fund of happiness for employees and their family.
- If an employee is in urgent need of funds due to natural disasters or health reasons, the employee can withdraw a portion of his or her personal stocks to tide him or her over the difficult times.
- The ultimate goal of this plan is to share the fruitful result of business with employees, meantime jointly reserve extra pension, and assist employees to prepare financial planning for retirement in advance.

## Multiple Welfare

Economic	Training & Development	Entertainment
<ul style="list-style-type: none"> <li>• Retire system</li> <li>• Employee stock</li> <li>• Employee Stock Ownership Trust plan</li> <li>• Maternity allowance</li> <li>• Child education allowance</li> <li>• Marriage allowance</li> <li>• Funeral allowance</li> <li>• Birthday bonds</li> <li>• Gold long-service badges</li> <li>• Cash gift of Chailease baby</li> <li>• Nutritional supplements of Chailease baby</li> <li>• Child care allowance</li> </ul>	<ul style="list-style-type: none"> <li>• EMBA subsidies</li> <li>• NYU EMBA subsidies</li> <li>• Foreign language learning subsidies</li> <li>• Thailand's Asian Institute of Technology (AIT) Professional Master's in Business Analytics and Digital Transformation (PMBADT) program subsidies</li> </ul>	<ul style="list-style-type: none"> <li>• Employee clubs</li> <li>• Annual company trip</li> <li>• Movie outings</li> <li>• Chinese New Year banquet &amp; New Year's Gathering</li> <li>• Massages</li> <li>• Birthday leave</li> <li>• Long service leave</li> </ul>
	Insurance	Facilities
	<ul style="list-style-type: none"> <li>• Regular health check-ups</li> <li>• Group insurance</li> <li>• Medical treatment allowance</li> <li>• Accident insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Breast-feeding rooms</li> <li>• Temporary care room for children</li> </ul>

Category	Education & Training	Medical Consultations	Prevention And Risk Control (Health Check / Nutritious Lunches)	Treatment Plan (Group Insurance / Medical Treatment Allowance)
Employee	○	○	○	○
Family members	○		○ <sup>Note 1</sup>	○
Community	○			

Note 1: Partial health check allowances are provided for spouses of employees in accordance with the employee's rank.

Note 2: The Chailease Foundation is responsible for community projects.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

**6 HAPPY WORKPLACE**

Talent Cultivation and Development

**Employee Care**

Healthy Workplace

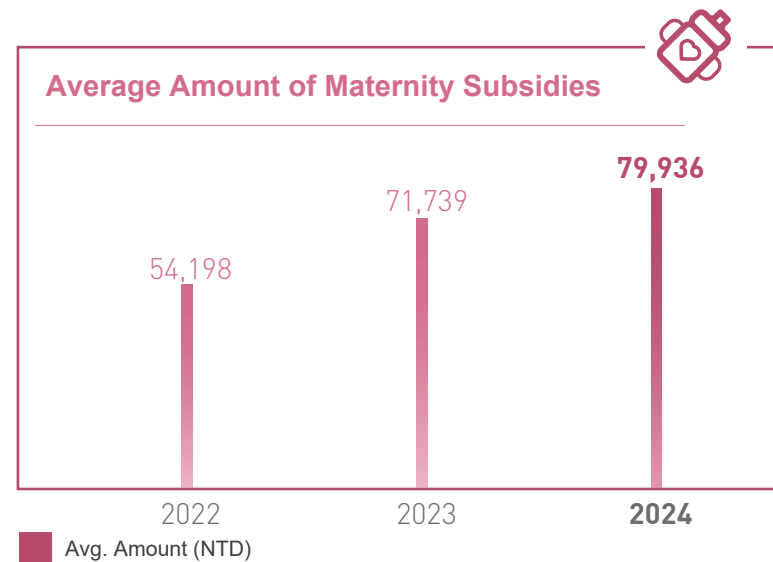
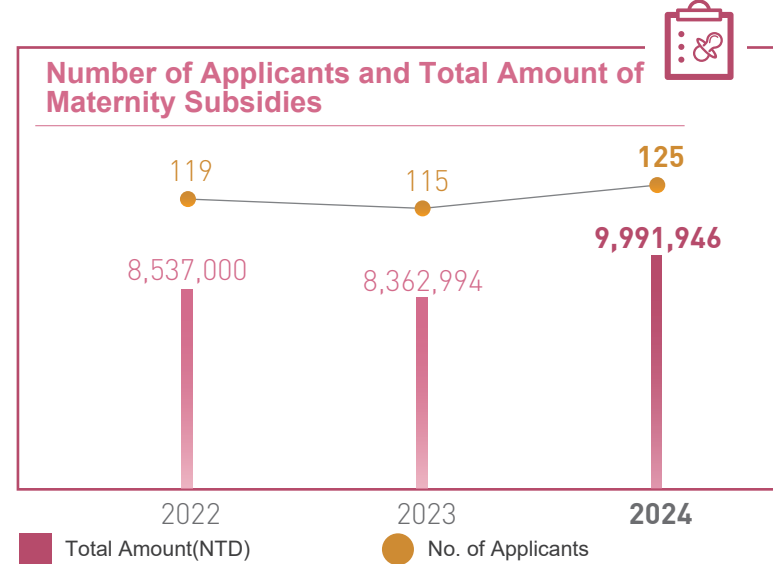
Employee Communication

Human Rights Protection

7 SOCIAL PARTICIPATION

APPENDIX

### Chailease Maternity Subsidies – 80 Thousand NTD Subsidy for A Child



Note: Only the number and amount of applicants from the Taiwan subsidiary are counted.

### Leaves Better than the Statutory Requirements

Type of Leave	Chailease	Taiwan Labor Statutory Requirement
<b>Annual Leave<sup>(Note)</sup></b>	Over 6 months 4 Days Over 1 year 8 Days Over 2 years 12 Days Over 3 years 15 Days Over 5 years 16 Days Over 10 years 17 Days Over 23 years 30 Days Over 24 years 30 Days	Over 6 months 3 Days Over 1 year 7 Days Over 2 years 10 Days Over 3 years 14 Days Over 5 years 15 Days Over 10 years 16 Days Over 23 years 29 Days Over 24 years 30 Days
<b>Family Care Leave</b>	10 Days (personal leave not Include)	7 Days (personal leave Included)
<b>Funeral(Sibling)</b>	6 Days	3 Days
<b>Maternity Leave</b>	Labor over 6 months 63 Days(about 9 weeks) Miscarriage within 3 months 10 days(about 1.4 weeks)	Labor over 6 months 56 Days Miscarriage within 3 months 7 days
<b>Prenatal Checkup Leave</b>	8 days	7 days
<b>Accompanying Prenatal Checkup Leave &amp; Paternity Leave</b>	A total of 8 days	A total of 7 days
<b>Volunteer leave</b>	Up to 3 days a year (paid)	-
<b>Family Trip Leave</b>	Employed over 5 years 1 day a year (paid)	-
<b>Long Service Leave</b>	Employees who have completed 2 or more years of service are eligible for 1 to 3 days of fully paid annual leave.	-
<b>Birthday Leave</b>	3 hours to 1 day in birthday month	-

Note: Leave may be taken in minimum increments of 0.5 hours, and employees will receive full pay during the approved leave period.

### Pension System Superior to the Old Pension System under the Law

Old system pension provision standard
<b>Chailease Holding</b>
<ul style="list-style-type: none"> <li>Employees who joined the company before March 1, 1998 (excluding March 1) are entitled to two base points for each year of service, plus 1 additional base point for each year of service in excess of 15 years, up to a maximum of 61 base points. For employees with more than 15 years of service, 1 additional base point is granted for each additional period of service, subject to a maximum of 61 base points.</li> <li>For employees who joined the company after March 1, 1998 (including March 1), 2 base points are awarded for each year of service and 1 base point for each year of service in excess of 15 years. Except for those who are notified of compulsory retirement due to service-incurred injury or illness, the maximum number of base points shall be limited to 45.</li> </ul>
<b>Taiwan Law</b>
In accordance with the employee's length of service, 2 base points are to be granted for each year of service, but 1 base point is to be granted for each year of service in excess of 15 years, subject to a maximum of 45 base points. Periods of less than half a year are to be counted as half a year and periods of more than half a year are to be counted as one year.



# 6-3 Healthy Workplace

In order to improve workplace health and safety, Chailease Holdings will introduce the occupational safety and health management system ISO 45001:2018 in 2021, and will promote it to all major subsidiaries in 2025, and passed third-party verification to provide healthy and safe working conditions, comply with local government occupational safety and health laws and related requirements, eliminate hazards and reduce occupational safety and health risks, Promote employee occupational safety and health consultation and participation, which covers all employees, contractors, and personnel whose work activities are controlled by the organization, and follow the PDCA cycle for continuous improvement.

In order to prevent occupational accidents and protect the health and safety of workers, and in accordance with the provisions of the "Occupational Safety and Health Law", a full-time management unit-Occupational Safety and Health Management Department was established, with full-time occupational safety managers and nurses, and the "Occupational Safety and Health Law" was established. Sanitation Management Regulations" and the establishment of the "Occupational Safety and Health Committee". The number of the committee includes more than one-third of labor representatives (labor representatives' account for 36% of the committee members). The occupational safety and health committee holds regular meetings every quarter to review occupational safety and health. Issues and risk management issues, participants besides labor representatives, department heads at all levels, occupational safety teachers, nurses and top management personnel also participated.

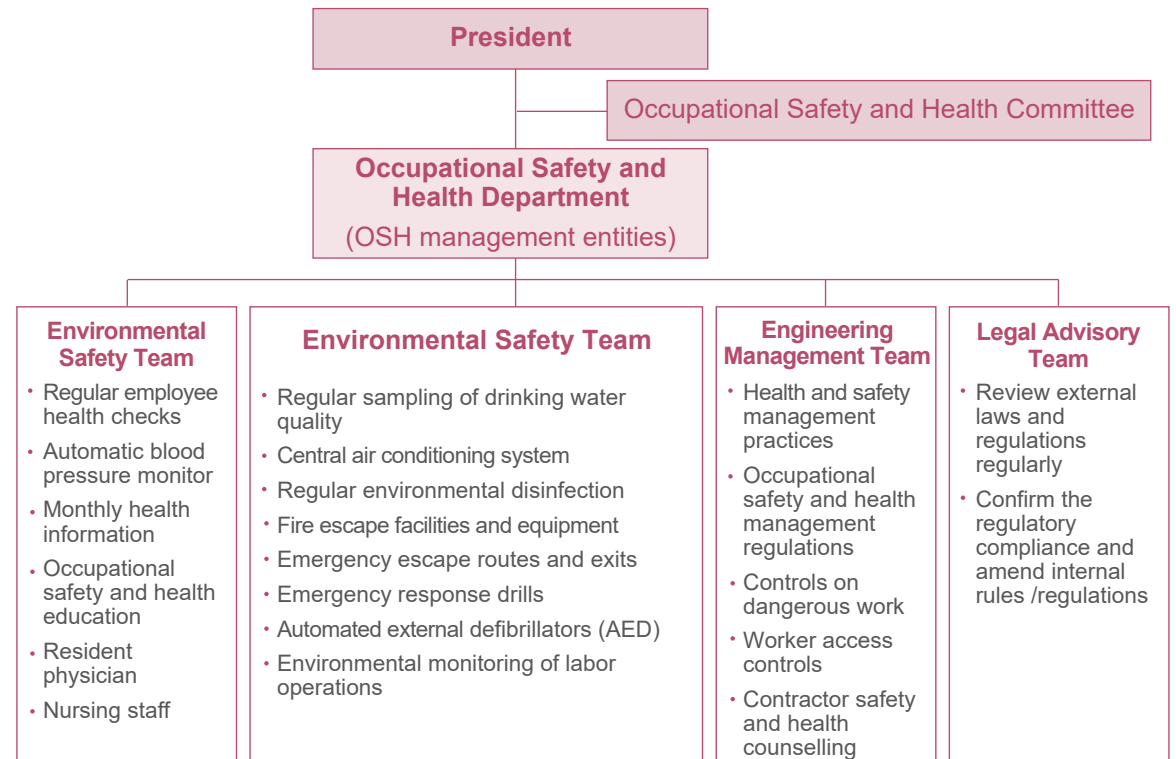
The Occupational Safety and Health Department's duties include formulating, planing and promoting occupational safety and health management measures and assisting relevant departments in their implementation to reduce risks from environmental hazards, prevent workplace accidents, and continually improve workplace environment and safety. The department is also responsible for promoting safety education among labor safety staff, employees and contractors. These measures will help ensure the safety and health of our employees.

In order to prevent occupational accidents and ensure the safety and health of workers, the top management of the company formulates occupational safety regulations in accordance with international standards (ISO45001, International Labour Organization-ILO), taking into account the participation of workers and representatives in consultation, the needs and expectations of stakeholders, and hazard identification risk assessment. Hygiene policy, the scope of protection covers all workers, contractors, and personnel under the command and supervision of the organization. The contents are as follows:

## The nine major policies of occupational safety and health policies:

<p><b>Upper management responsibilities</b> Leadership and commitment to protecting worker health.</p>	<p><b>Priority programs</b> Establishing quantitative goals for safety performance indicators.</p>	<p><b>Compliance with legal requirements</b> Implementation of national and international laws and regulations.</p>
<p><b>Emphasis on hazard prevention</b> Hazard identification assessment controls quantify risk.</p>	<p><b>Implementation of total staff involvement</b> Providing worker contractor consultant involvement.</p>	<p><b>Education and training for all personnel</b> Enhancing personnel awareness and improving safety culture.</p>
<p><b>Valuing Human and Labor Rights</b> Prohibiting child labor and refusing forced labor.</p>	<p><b>Enforcing equality at work</b> Eliminating discrimination in employment and building a friendly workplace.</p>	<p><b>Implementation of continuous improvement</b> Incident investigation and remediation to improve safety performance.</p>

## Occupational Safety and Health Committee



- ABOUT THIS REPORT
- LETTER FROM THE CHAIRMAN
- 2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS
- 1 COMPANY INFORMATION
- 2 SUSTAINABLE STRATEGY
- 3 CLIMATE CHANGE STRATEGIES
- 4 TRUSTED BRAND
- 5 CORPORATE GOVERNANCE
- 6 HAPPY WORKPLACE**
- 7 SOCIAL PARTICIPATION
- APPENDIX

- Talent Cultivation and Development
- Employee Care
- Healthy Workplace**
- Employee Communication
- Human Rights Protection



### 6.3.1 Hazard Identification and Risk Assessment

In order to ensure workplace safety, hazard identification and risk assessment were implemented, through the evaluation of the probability of occurrence of hazards and the degree of impact, identify the hazards that the company should first attention to, and carry out hierarchical management and control. A total of 206 hazards were identified: physical hazards: 143, chemical hazards: 21, biological hazards: 19, human hazards: 17, psychological hazards: 6 items, implement target control for medium risk and above:

Risk Issues	Illegal Job Infringement	Human Engineering Hazards	Traffic Accident	Office Slip and Fall Accident	Special Contract Work
<b>Influence Level</b>	Middle Risk	Middle Risk	Middle Risk	Middle Risk	Middle-High Risk
<b>Control Improvements Action Plan</b>	<ul style="list-style-type: none"> <li>• Illegal Infringement Prevention Plan for Performing Duties</li> <li>• Workplace Illegal Violation Behavior Self-Checklist</li> <li>• Hazard identification and risk assessment of workplace illegal infringement prevention</li> <li>• Workplace Environmental Checkpoints</li> <li>• Adaptive Matching and Job Design</li> <li>• Staff education and training</li> <li>• Starting from the Heart, Psychotherapy Online</li> </ul>	<ul style="list-style-type: none"> <li>• Human Factors Hazard Prevention Program</li> <li>• Musculoskeletal Symptom Questionnaire</li> <li>• Musculoskeletal Hazards Awareness Pamphlet</li> <li>• Staff education and training</li> <li>• Superior to statutory health checks</li> <li>• APP Health Promotion Activities</li> </ul>	<ul style="list-style-type: none"> <li>• Hazard propaganda</li> <li>• Safe driving education and training</li> <li>• Employee Return to Work and Care</li> <li>• Automobile and motorcycle safety inspection</li> <li>• Lane improvement</li> </ul>	<ul style="list-style-type: none"> <li>• Ground Works Improvement</li> <li>• Hazard propaganda</li> <li>• Staff education and training</li> <li>• Occasional inspections of the office environment</li> </ul>	<ul style="list-style-type: none"> <li>• Confined space operation declaration sign-off</li> <li>• Cage operation declaration sign-off</li> <li>• Hot work declaration and approval</li> <li>• Hazard Prevention Plan</li> <li>• Contractor education and training</li> <li>• Independent inspection of machinery and equipment</li> <li>• Construction qualification confirmation</li> </ul>
<b>Performance</b>	<ul style="list-style-type: none"> <li>• 100% completion rate of prevention programs</li> <li>• 100% self-inspection and risk assessment by the heads of various departments and units of the company</li> </ul>	<ul style="list-style-type: none"> <li>• Health lectures: 25 sessions</li> <li>• Number of participants: 729</li> </ul>	<ul style="list-style-type: none"> <li>• Number of traffic accidents: 4</li> </ul>	<ul style="list-style-type: none"> <li>• Annual environmental inspection times: 102 times</li> <li>• Staff slipping and falling incidents: 2</li> </ul>	<ul style="list-style-type: none"> <li>• Occupational accidents: 0</li> <li>• Special contract work: 7 times</li> <li>• Special contract education and training: 42 people</li> </ul>

In order to enhance each employee's knowledge of occupational safety and health related laws and regulations and the Company's safety and health management mechanisms, we refined the safety and health education and training courses by adding online courses to the original physical courses to enhance the learning and training effects and create a culture and concept of safety, health and wellness.

The new online courses include: Introduction to Occupational Safety and Health Law, Maternal Health Protection & Overload & Human Hazard Prevention, CPR & AED First Aid Training, Fire Prevention and Response, Gender Equality Awareness in the Workplace, Prevention of Unlawful Assault and other related education and training courses.

In addition, in order to prevent occupational hazards, we have implemented procurement management, contracting management, and change management at the source, considered occupational safety and health to reduce risks before procurement and change, and implemented hazard factor notification and safety and health education training when contracting.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

**6 HAPPY WORKPLACE**

Talent Cultivation and Development

Employee Care

**Healthy Workplace**

Employee Communication

Human Rights Protection

7 SOCIAL PARTICIPATION

APPENDIX



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

**6 HAPPY WORKPLACE**

Talent Cultivation and Development

Employee Care

**Healthy Workplace**

Employee Communication

Human Rights Protection

7 SOCIAL PARTICIPATION

APPENDIX



**Ensure a Safe Workplace**

In order to build up the workplace safety of Chailease Holdings, we regularly implement disaster prevention education drills, explaining the causes of earthquakes and fires and practicing fire-fighting drills to enhance the awareness of disaster prevention and disaster response capabilities of our employees. In the future, we will continue to enhance training on disaster prevention, ambulance and epidemic prevention to provide a healthier and safer workplace environment and fulfill our corporate social responsibility.



The captain of the outsourced fire brigade explained disaster preparedness and response measures for earthquakes, fires, etc., and asked colleagues to practice actual firefighting operations.

Besides, the knowledge and slogans of occupational safety and health are publicized and promoted at headquarter and branch offices to prevent occupational disasters in the workplace. The workplace monitoring detection is implemented regularly, including carbon dioxide, carbon dioxide, lamp illumination and drinking water quality. The 2024 monitoring results are compliance with regulatory standards. The monitoring results and information of occupational safety and health (including government regulations, traffic safety publicity, disaster prevention publicity, etc.) will be published on the "Ownership Safety and Health Sharing in the Internal Website of Chailease Enterprise Employees." The webpage is for colleagues to browse freely.



The inspect personnel with occupational health management supervisor to monitoring workplace.

**6.3.2 Employees' Physical and Mental Health**



**Healthy Workplace Vision and Commitment**

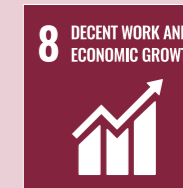


Chailease Holding is committed to creating a healthy, safe and sustainable working environment in the spirit of people-oriented care. Combined with the United Nations Sustainable Development Goals (SDGs) and GRI 403 Occupational Health and Safety Standards, Chailease Holding promotes a full range of health promotion measures to enhance the well-being of its employees and realize sustainable development of the Company.



**Health and Well-Being**

Ensure the health of all employees and promote preventive medicine, chronic disease management and health promotion.



**Decent Work and Economic Growth**

Provide a safe and healthy work environment that reduces occupational injuries, abnormal workloads and enhances employee well-being.



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

**6 HAPPY WORKPLACE**

Talent Cultivation and Development

Employee Care

**Healthy Workplace**

Employee Communication

Human Rights Protection

7 SOCIAL PARTICIPATION

APPENDIX



**2024 Health Promotion Characteristics and Achievements**  
Highlights of Health Promotion ( SDG 3.4 、 GRI 403-3 、 403-6 )

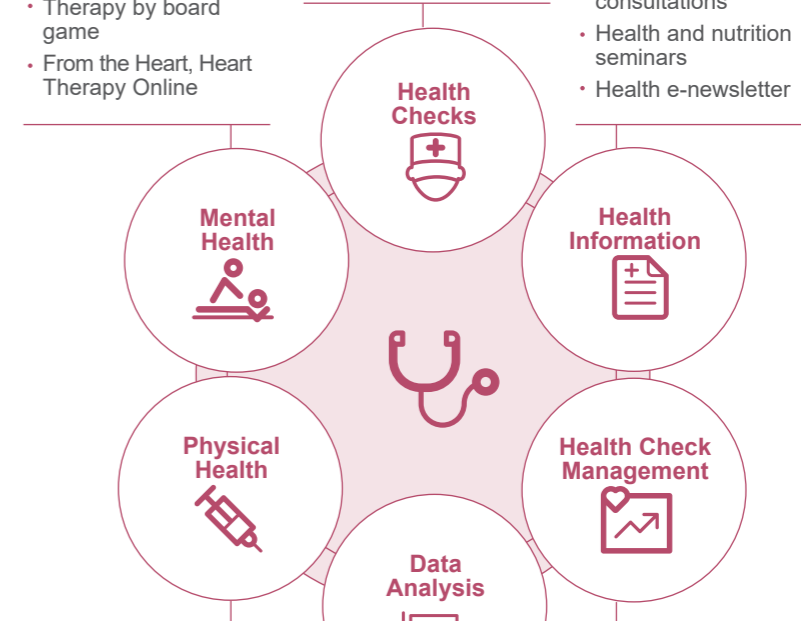
<b>eHealth Management System</b> Integrating health check appointment, health management and medical consultation functions, and provide personalized health monitoring (including personalized mobile health app).		<b>Digital Games</b> Increasing participation in sports by linking step logging and health competitions through the app.		
<b>2024 Achievements</b> <b>88%</b> Fitness rate increased to 88% <b>89%</b> Satisfaction rate		The event has been held annually since 2022 <b>1,773 people</b> A cumulative total of participants <b>300 million</b> Steps <b>42,677 kilograms</b> A reduction of carbon emissions		
<b>Health Passport Points</b> Accumulating points through healthy behavior and redeeming rewards to enhance health awareness.	<b>Smoking Cessation Incentive Program</b> Offering a \$10,000 incentive to those who successfully quit smoking, and fully subsidizing outpatient smoking cessation clinic fees to create a smoke-free and healthy workplace.	<b>Mental Health Support</b> Set up a toll-free psychological counseling line to provide stress management and stress relief courses.		
Since 2022 <b>1,374 people</b> The total number of participants	2024 Achievements <b>3 people</b> Quit smoking successfully	2024 Achievements <b>96%</b> Satisfaction rate for staff stress relief seminars		

**Employee Health Management APP**



**From the Heart, Heart Therapy Online**

- On-site massage therapist
- Diverse employee clubs
- Stress management seminars
- Therapy by board game
- From the Heart, Heart Therapy Online
- Free regular employee health checks
- Free health checks for dependents of executives
- Free physician consultations
- Health and nutrition seminars
- Health e-newsletter



- Weight control
- Healthy meals
- Dynamic aerobic yoga classes
- Influenza vaccination
- Covid-19 vaccination
- Health irregularities reports
- Trend analysis of historical data
- Hierarchical healthcare management
- Results tracking

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

**6 HAPPY WORKPLACE**

Talent Cultivation and Development

Employee Care

Healthy Workplace

Employee Communication

Human Rights Protection

7 SOCIAL PARTICIPATION

APPENDIX



**Occupational Safety and Health Risk Identification and Management Measures**

Chailease Holding continues to create and organize a friendly and healthy workplace, treating employees as the Company's most important asset. Senior managers highly support various health promotion activities, setting up a team of professional doctors and nurse practitioners to take care of employee health, and annually planning a health promotion plan based on employee health data classification, health risks, and the results of the Employee Health Questionnaire, and adopting the PDCA health management mechanism to enhance the effectiveness of health management through the cycle of planning, execution, review, and improvement (PDCA). We adopted the PDCA health management mechanism to enhance the effectiveness of health management through the planning, execution, review, and improvement cycle.

Risk Issues	Notifiable infectious diseases	Diseases triggered by abnormal workloads (metabolic syndrome, long working hours)	Maternal Health Protection	Human-caused Hazards (Skeletal muscle soreness and pain)	Mental Health	Workplace Safety and First Aid Training
<b>Level</b>	High Risk	Medium Risk	Medium Risk	Medium Risk	Medium Risk	Medium Risk
<b>Control / Mitigation Measures</b>	<ul style="list-style-type: none"> <li>Increasing office cleaning and disinfection.</li> <li>Incentive program for influenza and XBB vaccinations.</li> <li>Providing nursing care.</li> <li>Periodically publishing hygiene and disease prevention education.</li> <li>Affixing posters on meeting room doors to promote immunization.</li> </ul>	<ul style="list-style-type: none"> <li>Formulating and implementing a disease prevention program for abnormal workloads in accordance with the law.</li> <li>Employee health checkups superior to regulatory checkup in terms of items checked and frequency.</li> <li>Employees with abnormal health screening data of level 3 or 4 are cared for by physicians and allied health care professionals.</li> <li>Action Sports Meet with weight loss competition</li> <li>Continuously maintain the number of employees with normal BMI above 50%.</li> <li>Health Passport Point Collection throughout the year.</li> <li>Blood pressure monitors are available on the 4th floor of the head office and in the health room.</li> <li>Monthly employee meals are labeled red and green.</li> </ul>	<ul style="list-style-type: none"> <li>The Maternal Health Protection Program was established and implemented in accordance with the law.</li> <li>Employees are provided with care by a physician and a nurse practitioner during pregnancy and for one year after delivery.</li> <li>The Chailease Holding Happy Pregnancy Gift is a NT\$1,000 gift card.</li> <li>4 sessions of family-friendly seminars were organized, covering the themes of "New Parents" and "Parenting Education."</li> <li>Breastfeeding rooms with excellent certification.</li> <li>Chailease Holding's monthly publication includes monthly "I Love My Baby" health education articles.</li> </ul>	<ul style="list-style-type: none"> <li>The Human Factors Hazard Prevention Program was drawn up and implemented in accordance with the law.</li> <li>Employees who were affected by hazards or suspected hazards were cared for by doctors and specialized nurse practitioners.</li> <li>5 ergonomics-focused seminars were conducted nationwide, covering topics such as "Qigong Yoga" and "Office Exercises."</li> <li>Providing monthly health education articles in Chailease Holding's monthly publication "Healthy Move".</li> </ul>	<ul style="list-style-type: none"> <li>An outside cardiotherapy organization was contracted to set up the 0800 "From the Heart, Heart Therapy Online" hotline to provide unlimited and anonymous cardiotherapy counseling services.</li> <li>In-house nurse practitioners provide assistance and referral for individual cases.</li> <li>6 sessions of the "Relaxing DIY Aromatherapy Workshop" stress relief seminar were held nationwide.</li> <li>Chailease Holding's monthly publication includes monthly "Positive Thinking" articles.</li> </ul>	<ul style="list-style-type: none"> <li>Provided CPR+AED training in 2023 and Trauma First Aid Skills Course in 2024 to ensure emergency response capabilities.</li> <li>In 2024, five trauma first aid courses were held throughout the province.</li> <li>An AED was installed on the 1st floor at the head office.</li> </ul>
<b>Effectiveness of Implementation in 2024</b>	<ul style="list-style-type: none"> <li>216 people were incentivized to participate in the influenza vaccination and XBB vaccination activities.</li> <li>Epidemic prevention and hygiene education was disseminated 32 times.</li> </ul>	<ul style="list-style-type: none"> <li>In 2024, the health completion rate of new employees was 100%.</li> <li>Employee health screening rate was 88% in 2024.</li> <li>Health check data abnormal level 3 and 4 colleagues, caregiver care care totaled 625 people, care rate reached 90%.</li> <li>171 people participated in the weight loss competition and lost a total of 206 kilograms in weight and 492 centimeters in waist circumference.</li> <li>The number of employees with normal BMI was more than 50%.</li> <li>Chailease Holding's monthly publication, which provides health articles, received with a total of 332 clicks.</li> </ul>	<ul style="list-style-type: none"> <li>100% care rate for employees during pregnancy and one year after delivery.</li> <li>Chailease Holding Happy Pregnancy Gift, 50 NT\$1,000 gift card were distributed.</li> <li>197 people attended the family-friendly seminars for new parents. Results of the satisfaction survey: Very satisfied 98%, Satisfied 11%.</li> <li>Our breastfeeding rooms were awarded the "Excellent Breastfeeding Room Certificate of Excellence".</li> <li>Chailease Holding's monthly publication, "I Love Baby" articles received 227 clicks.</li> </ul>	<ul style="list-style-type: none"> <li>Up to 90% of employees who were affected by or suspected of being affected by hazards were cared for.</li> <li>"Qigong Yoga" and "Office Exercises." ergonomics-focused seminars: 134 participants, seminar satisfaction survey: 92% very satisfied, 8% satisfied.</li> <li>Healthy Move health education articles in Chailease Holding monthly publication received 428 clicks.</li> </ul>	<ul style="list-style-type: none"> <li>26 people used the 0800 number "From the Heart, Heart Therapy Online" hotline.</li> <li>Relaxing DIY Aromatherapy Workshop: 178 participants, satisfaction survey: very satisfied 100%.</li> <li>Positive Thinking articles in Chailease Holding's monthly publication received 464 clicks.</li> </ul>	<ul style="list-style-type: none"> <li>97% of our employees completed CPR+AED training.</li> <li>2024 Trauma First Aid Course, 92 participants, post-training survey: 100% learned trauma first aid skills, 100% satisfaction.</li> <li>Continued to receive the Safe Workplace Certification.</li> </ul>

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

**6 HAPPY WORKPLACE**

Talent Cultivation and Development

Employee Care

**Healthy Workplace**

Employee Communication

Human Rights Protection

7 SOCIAL PARTICIPATION

APPENDIX



**Achieve Work-Life Balance**

Family care and work development are both important for employees. The company believes that the definition of a happy company is not limited to providing basic benefits. It also includes substantial ambition, sense of responsibility, and continued pursuit of excellence and sustainable development. A company should give employees opportunities to reach their full potential and grow with the company, while helping them strike a balance between work and home.



Chailease's children's temporary care space includes impact-resistant, non-toxic safety tables and chairs, as well as building blocks, board games, books and stationery, to create a cozy space that makes children happy and parents feel at ease.

Chailease Holding is committed to continuously promoting a digital, holistic and sustainable healthy workplace, which promotes the physical and mental well-being of employees and creates greater value for the Company and society.

**External Award Recognition of 2024**

**Child-Friendly Business Award-Benchmarking Enterprise Group**

Continuously focuses on family-friendly issues and creates a child-friendly workplace environment, winning the Taipei City Child-Friendly Business Award - Benchmarking Enterprise Group.



**Sports Enterprise Certification**

We attach great importance to workplace health and actively build a healthy working environment for our employees. We promote "Digital Games" and "Office Sports" to encourage our employees to develop exercise habits to improve their physical and mental health. We were awarded the 2024 Sports Enterprise Certification by the Sports Administration of the Ministry of Education.

**Employee Family Assistance Plan**

<p><b>Flexible work hours</b></p> <p>Employees can apply to arrive at or leave work early or late for personal reasons, such as taking classes or picking up and dropping children off at school.</p>	<p><b>Flexible paternal leave</b></p> <p>Paternal leave time has been extended to four weeks and can be taken starting before actual delivery.</p>
<p><b>Family care leave</b></p> <p>The ten days for family care leave are not counted as part of personal leave.</p>	<p><b>Reduced work hour program</b></p> <p>Employees can reduce the amount of hours they work on a daily basis for needs related to family care issues like pregnancy, caring for children, caring for older family members.</p>
<p><b>Encourage getting off work on time</b></p> <p>The company is promoting getting off work punctually a set number of days each month to encourage employees to enjoy their family lives or cultivate personal interests. We encourage them to work more efficiently as opposed to longer hours to get the same amount of work done.</p>	<p><b>Implement maternity protection</b></p> <p>In order to continue to implement maternity protections, pregnant employees are not required to fulfill or may reduce their performance targets to reduce the stress of work while they are on maternity leave.</p>

**2024 Implementation of Major Programs**

Unit: person

Item	Flexible work hours	Paternity leave with increased flexibility	Paid paternity leave	Reduced work hour	Family care leave
Male	13	371	47	0	136
Female	42	0	0	0	112
Total	55	371	47	0	248

**Hybrid Work**

Chailease Holdings has implemented a "hybrid work" since 2020. Remote work standards were instituted for all employees throughout the Coronavirus Pandemic in conjunction with a mobile time clock, remote connectivity, and video conferencing to help employees work from home. In response to the post-epidemic era, the scope of the hybrid work was expanded in 2022 to provide employees with a variety of work environments. In light of considerations that maintain existing productivity while meeting employee's need for flexibility, employees can arrange 1-2 days of remote work per week according to their work schedule to save on commuting time and improve productivity.



The hybrid work adopts an open concept office environment. Efficient design and planning of the space increases natural light, reduces light loss, enhances green environments, and promotes advocacy. Effective controls on the use of air conditioning and other equipment save more energy per person than conventional offices and create a more comfortable, energy-saving work environment.

# 6-4 Employee Communication

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

**6 HAPPY WORKPLACE**

Talent Cultivation and Development

Employee Care

Healthy Workplace

**Employee Communication**

Human Rights Protection

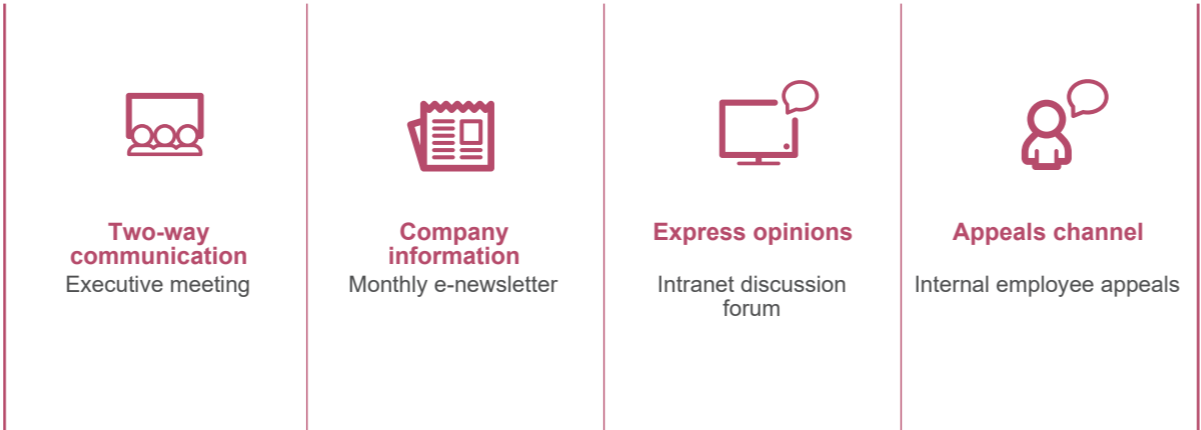
7 SOCIAL PARTICIPATION

APPENDIX



## Labor-Management Relations

To solicit the opinions of all employees, Taiwanese subsidiaries organized labor-management meetings in accordance with the "Regulations for Implementing Labor-Management Meeting", and 26 labor-management meetings have been held in 2024. Furthermore, we provide a variety of communication channels such as a staff discussion area on the company platform and senior executive forums where employees can discuss business operations, working conditions, and employee benefits. Although the Company's Employee Welfare Committee is not a labor union, the Committee will not interfere with or violate employees' mutually agreed upon freedom of association. The Committee also oversees employee benefits and consists of all departments, which elect labor representatives to participate in regular meetings. The purpose of the meetings is to take the needs of all employees into consideration and promote harmonious labor relations.



The subsidiaries Chailease International Leasing Company Limited, Chailease International Trading Company Limited, and Chailease International Finance Corporation Finance Leasing have established labor unions to safeguard employee rights. Currently, 38% of Chailease Holding employees are union members, and 39% are covered by collective agreements. For union members, compensation, performance evaluation, rewards and penalties, promotion, and other employment conditions must not be unfairly affected by participation in union activities or holding union positions. The successful convening of the recent union representatives' assembly marks a significant step toward institutional protection of employee rights. Going forward, the union will focus on empowering employees through professional growth and organizational development, thereby supporting the company's sustainable operations and creating greater value for society.

## Employee Engagement Surveys

To understand employees' job satisfaction, sense of purpose, happiness and work stress, the new employee engagement survey from 2020 covered four areas: work recognition, core values, growth development and motivation, and organizational recognition.



To further enhance the dedication of employees of all genders, Chailease Holding launched a series of family-friendly leave and subsidy programs in Taiwan in 2024, with the expectation of helping employees take better care of their families while maintaining focus and performance at work. Supporting employees to provide more companionship during their spouse's labor and delivery, pregnant employees are able to more comfortably schedule maternity checkups during pregnancy, and new parents are able to spend more time caring for the health of mother and child and their families while reducing the financial stress of childcare. These measures reflect the importance Chailease Holding attaches to the well-being of its employees and the Company's efforts to promote work-family harmony, further enhancing employee satisfaction and dedication. For a comparison of Chailease Holding's preferential leave categories, please refer to Preferential Leave System.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

**6 HAPPY WORKPLACE**

Talent Cultivation and Development

Employee Care

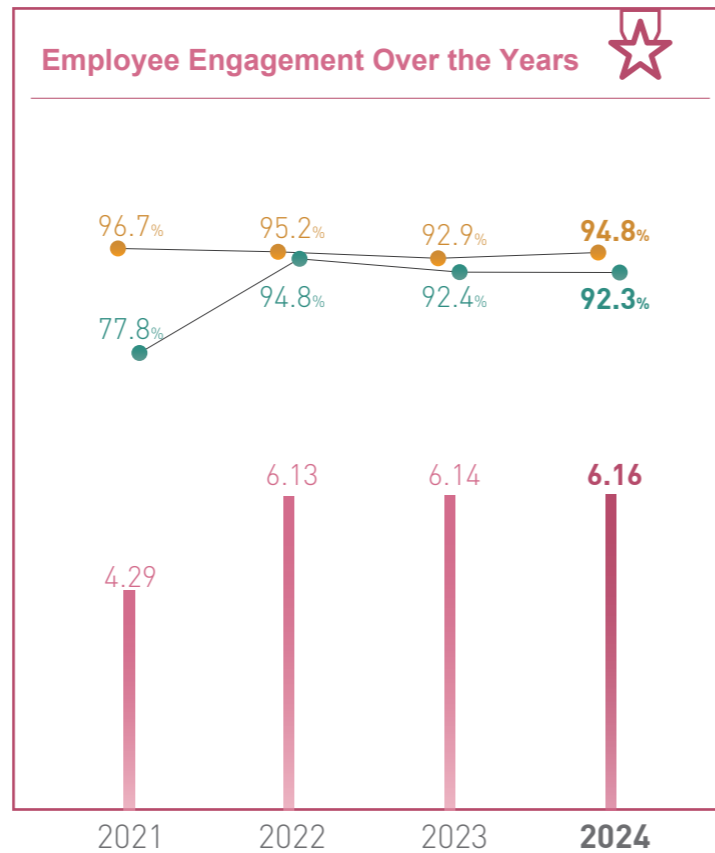
Healthy Workplace

**Employee Communication**

Human Rights Protection

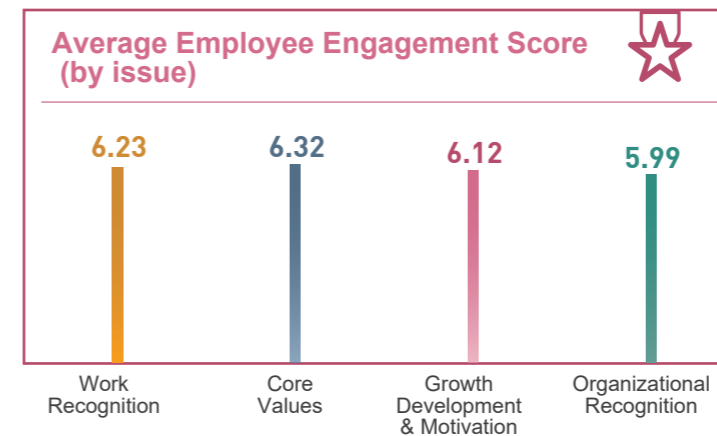
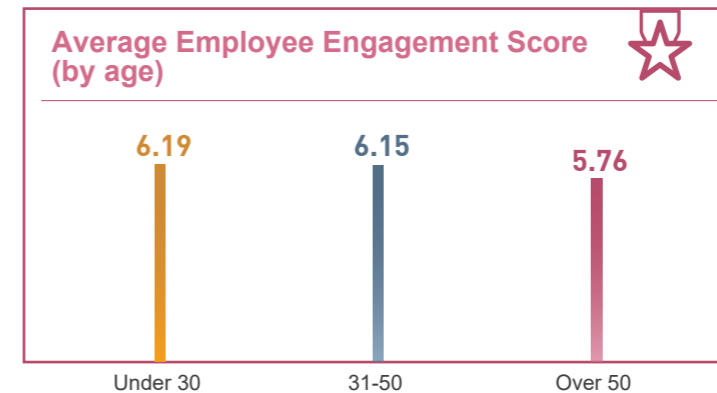
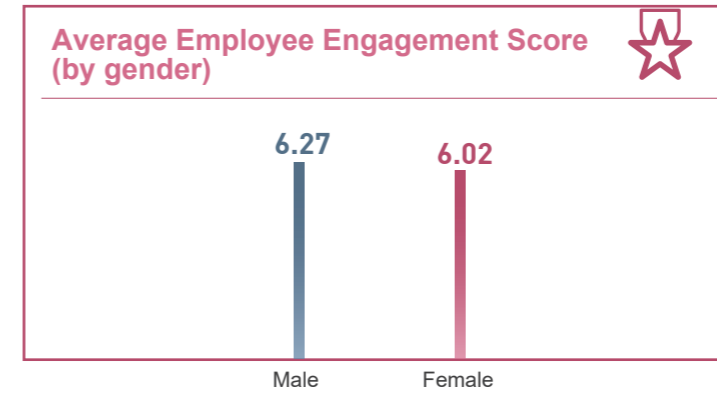
7 SOCIAL PARTICIPATION

APPENDIX



● Response rate (%) ● Engagement (%) ■ Overall Engagement

Note 1: In 2022, the full score will be changed to 7 points  
 Note 2: The full score of employee engagement survey is 7. Those with scores of 5 or more are counted in the employee engagement ratio.



**Professionalism Survey Dimensions and Questions**

**Work Satisfaction**

- I have the knowledge and skills required for my job.
- The company gives me the motivation to do my job.
- I am motivated to go the extra mile to perform better.

**Happiness Level**

- I am recognized for a job well done.
- The company's mission and goals make me feel that my work is important.
- I am able to express my opinion at work and it is valued.
- I am willing to recommend that my friends work in our company.

**Sense of Purpose**

- I have a clear understanding of my work objectives
- In the past year, I have been able to gain opportunities to learn and grow at work.
- The company's mission and goals make me feel that my work is important.

**Work Stress**

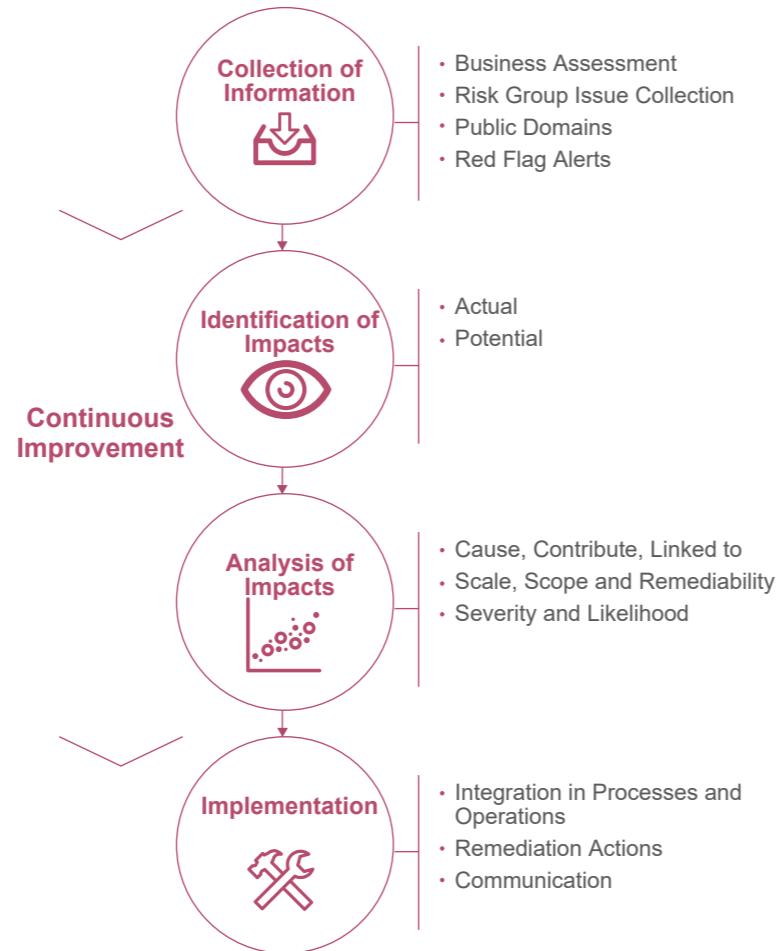
- I have the knowledge and skills required for the job.
- I feel that my work environment is safe and non-hazardous.

# 6-5 Human Rights Protection

The Chailease Holding Company Human Rights Policy was approved in September 2018 and revised in Dec 2023. It is a symbol of the company's dedication to the maintenance of worker rights, opposition to any form of discrimination, commitment to providing a safe, healthy workplace, and establishment of a smooth and transparent communications channel. At the same time, our support for international human rights treaties is reflected in specific actions with regards to our employees, suppliers, customers, contractors, public interest groups, business partners, and communities.



## Human Rights Assessment and Implement Framework



## Operations Assessment

Company operations	Value chain and related business	New business relationships
<p>Our company is committed to creating a safe and healthy working environment. This includes complying with local occupational safety regulations, regularly promoting labor safety education, taking specific actions to care for and protect the physical and mental health of employees, prohibiting any form of forced labor, prohibiting the hiring of persons under the age of 16, carrying out regular inspections, controls, and training, ensuring the fairness of the management mechanism for employee pay and promotion opportunities, so that employees are not discriminated against, harassed, or treated unfairly.</p>	<p>The Company ensures that the contract for the provision of financing services is based on the principles of fairness, equality, reciprocity and good faith, and that the customer will not be denied access, subject to discrimination, harassment or any other unfair treatment on the basis of race, nationality, gender, sexual orientation, color, class, marriage, language, ideology, religious beliefs, age, political affiliation, financial assistance received.</p>	<p>The Company ensures that its suppliers, joint venture partners, public interest groups with whom it has relationships or dealings are not involved in any form of discrimination, harassment or any unfair treatment, human trafficking, forced labor, or employment of persons under the age of 16 or other business partners.</p>

Chailease Holding conducts human rights due diligence in accordance with the human rights policy approved by the Board of Directors. Chailease Holding adopts systematic approaches to identify the potential risk of human rights violations which might interfere with the business. All Chailease Holding's subsidiaries are required to include human rights norms in their regular risk assessment and to apply them in line with a risk-based approach. In 2020, Chailease Holding developed a human rights due diligence process to identify critical suppliers with a high potential for human rights violations.

Due diligence for the human rights survey included topics like: working hours, child labor, forced or compulsory labor, sex discrimination, workplace violence, workplace sexual harassment, labor disputes, workplace health and safety and employee health, maternity protections, human trafficking, freedom of association, and collective bargaining rights. The groups surveyed include employees, women, children, indigenous people, immigrants, third-party contractors, and local communities.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

**6 HAPPY WORKPLACE**

Talent Cultivation and Development

Employee Care

Healthy Workplace

Employee Communication

**Human Rights Protection**

7 SOCIAL PARTICIPATION

APPENDIX



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

**6 HAPPY WORKPLACE**

Talent Cultivation and Development

Employee Care

Healthy Workplace

Employee Communication

**Human Rights Protection**

7 SOCIAL PARTICIPATION

APPENDIX



**Human Rights Risk Evaluation and Impact Assessment**

Category Key Issue	Chailease Holding's Operating Sites				
	Compulsory Labor (Working Hour)	Freedom of association	Child labor	Occupational Safety and Employee Health	Diversity, Inclusiveness and Equal Opportunities
Mitigation Type	Injury Prevention Financial Compensation	Injury prevention	Injury prevention Punitive sanctions	Injury Prevention	Punitive Sanctions for Harm Prevention
Mitigation Measures	<ul style="list-style-type: none"> <li>Allocate sufficient manpower annually in accordance with the business growth to avoid overtime.</li> <li>Getting off Work on Time — Getting off work on time for a fixed number of days per month.</li> <li>Flexible Working Hour — Employees can apply to arrive at or leave work early or late for personal reasons, such as taking courses or picking up and dropping children off at school.</li> <li>Reduced Working Hour Program — Employees can reduce the amounts of working hours on a daily basis for needs related to family care issues, such as pregnancy, caring for children and caring for the elders.</li> <li>Calculate overtime working hours on a monthly basis, submit the record to both the manager and the audit unit, and the overtime work hour restrictions were concurrently communicated and for manpower allocation and augment.</li> </ul>	<ul style="list-style-type: none"> <li>In 2018, Chailease established the “Chailease Holdings Human Rights Policy”, which explicitly stipulates respecting employees' association in accordance with the law, while providing diversified communication mechanism and platform for employers and employees to ensure harmonious labor relations. In 2024, there are 24 labor-management meetings have been held.</li> <li>The “Chailease Holdings Human Rights Policy” has been made a mandatory course for new employees, with a 100% completion rate in 2024.</li> </ul>	<ul style="list-style-type: none"> <li>Employment of workers under the age of 16 is strictly prohibited in accordance with international conventions and labor laws.</li> <li>At the time of recruitment, candidates must include their correct date of birth on their resume to avoid hiring underage workers.</li> <li>Employees are required to present their identification documents on the day of arrival to ensure that no underage workers are employed.</li> </ul>	<ul style="list-style-type: none"> <li>Establish Occupational Safety and Health Committee, and carry out employee health promotion, workplace safety and project management.</li> <li>Carry out Employee Assistance Program, Workplace Stress Management Program – EAP (0800) service system and various stress relief courses.</li> <li>Hired full-time nurses and resident doctors for consultation.</li> <li>Annually free health checks for employees and dependents of executives.</li> </ul>	<ul style="list-style-type: none"> <li>Chailease Holding's regulations and guidelines prohibit sexual harassment, unlawful assault and other human rights violations.</li> <li>Disseminated through training and e-newsletters.</li> <li>Providing accessible facilities in office buildings.</li> <li>Implemented the Great ASEAN Internship &amp; Employment Program.</li> </ul>
Compensatory Measures	<ul style="list-style-type: none"> <li>Providing overtime pay or compensatory time off to employees according to their preference.</li> <li>Implementing a mechanism for management of persons at high risk of developing diseases due to abnormal workloads.</li> </ul>			<ul style="list-style-type: none"> <li>Initiating the process of reporting and handling occupational hazards.</li> <li>Proactively providing care and relevant insurance information, so employees understand how to apply for relevant compensation.</li> <li>Adjusting work arrangements based on the employee's recovery.</li> </ul>	<ul style="list-style-type: none"> <li>Establishment of a notification and complaint handling mechanism.</li> <li>Disciplinary action was taken against the offending employees after deliberation by the committee.</li> <li>Counseling and caring given to victims.</li> </ul>
Number of Sites with Improvement Plans and the Improvement Ratio	Assessment shows that there is no risky site.	Assessment shows that there is no risky site.	Assessment shows that there is no risky site.	Assessment shows that there is no risky site.	<ul style="list-style-type: none"> <li>In 2024, there were 1 cases of sexual harassment or unlawful assault.</li> <li>In 2024, there were 32 indigenous people in our Taiwan subsidiaries. There were also 42 disabled employees, accounting for 1% of the total number of Taiwan subsidiaries and 0.41% of the total number of our employees globally.</li> </ul>

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

**6 HAPPY WORKPLACE**

Talent Cultivation and Development

Employee Care

Healthy Workplace

Employee Communication

**Human Rights Protection**

7 SOCIAL PARTICIPATION

APPENDIX



## Human Rights Risk Evaluation and Impact Assessment

Category	Suppliers	Joint Ventures
<b>Key Issue</b>	<b>Occupational Safety and Employee Health</b>	<b>Labor Dispute and Occupational Safety</b>
<b>Mitigation Type</b>	Injury Prevention Punitive Sanctions	Injury Prevention
<b>Mitigation Measures</b>	<ul style="list-style-type: none"> <li>Regulations regard of occupational safety and health to be specified in the contract and implied accordingly.</li> <li>Implement occupational safety counselling and training.</li> <li>For power plant related business, implement high technology for occupational safety training (VR-Virtual Reality).</li> <li>Regularly review the sanction announcements, and adjust the amount of materials purchased from suppliers, if a sanction imposed on a supplier negatively influences the company's image or business reputation.</li> <li>Regularly review suppliers' schedule and results in improving human rights policies.</li> </ul>	<ul style="list-style-type: none"> <li>Before investment, lawsuit related to labor dispute, record on labor related sanctions and policies of workplace safety are included in the scope of due diligence. If there is human rights violations or severe labor dispute, the Company will terminate the investment.</li> <li>Regularly look out for related sanction announcements. If there is any violation, the Company will require joint ventures to adopt specific improvement measures.</li> <li>Follow up on daily operations to see if there is any labor dispute or events violating safety at workplace. The Company will require joint ventures to adopt specific improvement measures if such things happen.</li> </ul>
<b>Compensatory Measures</b>	-	-
<b>Number of Sites with Improvement Plans and the Improvement Ratio</b>	The Supply Chain Self-Assessment Survey is conducted every year and no risk points were identified after the review.	Assessment shows that there is no risky site.

## Reporting Human Rights Violations

Employees and business partners are requested to speak up and report incidents if they believe in good faith that someone relevant to Chailease Holding may be involved in something that violates our ethical or human rights principles. Whistleblowing channels were established for employees, clients and suppliers of Chailease Holding and all subsidiaries, to report incidents of fraud, illegality and violation of human rights or the Code of Conduct to the company via the formal report system. Once the content of the report is confirmed, we will take appropriate corrective actions. If an incident involving human rights concerns is confirmed, it should be reported to the Board of Directors and the Corporate Governance Committee, explaining the details of the incident and reporting contingency measures.

Report Violation of Code of Conduct and Human Rights	Report Suspected Misconduct
<p><b>Chailease Holding Chief Human Resource Officer</b></p> <p>Telephone : +886-2-87526388 ext. 76280                      Fax : +886-2-87519419                      Email : HR@chailease.com.tw                      Address : No.362, Ruiguang Rd., Neihu Dist., Taipei City 114</p>	<p><b>Chailease Holding Internal Audit Officer</b></p> <p>TEL : +886-2-87526388 ext. 76281                      Fax : +886-2-87519419                      Email : Anti_Fraud@chailease.com.tw                      Address : No.362, Ruiguang Rd., Neihu Dist., Taipei City 114</p>

## Human Rights Training

Human rights training for internal employees has been increased. For example, new hires receive training and education regarding corporate ethics, including the company code of conduct and classes related to business operations, including working hours, gender equality, and other human rights considerations. In 2024, new hires attended a total 30,298 hours (human rights protection issues accounts for approximately 12.82%) in Taiwan.

A sexual harassment prevention and complaint coordination mechanism was also established. Email accounts were set up for department heads, to enhance employee training and concept promotion, helping to prohibit any form of gender harassment, discrimination, or other acts of intimidation. Moreover, staff incentive and disincentive measures were outlined and then implemented by the Human Resources Committee. No major human rights violations occurred in 2024.

In 2024, our subsidiary in Taiwan established Labor-Management Meeting Guidelines, in accordance with the Labor Standards Act and Regulations for Implementing Labor-Management Meeting. The same year, Chailease Finance held elections for labor representatives. Labor and management representatives serve as delegates at labor-management meetings during their four-year terms. Labor representatives can be reelected and management representatives can be assigned for multiple terms. Labor-management meetings must be held at least once every three months.

Contracting of employees is as per all labor laws and regulations, and employees are guaranteed all labor rights. For example, in Taiwan, if there is a change to an employee's work content or location, notice must be given at least one week in advance, and various helps, subsidies, leave time or pre-service training provided. If a worker is unable to do his or her job, there is a transfer or a shrinkage of duties, notice period is determined by seniority, with a minimum of 10-30 days previous notice required.

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

**7 SOCIAL PARTICIPATION**

Career Development

Athletic Talent Cultivate

Community Service

Project and Sponsorship

APPENDIX



# SOCIAL PARTICIPATION



**7-1 Career Development** 132

**7-2 Athletic Talent Cultivate** 134

**7-3 Community Service** 136

**7-4 Project and Sponsorship** 140

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

**7 SOCIAL PARTICIPATION**

- Career Development
- Athletic Talent Cultivate
- Community Service
- Project and Sponsorship

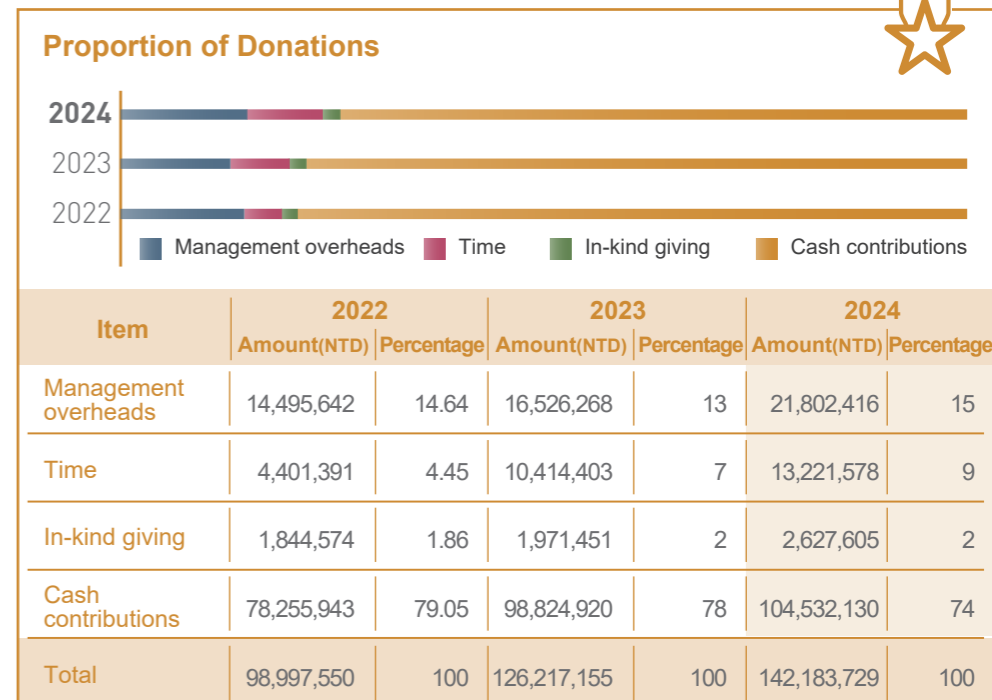
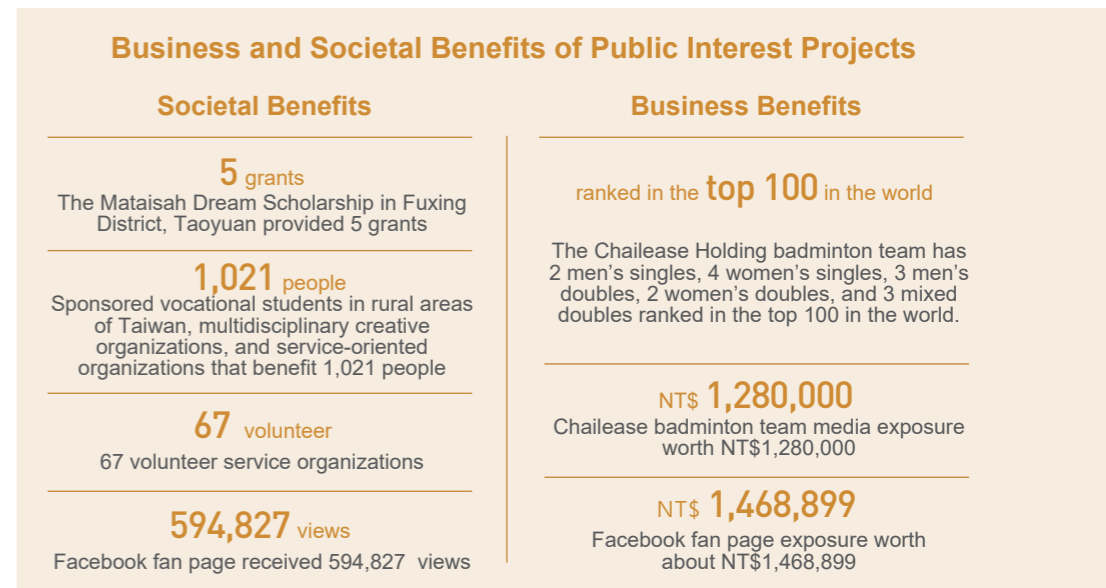
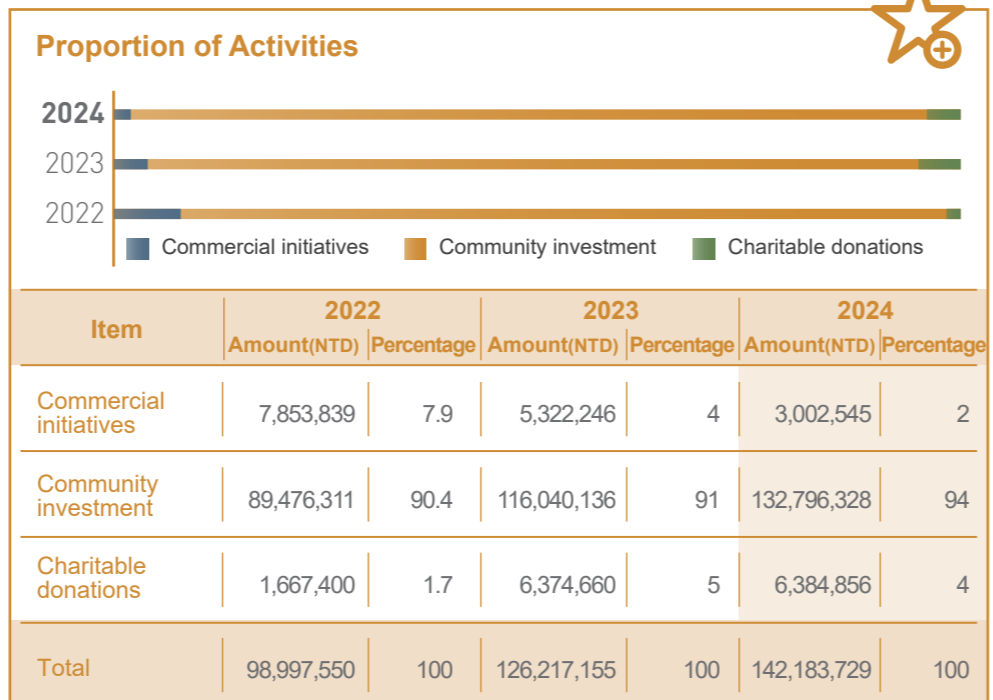
APPENDIX



Chailease's mission is to "become a partner in success with our customers and a driver of economic development."The company has long supported and accompanied the growth of many SMEs, and since the establishment of the Chailease Foundation in September 2004,we have viewed "career-adapted development" as the main axis of service,while also striving to be "a good friend to accompany the career growth of children and young".We want to assist youth prior to their entry into the workplace, as is our corporate mission.

Since its establishment, the Chailease Foundation has progressively transformed its service experience and achievements over the years to develop innovative programs. The four pillars of our strategic approach---Career Exploration, Exceptional Athlete Training, Community Service, and Project and Sponsorship---identify quality education, employment and economic growth, sustainable cities and poverty eradication projects is in line with the United Nations Sustainable Development Goals (SDGs) and proposes gradually development of innovative solutions.

Chailease refers to the London Benchmark Group's Corporate Community Investment calculation framework to effectively quantify the benefits of investment in social participation. The company keeps statistics on public welfare expenditures, funding of public welfare activities, and use of funds, to evaluate the human, material and financial resources invested by Chailease in social integration activities.



# 7-1 Career Development

Based on the association's vision for service, Chailease helps children and teens to develop expertise and plan a good career path. The company provides a variety of events that help many different people to explore their career paths, assisting children and young people in exploring their interests, and encouraging those interests. Through participation in various events, young people can accumulate varied experiences and develop a positive concept for their careers, laying a good foundation for their future work lives.



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

**7 SOCIAL PARTICIPATION**

**Career Development**

Athletic Talent Cultivate

Community Service

Project and Sponsorship

APPENDIX

## 7.1.1 Luo Fu Senior High School Project

The Chailease Foundation has worked closely with Jiesshou Junior High School in Fuxing District, Taoyuan City since its founding. Due to Jiesshou Junior High School is located on the slope of Jiaoban Mountain, there have been long-standing concerns about potential landslides. As such, the school was merged into the new junior high school established at Luofu Senior High School in August 2021. The remote location means the students lead simple lives, and this can limit their ideas about future careers. Therefore, the Chailease Foundation has invested a variety of resources over the years from healthy lunches, sponsorship of various clubs, and career experience camps to the construction of hardware facilities and in-kind donations etc.

### Mataisah Dream Scholarship Program

The Chailease Foundation started the Mataisah Dream Scholarship Program for Fuxing District, Taoyuan City in 2013. It's for students to allow exceptional incoming graduates of Jiesshou Junior High School to concentrate on their studies without worrying about tuition. Following the integration of Jie Shou Junior High School and Luofu Middle School, the scholarship program will be extended in 2022 and slight adjustments will be made to continue encouraging outstanding students.

**5** recipients

5 recipients in 2024

**NT\$ 52,000**

A total of NT\$52,000 was raised



### Career Seminar Series

The concept of "career" refers not only to a "career" or an "occupation", but also any issue that has a significant impact on the life of an individual, including interpersonal relationships, personal values and gender, etc. The Foundation is concerned with and committed to promoting these issues. Therefore, each year, the Foundation organizes seminars on different topics to meet the developmental needs of young teenagers.

**10** seminar

10 seminar was held

**897** students

897 students attended

**NT\$ 307,000**

A total of NT\$307,000 was invested in 2024



### Internship Program

Those who have fewer social resources than their peers are faced with career choices and preparations for self-reliance during their junior and senior high school years. Since 2015, the Chailease Holding Foundation has been organizing workplace visits to enhance their understanding of numerous careers and to serve as a foundation for their career development.

**1** campus

1 campus visit with Luo Fu Senior High School was held

**124** students

124 students attended

**NT\$ 91,160**

A total of NT\$91,160 was invested in 2024



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

**7 SOCIAL PARTICIPATION**

**Career Development**

Athletic Talent Cultivate

Community Service

Project and Sponsorship

APPENDIX



## 7.1.2 Diversified Career Exploration Program

### One-Day Corporate Experience Camps-Park City Hotel

Combine with the corporate experience resources with Park City Hotel to give students who wish to enter the Food & Beverage and Tourism & Leisure industries the opportunity to visit and experience life at the Park City Hotel.

**Object: Junior / Senior High School**

**1 camp**  
Organized 1 corporate experience camp

**63 participants**  
63 participants in physical activities

**score of 96.9**  
An overall satisfaction score of 96.9

**NT\$ 59,777**  
The total amount of sponsorship was NT\$ 59,777



### One-Day Corporate Experience Camps-Chailease Holding

For students from business management departments in colleges and universities throughout Taiwan. Through professional courses on leasing, financial reporting, and analysis of social trends, young people are able to experience the actual atmosphere of the workplace and have the opportunity to apply for internships.


**Object: JColleges & Universities**

**1 camp** | **33 schools**  
Organized 1 enterprise experience camp | 33 colleges and universities

**79 students** | **46 people**  
79 students applying for the camp | 46 people participated in the physical activity

**score of 93.83**  
The overall satisfaction score of the activity was 93.83

**NT\$ 163,045**  
The total amount of sponsorship was NT\$163,045



### Chailease Charity Association Community Sponsorship Program

"The Chailease Charity Association Community Sponsorship Program" has been an ongoing program since the inception of the Foundation, so as to encourage young people to participate in society and make a positive impact. The program also serves to expand the scope of services provided by the Chailease Foundation and the service beneficiaries thereof.


**Object: JColleges & Universities**

**2 sessions** | **82 applications**  
Organized 2 evaluation and sharing sessions | A total of 82 applications from college and university clubs / departmental associations

**92 participants** | **score of 89.45**  
92 participants in physical activities | An overall satisfaction rating of 89.45 points

**14 clubs** | **16 camps**  
A total of 14 clubs received sponsorships | 16 winter and summer camps in remote areas benefited from the program

**NT\$ 350,000**  
A total amount of NT\$350,000 invested in sponsorships



### Diverse Career Prospects for Retired Athletes

This program is designed for students from sports classes or representative sports teams at high schools or vocational schools. We hope to link up career resources from different industries to help athletes make a smoother transition from athletics to post-retirement careers.

**Object: Athletics**

**5 schools** | **13 workshops**  
We cooperated with 5 high school and vocational schools across Taiwan | Organize 13 workshops

**289 participants**  
289 physical activity participants

**score of 97.2**  
An overall activity satisfaction score of 97.2

**NT\$ 66,239**  
A total investment of NT\$66,239



# 7-2 Athletic Talent Cultivate

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

**7 SOCIAL PARTICIPATION**

Career Development

**Athletic Talent Cultivate**

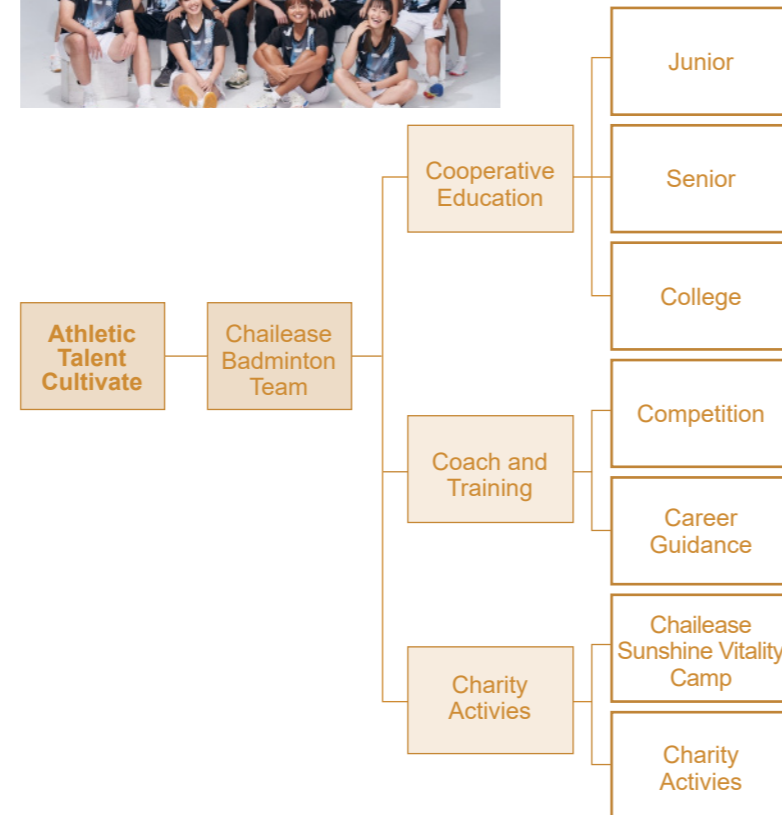
Community Service

Project and Sponsorship

APPENDIX



The "Chailease Badminton Team" in 2015. Initially, the team focused on training young players in junior and senior high school, and the Chailease Sunshine Badminton Complex was built in 2018 to serve as a training ground for these athletes. The Chailease Badminton Team currently has coaching relationships with Taipei Xihu Junior High School, Tatung High School, the Taipei City University; and Ren De Junior High School and National Hsin-feng Senior High School in Tainan to provide systematic and professional training. There are 43 players as of the end of 2024. We are also looking for a facility that can provide enough space and equipment to improve the training environment for our athletes.



## 7.2.1 Training and Benefits

<b>Coaching Staff</b>	The current coaching staff consists of 3 full-time coaches, 2 full-time sport protection officer, 4 outside coaches and 1 part-time physical fitness coach to allow players to concentrate on their training.
<b>Tournament Subsidies</b>	In order for players to enhance their competitiveness and improve their world ranking, the team provides subsidies for transportation, nutrition and accommodation at domestic and international tournaments. In 2024, the team provided a total of NT\$10 million in support costs, NT\$16 million in travel expenses for domestic and international tournaments, and NT\$2.63 million for equipment and facilities.
<b>Relocation Training</b>	During the off-season, the team offers relocation training to help players adapt to different environments and venues. All these arrangements are made to improve the adaptability of our players and allow them to focus on competition.
<b>Equipment</b>	The Chailease Badminton Team established a partnership with the sports brand Mizuno to sponsor jerseys, pants, cleats and other equipment on a long-term basis. We collectively assist the team in improving the technique and performance of our players.
<b>Career Development</b>	The Foundation cares about issues related the post-retirement career development of athletes in various fields. We use our exceptional career exploration resources to organize career-related activities, while also encouraging our athletes to pursue a degree through higher education. In promoting professional diversity, we hope our athletes will have the advantages and abilities necessary to enter different career paths in the future.

The Chailease Foundation, was once again awarded the Sports Promoter Award by the Athletics Department of the Ministry of Education in 2024 for comprehensive long-term investments into the Chailease Badminton Team. Mr. Chang Dou-Fan (right), Vice President of Public Relations Department, received the award on behalf of Chailease Holdings.



## 7.2.2 Athlete Development

The coaching team evaluates player performance annually. If a player achieves the performance level specified in the contract, the player will be offered the opportunity to become a regular employee of the Company with salary and benefits equivalent to those of regular employees of the Company. As of the end of 2024, 18 players have been hired as regular employees. When a player retires, the Chailease Foundation will have a meeting with the Human Resources Department at the Company and arrange for the player to join a team that matches their character and expertise.

**18** players

18 players have been hired as regular employees

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

**7 SOCIAL PARTICIPATION**

Career Development

**Athletic Talent Cultivate**

Community Service

Project and Sponsorship

APPENDIX



### 7.2.3 Competition Results

In 2024, the Chailease Badminton Team participated in domestic tournaments such as the "First and Second Ranking Tournaments," the "National High School Sports Games," and the "Youth Age Group Tournaments." Additionally, they competed in various international events of different levels, including the "Super 1000 Series All England Open," the "Super 1000 Series Indonesia Open," the "Super 1000 Series China Open," the "Super 750 Series Singapore Open," the "Super 500 Series Korea Open," the "Super 300 Series Switzerland Open," the "Super 100 Series Taipei Open," the "Super 100 Series Kaohsiung Open," the "Vietnam International Challenge," and the "Saipan International Badminton Challenge." This year, the team participated in a total of 36 domestic and international competitions, winning 16 gold medals, 19 silver medals and 26 bronze medals.

<p><b>Super 100 Series Kaohsiung Open Champion</b></p> <p>Women's Singles: Hsu WenChi</p> <p>26th in Women's Singles World Ranking</p> 	<p><b>2024 National First Badminton Ranking Tournament Champion</b></p> <p>Women's Singles: Lin SiYun</p> <p>92nd in Women's Singles World Ranking</p> 	<p><b>Super 100 Series Kaohsiung Open Champion</b></p> <p>Men's Singles: Li ChiaHao</p> <p>24th in Men's Singles World Ranking</p> 	<p><b>Super 100 Series Malaysia Open Champion</b></p> <p>Men's Singles: Chi YuJen</p> <p>30th in Men's Singles World Ranking</p> 
<p><b>2024 National First Badminton Ranking Tournament Champion</b></p> <p>Men's Doubles: Lin BingWei (left) / Su ChingHeng (right)</p> <p>35th in Men's Doubles World Ranking</p> 	<p><b>2024 National First Badminton Ranking Tournament Champion</b></p> <p>Women's Doubles: Yang ChuYun (left) / NicoleGonzales CHAN (right)</p> <p>60th in Women's Doubles World Ranking</p> 	<p><b>2024 National Second Badminton Ranking Tournament Champion</b></p> <p>Mixed Doubles: Wu HsuanYi (left) / Yang ChuYun (right)</p> <p>44th in Mixed Doubles World Ranking</p> 	<p><b>Super 100 Series Malaysia Open Champion</b></p> <p>Mixed Doubles: Zhan NicoleGonzales (left) / Ye HongWei (right)</p> <p>51st in Mixed Doubles World Ranking</p> 

### 7.2.4 Charity Activities

#### Chailease Sunshine Vitality Camp

The Chairman of the Chailease Foundation hopes that members of the Chailease Badminton Team will excel not only on the playing field in professional sports, but also in cultivating a healthy personality by following the example of Chailease Holdings and the Chailease Foundation to give back to the community by using what they have learned to demonstrate the concept of public service. Therefore, the "Chailease Sunshine Vitality Camp" was created by the Chailease Badminton Team in response to this initiative.

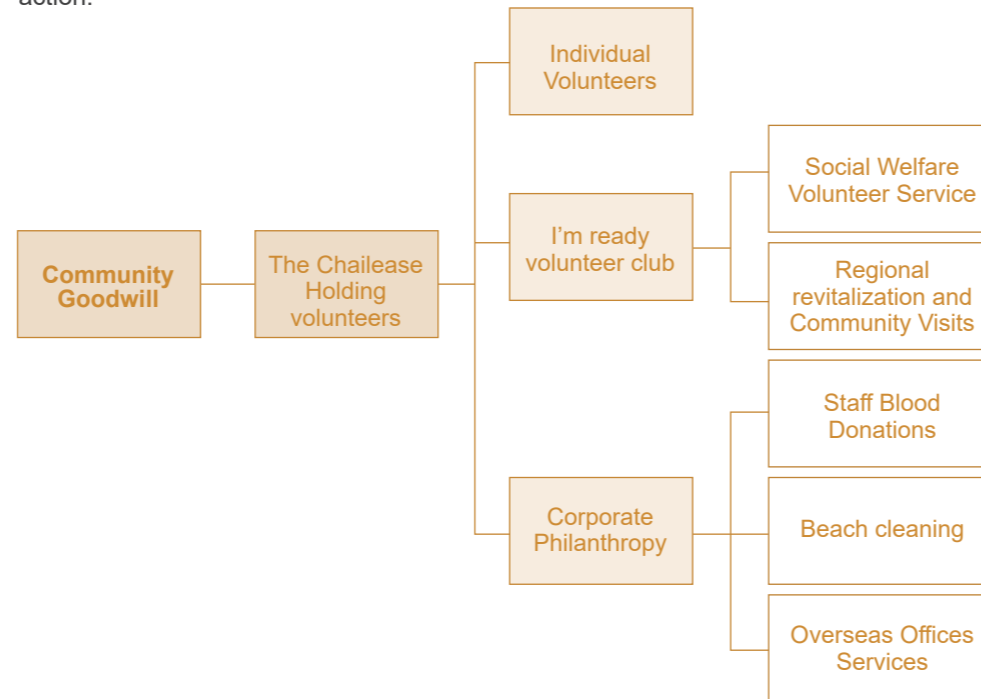
Six events have been held since inception in 2018 to the camp in 2024. In 2024, the team worked with the Heart Together Charity Association to offer the program to school children in remote areas of Taitung County. The camp is an opportunity to expose them to multiple stimuli that will help to develop their future careers. In 2024, a total of 52 students participated in the program. The average satisfaction rating was 92.9 points.



# 7-3 Community Service

Since 2015, the Chailease Foundation has been promoting corporate volunteer services in order to extend the impacts of added-value in the careers of our corporate colleagues. The "愛'm Ready Volunteer Club" was established in accordance with the "Related Rights and Responsibilities of the Chailease Foundation Volunteer Program". The club calls on employees at the Company who are willing to volunteer to serve as long-term volunteers at the Chailease Foundation in support of small and medium-sized social welfare organizations that take specific steps to spread warmth across every corner of society. It also adds a different perspective and diversified development to our employees' career.

"愛'm ready" replaces the English word "I" with the Chinese character 「愛」 "love" to refer to volunteers' spontaneous participation in volunteer services based on love, and their loving and caring contributions to society. Moreover, the spirit of "I'm ready", means that each volunteer is ready to provide effective and quality service to each social welfare organization before taking action.



### Encourage employees to participate in volunteer services

**3** days every year

The company gives them 3 days of paid volunteer leave every year

**Awards medals to the top 10**

Awards medals at the end of the year or at the company's annual meeting to the top 10 volunteers in terms of the number of hours of volunteer service accumulated

**Subsidizes their meal expenses**

Subsidizes their meal expenses during the volunteer service period

**Organize social gatherings**

Organize social gatherings for volunteers to encourage and motivate them to participate in social services

### Volunteer Engagement Results

**39** activities

Organized a total of 39 volunteer service activities

**464** activities

464 volunteer activities conducted by colleagues on their own initiative

**15** activities

15 volunteer activities conducted overseas

**4,424** participants

4,424 volunteer participants

**16,331** hours

A total of 16,331 service hours

**67** organizations

The number of cooperating public welfare organizations has reached 67

**13,188** participants

A total of 13,188 participants

**49,799** hours

A total of 49,799 service hours

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

**7 SOCIAL PARTICIPATION**

Career Development

Athletic Talent Cultivate

**Community Service**

Project and Sponsorship

APPENDIX



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

**7 SOCIAL PARTICIPATION**

Career Development

Athletic Talent Cultivate

**Community Service**

Project and Sponsorship

APPENDIX



### 7.3.1 Social Welfare Volunteer Service

Through the “Transfer Station” concept, the Chailease Holding Foundation matches corporate volunteers with social welfare organizations in need of manpower. Through the arrangement of one-day volunteer service, colleagues can get to know the service units and targets in different fields and are encouraged to think about the fields they are interested in serving.




**The Angel Heart Family Social Welfare Foundation**

The Chailease Holding volunteers went to the Angel Heart Family Social Welfare Foundation sites across Taiwan to volunteer to spend time and take care of mentally and physically challenged children, giving their caregivers and parents a short break. During the service process, colleagues shared that they could better understand the hardship and difficulties of children with disabilities and their caregivers. They understood the spirit and significance of this activity and were able to cherish the people and things around them.




**The Autism Adaptive Sports and Recreation Association**

The Chailease Holding volunteers went to the Sanchong Sports Center in New Taipei City to help with the the Autism Adaptive Sports and Recreation Association's Weekend Basketball Experience Camp for Autistic Children. Communicating with autistic children by guiding them to perform simple passing and catching of balls and shooting of baskets helps them with sensory, physical, and body coordination as well as understanding the rules of group sports.




**Step30 International Ministries**

Chailease Holding volunteers went to the The Old Shoes Save Lives Relief Society's warehouse in Linkou to assist in sorting and organizing the goods, which will be shipped to Africa by sea. By participating in the sorting service, the volunteers learned the difficulties of sorting and promised to be good donors to help spread the love.



**New Taipei City Toy Bank Charity Bazaar**

The Chailease Holding volunteers helped sort used toys, dismantle parts, and weigh donated toys. The existence of the Toy Bank Charity Bazaar allows toys to be reborn, innovated, and recreated. The volunteers also realized that it is important to be more empathetic before making donations and to think more before buying toys. Choosing natural, non-toxic and environmentally friendly toys that are safe for both themselves and their children.



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

**7 SOCIAL PARTICIPATION**

Career Development

Athletic Talent Cultivate

**Community Service**

Project and Sponsorship

APPENDIX



### 7.3.2 Regional Revitalization and Community Visit

The Chailease Holding Foundation has been focused on regional revitalization since 2019. We visit local communities to learn about the local culture and heritage and to understand their future development priorities and resource needs as well as to help local organizations find new outlets for their unique qualities, so that local youth are willing to return to their hometowns to work. By arranging visits as part of our volunteer training, volunteers get to know different service units in an experiential way and have the opportunity to provide long-term services in the future, becoming a driving force for regional revitalization and deepening volunteerism.




#### Fangliao & Chaozhou, Pingtung — Xinlong Community Development Association & Botanical Culture Development Association

The Chailease Foundation led corporate volunteers to Pingtung, where they visited the Xinlong Community Development Association in Fangliao to explore the revitalization of fishing village industries and cultural spaces. Participants engaged in a hands-on activity making dried leaf art and gained insights into the “Eat Fish, Enjoy Fish, Slow Fish” initiative—a new cultural movement promoting sustainable fish consumption and local traditions.

The journey continued to the Linhou Cocoa Plantation, where the Botanical Culture Development Association shared their experience in transforming a traditional betel nut farm into a naturally cultivated cocoa orchard. The initiative showcases the shortest path from origin to product. Volunteers also took part in cocoa product-making sessions, deepening their understanding of local revitalization efforts through meaningful, hands-on experiences.

#### Wufeng, Hsinchu — Yongtai Forestry

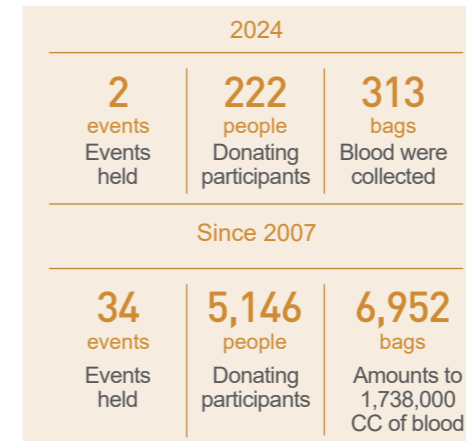
The Chailease Foundation organized a corporate volunteer trip to Wufeng in Hsinchu, where participants were guided by instructors from Yongtai Forestry. During the visit to the forest site, volunteers learned about various types of domestic timber and their applications. The program also included training on how to calculate carbon emissions, enhancing participants' understanding of forest carbon sinks and the path toward net-zero emissions.





### 7.3.3 Blood Donations


In 2024, 2 events held at headquarters in Neihu. Corporate colleagues were asked to donate blood to help alleviate the blood shortage in society. Our staff participated enthusiastically and made a generous show of support. The events demonstrate the concept of fulfilling corporate responsibility by actively participating in public welfare and giving back to society.



### 7.3.4 Services of Overseas Locations

#### Cambodia

Chailease Royal Leasing Pic (Cambodia), mobilized 150 employees to participate in an urban environmental protection campaign. They helped clean up the city train station, streets, and other areas, removing a large amount of trash and waste. The organizing body, Lover Environment and Society Association, awarded them a certificate of 'Environmental Cleanliness Contribution.'



#### Philippines

Chailease Berjaya Finance Crop. (Philippines) donated 20 refurbished computers to Jacinto Zamora Elementary School in Manila. This initiative promotes the concept of resource recycling and reuse, assists the school in advancing digital learning, enhances students' information technology skills, and simultaneously achieves pollution reduction and environmental protection.



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Career Development

Athletic Talent Cultivate

**Community Service**

Project and Sponsorship

APPENDIX



Thailand

Asia Sermkij Leasing Public Company Limited (ASK) organized the "From Hand to Heart" activity for the second consecutive year. This event involved sewing 100 breast prostheses to be donated to breast cancer patients post-surgery at Police General Hospital.



Asia Sermkij Leasing Public Company Limited (ASK) organized the "Crafting with Elastic Bands" event, where volunteer employees participated in creating elastic band devices for the elderly to use for exercise.



Asia Sermkij Leasing Public Company Limited (ASK) donated 100,000 Baht to Maharaj Nakorn Chiang Mai Hospital in Chiang Mai Province to assist underprivileged patients.



Asia Sermkij Leasing Plc. (ASK), Bangkok Grand Pacific Lease Plc. (BGPL), and SK Insurance Broker Co., Ltd. (SKIB) organized an ESG activity focused on environmental conservation and community care. They collectively participated in cleaning up the area around Bueng Kaen Nakhon Park in Khon Kaen Province, enhancing the park's appearance to make it more beautiful, clean, and orderly.



Asia Sermkij Leasing Public Company Limited (ASK) organized 50 employee volunteers in a community service activity at Wat Trirattanaram. The team cleaned the ordination hall, multipurpose areas, restrooms, and surrounding grounds to help maintain and support the Buddhist temple, a central place for the community's spiritual well-being.



Asia Sermkij Leasing Public Company Limited (ASK) organized 39 employees improving the facilities at Wat Hin Lat School in Phitsanulok province. The event focused on enhancing the school environment, including painting the school buildings and sports field, to create a better and more supportive learning atmosphere for students.



Asia Sermkij Leasing Public Company Limited (ASK) donated 100,000 Baht to the Police General Hospital. The donation was made to the Police Hospital Foundation to support the operations of the Police Medical Evacuation Center, specifically the Referral Center and Ambulance Unit of the Police General Hospital.



Asia Sermkij Leasing Public Company Limited (ASK) donated 250,000 Baht to the Thai Red Cross Society to contribute to the Personalized Cancer Care Fund of King Chulalongkorn Memorial Hospital, Thai Red Cross Society.



Asia Sermkij Leasing Public Company Limited (ASK) donated 100,000 Baht to Hat Yai Hospital in Songkhla Province to assist underprivileged patients.



# 7-4 Project and Sponsorship

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

**7 SOCIAL PARTICIPATION**

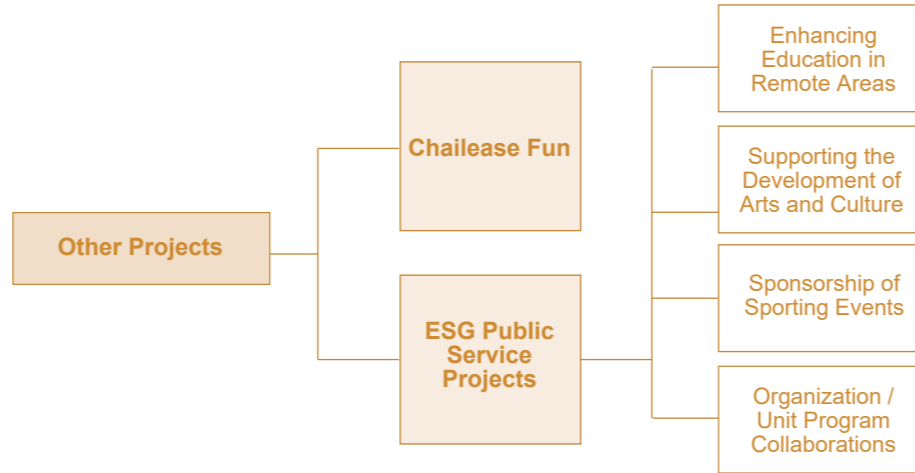
Career Development

Athletic Talent Cultivate

Community Service

**Project and Sponsorship**

APPENDIX



## 7.4.1 "Chailease FUN" Employee Life Lectures

**Chailease Fun**

In order to enhance the positive thinking of corporate employees, relieve work and life stress, and achieve flexibility and balance between family, career and life, as well as ensure the health and well-being of our employees, the Chailease Foundation plans to hold a life lecture in the head office and central and southern branches. Topics include: life aesthetics, beauty and fashion, travel, health and wellness, arts and culture, etc.

<b>8 lectures</b> 8 lectures were held	<b>287 people</b> 287 people participated	<b>NT\$ 185,000</b> The total investment amount is NT\$185,000
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## 7.4.2 ESG Public Service Programs

**Enhancing Education in Remote Areas**

**Sponsorship Program for Disadvantaged Children in Fangyuan and Dacheng Districts in Changhua County**

Through the Chailease Holding Youth Vision Foundation, Chailease Holding partners with the Changhua County YMCA, which has been serving the local community for 41 years. Combining the experience of the Changhua YMCA in promoting "after-school care services in remote areas", "community work services for children and youth", and "career development and training services for youth in remote areas", the YMCA provides integrated services for children and youth, targeting children under 18 years old from economically disadvantaged families.

Through the funding of this program, we provide diversified after-school care services for children from disadvantaged families in remote and rural areas and improve accessibility to education resources.

**2024 Sponsorship Plan for Academic Support Programs at Dawang Junior High School**

In collaboration with Taitung County Dawang Junior High School, the Chailease Youth Development Foundation is sponsoring after-school academic support for the 8th Grade Advanced English and Math Program and the 9th Grade Comprehensive Exam Preparation Program in the 2024 academic year. The goal is to enhance students' academic proficiency and empower them to transform their lives and future through education.

Through this financial support, the program enables motivated and capable students to remain at school for extended learning. The initiative aims to broaden students' academic scope horizontally and deepen their understanding vertically, thereby improving their learning capacity, building a strong academic foundation, and strengthening future competitiveness.

2024 Effectiveness		2024 Effectiveness	
<b>4 sites</b> After-school care sites	<b>52 students</b> Benefiting 52 students	<b>4 days/week, with 2 sessions/day</b> Classes are held four days a week, with two sessions per day	<b>132 students</b> Benefiting 132 students
<b>7,688 people</b> 7,688 people participating in physical activities		<b>NT\$ 750,000</b> A total investment of NT\$750,000	
<b>NT\$ 150,000</b> A total of NT\$150,000			






ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

**7 SOCIAL PARTICIPATION**

Career Development

Athletic Talent Cultivate

Community Service

**Project and Sponsorship**

APPENDIX



**Supporting the Development of Arts and Culture**

**Six Arts Theatre's Campus Public Service Tour Program**

To support the development of local culture, Chailease Holding Youth Vision Foundation collaborated with long-time partner Six Arts Theatre Company to utilize its 22 years of experience in performing arts and its strengths in diversified learning and educational outreach to organize a public service tour program for schools targeting elementary school children, while promoting cultural experience and arts education to the next generation. In addition, we promote cultural experience and arts education as well as the passing on and rooting of tradition to encourage a wide range of support for the arts and cultural industry in Taiwan.

Six Arts Theatre Company customized its performances in line with the theme of the tour, "Energy Saving and Environmental Protection", presenting issues that the tour wants to pass on to school children in a dynamic and lively stage play. It also integrates with the core business of the company to convey positive values.

**2024 Effectiveness**

**16** performances  
16 touring performances

**4,242** participants  
4,242 participants

**NT\$ 2,420,000**  
A total investment of NT\$2,420,000



**2024 Arts-Education Sponsorship Program: Collaboration with Weiwuying**

To promote cultural equity in Taiwan, the Chailease Youth Development Foundation partnered with the National Kaohsiung Center for the Arts (Weiwuying) to sponsor a special educational arts initiative. The program supported students and teachers from Minxiong Junior High School in Chiayi County and Wuchuan, Ruixing, Guilin, Datong, Gushan, Zhongshan, and Xiaogang Elementary Schools in Kaohsiung City in attending alive performance at the Weiwuying Drama Theater.

Through the production "Understanding Dance in 60 Minutes" by the Horse Dance Theatre, the program offered many students their first experience in a professional performing arts venue. In addition to enjoying the performance, participants gained insight into different art forms and learned about proper theater etiquette through the guided tour of the venue.

**2024 Effectiveness**

**1** event  
One Arts-Education collaboration event

**874** participants  
874 participants attending the live performance

**NT\$ 300,000**  
The total sponsorship amounted to NT\$300,000



**Sponsorship Program for the National Youth Theater Festival "Blossom"**

To support the development of youth performing arts and promote cultural equity in Taiwan, the Chailease Youth Development Foundation partnered with the Taiwan Association of Performing Arts for Youth to sponsor the 24th National Youth Theater Festival "Blossom."

Through youth-led, team-based theatrical creation, the program encourages young participants to develop creativity and imagination by engaging in the full process of theatrical production—from concept and development to performance.

**2024 Effectiveness**

**16** Sessions  
in the Series

**13,154** participants  
A total of 13,154 participants

**NT\$ 300,000**  
The total sponsorship amounted to NT\$300,000



**Sponsorship of Sporting Events**

**National College and University Ranking Badminton Tournament Sponsorship Program**

Chailease Holding is now in its ninth year of promoting competitive badminton through the Chailease Holding Youth Vision Foundation. We have invested a great deal of resources in our own badminton team, not only in cooperative education for grassroots schools, but also in sponsoring general badminton tournaments for the first time, supporting the development of badminton in the country and increasing the number of people who play the sport.

In order to encourage players in the general category to play badminton, the Chailease Holding Foundation set up sports scholarships for tournaments, with the top eight winners in each division receiving a maximum of NT\$5,000. In the year-end finals, the first place winners in each division receive NT\$30,000, second place winners NT\$15,000, and third place winners NT\$8,000, allowing university students who love badminton to experience an international tournament.

**2024 Effectiveness**

**34** schools  
College and University

**953** participants  
A total of 953 participants

**NT\$ 1,300,000**  
A total investment of NT\$1.3 million



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

**7 SOCIAL PARTICIPATION**

Career Development

Athletic Talent Cultivate

Community Service

**Project and Sponsorship**

APPENDIX



**Forest Conservation through Trail Maintenance**

**Biodiversity Conservation Project by the Forestry and Nature Conservation Agency — Handcrafted Trail Maintenance for Forest Protection**

The Chailease Foundation collaborated with the Forestry and Nature Conservation Agency, Dayan Leisure Agriculture Development Association, and the Taiwan Thousand Miles Trail Association to carry out eco-friendly handcrafted trail maintenance. Using local materials and manual techniques that minimize environmental disruption, the initiative aims to preserve the ecological integrity of the Seshui Forest Trail, particularly its rich fern biodiversity, while promoting sustainable trail-building practices that align with biodiversity and ecosystem conservation goals.

This initiative was also developed into a volunteer workstation program, combining annual corporate volunteer training with visits to local revitalization initiatives. The program strengthens the connection between Chailease volunteers and local communities, while fostering a positive cycle between environmental conservation and community-based economy. It also supports the long-term sustainability of Satoyama-style economies in the regions where trails are located.

**Global Biodiversity Framework (GBF) Targets**

**Target 11**  
Maintain and enhance ecosystem functions and services

**Target 15**  
Contribute to local employment and economic development

**Sustainable Development Goals (SDGs)**

**Goal 6**  
Ensure sustainable management of natural resources

**Goal 8**  
Promote local employment and economic growth

**Goal 15**  
Protect terrestrial ecosystems

**2024 Effectiveness**

**2 events**  
Organized two handcrafted trail restoration events

**49 engagements**  
49 total participant engagements

**12 seminar**  
Trail patrols

**NT\$ 331,353**  
The total amount invested was NT\$331,353



**Subsidized Vehicle Rental for Public Welfare**

**Collaborative Project with Love in Action Foundation**

The Chailease Foundation, in partnership with Chailease Car Rental (a subsidiary of Chailease Holding), launched a collaborative initiative to support nonprofit organizations by providing free vehicle rental services. Under this program, the foundation subsidizes rental fees while Chailease Car Rental supplies the vehicles.

In addition to meeting the transportation needs of social workers, the program also includes vehicle maintenance and repair services, helping social welfare organizations reduce the financial burden of vehicle ownership and enabling more efficient use of their resources. Ultimately, this initiative aims to extend support to a greater number of underprivileged individuals.

**2024 Effectiveness**

**2 organizations**  
The foundation began subsidizing monthly vehicle rental fees for the First Social Welfare Foundation and the Changhua Christian YMCA for a period of one year

**NT\$ 62,500**  
The total amount invested in 2024 was NT\$62,500



**Organization / Unit Program Collaborations**

**Public Welfare Sponsorship Project: Taoyuan Qiao-Ai Elementary School Soccer Team Development Program**

To support students with a strong desire to learn and help them acquire fundamental soccer skills, the Chailease Youth Development Foundation partnered with Qiao-Ai Elementary School in Taoyuan City to sponsor the school's 2024 full-year soccer team training program. The initiative aims to provide a diverse platform for students to build confidence, showcase their potential, and develop into outstanding athletes with the long-term goal of competing at the national level.

The Qiao-Ai Elementary School soccer team holds regular training sessions four mornings a week during self-study period and conducts four additional training sessions per week for players in different grade levels. In 2024, the team achieved impressive results, including:

- Champion**  
U10 Division, Taoyuan Mayor's Futsal Cup
- Champion**  
U9 Division, Miaoli Football Promotion Association Community Invitational
- Champion**  
U10 Division, Taiwan Tamsui Cup
- 5th Place**  
2024 National Youth Cup Soccer Championship

**2024 Effectiveness**

**53 students**  
Benefiting 53 students

**NT\$ 200,000**  
The foundation invested a total of NT\$200,000



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

**Appendix**

GRI Standards Index

Sustainability Accounting Standards Board (SASB) Index

Summary of Selected Subject Matter Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX Listed Companies

Sustainable Operating Environment Indicators

Human Resource Management Indicators

The Achievement and Long-term Goal in Social Participation

External Assurance and Certificate



# APPENDIX



Appendix 1: GRI Standards Index	144	Appendix 6: Sustainable Operating Environment Indicators	157
Appendix 2: Sustainability Accounting Standards Board (SASB) Index	151	Appendix 7: Human Resource Management Indicators	162
Appendix 3: Summary of Selected Subject Matter Information	154	Appendix 8: The Achievement and Long-term Goal in Social Participation	169
Appendix 4: Responding to the UNGC Response Strategy	155	Appendix 9: External Assurance and Certificate	171
Appendix 5: Climate-Related Information of TWSE/TPEX Listed Companies	156		

## Appendix 1: GRI Standards Index

### ABOUT THIS REPORT

### LETTER FROM THE CHAIRMAN

### 2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

### 1 COMPANY INFORMATION

### 2 SUSTAINABLE STRATEGY

### 3 CLIMATE CHANGE STRATEGIES

### 4 TRUSTED BRAND

### 5 CORPORATE GOVERNANCE

### 6 HAPPY WORKPLACE

### 7 SOCIAL PARTICIPATION

## Appendix

### GRI Standards Index

Sustainability Accounting Standards Board (SASB) Index

Summary of Selected Subject Matter Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX Listed Companies

Sustainable Operating Environment Indicators

Human Resource Management Indicators

The Achievement and Long-term Goal in Social Participation

External Assurance and Certificate



### Statement of use

The 2024 Chailease Holding Sustainability Report complies with the requirements of new GRI Standards (2021). The scope of data and information disclosed is January 1 to December 31, 2024




### GRI 1 used G


GRI 1: Foundation 2021

### Applicable GRI Sector Standard(s)

No applicable GRI Sector Standard(s)

### GRI 2: General Disclosures 2021

GRI Content Index/Disclosure	Disclosure Section or Description	Page
 <b>Organization and reporting</b>		
2-1	Organizational details ABOUT THIS REPORT 1.1 About Chailease	01 07
2-2	Entities included in the organization's sustainability reporting	ABOUT THIS REPORT 01
2-3	Reporting period, frequency and contact point	ABOUT THIS REPORT 01
2-4	Restatements of information	ABOUT THIS REPORT 01
2-5	External assurance ABOUT THIS REPORT Appendix 9: External Assurance and Certificate	01 171
 <b>Activities and workers</b>		
2-6	Activities, value chain and other business relationships	1.1 About Chailease 07
2-7	Employees	Appendix 7: Human Resource Management Indicators 162
2-8	Workers who are not employees	5.8 Sustainable Supplier Chain Management 106
 <b>Governance</b>		
2-9	Governance structure and composition	5.1 Management Team 81
2-10	Nomination and selection of the highest governance body	5.1 Management Team 81
2-11	Chair of the highest governance body	5.1 Management Team 81
2-12	Role of the highest governance body in overseeing the management of impacts	2.2 Sustainable Governance 5.1 Management Team 17 81
2-13	Delegation of responsibility for managing impacts	2.2 Sustainable Governance 5.1 Management Team 17 81
2-14	Role of the highest governance body in sustainability reporting	2.2 Sustainable Governance 17
2-15	Conflicts of interest	5.1 Management Team 81

GRI Content Index/Disclosure	Disclosure Section or Description	Page
2-16	Communication of critical concerns	2.2 Sustainable Governance 2.3 Stakeholder Engagement 5.1 Management Team 17 18 81
2-17	Collective knowledge of the highest governance body	5.1 Management Team 81
2-18	Evaluation of the performance of the highest governance body	5.1 Management Team 81
2-19	Remuneration policies	5.1 Management Team 81
2-20	Process to determine remuneration	5.1 Management Team 81
2-21	Annual total compensation ratio	5.1 Management Team 81
 <b>Strategy, policies and practice</b>		
2-22	Statement on sustainable development strategy	2.0 SUSTAINABLE STRATEGY 14
2-23	Policy commitments	2.0 SUSTAINABLE STRATEGY 5.8 Sustainable Supplier Chain Management 6.5 Human Rights Protection 14 106 127
2-24	Embedding policy commitments	5.8 Sustainable Supplier Chain Management 6.5 Human Rights Protection 106 127
2-25	Processes to remediate negative impacts	2.2 Sustainable Governance 4.1 Inclusive Finance 4.2 Sustainable Finance 5.3 Money Laundering Prevention 5.4 Tax Governance Policy 5.6 Ethical Corporate Management 6.3 Healthy Workplace 6.5 Human Rights Protection 17 67 70 89 91 98 119 127

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

**Appendix****GRI Standards Index**Sustainability Accounting Standards Board  
(SASB) IndexSummary of Selected Subject Matter  
Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX  
Listed Companies

Sustainable Operating Environment Indicators

Human Resource Management Indicators

The Achievement and Long-term Goal  
in Social Participation

External Assurance and Certificate



GRI Content Index/Disclosure	Disclosure Section or Description	Page		
2-26	Mechanisms for seeking advice and raising concerns	2.3 Stakeholder Engagement 5.6 Ethical Corporate Management 5.8 Sustainable Supplier Chain Management	18 98 106	
	2-27	Compliance with laws and regulations	5.2 Regulatory Compliance 5.3 Money Laundering Prevention 5.6 Ethical Corporate Management	88 89 98
		2-28	Membership associations	1.1 About Chailease

GRI Content Index/Disclosure	Disclosure Section or Description	Page	
<b>Stakeholder engagement</b>			
2-29	Approach to stakeholder engagement	2.3 Stakeholder Engagement	18
2-30	Collective bargaining agreements	6.3 Healthy Workplace	119

**GRI 3: Material Topics 2021**

GRI Content Index/Disclosure	Disclosure Section or Description	Page	
3-1	Process to determine material topics	2.4 Identifying	20
3-2	List of material topics	2.4 Identifying	20
3-3	Management of material topics	2.4 Identifying	20

**Material Topics**

GRI Content Index	Disclosure	Disclosure Section or Description	Page	
<b>Corporate Governance</b>				
3-3	Management of material topics	Corporate Governance	-	
GRI 2	Governance	2-18 Evaluation of the performance of the highest governance body	5.1 Management Team	81
<b>Operating Performance</b>				
3-3	Management of material topics	Operating Performance	-	
GRI 201	Economic Performance 2016	201-1 Direct economic value generated and distributed 201-3 Defined benefit plan obligations and other retirement plans	1.2 Business Performance 6.2 Employee Care	11 116
<b>Ethical Corporate Management</b>				
3-3	Management of material topics	Ethical Corporate Management	-	
GRI 205	Anti-corruption 2016	205-2 Communication and training about anti-corruption policies and procedures	5.6 Ethical Corporate Management 5.8 Sustainable Supplier Chain Management	98 106

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

**Appendix**

**GRI Standards Index**

Sustainability Accounting Standards Board (SASB) Index

Summary of Selected Subject Matter Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX Listed Companies







Sustainable Operating Environment Indicators

Human Resource Management Indicators

The Achievement and Long-term Goal in Social Participation

External Assurance and Certificate



GRI Content Index	Disclosure	Disclosure Section or Description	Page
<b> Risk Control</b>			
3-3 Management of material topics		Risk Control	-
Custom theme	Risks and opportunities due to climate change	3.0 CLIMATE CHANGE STRATEGIES	40
<b> Information Security</b>			
3-3 Management of material topics		Information Security	-
GRI 418 Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	4.4 Personal Information Protection 5.7 Information Security	78 101
<b> Regulatory Compliance</b>			
3-3 Management of material topics		Regulatory Compliance	-
GRI 206 Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	5.2 Regulatory Compliance	88
<b> Employee Attraction and Retention</b>			
3-3 Management of material topics		Employee Attraction and Retention	-
GRI 202 Market Presence 2016	201-1 Direct economic value generated and distributed	Appendix 7: Human Resource Management Indicators	162
GRI 401 Employment 2016	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees 401-3 Parental leave	6.2 Employee Care 6.3 Healthy Workplace	116 119
GRI 405 Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees 405-2 Ratio of basic salary and remuneration of women to men	Appendix 7: Human Resource Management Indicators Appendix 7: Human Resource Management Indicators	162 162
<b> Sustainable Finance</b>			
3-3 Management of material topics		Sustainable Finance	-
Custom theme	Developing the green market and promoting energy-saving green products.	4.2 Sustainable Finance	70
<b> Inclusive Finance</b>			
3-3 Management of material topics		Inclusive Finance	-
GRI 203 Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	4.1 Inclusive Finance	67



ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix

GRI Standards Index

Sustainability Accounting Standards Board (SASB) Index

Summary of Selected Subject Matter Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX Listed Companies

Sustainable Operating Environment Indicators

Human Resource Management Indicators

The Achievement and Long-term Goal in Social Participation

External Assurance and Certificate



Sustainability Issues

GRI Content Index	Disclosure	Disclosure Section or Description	Page
<b>Customer Relationship Management</b>			
3-3 Management of material topics		Customer Relationship Management	-
GRI 416 Customer Health and Safety 2016	416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	No significant violation	-
GRI 417 Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	4.3 Service Optimization	77
	417-2 Incidents of non-compliance concerning product and service information and labeling	No significant violation	-
	417-3 Incidents of noncompliance concerning marketing communications	No significant violation	-
GRI 418 Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	4.4 Personal Information Protection	78
		5.7 Information Security	101
<b>Carbon Emissions from Financial Assets</b>			
3-3 Management of material topics		Carbon Emissions from Financial Assets	-
GRI 305 Emissions 2016	305-3 Other indirect (Scope 3) GHG emissions	3.2 Investing and Financing Carbon Emissions Inventory	52
<b>Human Right</b>			
3-3 Management of material topics		Human Right	-
GRI 202 Market Presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	Appendix 7: Human Resource Management Indicators	162
GRI 405 Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Appendix 7: Human Resource Management Indicators	162
	405-2 Ratio of basic salary and remuneration of women to men	Appendix 7: Human Resource Management Indicators	162
GRI 406 Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	6.5 Human Rights Protection	127
GRI 407 Freedom of Association and Collective Bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	5.8 Sustainable Supplier Chain Management	106
		6.5 Human Rights Protection	127
GRI 408 Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	5.8 Sustainable Supplier Chain Management	106
		6.5 Human Rights Protection	127
GRI 409 Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	6.5 Human Rights Protection	127
GRI 411 Rights of Indigenous Peoples 2016	411-1 Incidents of violations involving rights of indigenous peoples	No incident	-



## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

## Appendix

## GRI Standards Index

Sustainability Accounting Standards Board (SASB) Index

Summary of Selected Subject Matter Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX Listed Companies

Sustainable Operating Environment Indicators

Human Resource Management Indicators

The Achievement and Long-term Goal in Social Participation

External Assurance and Certificate



GRI Content Index	Disclosure	Disclosure Section or Description	Page
<b>Biodiversity and Ecological Conservation</b>			
3-3 Management of material topics		Biodiversity and Ecological Conservation	-
Custom theme	Introduce the TNFD framework to identify and manage nature-related risks.	3.4 Biodiversity Preservation	58

## GRI 200: Economic Series

GRI Content Index	Disclosure	Disclosure Section or Description	Page
GRI 201 Economic Performance 2016	201-1 Direct economic value generated and distributed	1.2 Business Performance	11
	201-4 Financial assistance received from government	1.2 Business Performance	11
GRI 202 Market Presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	Appendix 7: Human Resource Management Indicators	162
GRI 203 Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	7.3 Community Service	136
GRI 204 Procurement Practices 2016	204-1 Proportion of spending on local suppliers	5.8 Sustainable Supplier Chain Management	106
GRI 206 Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	5.6 Ethical Corporate Management	98
GRI 207 Tax 2019	207-1 Approach to tax	5.4 Tax Governance Policy	91

## GRI 300 : Environmental Series

GRI Content Index	Disclosure	Disclosure Section or Description	Page
GRI 302 Energy 2016	302-1 Energy consumption within the organization	3.3 Green Operations Management	54
	302-3 Energy intensity	Appendix 6: Sustainable Operating Environment Indicators	157
GRI 303 Water and Effluents 2018	303-1 Water withdrawal by source	Locations are offices and the withdrawal water from tap water.	-
	303-2 Management of water discharge-related impacts	Locations are offices and the discharge water complies with legal regulations.	-
	303-3 Water withdrawal	3.3 Green Operations Management	54

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

## Appendix

### GRI Standards Index

Sustainability Accounting Standards Board (SASB) Index

Summary of Selected Subject Matter Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX Listed Companies

Sustainable Operating Environment Indicators

Human Resource Management Indicators

The Achievement and Long-term Goal in Social Participation

External Assurance and Certificate



GRI Content Index	Disclosure	Disclosure Section or Description	Page
GRI 305 Emissions 2016	305-1 Direct (Scope 1) GHG emissions	3.3 Green Operations Management	54
	305-2 Energy indirect (Scope 2) GHG emissions	3.3 Green Operations Management	54
	305-3 Other indirect (Scope 3) GHG emissions	3.3 Green Operations Management	54
	305-4 GHG emissions intensity	3.3 Green Operations Management	54
	305-5 Reduction of GHG emissions	3.3 Green Operations Management	54
GRI 308 Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	5.8 Sustainable Supplier Chain Management	106

### GRI 400: Social Series

GRI Content Index	Disclosure	Disclosure Section or Description	Page
GRI 401 Employment 2016	401-1 New employee hires and employee turnover	Appendix 7: Human Resource Management Indicators	162
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	6.2 Employee Care	116
	401-3 Parental leave	Appendix 7: Human Resource Management Indicators	162
GRI 402 Labor/Management Relations 2016	402-1 Minimum notice periods regarding operational changes	6.5 Human Rights Protection	127
GRI 403 Occupational Health and Safety 2018	403-1 Occupational health and safety management system	6.3 Healthy Workplace	119
	403-2 Hazard identification, risk assessment, and incident investigation	6.3 Healthy Workplace	119
	403-3 Occupational health services	6.3 Healthy Workplace	119
	403-4 Worker participation, consultation, and communication on occupational health and safety	6.3 Healthy Workplace	119
	403-5 Worker training on occupational health and safety	6.3 Healthy Workplace	119
	403-6 Promotion of worker health	6.3 Healthy Workplace	106
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	5.8 Sustainable Supplier Chain Management	-
	403-8 Workers covered by an occupational health and safety management system	All employees and contractors	119
	403-9 Work-related injuries	6.3 Healthy Workplace	119
	403-10 Work-related ill health	6.3 Healthy Workplace	119
GRI 404 Training and Education 2016	404-1 Average hours of training per year per employee	6.1 Talent Cultivation and Development	110
	404-2 Programs for upgrading employee skills and transition assistance programs	6.1 Talent Cultivation and Development	110
	404-3 Percentage of employees receiving regular performance and career development reviews	6.1 Talent Cultivation and Development	110
GRI 405 Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Appendix 7: Human Resource Management Indicators	162
	405-2 Ratio of basic salary and remuneration of women to men	Appendix 7: Human Resource Management Indicators	162
GRI 406 Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	6.5 Human Rights Protection	127



## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

## Appendix

### GRI Standards Index

Sustainability Accounting Standards Board (SASB) Index

Summary of Selected Subject Matter Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX Listed Companies

Sustainable Operating Environment Indicators

Human Resource Management Indicators

The Achievement and Long-term Goal in Social Participation

External Assurance and Certificate



GRI Content Index	Disclosure	Disclosure Section or Description	Page
GRI 407 Freedom of Association and Collective Bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	5.8 Sustainable Supplier Chain Management 6.5 Human Rights Protection	106 127
GRI 408 Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	5.8 Sustainable Supplier Chain Management 6.5 Human Rights Protection	106 127
GRI 409 Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	No incident	-
GRI 411 Rights of Indigenous Peoples 2016	411-1 Incidents of violations involving rights of indigenous peoples	No incident	-
GRI 413 Supplier Social Assessment 2016	413-1 Operations with local community engagement, impact assessments, and development programs	7.3 Community Service 7.4 Project and Sponsorship	136 140
	413-2 Operations with significant actual and potential negative impacts on local communities	7.3 Community Service 7.4 Project and Sponsorship	136 140
GRI 414 Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	5.8 Sustainable Supplier Chain Management	106
GRI 417 Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	4.3 Service Optimization	77
GRI 418 Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	4.4 Personal Information Protection	78
		5.7 Information Security	101

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

## Appendix

GRI Standards Index

**Sustainability Accounting Standards Board  
(SASB) Index**
Summary of Selected Subject Matter  
InformationResponding to the UNGC Response Strategy  
Climate-Related Information of TWSE/TPEX  
Listed Companies

Sustainable Operating Environment Indicators

Human Resource Management Indicators

The Achievement and Long-term Goal  
in Social Participation

External Assurance and Certificate



## Appendix 2: Sustainability Accounting Standards Board (SASB) Index

### Commercial Banks

Topic	Code	Accounting Metric	Response	Page												
Activity Metric	FN-CB-000.a	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	N/A	-												
	FN-CB-000.b	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	4.1 Inclusive Finance	67												
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 Personal Information Protection 5.7 Information Security page	78 101												
	FN-CB-230a.2	Description of approach to identifying and addressing data security risks	4.4 Personal Information Protection 5.7 Information Security	67												
Financial Inclusion & 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	<table border="1"> <thead> <tr> <th>Item</th> <th>Personal</th> <th>Micro-enterprise</th> <th>Other companies</th> </tr> </thead> <tbody> <tr> <td>Number of loans</td> <td>1,351,081</td> <td>16,379</td> <td>36,871</td> </tr> <tr> <td>Loan balance (NT\$ thousand)</td> <td>25,629,216</td> <td>28,562,695</td> <td>317,654,883</td> </tr> </tbody> </table>	Item	Personal	Micro-enterprise	Other companies	Number of loans	1,351,081	16,379	36,871	Loan balance (NT\$ thousand)	25,629,216	28,562,695	317,654,883	-
	Item	Personal	Micro-enterprise	Other companies												
Number of loans	1,351,081	16,379	36,871													
Loan balance (NT\$ thousand)	25,629,216	28,562,695	317,654,883													
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	<table border="1"> <thead> <tr> <th>Item</th> <th>Number</th> <th>Amount (NT\$ thousand)</th> </tr> </thead> <tbody> <tr> <td>Overdue loans eligible for loans that promote the development of microenterprises and communities</td> <td>447</td> <td>946,170</td> </tr> <tr> <td>Compliant with the collection of loans that promote the development of micro-enterprises and communities</td> <td>426</td> <td>722,007</td> </tr> </tbody> </table> <p>Note: Microenterprises refer to clients served by our microenterprise business unit, with an average principal per client of less than TWD 2 million.</p>	Item	Number	Amount (NT\$ thousand)	Overdue loans eligible for loans that promote the development of microenterprises and communities	447	946,170	Compliant with the collection of loans that promote the development of micro-enterprises and communities	426	722,007	-				
Item	Number	Amount (NT\$ thousand)														
Overdue loans eligible for loans that promote the development of microenterprises and communities	447	946,170														
Compliant with the collection of loans that promote the development of micro-enterprises and communities	426	722,007														
	FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	4.1 Inclusive Finance	67												
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	FN-CB-410a.1	Commercial and industrial credit exposure, by industry	Industry exposure information for SASB guidelines will be disclosed in future planning	-												
	FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	4.2 Sustainable Finance	67												
Financed Emissions	FN-CB-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2). Scope 2 and (3) Scope 3	3.3 Green Operations Management	54												
	FN-CB-410b.2	Gross exposure for each industry by asset class	3.2 Investing and Financing Carbon Emissions Inventory	52												
	FN-CB-410b.3	Percentage of gross exposure included in the financed emissions	3.2 Investing and Financing Carbon Emissions Inventory	52												
	FN-CB-410b.4	Description of methodology used to calculate financed emissions	3.2 Investing and Financing Carbon Emissions Inventory	52												

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

## Appendix

GRI Standards Index

**Sustainability Accounting Standards Board  
(SASB) Index**
Summary of Selected Subject Matter  
Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX  
Listed Companies

Sustainable Operating Environment Indicators

Human Resource Management Indicators

The Achievement and Long-term Goal  
in Social Participation

External Assurance and Certificate



Topic	Code	Accounting Metric	Response	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	5.6 Ethical Corporate Management	98
	FN-CB-510a.2	Description of whistleblower policies and procedures	5.6 Ethical Corporate Management	98
Systemic Risk Management	FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	N/A	-
	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	N/A	-

### Mortgage Finance

Topic	Code	Accounting Metric	Response	Page		
Activity Metric	FN-MF-000.a	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	Commercial loan project	Number	Amount (NT\$ thousand)	-
			Loan broker	0	0	
Activity Metric	FN-MF-000.b	(1) Number and (2) value of mortgages purchased by category: (a) residential and (b) commercial	Commercial loan project	Number	Amount (NT\$ thousand)	-
			Mortgage	11,710	76,133,245.31	
Discriminatory Lending	FN-MF-270b.3	Description of policies and procedures for ensuring nondiscriminatory mortgage origination	6.5 Human Rights Protection	127		
Environmental Risk to Mortgaged Properties	FN-MF-450a.3	Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	3.0 CLIMATE CHANGE STRATEGIES	41		

### Car Rental & Leasing

Topic	Code	Accounting Metric	Response	Page	
Customer Safety	TR-CR-250a.1	Percentage of rental fleetvehicles rated by NCAP with an overall 5-star safety rating, by region	4.0 TRUSTED BRAND	65	
	TR-CR-250a.2	Number of vehicles recalled	4.0 TRUSTED BRAND	65	
Fleet Fuel Economy &Utilization	TR-CR-410a.1	Rental day-weighted average rental fleet fuel economy, by region	4.0 TRUSTED BRAND	65	
	TR-CR-410a.2	Fleet utilization rate	Energy Efficiency (km/l)(km/kwh)	Utilization Rate	-
			Short-term Rental	15.8	
URiDE	16.88	7.6%			



## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

## Appendix

GRI Standards Index

Sustainability Accounting Standards Board  
(SASB) IndexSummary of Selected Subject Matter  
Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX  
Listed Companies

Sustainable Operating Environment Indicators

Human Resource Management Indicators

The Achievement and Long-term Goal  
in Social Participation

External Assurance and Certificate



## Renewable Resources &amp; Alternative Energy)

Topic	Code	Accounting Metric	Response	Page
Energy Management in Manufacturing	RR-ST-130a.1	(1) Total energy consumed (2) Percentage grid electricity (3) Percentage renewable	N/A	-
Water Management in Manufacturing	RR-ST-140a.1	(1) Total water withdrawn (2) Total water consumed; percentage of each in regions with High or Extremely High Baseline Water Stress	N/A	-
	RR-ST-140a.2	Description of water management risks and discussion of strategies and practices to mitigate those risks	N/A	-
Hazardous Waste Management	RR-ST-150a.1	(1) Amount of hazardous waste generated (2) Percentage recycled	N/A	-
	RR-ST-150a.2	(1) Number and aggregate quantity of reportable spills (2) Quantity recovered	N/A	-
Ecological Impacts of Project Development	RR-ST-160a.1	(1) Number and (2) duration of project delays related to ecological impacts	-	-
	RR-ST-160a.2	Description of efforts in solar energy system project development to address community and ecological impacts	4.2.4 Sustainable Investment - Renewable Energy	73
Management of Energy Infrastructure Integration & Related Regulations	RR-ST-160a.1	Description of risks associated with integration of solar energy into existing energy infrastructure and discussion of efforts to manage those risks	4.2.4 Sustainable Investment - Renewable Energy	73
	RR-ST-410a.2	Description of risks and opportunities associated with energy policy and its effect on the integration of solar energy into existing energy infrastructure	-	-
Product End of-life Management	RR-ST-410b.1	Percentage of products sold that are recyclable or reusable	N/A	-
	RR-ST-410a.2	(1) Weight of end-of-life material recovered (2) Percentage recycled	N/A	-
	RR-ST-410b.3	Percentage of products by revenue that contain IEC 62474 declarable substances, arsenic compounds, antimony compounds, or beryllium compounds	N/A	-
	RR-ST-410a.4	Description of approach and strategies to design products for high-value recycling	N/A	-
Materials Sourcing	RR-ST-440a.1	Description of the management of risks associated with the use of critical materials	N/A	-
	RR-ST-440a.2	Description of the management of environmental risks associated with the polysilicon supply chain	N/A	-

## ABOUT THIS REPORT

### LETTER FROM THE CHAIRMAN

### 2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

#### 1 COMPANY INFORMATION

#### 2 SUSTAINABLE STRATEGY

#### 3 CLIMATE CHANGE STRATEGIES

#### 4 TRUSTED BRAND

#### 5 CORPORATE GOVERNANCE

#### 6 HAPPY WORKPLACE

#### 7 SOCIAL PARTICIPATION

## Appendix

GRI Standards Index

Sustainability Accounting Standards Board (SASB) Index

### Summary of Selected Subject Matter Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX Listed Companies

Sustainable Operating Environment Indicators

Human Resource Management Indicators

The Achievement and Long-term Goal in Social Participation

External Assurance and Certificate







## Appendix 3: Summary of Selected Subject Matter Information

This sustainability report invited the British Standards Institution (BSI) to verify the materiality, inclusiveness, responsiveness and impact of the report as an independent and impartial third party, based on the AA1000v3 & AA1000AP (2018) appendix as well as the GRI standard: 2021.

GRI	Contents	Assurance by BSI	Chapter	Page
302-1	Energy consumption within the organization	Sustainability Report	3.3 Green Operations Management	54
303-3	Water withdrawal by source	Sustainability Report	3.3 Green Operations Management	54
--	Amount of Waste (recyclable & un-recyclable)	Sustainability Report	3.3 Green Operations Management	54
--	Gender salary equality	Sustainability Report	6.1 Talent Cultivation and Development	110
--	Absentee rate of employee	Sustainability Report	6.3 Healthy Workplace	119
--	Materiality Analysis Materiality assessment process	Sustainability Report	2.4 Identifying Material Topics	20

## Appendix 4: Responding to the UNGC Response Strategy

Although the Company is not a member of the United Nations Global Compact (UNGC), it still responds to the UNGC's response strategy. Regarding the ten principles of UNGC, the Company's corporate rules and statements are as follows.

Category	10 Principles	Report Details or Description
 <b>Human Rights</b>	Support and respect internationally recognized human rights	We support and respect internationally recognized human rights, which can be found in our "Human Rights Policy".
	Guarantee not to be complicit in the trampling of human rights	We support responsible suppliers and work together to achieve good ethical standards, respect for labor and human rights, and environmental sustainability, as detailed on "5.8 Sustainable Supplier Chain Management" of this report.
 <b>Labor Standards</b>	Support freedom of association and the effective recognition of the right to collective bargaining	The Company respects employees' association and membership in various social organizations in accordance with the law, and provides proper diversified activities to enhance the work-life balance of employees; it also provides a diversified communication mechanism and platform for labor and management to ensure harmonious labor relations, as detailed in the Company's "Human Rights Policy".
	Prohibit all forms of forced and compulsory labor	The Company protects the safety and physical and mental health of its employees, prohibits any form of forced labor, and conducts regular reviews, controls, and education. For more details, please refer to the "Happy Workplace" section of this report (6.5 Human Rights Protection) and the Company's "Human Rights Policy".
	Effectively prohibit child labor	The Company protects the safety and physical and mental health of its employees by prohibiting persons under the age of 16 and by conducting regular inspections, controls and awareness-raising. For more information, please refer to the "Human Rights" section of this report (6.5 Human Rights Protection) and the "Human Rights Policy" of the Company.
	Eliminate discrimination in employment and occupation	The Company opposes any form of discrimination, as described in detail in the "Human Rights Protection" section of this report (6.5 Human Rights Protection) and in the Company's "Human Rights Policy".
 <b>Environment</b>	Support a precautionary approach to environmental challenges	The Company has incorporated the concept of environmental protection into its daily workflow in a planned and systematic manner, promoted the concept of environmental protection, raised awareness of energy conservation and carbon reduction, continued to promote energy use, and conceived waste reduction plans. For more details and practices, please refer to the "Environmental Sustainability" section of this report (3.3 Green Operations Management).
	Take proactive action to promote a more responsible approach to the environment	The Company promotes energy-efficient green energy and is committed to corporate citizenship by professionally investing in the green energy market through financing and leasing. Please refer to the "Sustainability Goals" (2.1 Sustainable Goals) and "Environmental Sustainability" sections (3.3 Green Operations Management) of this report for details and practices.
	Encourage the development and promotion of environmentally friendly technologies	The Company complies with environmental and energy regulations, implements pollution prevention, reduces environmental impacts, and follows an environmental management system for continuous improvement, and further leads its employees, suppliers and customers to join hands to protect the environment and care for resources. For details and practices, please refer to the "Environmental Sustainability" section of this report (3.3 Green Operations Management).
 <b>Anti-Corruption</b>	Fight corruption in all its forms	Relevant anti-corruption and anti-bribery policies and regulations can be found in the Company's "Ethical Operation Policy" and its "Anti-Corruption and Anti-Bribery Policy". For more details and practices, please refer to "5.6 Ethical Corporate Management" of this report.

### ABOUT THIS REPORT

### LETTER FROM THE CHAIRMAN

### 2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

### 1 COMPANY INFORMATION

### 2 SUSTAINABLE STRATEGY

### 3 CLIMATE CHANGE STRATEGIES

### 4 TRUSTED BRAND

### 5 CORPORATE GOVERNANCE

### 6 HAPPY WORKPLACE

### 7 SOCIAL PARTICIPATION

### Appendix

GRI Standards Index

Sustainability Accounting Standards Board (SASB) Index

Summary of Selected Subject Matter Information

**Responding to the UNGC Response Strategy**

Climate-Related Information of TWSE/TPEX Listed Companies

Sustainable Operating Environment Indicators

Human Resource Management Indicators

The Achievement and Long-term Goal in Social Participation

External Assurance and Certificate



## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

**Appendix**

GRI Standards Index

Sustainability Accounting Standards Board  
(SASB) IndexSummary of Selected Subject Matter  
Information

Responding to the UNGC Response Strategy

**Climate-Related Information of TWSE/TPEX  
Listed Companies**

Sustainable Operating Environment Indicators

Human Resource Management Indicators

The Achievement and Long-term Goal  
in Social Participation

External Assurance and Certificate



## Appendix 5: Climate-Related Information of TWSE/TPEX Listed Companies



### 1. Implementation Status of Climate-related Information

Item	Implementation Status	Page
Describe the board's and management's oversight and governance of climate-related risks and opportunities.	3.1.1 Governance and Process	41
Describe how the identified climate risks and opportunities affect the business, strategy and finances of the organization (short, medium, and long term).	3.1.2 Risk Identification and Strategies	43
Describe the financial impact of extreme climate events and transformational actions.	3.1.3 Climate / Natural Related Opportunities and Financial Impact	45
Describe how climate risk identification, assessment, and management processes are integrated into the overall risk management system.	3.1.2 Risk Identification and Strategies	43
If scenario analysis is used to assess resilience to climate change risk, scenarios, parameters, assumptions, analytical factors, and key financial impacts should be described.	3.1.4 TCFD Scenario Analysis	46
If there is a transition plan for managing climate-related risks, describe the content of the plan, as well as the metrics and objectives for identifying and managing physical risks and transition risks.	3.1.4 TCFD Scenario Analysis	46
If internal carbon pricing is used as a planning tool, the basis for price setting should be specified.	3.3.5 Internal Carbon Pricing	57
If climate-related targets are set, information on the activities covered, the scope of greenhouse gas emissions, the planning period, and the annual progress should be provided. If carbon swaps or renewable energy certificates (RECs) are used to achieve the relevant targets, the source and amount of carbon reduction credits or RECs should be described.	3.3.1 Carbon Emission	55

### 2. Company's Greenhouse Gas Inventory and Confirmation for the Last Two Years



Item	Implementation Status	Page
<b>Greenhouse Gas Inventory Information</b> Describe greenhouse gas emissions (metric tons of CO <sub>2</sub> e), intensity (metric tons of CO <sub>2</sub> e per million), and data coverage for the last two years.	3.3.1 Carbon Emission	55
<b>Greenhouse Gas Assurance Information</b> Provide a description of the most recent two years of assurance, including the scope of assurance, the assurance organization, the assurance criteria, and the assurance opinion.	3.3.1 Carbon Emission	55
Greenhouse Gas Reduction Targets, Strategies and Specific Action Plans	3.3.1 Carbon Emission	55

## Appendix 6: Sustainable Operating Environment Indicators

### ABOUT THIS REPORT

### LETTER FROM THE CHAIRMAN

### 2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

#### 1 COMPANY INFORMATION

#### 2 SUSTAINABLE STRATEGY

#### 3 CLIMATE CHANGE STRATEGIES

#### 4 TRUSTED BRAND

#### 5 CORPORATE GOVERNANCE

#### 6 HAPPY WORKPLACE

#### 7 SOCIAL PARTICIPATION

### Appendix

GRI Standards Index

Sustainability Accounting Standards Board (SASB) Index

Summary of Selected Subject Matter Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX Listed Companies


**Sustainable Operating Environment Indicators**

Human Resource Management Indicators

The Achievement and Long-term Goal in Social Participation

External Assurance and Certificate



Energy and Resource use					
Location	Type (Unit)	2021	2022	2023	2024
Taiwan	Electricity usage(kWh)	6,009,884	6,708,585	7,194,107	7,956,034
	Automotive Gasoline (liters)	187,646	161,794	181,369	121,876
Mainland China	Electricity usage(kWh)	3,581,299	3,906,648	4,495,495	4,823,410
	Automotive Gasoline (liters)	2,760,367	932,587	1,182,909	1,244,646
Thailand	Electricity usage(kWh)	612,571	1,004,621	987,895	869,076
	Automotive Gasoline (liters)	146,714	140,137	148,870	94,703.9
	Automotive Diesel (liters)	-	-	-	54,911
Vietnam	Electricity usage(kWh)	310,696	407,386	569,647	555,753
	Automotive Gasoline (liters)	219,689	771,085	287,622	1,593
Malaysia	Electricity usage(kWh)	336,225	300,102	329,438	380,141
	Automotive Gasoline (liters)	2,645	5,974	6,665	7,174.8
Cambodia	Electricity usage(kWh)	348,816	370,723	331,562	354,864
	Automotive Gasoline (liters)	28,800	70,390	158,745	206,879.5
	Automotive Diesel (liters)	-	-	-	2,138
Philippines	Electricity usage(kWh)	97,186	105,746	122,622	138,263
	Automotive Gasoline (liters)	32,794	17,074	37,369	15,727
	Automotive Diesel (liters)	-	-	-	28,442
Indonesia	Electricity usage(kWh)	-	-	162,901	112,499
	Automotive Gasoline (liters)	-	-	3,896	4,241.2
	Automotive Diesel (liters)	-	-	-	2,537
U.S.A.	Electricity usage(kWh)	-	-	-	210.72
England	Electricity usage(kWh)	-	-	-	2,196
Singapore	Electricity usage(kWh)	-	-	-	2,196
TOTAL	Electricity usage ( kWh )	11,296,677	12,803,811	14,193,667	15,194,642
	Electricity usage ( Megajoule )	40,668,039	46,093,720	51,097,201	54,700,712
	Automotive Gasoline ( Liters )	3,378,655	2,114,230	2,007,445	1,695,248
	Automotive Gasoline ( Megajoule )	116,901,454	73,152,358	69,457,597	58,655,597
	Automotive Diesel ( Liters )	-	-	-	89,622
	Automotive Diesel ( Megajoule )	-	-	-	3,208,451
	Megajoule	157,569,502	119,246,078	120,554,798	116,564,761
	MWH	43,769	33,124	33,487	32,379
Coverage (%)	100%	100%	100%	100%	

Note 1: Electricity conversion formula: 1 kWh = 3.6 million joules.

Note 2: Formula for converting gasoline for vehicles: 1 liter = 34.6 million joules.

Note 3: Formula for converting diesel for vehicles: 1 liter = 35.8 million joules

Note 4: Tracking of automotive diesel consumption commenced in 2024.

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

**Appendix**

GRI Standards Index

Sustainability Accounting Standards Board  
(SASB) IndexSummary of Selected Subject Matter  
Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX  
Listed Companies**Sustainable Operating Environment  
Indicators**

Human Resource Management Indicators

The Achievement and Long-term Goal  
in Social Participation

External Assurance and Certificate



**ISO 14064-1 Greenhouse Gas Inventory Items: Category 1 and 2**

Location	Type (Unit)	2021	2022	2023	2024
Taiwan	Category 1: Direct Emissions (tons)	424.67	474.06	427.53	345.48
	Category 2: Indirect Emissions (tons)	3,016.96	3,414.67	3,561.08	4,331.64
Mainland China	Category 1: Direct Emissions (tons)	6,247.08	2,110.57	2,525.86	3,387.81
	Category 2: Indirect Emissions (tons)	1,797.81	1,988.48	2,563.78	2,588.24
Thailand	Category 1: Direct Emissions (tons)	332.03	410.60	350.92	413.82
	Category 2: Indirect Emissions (tons)	307.51	511.35	408.00	346.76
Vietnam	Category 1: Direct Emissions (tons)	497.18	2,259.28	677.99	39.31
	Category 2: Indirect Emissions (tons)	155.97	207.36	280.84	366.35
Malaysia	Category 1: Direct Emissions (tons)	5.99	17.50	15.71	24.75
	Category 2: Indirect Emissions (tons)	168.78	152.75	167.35	294.23
Cambodia	Category 1: Direct Emissions (tons)	65.18	206.24	374.20	510.40
	Category 2: Indirect Emissions (tons)	175.11	188.70	289.79	140.99
Philippines	Category 1: Direct Emissions (tons)	74.22	50.03	88.09	122.12
	Category 2: Indirect Emissions (tons)	48.79	53.82	75.66	106.86
Indonesia	Category 1: Direct Emissions (tons)	-	-	9.18	23.90
	Category 2: Indirect Emissions (tons)	-	-	121.04	90.00
U.S.A.	Category 2: Indirect Emissions (tons)	-	-	-	0.08
England	Category 2: Indirect Emissions (tons)	-	-	-	0.45
Singapore	Category 2: Indirect Emissions (tons)	-	-	-	0.90
<b>TOTAL</b>	<b>Category 1 + Category 2 (tons)</b>	<b>13,317.28</b>	<b>12,045.41</b>	<b>11,937.01</b>	<b>13,134.11</b>

Note: Category 1 and Category 2 emissions of the investment projects are reported as zero, as they have been included under the Company's Category 3 category for financed emissions.

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

## Appendix

GRI Standards Index

Sustainability Accounting Standards Board  
(SASB) IndexSummary of Selected Subject Matter  
Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX  
Listed Companies

### Sustainable Operating Environment Indicators

Human Resource Management Indicators

The Achievement and Long-term Goal  
in Social Participation

External Assurance and Certificate



## ISO 14064-1 Greenhouse Gas Inventory Items: Category 3–5

Category	Type	Emissions ( tCO <sub>2e</sub> )	Calculation Method	Emission Factor	Input Value	Notes	Equivalent to GHG Protocol
Category 3	3.1: Upstream Transportation and Distribution of Raw Materials	0.0000	The Company does not engage in actual product manufacturing and has no transportation-related emissions from major raw materials; therefore, the emission volume is zero.	-	-	Inventory: Entire Holding Group	Category 4: Upstream transportation and distribution
	3.2: Downstream Transportation and Distribution of Products	-	No statistics are available for this category in the current year.	-	-	-	Category 9: Downstream Transportation and Distribution
	3.3: Employee Commuting	16,762.8776	Collect the commuting distances from employees' residences to their workplaces, and calculate employee commuting emissions based on an assumed 250 working days per year.	Ecoinvent Database	Activity Data Sources: 1. Employee residential addresses and work attendance records 2. Distance estimations using Google Maps 3. Distance estimations using Baidu Maps	Inventory: Entire Holding Group	Category 7: Employee Commuting
	3.4: Transportation of Customers and Visitors	-	No statistics are available for this category in the current year.	-	-	-	N/A
	3.5: Business Travel	961.7362	The inventory scope covers business travel primarily by airplane and high-speed rail.	Product Carbon Footprint Information Network, Ecoinvent Database, China Product Life Cycle Greenhouse Gas Emission Factors Database, ICAO Carbon Emissions Calculator	Activity Data Sources: 1. Air travel records from each site 2. High-speed rail travel records from each site	Verification: Entire Holding Group	Category 6: Business Travel
Category 4	4.1: Purchased Goods and Services	63,389.165	1. Emissions from energy and copy paper are calculated based on actual consumption and procurement volumes. 2. Emissions from other purchased goods are estimated using the EEIO model, based on the Company's full 2024 procurement inventory and corresponding expenditure amounts.	EEIO Emission Factor Database	Activity Data Sources: 1. Aggregated statistics of gasoline, diesel, and electricity consumption across all sites 2. Aggregated statistics of copy paper procurement volumes across all sites 3. Records of all expenditure items, including procurement categories, amounts, and dates	Verification: Entire Holding Group – Energy and Copy Paper  Inventory: Taiwan – Other Purchased Goods	Category 1: Purchased Goods and Services-61,136.64 tCO <sub>2e</sub>  Category 3: Fuel- and Energy-Related Activities-2,252.53 tCO <sub>2e</sub>
	4.2: Capital Goods	217,443.8625	Capital goods procured by the Company in 2024 (including buildings, sites, parking spaces, etc.) were inventoried and emissions were calculated using the EEIO model based on procurement expenditures.	EEIO Emission Factor Database	Activity Data Sources: All capital goods procurement items, amounts, and dates.	Inventory: Taiwan	Category 2: Capital Goods



## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

## 2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

## Appendix

GRI Standards Index

Sustainability Accounting Standards Board (SASB) Index

Summary of Selected Subject Matter Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX Listed Companies

## Sustainable Operating Environment Indicators

Human Resource Management Indicators

The Achievement and Long-term Goal in Social Participation

External Assurance and Certificate



## ISO 14064-1 Greenhouse Gas Inventory Items: Category 3–5

Category	Type	Emissions (tCO <sub>2</sub> e)	Calculation Method	Emission Factor	Input Value	Notes	Equivalent to GHG Protocol
Category 4	4.3: Waste Generated from Operations	231.7664	Head offices in each region calculate waste volume based on actual weighing. For other branch offices where weighing is not feasible, waste volume is estimated using per capita average waste generation.	Product Carbon Footprint Information Network, China Product Life Cycle Greenhouse Gas Emission Factors Database, Ecoinvent Version 3.8	Activity Data Sources: 1. Waste weighing records from each site 2. Headcount of personnel at each site	Verification: Entire Holding Group	Category 5: Waste Generated in Operations
	4.4: Upstream Leased Assets	0.0000	The Company does not lease any assets or equipment from third-party vendors; therefore, the associated emissions are reported as zero.	-	-	-	Category 8: Upstream Leased Assets
	4.5: Emissions from Services Not Included Above	0.0000	N/A	N/A	N/A	Inventory: Entire Holding Group	N/A
Category 5	5.1: Use of Sold Products	0.0000	The Company does not engage in actual product manufacturing; therefore, the emissions are reported as zero.	-	-	Inventory: Entire Holding Group	Category 10: Processing of Sold Products Category 11: Use of Sold Products
	5.2: Downstream Leased Assets	86,985.4486	Emissions are calculated based on the total annual mileage and fuel consumption of short-term rental vehicles, shared vehicles, and vessels leased by the Company.	Product Carbon Footprint Information Network, IEA 2024, IMO GHG Study 2014	Activity Data Sources: 1. Total mileage of short-term rental and shared vehicles 2. Total fuel consumption of leased vessels	Inventory: Entire Holding Group	Category 13: Downstream Leased Assets
	5.3: End-of-Life Treatment of Sold Products	0.0000	The Company does not engage in actual product manufacturing; therefore, the emissions are reported as zero.	-	-	Inventory: Entire Holding Group	Category 12: End-of-Life Treatment of Sold Products
	5.4: Investments	4,854,513.6326	Emissions from investment and financing activities—including equity investments in listed (including emerging stock board) companies, other equity investments, corporate bonds from unlisted companies, loans to unlisted enterprises (excluding real estate), and vehicle loans—are calculated following the PCAF methodology.	PCAF Methodology, EEIO Emission Factor Database, Product Carbon Footprint Information Network	Activity Data Sources: Total annual amounts of the Company's equity investments, corporate bonds, general business loans, and vehicle loans.	Verification: Entire Holding Group (including Taiwan, Mainland China, and Vietnam Regions)	Category 15: Investments

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

## Appendix

GRI Standards Index

Sustainability Accounting Standards Board  
(SASB) IndexSummary of Selected Subject Matter  
Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX  
Listed Companies

### Sustainable Operating Environment Indicators

Human Resource Management Indicators

The Achievement and Long-term Goal  
in Social Participation

External Assurance and Certificate



## Water Resource Management

Water usage (m<sup>3</sup>)

Location	2020	2021	2022	2023	2024
Taiwan	34,818	31,285	34,793	45,724	45,607
Mainland China	13,250	20,695	8,647	6,866	6,310
Thailand	7,419	9,353	9,878	10,053	5,406
Vietnam	14,058	17,952	8,944	11,508	17,923
Malaysia	2,417	2,770	6,960	4,615	3,934
Cambodia	921	1,159	2,071	3,388	3,968
Philippines	290	140	105	139	156
Indonesia	-	-	-	3,910	239
m <sup>3</sup>	73,173	83,354	71,398	86,203	83,542
<b>TOTAL</b>					
Million L	49.13	73.17	83.35	86.20	83.54

Note: According to the international organization WRI's water stress map (<https://www.wri.org/aqueduct>), the overseas locations that are under water stress include: Cambodia (High); Thailand, Vietnam, and China (Medium High); Malaysia (Low-Medium); and the Philippines (not shown).

## Sustainable Operating Environment Indicators

Category	Item	2021	2022	2023	2024
Scope 1	Carbon emission (tons)	7,646.34	4,784.78	4,469.48	4,867.59
	Per capita (tons/person)	0.98	0.53	0.45	0.48
	Carbon emission per unit of revenue (tons/NT\$M)	0.11	0.05	0.05	0.05
Scope 2	Carbon emission (tons)	5,670.93	6,511.44	7,467.53	8,266.51
	Per capita (tons/person)	0.73	0.73	0.76	0.82
	Carbon emission per unit of revenue (tons/NT\$M)	0.08	0.08	0.08	0.08
Energy	Total non-renewable energy consumption (GJ)	157,569.49	119,246.08	120,554.80	116,564.76
	Per capita (GJ)	20.23	13.29	12.19	11.60
	Per unit of revenue (GJ/NT\$M)	2.18	1.38	1.24	1.14
Water	Total water consumption (ton)	83,354.1	71,397.80	86,202.84	83,542.44
	Total water consumption (megaliter)	83.35	71.40	86.20	83.54
	Per capita (ton/person)	10.70	7.96	8.72	8.31
	Per unit of revenue (ton/NT\$M)	1.16	0.82	0.88	0.82

Note: The number of employees of 2024 is 10,295; the revenue of 2024 is 102,291,657 (thousand dollars)

## Appendix 7: Human Resource Management Indicators

### ABOUT THIS REPORT

### LETTER FROM THE CHAIRMAN

### 2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

#### 1 COMPANY INFORMATION

#### 2 SUSTAINABLE STRATEGY

#### 3 CLIMATE CHANGE STRATEGIES

#### 4 TRUSTED BRAND

#### 5 CORPORATE GOVERNANCE

#### 6 HAPPY WORKPLACE

#### 7 SOCIAL PARTICIPATION

### Appendix

GRI Standards Index

Sustainability Accounting Standards Board (SASB) Index

Summary of Selected Subject Matter Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX Listed Companies

Sustainable Operating Environment Indicators

#### Human Resource Management Indicators





The Achievement and Long-term Goal in Social Participation


External Assurance and Certificate



### Labor Force Structure

In 2024, Chailease Holding employed 10,295 people. The ratio of women to men was 5:5 and the average age was 32.4. In accordance with labor laws, we guarantee workers' rights, working conditions comply with labor regulations:

	Do not employ child laborers (16 years of age or younger).
	Employ 42 physically/mentally disabled people according to different types of work, making up 1% of all employees in its Taiwan subsidiaries, 0.41% of all the employees around the world.
	Racial Diversity: we have 32 indigenous employees (14 male employees & 18 female employees)
	National Diversity: including Taiwan, China, Thailand, Vietnam, Malaysia, Cambodia, Philippines, Indonesia, Japan, Singapore, United States, United Kingdom, etc.

2024 Statistics of Full-time Employees by Nationality 							
Position	Management		Non-management		Total		
	No. of people	%	No. of people	%	No. of people	%	
Taiwan	708	49.93%	3,555	40.05%	4,263	41.41%	
Mainland China	394	27.79%	2,744	30.91%	3,138	30.48%	
Thailand	92	6.49%	810	9.12%	902	8.76%	
Vietnam	118	8.32%	614	6.92%	732	7.11%	
Nationality	Cambodia	44	3.10%	483	5.44%	527	5.12%
	Philippines	12	0.85%	125	1.41%	137	1.33%
	Indonesia	7	0.49%	154	1.73%	161	1.56%
	Malaysia	38	2.47%	367	4.13%	402	3.90%
	Others	8	0.56%	27	0.28%	33	0.32%
<b>Total</b>	<b>1,418</b>	<b>100.00%</b>	<b>8,877</b>	<b>100.00%</b>	<b>10,295</b>	<b>100.00%</b>	

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

**Appendix**

GRI Standards Index

Sustainability Accounting Standards Board  
(SASB) IndexSummary of Selected Subject Matter  
Information


Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX  
Listed Companies

Sustainable Operating Environment Indicators

**Human Resource Management Indicators**The Achievement and Long-term Goal  
in Social Participation

External Assurance and Certificate


**2024 Statistics of Full-time Employees by Gender and Age**


Category	Position	Female				Male				Subtotal
		Under 29	30-49	Over 50	%	Under 29	30-49	Over 50	%	
Taiwan	Management	-	102	35	24.64%	4	289	126	75.36%	556
	Non-management	543	1,082	104	48.50%	656	1,100	80	51.50%	3,565
Overseas	Management	36	264	23	37.47%	55	386	98	62.53%	862
	Non-management	1,808	799	40	49.83%	1,840	775	50	50.17%	5,312
Subtotal	Management	36	366	58	32.44%	59	675	224	67.56%	1,418
	Non-management	2,351	1,881	144	49.30%	2,496	1,875	130	50.70%	8,877
<b>Total</b>		<b>2,387</b>	<b>2,247</b>	<b>202</b>	<b>46.97%</b>	<b>2,550</b>	<b>2,550</b>	<b>354</b>	<b>53.03%</b>	<b>10,295</b>

Note 1: Only include permanent full-time employees, no temporary, no-hour guarantee or part-time employees.

Note 2: Management personnel' is defined as those personnel with performance appraisal authority. All others are considered non-management personnel.

Note 3: Taiwanese nationals assigned to subsidiaries abroad are listed under overseas subsidiaries.

Note 4: The number of employees did not fluctuate significantly compared to the previous year.

Note 5: The ratio of female managers is 32.44%. It increased 0.87% compared to 2023 (31.57%).

**2024 Percentage of Females Among Full-time Employees**


Position	Gender		Total	Percentage of Females	Target (Target Year: 2025)
	Female	Male			
Junior Level Management	389	664	1,053	36.94%	Maintain the proportion at or above 35%
Middle Level Management	61	210	271	22.51%	Maintain the proportion at or above 20%
Senior Level Management	10	84	94	10.64%	Maintain the proportion at or above 10%
Management	460	958	1,418	32.44%	Maintain the proportion at or above 32%
Management in Revenue-generating Functions	357	813	1,170	30.51%	Maintain the proportion at or above 28%
STEM-related	137	211	348	39.37%	Maintain the proportion at or above 35%
In Total Workplace	4,836	5,459	10,295	46.97%	<b>Maintain the proportion at or above 46%</b>

Note: STEM is an abbreviation for Science, Technology, Engineering, and Mathematics and indicates employees in related positions.

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

**Appendix**

GRI Standards Index

Sustainability Accounting Standards Board  
(SASB) IndexSummary of Selected Subject Matter  
Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX  
Listed Companies

Sustainable Operating Environment Indicators

**Human Resource Management Indicators**The Achievement and Long-term Goal  
in Social Participation

External Assurance and Certificate

**2024 Statistics of Employment Type**

Category	Employment type	Gender		Subtotal
		Female	Male	
Taiwan	Full-time	1,866	2,255	4,121
	Contract	11	5	16
Overseas	Full-time	2,970	3,204	6,174
	Contract	97	36	133
Subtotal	Full-time	4,836	5,459	10,295
	Contract	108	41	149
<b>Total</b>		<b>4,944</b>	<b>5,500</b>	<b>10,444</b>

Note 1: Company employees are all full-time, with no part-time employees.

Note 2: The definition of contracted is having signed an employment contract with Chailease Holding with an end date indicated.

**2024 Statistics of the Average Ages and Rate of Growth of Full-time Employees**

Category	No. of People	Average Age	Employee Rate of Growth
Taiwan	4,121	35.84	1.05%
Overseas	6,174	30.12	6.28%
<b>Total</b>	<b>10,295</b>	<b>32.41</b>	<b>4.13%</b>

Note 1: Employee growth rate: (No. of people at end of 2024- No. of people at end of 2023)÷No. of people the end of 2023.

Note 2: Exclude contract staffs.

**2024 Ratio of New Full-time Employees**

Category	Taiwan	Overseas	Total	
Age	Under 29	644	2,515	3,159
	30-49	458	263	721
	Over 50	7	6	13
Gender	Female	493	1,061	1,554
	Male	616	1,723	2,339
<b>Total</b>	<b>1,109</b>	<b>2,784</b>	<b>3,893</b>	
<b>Ratio of New Employees</b>	<b>10.77%</b>	<b>27.04%</b>	<b>37.81%</b>	

Note: Ratio of new employees = No. of new employees ÷ No. of total employees as the end of 2024.

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

**Appendix**

GRI Standards Index

Sustainability Accounting Standards Board  
(SASB) IndexSummary of Selected Subject Matter  
Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX  
Listed Companies

Sustainable Operating Environment Indicators

**Human Resource Management Indicators**The Achievement and Long-term Goal  
in Social Participation

External Assurance and Certificate

**Full-time Employees Turnover Rate Over the Years**

	Category	2021		2022		2023		2024	
		No. of people	Turnover rate	No. of people	Turnover rate	No. of people	Turnover rate	No. of people	Turnover rate
<b>Gender</b>	Male	482	6.19%	516	5.75%	620	6.27%	798	7.75%
	Female	621	7.97%	621	6.92%	724	7.32%	877	8.52%
<b>Age</b>	Under 29	699	8.98%	721	8.04%	877	8.87%	1,047	10.17%
	30-49	369	4.74%	385	4.29%	439	4.44%	566	5.50%
	Over 50	35	0.45%	31	0.35%	28	0.28%	62	0.60%
<b>Area</b>	Taiwan	412	5.29%	443	4.94%	468	4.73%	681	6.61%
	Overseas	691	8.87%	694	7.74%	876	8.86%	994	9.66%
<b>Voluntary Turnover</b>		1,005	12.91%	1,044	11.64%	1,229	12.43%	1,589	15.43%
<b>involuntary Turnover</b>		98	1.26%	93	1.04%	115	1.16%	86	0.84%
<b>Full-time Employees Turnover (retiree not included)</b>		1,085	13.93%	1,124	12.53%	1,327	13.42%	1,649	16.02%
<b>Employees in one year Turnover</b>		206	2.65%	268	2.99%	347	3.51%	307	2.98%
<b>Total Turnover</b>		1,103	14.16%	1,137	12.67%	1,344	13.59%	1,675	16.27%

Note: Turnover Rate= No. of voluntary turnover+No. of total turnover as the end of 2024

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

**Appendix**

GRI Standards Index

Sustainability Accounting Standards Board  
(SASB) IndexSummary of Selected Subject Matter  
Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX  
Listed Companies

Sustainable Operating Environment Indicators

**Human Resource Management Indicators**The Achievement and Long-term Goal  
in Social Participation

External Assurance and Certificate


**Internal Recruitment Rate of Full-time Employees  
in Domestic Over the Years in Taiwan**


2021	2022	2023	2024
51.1%	50.4%	51.7%	58.6%

Note: Internal Recruitment Rate = No. of internal recruitment ÷ No. of internal vacancies.

**Human Capital Return on Investment**


2020	2021	2022	2023	2024
3.8002	4.5242	4.2994	3.6471	3.3310

Note 1:  $HC\ ROI = \frac{\text{Total Revenue} - (\text{Total Operating Expenses} - \text{Total Employee-related Expenses})}{\text{Total Employee-related Expenses}}$ 

Note 2: Total Employee-related Expenses includes salary, benefits and training expenses.

**2024 Unpaid Parental Leave Statistics in Taiwan**


Category	Female	Male	Total
No. of employees with parental leave in 2024	41	68	100
No. of employees applying for unpaid parental leave in 2024	23	6	29
Employees on unpaid parental leave in 2024 due to return (A)	18	8	26
Employees on unpaid parental leave in 2024 actually returning (B)	13	3	16
Return rate for 2024 (B ÷ A) %	72%	38%	62%
Employees on unpaid parental leave actually return in 2023 (C)	18	2	20
Employees returning from unpaid parental leave in 2023 and working all of 2024 (D)	15	1	16
2024 retention rate (D ÷ C)	83%	50%	80%
Number of newborns in 2024	64	57	121

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

**Appendix**

GRI Standards Index

Sustainability Accounting Standards Board  
(SASB) IndexSummary of Selected Subject Matter  
Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX  
Listed Companies



Sustainable Operating Environment Indicators

**Human Resource Management Indicators**The Achievement and Long-term Goal  
in Social Participation

External Assurance and Certificate

**Retirement System and Status of Implementation**

Chailease Holding's retirement systems are set up based on relevant laws and regulations of the countries which its subsidiaries are in. Details follow:

Location	Companies in the territory of Taiwan	Companies in Mainland China
 <b>Laws</b>	<p>In accordance with the Labor Standards Law, regulations governing the management of employee retirement are in place, which require monthly contributions to be made to the Labor Pension Fund Supervisory Committee's special account (the old system). Since July 1, 2005, the Labor Pension Act (the new system) has been fully implemented, which requires that the company contribute 6% of employee salaries to employees' individual pension accounts at the Bureau of Labor Insurance each month. For those who voluntarily contribute to the Labor Pension Fund, the company deducts 6% of their salaries and wages each month and deposits it into their individual pension accounts with the Bureau of Labor Insurance at the voluntary contribution rate.</p>	<p>The company pays endowment insurance for employees in accordance with the local regulations.</p>
 <b>Explanation</b>	<p>A. Applicants who started after July 1, 2005 (inclusive) will fully apply the Labor Pensions Ordinance</p> <p>B. On July 1, 2005 (excluding), the employee may choose the pension system with the Labor Pensions Ordinance or the Labor Law within five years from July 1, 2005. If the employee has not yet selected during the term, the pension provisions of the Labor Law will continue to apply from the date of implementation.</p> <p>C. Staffs may be retired if he or she has one of the following circumstances:            (A) person who has served for more than 15 years (inclusive) and has reached the age of 55.            (B) Those who have served for 25 years or more.            (C) Those who have served for more than 10 years (inclusive) and have reached the age of 60.</p> <p>D. Pension criteria:            (A) Employees who started before March 1, 1998 (excluding March 1st), each year of work is given two bases, more than fifteen years of work, and one additional base is added, the highest Take the sixty-one base as the upper limit.            (B) Employees who started after March 1, 1998 (including March 1st), have two bases for each year of work, more than 15 years of work, and a base for each full year, except In addition to notification of forced retirees due to public injury, the maximum total is limited to 45 bases.</p> <p>E. For detailed data, please refer to pages 55-56 of the 2024 Chailease Holding Consolidated Financial Statements.</p>	<p>A. According to the local social insurance procedure, the endowment insurance is included in social insurance (including medical care, maternity, pension, work injury, unemployment). After the company handles the social insurance increase procedures for employees, it has begun to fulfill the obligation to pay pension insurance.</p> <p>B. If the staffs reach the statutory retirement age and the accumulated payment period is reaching 15 years, they will have the basic pension insurance treatment. The basic pension insurance treatment are as follows:            (A) For those employed since January 1, 1993: Base Pension + Individual Account Pension. Details:            a. Basic pension: the average monthly salary of the employees in the city in the previous year at the time of personal retirement × individual payment period × 1%.            b. Personal pension: The amount of personal deposits at retirement / the retirement age of the person corresponding to the number of months.</p>

## ABOUT THIS REPORT

## LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE  
PERFORMANCE AND IMPORTANT  
RESULTS

## 1 COMPANY INFORMATION

## 2 SUSTAINABLE STRATEGY

## 3 CLIMATE CHANGE STRATEGIES

## 4 TRUSTED BRAND

## 5 CORPORATE GOVERNANCE

## 6 HAPPY WORKPLACE

## 7 SOCIAL PARTICIPATION

**Appendix**

GRI Standards Index

Sustainability Accounting Standards Board  
(SASB) IndexSummary of Selected Subject Matter  
Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX  
Listed Companies

Sustainable Operating Environment Indicators

**Human Resource Management Indicators**The Achievement and Long-term Goal  
in Social Participation

External Assurance and Certificate

**Employee Occupational Health & Safety Statistics**

2024 Absentee Status							
Item	Occupational Injury	Occupational Death	Lost Days	Sick Leave Days	Absentee Days	Absentee Rate	
Domestic	Female	2	0	10	4,120	4,131	0.89%
	Male	1	0	144	3,604	3,749	0.67%
Overseas	Female	2	0	64	4,144	4,208	0.57%
	Male	1	0	2	2,881	2,883	0.36%
<b>Total</b>	<b>6</b>	<b>0</b>	<b>220</b>	<b>14,751</b>	<b>14,972</b>	<b>0.58%</b>	

Absentee Rate Over the Years					
Item	2021	2022	Total	2023	2024
Absentee Days	Female	4,165	4,759	8,092	8,340
	Male	2,938	2,844	7,194	6,632
	Total	7,103	7,603	15,286	14,972
<b>Absentee Rate (%)</b>	<b>0.36%</b>	<b>0.34%</b>		<b>0.62%</b>	<b>0.58%</b>

Note 1: Accidents during commutes to and from work are not included in these statistics;

Note 2: Absence days = lost working days + sick leave days

Note 3: Absenteeism calculations: The number of absence days accounted for the percentage of working days in the same period; the number of working days should be 2024/12/31 employees (domestic female 1,866 / oversea female 2,970, domestic male 2,255 / oversea female 3,204) times the total numbers of days in 2024 that deducted Saturday, Sunday and national holidays (251 days). The target was originally set at 0.8%. The actual value was because Chailease Holdings attaches great importance to employee care and workplace safety, and encourages colleagues to take proper rest before returning to the workplace, resulting in more people taking sick leave.

Note 4: Recordable occupational injury ratio: 0.310 (Occupational accident cases injured and recovered for more than 6 months during the reporting period: 1)

Note 5: Recordable injury is 6, Injury type: 4 traffic accident, 2 stumble. Formula: (recordable occupational injury/working hour)\*106

Note 6: Follow-up corrective measures: Preventive measures such as engineering improvement, publicity, education and training are implemented for all types of injuries.

Note 7: All non-employee workers whose workplace or work is regulated by the organization: 0 occupational injuries.

Note 8: In 2024, the number of work-related illnesses among workers under the organization's control (including both employees and non-employees) was zero.

## Appendix 8: The Achievement and Long-term Goal in Social Participation

### ABOUT THIS REPORT

### LETTER FROM THE CHAIRMAN

### 2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

### 1 COMPANY INFORMATION

### 2 SUSTAINABLE STRATEGY

### 3 CLIMATE CHANGE STRATEGIES

### 4 TRUSTED BRAND

### 5 CORPORATE GOVERNANCE

### 6 HAPPY WORKPLACE

### 7 SOCIAL PARTICIPATION

### Appendix

GRI Standards Index

Sustainability Accounting Standards Board (SASB) Index

Summary of Selected Subject Matter Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX Listed Companies



Sustainable Operating Environment Indicators

Human Resource Management Indicators

**The Achievement and Long-term Goal in Social Participation**

External Assurance and Certificate



SDGs/Strategy	Goal	Achievement	Short-Term Goals(2025-2028 )	Long-term Goal (2029~)
 <b>Career Exploration</b>	<ul style="list-style-type: none"> <li>Promote the concept of career exploration to athletes, assist them in establishing positive career perspectives, conduct related courses, and match athletes with the post-retirement careers.</li> <li>Conduct research and seminars on career exploration for athletes, hoping to combine the strengths of industry, government and academia to focus on this issue.</li> <li>Through scholarships and service club sponsorships, we encourage students to develop their expertise and talent, nurture diverse talent resources for the rural areas, and expand the reach of career services to enhance the visibility and positive image of the Company.</li> </ul>	<ul style="list-style-type: none"> <li>Held a total of <b>28</b> events in which <b>1,494</b> people participated, with satisfaction ratings averaging <b>95</b> points.</li> <li>Some <b>NT\$859,937</b> was donated this year for domestic vocational high school students, talent clubs and service organizations. A total of <b>1,164</b> people were served.</li> </ul>	<ul style="list-style-type: none"> <li>Continuously promoted the concept of career exploration to athletes to help them develop a positive mindset about future careers.</li> <li>Organized at least 30 career-related events. 1,200 participants expressed an average satisfaction rate of 90 or above.</li> <li>Continued to sponsor vocational students in rural areas of Taiwan, multidisciplinary creative organizations and service-oriented organizations that benefit 1,000 people.</li> </ul>	<ul style="list-style-type: none"> <li>Conducted career exploration and career development related events throughout Taiwan.</li> <li>The events help to recruit talents who are interested in working for companies in the industry and provide employment opportunities (the goal is to have at least 30 events and 1,000 participants).</li> <li>Continue to sponsor vocational students in rural areas of Taiwan, multidisciplinary creative organizations and service-oriented organizations to benefit 12,000 people from 2020 to 2030.</li> </ul>
 <b>Sports Talent Development</b>	<ul style="list-style-type: none"> <li>Continue to provide comprehensive training resources and platforms to help nurture outstanding national sports talents; create a healthy and positive image of the corporate group through the development of the sports industry.</li> <li>Continue to participate in domestic and international competitions to achieve good results and train athletes who can represent Taiwan in major international competitions (such as Asian and Olympic Games).</li> <li>Sponsor badminton tournaments to support the development of badminton in Taiwan and to encourage more people to play badminton.</li> <li>Sponsor elementary school soccer teams to help students develop basic soccer skills and prepare teams to participate in national tournaments as well as train outstanding players to become national players.</li> </ul>	<ul style="list-style-type: none"> <li>Cooperated with universities, high schools and middle schools. Participated in <b>36</b> domestic and foreign events winning <b>16</b> gold, <b>19</b> silver and <b>26</b> bronze medals in 2024.</li> <li>Organized a national sports event in collaboration with the Chinese Taipei University Sports Federation.</li> </ul>	<ul style="list-style-type: none"> <li>Continued to strengthen the Chailease badminton team, and performed well at domestic and international tournaments, while bolstering the reputation of the Company in training exceptional athletes.</li> <li>Participated in 40 domestic and international tournaments and received 20 gold, 20 silver and 20 bronze medals.</li> <li>Organize at least one national sporting event each year with 1,000 participants.</li> <li>Continue to support the organization of general sports tournaments and training of primary school soccer team players.</li> </ul>	<ul style="list-style-type: none"> <li>Continue to strengthen of the Chailease badminton team and have players to represent Taiwan in five categories: Men's' Singles, Women's' Singles, Men's' Doubles, Women's' Doubles and Mixed Doubles at Olympics.</li> <li>Continue to sponsor national sporting events with a cumulative total of 5,000 beneficiaries from 2030.</li> </ul>

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

**Appendix**

GRI Standards Index

Sustainability Accounting Standards Board (SASB) Index

Summary of Selected Subject Matter Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX Listed Companies

Sustainable Operating Environment Indicators

Human Resource Management Indicators

**The Achievement and Long-term Goal in Social Participation**

External Assurance and Certificate



SDGs/Strategy	Goal	Achievement	Short-Term Goals (2025-2028 )	Long-term Goal (2029~)
 <p><b>Community Service</b></p>	<ul style="list-style-type: none"> <li>Provide voluntary services through corporate colleagues to help social welfare organizations and disadvantaged service recipients, and enhance the good image of the Company among investors and stakeholders.</li> <li>Continue to expand service units and actively combine with corporate resources (Chailease Auto Rental) to become a resource matching point for social welfare units.</li> <li>Provide after-school care services for children from disadvantaged families in remote and rural areas by allocating funds to local social welfare organizations, so as to increase accessibility to education resources.</li> </ul>	<ul style="list-style-type: none"> <li><b>Employees have participated in a total of 518 different volunteer activities, with 4,424 people participating in all. These volunteers provided 16,331 hours of service.</b></li> <li><b>Supported the Changhua County YMCA to provide after-school care services at four locations throughout the year.</b></li> </ul>	<ul style="list-style-type: none"> <li>Continuously promoted the participation of corporate colleagues in community service, accumulating more than 180 sessions and over 25,000 hours of service.</li> <li>The average number of community service hours for employees in Taiwan was 3.5 hours per person.</li> <li>Continue to allocate funds to support after-school classes in remote areas.</li> </ul>	<ul style="list-style-type: none"> <li>Corporate colleagues will participate in more than 500 cumulative community service sessions and perform 12,000 commutative community service hours. The average for employees in Taiwan will be 1.8 hours/person.</li> <li>Continue to sponsor after-school care services in remote villages with a cumulative number of beneficiaries reaching 38,000 from 2030.</li> </ul>
 <p><b>Project and Sponsorship</b></p>	<ul style="list-style-type: none"> <li>Organize employee life seminars to enhance positive thinking, relieve work and life stress, and achieve a balance between family, career, and life.</li> <li>Support the development of local culture, collaborate with local performing arts organizations to organize school tours, promote cultural experiences and arts education, and promote the development of local arts and culture industry.</li> </ul>	<ul style="list-style-type: none"> <li><b>Organized 8 Chailease Fun Life Lectures.</b></li> <li><b>Collaborated with the Six Arts Theatre Company to organize 16 school tours in remote areas in Changhua and Yunlin.</b></li> </ul>	<ul style="list-style-type: none"> <li>Organize at least 10 stress relief activities with 250 participants and an average satisfaction rating of over 90 points.</li> <li>Organize at least 17 public service tours for schools in remote areas.</li> </ul>	<ul style="list-style-type: none"> <li>Continue to organize activities related to employee stress relief, with a cumulative total of 1,000 beneficiaries from 2030.</li> <li>Organize at least 18 school public service tours in the remote areas of Taiwan, with a total of 1,800 participants.</li> </ul>

## Appendix 9: External Assurance and Certificate

### ABOUT THIS REPORT

### LETTER FROM THE CHAIRMAN

### 2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

### 1 COMPANY INFORMATION

### 2 SUSTAINABLE STRATEGY

### 3 CLIMATE CHANGE STRATEGIES

### 4 TRUSTED BRAND

### 5 CORPORATE GOVERNANCE

### 6 HAPPY WORKPLACE

### 7 SOCIAL PARTICIPATION

## Appendix

GRI Standards Index

Sustainability Accounting Standards Board (SASB) Index

Summary of Selected Subject Matter Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX Listed Companies

Sustainable Operating Environment Indicators

Human Resource Management Indicators

The Achievement and Long-term Goal in Social Participation

External Assurance and Certificate





### INDEPENDENT ASSURANCE OPINION STATEMENT

#### Chailease Holding Company Limited 2024 Sustainability Report

The British Standards Institution is independent to Chailease Holding Company Limited (hereafter referred to as Chailease Holding in this statement) and has no financial interest in the operation of Chailease Holding other than for the assessment and verification of the sustainability statements contained in this report.

This independent assurance opinion statement has been prepared for the stakeholders of Chailease Holding only for the purposes of assuring its statements relating to its sustainability report, more particularly described in the Scope below. It was not prepared for any other purpose. The British Standards Institution will not, in providing this independent assurance opinion statement, accept or assume responsibility (legal or otherwise) or accept liability for or in connection with any other purpose for which it may be used, or to any person by whom the independent assurance opinion statement may be read.

This independent assurance opinion statement is prepared on the basis of review by the British Standards Institution of information presented to it by Chailease Holding. The review does not extend beyond such information and is solely based on it. In performing such review, the British Standards Institution has assumed that all such information is complete and accurate.

Any queries that may arise by virtue of this independent assurance opinion statement or matters relating to it should be addressed to Chailease Holding only.

#### Scope

The scope of engagement agreed upon with Chailease Holding includes the following:

1. The assurance scope is consistent with the description of Chailease Holding Company Limited 2024 Sustainability Report.
2. The evaluation of the nature and extent of the Chailease Holding's adherence to AA1000 AccountAbility Principles (2018) and the reliability of specified sustainability performance information in this report as conducted in accordance with type 2 of AA1000 AS v3 sustainability assurance engagement.

This statement was prepared in English and translated into Chinese for reference only.

#### Opinion Statement

We conclude that the Chailease Holding Company Limited 2024 Sustainability Report provides a fair view of the Chailease Holding sustainability programmes and performances during 2024. The sustainability report subject to assurance is materially correct without voluntary omissions based upon testing within the limitations of the scope of the assurance, the information and data provided by the Chailease Holding and the sample taken. We believe that the performance information of Environment, Social and Governance (ESG) are correctly represented. The sustainability performance information disclosed in the report demonstrate Chailease Holding's efforts recognized by its stakeholders.

Our work was carried out by a team of sustainability report assurers in accordance with the AA1000AS v3. We planned and performed this part of our work to obtain the necessary information and explanations we considered to provide sufficient evidence that Chailease Holding's description of their approach to AA1000AS v3 and their self-declaration in accordance with GRI Standards were fairly stated.

#### Methodology

Our work was designed to gather evidence on which to base our conclusion. We undertook the following activities:

- a top management level review of issues raised by external parties that could be relevant to Chailease Holding's policies to provide a check on the appropriateness of statements made in the report.
- discussion with managers on Chailease Holding's approach to stakeholder engagement. Moreover, we had sampled 2 external stakeholder to conduct interview.
- interview with 23 staffs involved in sustainability management, report preparation and provision of report information were carried out.
- review of materiality assessment process.
- review of key organizational developments.
- review of the extent and maturity of the relevant accounting systems for financial and non-financial reports.
- review of the findings of internal audits.
- the verification of performance data and claims made in the report through meeting with managers responsible for gathering data.
- review of the processes for gathering and ensuring the accuracy of data, followed data trails to initial aggregated source and checked sample data to greater depth during site visits.
- the consolidated financial data are based on audited financial data, we checked that this data was consistently reproduced.
- review of supporting evidence for claims made in the reports.
- an assessment of the organization's reporting and management processes concerning this reporting against the principles of inclusivity, Materiality, Responsiveness, and Impact as described in the AA1000AP (2018).

#### Conclusions

A detailed review against the Inclusivity, Materiality, Responsiveness, and Impact of AA1000AP (2018) and sustainability performance information as well as GRI Standards is set out below.

#### Inclusivity

In this report, it reflects that Chailease Holding has continually sought the engagement of its stakeholders and established material sustainability topics, as the participation of stakeholders has been conducted in developing and achieving an accountable and strategic response to sustainability. There are fair reporting and disclosures for the information of Environment, Social and Governance (ESG) in this report so that appropriate planning and target-setting can be supported. In our professional opinion the report covers the Chailease Holding's inclusivity issues and has demonstrated sustainable conduct supported by top management and implemented in all levels among organization.

#### Materiality

The Chailease Holding publishes material topics that will substantively influence and impact the assessments, decisions, actions and performance of Chailease Holding and its stakeholders. The sustainability information disclosed enables its stakeholders to make informed judgements about the Chailease Holding's management and performance. In our professional opinion the report covers the Chailease Holding's materiality assessment process and material issues.

#### Responsiveness

Chailease Holding has implemented the practice to respond to the expectations and perceptions of its stakeholders. An Ethical Policy for the Chailease Holding is developed and continually provides the opportunity to further enhance Chailease Holding's responsiveness to stakeholder concerns. Topics that stakeholder concern about have been responded timely. In our professional opinion the report covers the Chailease Holding's responsiveness issues.

#### Impact

Chailease Holding has identified and fairly represented impacts that were measured and disclosed in probably balanced and effective way. Chailease Holding has established processes to monitor, measure, evaluate, and manage impacts that lead to more effective decision-making and results-based management within an organization. In our professional opinion the report covers the Chailease Holding's impact issues.

#### Performance information

Based on our work described in this statement and with no conflict of interest with the Chailease Holding in relation to providing the assurance of ESG performance information, which has been assured, specified sustainability performance information such as GRI Standards disclosures disclosed in this report, Chailease Holding and BSI have agreed upon to include in the scope. In our view, nothing has come to our attention that the data and information contained within Chailease Holding Company Limited 2024 Sustainability Report were no significant errors, omissions, or misstatements based on procedures undertaken by means of vouching, re-tracking, re-computing and confirmation.

#### GRI Sustainability Reporting Standards (GRI Standards)

Chailease Holding provided us with their self-declaration of in accordance with GRI Standards 2021 (For each material topic covered in the applicable GRI Sector Standard and relevant GRI Topic Standard, including the disclosures of applicable economic, environmental, and social information, comply with all reporting requirements for disclosures). Based on our review, we confirm that sustainable development disclosures with reference to GRI Standards' disclosures are reported, partially reported, or omitted. In our professional opinion the self-declaration covers the Chailease Holding's sustainability topics. However, the future report will be improved by the following areas:

- The organization disclosed 'GRI 2-21 annual total compensation ratio' by taking the highest total compensation range published in its annual report as numerator. It is encouraged that the organization take the exact highest annual compensation as numerator, according to the instruction of GRI 2-21, so the precision of the organization's sustainability report can be enhanced.

#### Assurance level

The moderate level assurance provided is in accordance with AA1000AS v3 in our review, as defined by the scope and methodology described in this statement.

#### Responsibility

This sustainability report is the responsibility of the Chailease Holding's chairman as declared in his responsibility letter. Our responsibility is to provide an independent assurance opinion statement to stakeholders giving our professional opinion based on the scope and methodology described.

#### Competency and Independence

The assurance team was composed of auditors experienced in relevant sectors and trained in a range of sustainability, environmental and social standards including AA1000AS, ISO 14001, ISO 45001, ISO 14084, and ISO 9001. BSI is a leading global standards and assessment body founded in 1901. The assurance is carried out in line with the BSI Fair Trading Code of Practice.



Statement No: SRA-TW-817350  
2025-07-07

Taiwan Headquarters: 2nd Floor, No. 37, Ji-Hsin Rd., Nei-Hsi Dist., Taipei 114, Taiwan, R.O.C.

A Member of the BSI Group of Companies

For and on behalf of BSI:



Peter Pu, Managing Director BSI Taiwan  
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Sustainability Report  
Independent Assurance Opinion Statement

Sustainability Report  
Independent Assurance Opinion Statement

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

**Appendix**

GRI Standards Index

Sustainability Accounting Standards Board (SASB) Index

Summary of Selected Subject Matter Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX Listed Companies

Sustainable Operating Environment Indicators

Human Resource Management Indicators

The Achievement and Long-term Goal in Social Participation

**External Assurance and Certificate**



ISO 14001:2015  
Environmental Management systems



ISO 50001:2018  
Energy Management System



ISO 14064-1:2018  
Greenhouse Gases Part 1



ISO 45001:2018  
Occupational Health and Safety Management Systems



ISO 46001:2019  
Water Efficiency Management Systems



ISO 37001:2016  
Anti-Bribery Management Systems

ABOUT THIS REPORT

LETTER FROM THE CHAIRMAN

2024 SUSTAINABLE PERFORMANCE AND IMPORTANT RESULTS

1 COMPANY INFORMATION

2 SUSTAINABLE STRATEGY

3 CLIMATE CHANGE STRATEGIES

4 TRUSTED BRAND

5 CORPORATE GOVERNANCE

6 HAPPY WORKPLACE

7 SOCIAL PARTICIPATION

Appendix

GRI Standards Index

Sustainability Accounting Standards Board (SASB) Index

Summary of Selected Subject Matter Information

Responding to the UNGC Response Strategy

Climate-Related Information of TWSE/TPEX Listed Companies

Sustainable Operating Environment Indicators

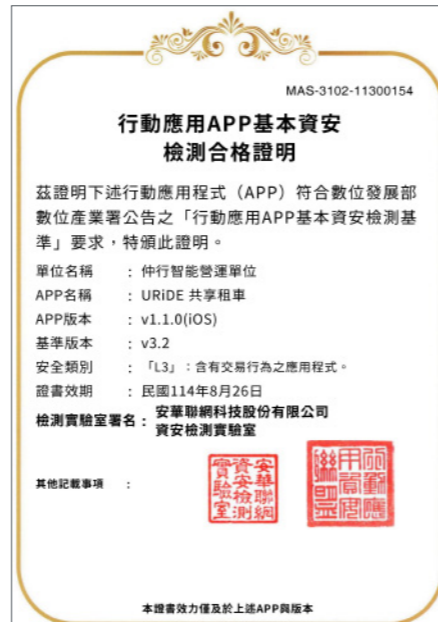
Human Resource Management Indicators

The Achievement and Long-term Goal in Social Participation

External Assurance and Certificate



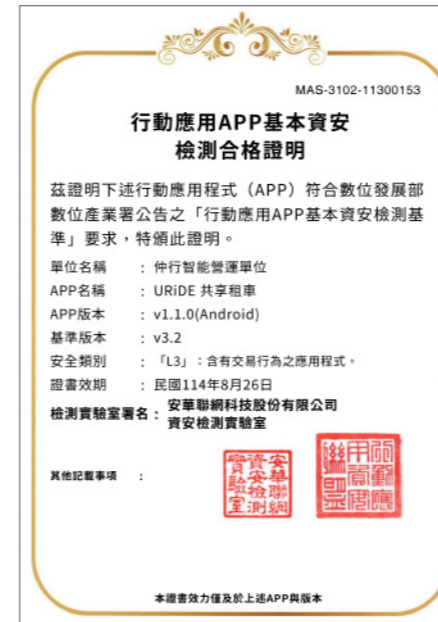
Certificate of Taiwan Intellectual Property Management System



URiDE service APP (iOS Version) MAS (Mobile Application Basic Security) Certification



ISO/IEC 27001:2022 Information Security Management System Chalease Finance Co., LTD.



URiDE service APP (Android Version) MAS (Mobile Application Basic Security) Certification



ISO/IEC 27001:2022 Information Security Management System Fina Finance & Trading Co., LTD.



Carbon Sink and Biodiversity ESG Project Certificate of Completion



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