

## 2.3.3 Green Real Estate

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	Green Retrofit	Low-Carbon Architecture	Green Landlord
<b>Important Actions</b>	Since 2019, we have adopted eco-friendly design concepts for branch renovations, with green building materials accounting for over 60% of the total surface area. As of the end of 2024, a total of 49 branches or 29.7% of branches have been renovated following eco-friendly design principles, with a total renovation expenditure of approximately NT\$1.75 billion. In 2025, we plan to complete eco-friendly renovations at 10 additional branches.	New CUB buildings comply with low-carbon, environmental protection, and energy conservation guidelines. For example, evaluating building exterior, location, enhancing greenery coverage, and adopting equipment with energy and water saving labels as well as assessing rainwater recycling systems and PV systems for new real estate development projects. The goal is to reduce the consumption of traditional energy by generating energy onsite for self-use.	CUB mapped out the green landlord system to outline how landlords can wheel in and distribute renewable energy to building tenants. The program is an effective solution to the renewable energy dilemma that previously prevented tenants under the same electricity account from accessing renewable energies. Under the program, tenants can access renewable energies without entering into multi-party agreements with electricity suppliers, Taipower, and landlords. This ensures tenants have convenient access to green energy, thereby increasing the accessibility of renewable energy to tenants. In 2024, the Bank surveyed tenants on willingness to adopt green energy and assisted willing tenants in using green energy and striving for net zero emissions.
<b>Short-Term Targets (2025)</b>	Ensure all green retrofitted branches in 2025 comply 100% with eco-friendly guidelines and 30% CUB branches have been green retrofitted	-	
<b>Mid-Term Targets (2027)</b>	Ensure all green retrofitted branches in 2027 comply 100% with eco-friendly guidelines and 38% CUB branches have been green retrofitted	-	Continue to offer green energy services to willing tenants.
<b>Long-Term Targets (2030)</b>	Ensure all green retrofitted branches in 2030 comply 100% with eco-friendly guidelines and 45% CUB branches have been green retrofitted	-	

