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Climate Strategies and Targets

With ESG as the core concept, the Bank adopts environmentally friendly renovation concepts for premises and branches, improves the energy efficiency of existing buildings, actively obtains green building labels and energy-efficiency certifications, uses green building materials extensively in renovation and operation, and acts as a "green landlord" to help tenants introduce renewable energy and expand sustainability influence.

Climate Target	Short-term Target (2026)	Mid-term Target (2030)	Long-term Target (2035)
Green Retrofit	35% of branches to meet environmentally friendly renovation standards	45% of branches to meet environmentally friendly renovation standards	55% of branches to meet environmentally friendly renovation standards
Green Landlord	Continue to provide renewable energy introduction services to interested tenants		

Climate Actions and Progress

Green Retrofit

Since 2019, environmentally friendly branch renovations have been promoted with green building materials accounting for more than 60% of total renovation surface area. The Bank is committed to ensuring that 100% of fully renovated branches comply with environmentally friendly renovation standards.

Important Financial Impacts of the Green Real Estate Strategies

Climate Action	Cumulative Input as of 2025	Financial Impact in 2025	Expected Future Financial Impacts
Green Retrofit	As of 2025, 56 environmentally friendly branches had been completed, accounting for 33.7% of all branches and exceeding the annual target of 30%. Cumulative renovation expenditure reached approximately NT$2.0 billion.	Seven environmentally friendly branch renovation projects were completed in 2025, increasing current-period capital expenditure by approximately NT$250 million.	The Bank plans to complete ten environmentally friendly branch renovation projects in 2026, which is expected to increase current-period capital expenditure by approximately NT$350 million. Capital expenditure and operating expenses are expected to increase over at least the next ten years.

Low-Carbon Buildings

New building projects adopt low-carbon building assessments covering items such as building exterior, location, greening, energy-saving and water-saving labeled equipment, and the evaluation of photovoltaic panels and rainwater recycling systems to reduce reliance on conventional energy through onsite generation and self-use.

Green Landlord

The Bank has established a green landlord mechanism to help introduce renewable energy and allocate it to building tenants. This mechanism effectively addresses the challenges of green electricity access for multiple users under a single electricity account and for SME tenants. It also enables tenants to use renewable energy without the need to sign separate agreements with the power supplier, Taipower, and the landlords, thereby making green electricity more accessible. After signing a corporate power purchase agreement (CPPA) in 2024, the Bank began offering tenants the option to use green electricity, which received a positive response. In 2025, the Bank assisted tenants in supplying approximately 300,000 kWh of green electricity and will continue to support those interested in adopting green electricity.

Next Steps

The Bank will continue environmentally friendly renovations for premises and branches, incorporate ESG and low-carbon building design concepts, and promote green leasing solutions that help SME tenants access renewable energy more conveniently. Going forward, the Bank will continue to advance its three major directions—Green Retrofit, Low-Carbon Buildings, and Green Landlord—in support of energy transition and sustainable development goals.