



2024 永續報告書

Sustainability Report

Table of Contents

About this Report	3	6. Environmental Sustainability	73
Message from the Chairman	4	6.1 Climate change management.....	73
2024 Key Sustainability Performance	5	6.2 Sustainable resource management.....	79
1. About Concord.....	6	6.3 Green procurement and supplier management)	81
1.1 Company Profile	6	7. Social Co-prosperity.....	83
1.2 Operational Performance	8	7.1 Public Welfare Goals and Strategies	83
2. Sustainability strategy and commitment.....	10	7.2 Public Welfare Goals.....	84
2.1 Vision and strategy of sustainable development	10	7.3 Public welfare highlight activities	85
2.2 Sustainable governance operation.....	15	8. Appendix	88
3. Sustainable Governance	24	Appendix I GRI Standards Index Comparison Table.....	88
3.1 Corporate governance	24	Appendix II SASB sustainable accounting standard comparison table ..	91
3.2 Legal compliance	36	Appendix III Implementation status of climate-related information	92
3.3 Ethical Corporate Management	37	Appendix IV BSI GRI Code Independent Assurance Statement.....	93
3.4 Risk management	41	Appendix V ISO 14001: 2015 Environmental Management System	
3.5 Information security	43	certification.....	94
4. Sustainable Finance	46	Appendix VI ISO 45001: 2018 Environmental Safety and Health System	
4.1 Sustainable Responsible Investment	46	certification.....	94
4.2 Financial innovation and services	51	Appendix VII ISO 14064-1: 2018 Greenhouse Gas Inventories	
4.3 Inclusive finance	56	certification.....	94
4.4 Customer relationship management.....	58	Appendix VIII PWC Limited Confirmation Report.....	95
5. Happy Workplace	61	Appendix IX Summary of Sustainability Disclosure Indicators: List of	
5.1 Employee attraction and retention.....	61	Assurance Items for the Financial Industry	97
5.2 Talent cultivation and development.....	64		
5.3 Employee Communication.....	67		
5.4 Friendly working environment.....	68		
5.5 Human Rights and Gender Equality.....	71		

About this Report

This report adheres to the GRI Universal Standards 2021, published by the Global Sustainability Standards Board (GSSB) in 2021, serving as its primary framework for comprehensive disclosures. Additionally, it also aligns with the "Task Force on Climate-related Financial Disclosures (TCFD)" and the "Sustainability Accounting Standards Board (SASB)" for disclosing relevant sustainable practices.

Reporting Period (2-3)

Concord Securities regularly issues non-financial information reports every year. In August 2025, Concord Securities will issue its "Concord Securities 2024 Sustainability Report" (hereafter "the Report"), which is the Company's 11th sustainability report and is available for download in both Chinese and English versions from the "Sustainable Development" area of Concord Securities' website. The contents cover Concord Securities' performance in ESG governance, society (human rights), and environmental aspects from January 1 to December 31, 2024 (same as the disclosure period for financial statements), as well as the management and response measures to material topics.

※ Release of the previous version: August 2024

※The financial statement information in this report is the same as that in 2024 consolidated financial report.

Drafting Basis

Issue unit	Compliance principle
Global Sustainability Standards Board, GSSB	GRI Sustainability Reporting Standards 2021 Edition
Taipei Exchange Rules Governing the Preparation and Filing of	Sustainability Reports by TPEX Listed Companies
Taiwan Stock Exchange	Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies
United Nations	Sustainable Development Goals, SDGs
Sustainability Accounting Standards Board (SASB)	Investment Banking & Brokerage (December 2024)

Note: The contents of this report are prepared in accordance with the 8 reporting principles of the new edition of GRI General Standards: accuracy, balance, clarity, comparability, completeness, sustainability context, timeliness and verifiability.

Boundary and Scope of the Report

The scope of disclosure focuses on the activities and services of Concord Securities and its four subsidiaries (Concord Futures, Concord Capital Management, Concord Asset Management, and Concord Insurance Agent), with no material differences from the list of entities in the financial statements. All financial figures are calculated in New Taiwan Dollars (NT\$), and all statistical figures are based on internationally accepted indicators. The disclosure of sustainability focuses on Concord Securities, and some chapters' (1.2 Operational Performance, 5. Happy Workplace) disclose data and descriptions cover subsidiaries. In the aspect of environmental sustainability, ISO 14064-1 GHG inventory is introduced, and the organizational boundary is verified to be Concord Securities Headquarters Building, which also includes 15 branches distributed in North, South and Central Areas, with a total of 16 business locations. The reporting boundary setting includes direct greenhouse gas emissions and removals, indirect GHG emissions caused by energy input, and organization. If the quantitative indicators disclosed above have special

significance, they shall be explained in notes.

In this report, "the Company" refers to Concord Securities; "the Group" refers to Concord Securities and its 4 subsidiaries (Concord Futures, Concord Capital Management, Concord Asset Management, and Concord Insurance Agent). The organizational boundaries of this report are consistent with those covered by the financial statements.

Information on restatement of the report and verification

In this Report, the disclosure table for purchased electricity in 6.2.2 Energy Resource Management has been corrected for energy consumption (GJ) data for 2022 to 2023. This adjustment has no impact on other information.

Internal review

- ◆ Each department head shall review the contents and information of each chapter for correctness, and the sustainability team shall collect the opinions of stakeholders, compile report, and submit them to the President and the Chairman for review, as well as to the board of directors for approval and issuance.
- ◆ The Board of Directors reviews ESG (environmental, social (human rights) and governance) performance and strategic objectives.

External review

The Company engaged the following units to carry out verification of relevant items.

- ◆ Financial data: Deloitte Taiwan
- ◆ Environmental data: ISO 14001 and ISO 14064-1 [British Standards Institution Group Singapore Pte. Ltd. Taiwan Branch (BSI)]
- ◆ Sustainability data: ISO 45001 [BSI Group, Taiwan Branch] No. 1 - "Assurance Engagements Other than Audits or Reviews of Historical Financial Information" [PwC Taiwan]
- ◆ Sustainability information: Approved by the Chairperson and verified through the AA1000ASv3 Type 1 Moderate Level Assurance [British Standards Institution Group Singapore Pte. Ltd. Taiwan Branch (BSI)]

※ There was no financial relationship between the British Standards Institution Group Singapore Pte. Ltd. Taiwan Branch (BSI) and Concord Securities.

The information contained in this report was provided after being reviewed by high-ranking executives of each unit according to the internal management process. It was then published after being reviewed and approved by the Board of Directors. The scope of this assurance covers information of 2024.

Contact Information

For any inquiries, comments, or suggestions related to this report, please contact:

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Reference for financial and non-financial information

Financial information	Non-financial information
Link to the " financial reporting " area on Concord Securities' official website	Link to the " Sustainable Development " area on Concord Securities' official website

Message from the Chairman



Looking back to 2024, despite challenges such as the ongoing war between Russia and Ukraine, Israel and Palestine, Germany's economic recession and political crisis, and China's economic slowdown, global stock markets still achieved an average gain of over 17%. This was primarily driven by the rapid development of AI technology, multiple interest rate cuts by the Federal Reserve, and continuous record-high corporate earnings growth, and the sustained strength of the U.S. economy, which served as the primary driver of the market's upward momentum. As a result, the Company's consolidated net income after tax was NT\$1,097,973,000 in 2024, with earnings per share of NT\$1.75, once again delivering strong profitability.

Responding to Net Zero Transformation

The theme of the 2025 World Economic Forum (WEF) Annual Meeting is "Collaboration for the Intelligent Age," focusing on five key areas: rebuilding trust, reimagining growth, investing in talent, safeguarding the planet, and industries in the intelligent age. Among these, the focus remains on "safeguarding the planet" and addressing climate issues, highlighting that extreme weather is considered one of the greatest challenges and risks facing humanity. In response, we continue to promote various GHG reduction and energy-saving measures, in line with the FSC's "Sustainability Roadmap for TWSE/TPEX Listed Companies." We proactively completed ISO 14064-1 GHG inventory and third-party external assurance for all operating locations in 2023. In 2024, the GHG inventory scope was expanded to include subsidiaries. By analyzing the inventory results to identify sources of carbon emissions, we will gradually implement GHG reduction strategies and plans to achieve the government's 2050 net-zero emissions target.

Enhancing Corporate Governance

The Company has always held the core principles of "integrity, stability, service, and sustainability" within our business policy. With the vision of "Building Happiness and Pursuing Mutual Benefits" as the Group's vision for development, we emphasize on building "trusting and transparent" company culture, shaping our team with firm leadership and formulating the strategy and operating model to pursue the vision, in order to provide the excellent investment services in the capital markets. In terms of governance, in 2024, we received recognition from the Taiwan Corporate Sustainability Awards (TCSA), winning the Silver Award for the Sustainability Report. Additionally, we were honored with three major awards at the National Brand Yushan Awards: "Outstanding Corporate Leader," "Outstanding Corporation," and "Most Popular Brand." Furthermore, we received the highest honor of "Outstanding Corporation – National First Prize" and was the first non-financial holding securities firm to win this award.

In terms of responsible investment, we emphasize the sustainability spirit of the UN Sustainable Development Goals (SDGs) and the Principles for Responsible Investment (PRI), incorporating ESG issues into our investment evaluation process. The Company continuously monitors the sustainability strategies of investee companies, engaging in appropriate conversation and communication to enhance their sustainable development. In 2023, we were honored to be

included for the first time on the list of institutional investors with better disclosure of fiduciary governance information, becoming the only TPEX-listed securities firm on the list. This recognition reflects our dedication to ESG sustainable development and has been acknowledged and praised by regulatory authorities and external organizations.

Committed to Friendly Services

In financial services, we prioritize fair treatment of customers and offer diversified inclusive financial products that accommodate different social groups. To encourage young individuals to manage their finances and effectively use investment tools, we launched the cross-platform scenario-based stock selection platform "Good Fun Investment." For new immigrants, we provide account opening instructions in Vietnamese. In the area of services for the underprivileged, the Company provides sign language interpretation for account opening. Regarding anti-fraud measures, to protect customers' assets and strengthen information security, in 2024, we jointly signed the "Memorandum of Understanding (MOU) on National Information Security Joint Defense and Intelligence Sharing Cooperation" with the Taipei Investigation Office of the Ministry of Justice Investigation Bureau. The primary goal is "information security joint defense and hacker suppression," further enhancing corporate digital resilience and contributing more to national cybersecurity protection together with the Investigation Bureau. In addition, to comprehensively enhance fraud awareness across both physical and digital channels, we have implemented multi-dimensional anti-fraud measures through in-person education, website campaigns, and the development of internal and external defense mechanisms. In 2024, we were honored with the "Outstanding Award" in the TWSE Anti-Fraud Evaluation. In 2025, we launched an ESG-themed digital anti-fraud desk calendar featuring AI-inspired and Black Myth Wukong-style design, distributed to customers as a reminder to remain vigilant against fraud risks and avoid becoming victims.

Exerting Positive Influence

The Company adheres to the philosophy of "Giving back to society," maintaining long-term concern for underprivileged groups, supporting schools and organizations, and expanding the scope of public welfare initiatives. We continue to carry out social welfare activities, with employees voluntarily serving as passionate and caring volunteers. In 2024, more than 432 individuals benefited from the Company's public welfare programs and participation, with a total of 223.5 volunteer hours contributed. We are committed to further embedding ESG into the Company's DNA, enabling all employees to follow the Company's lead in exerting a positive influence on society.

In the future, Concord Securities will continue to improve and fulfill its mission of corporate sustainability, and expand its core business to its commitment to sustainability. The five major goals of the Company's sustainable development strategy are "environmental sustainability", "customer value", "happy workplace", "social co-prosperity", and "corporate governance", in order to create a beautiful future for all stakeholders!

Chairman of Concord Securities

劉大華

2024 Key Sustainability Performance



Environmentally friendly

- ◆ Continuously maintained ISO 14001: 2015 Environmental Management System verification.
- ◆ Continuously maintained ISO 14064-1: 2018 Greenhouse Gas Inventories verification.
- ◆ Reduced approximately 712 kgCO₂e through vegan day.

Social Co-prosperity

- ◆ Honored at the 21st National Brand Yushan Awards in 2024 with the titles of “Outstanding Enterprise,” “Outstanding Business Leader,” and “Most Popular Brand,” with the “Outstanding Enterprise - National First Prize” as the highest distinction. Chairman Cheng, Ta-Yu was also received and commended by Vice President Bi-khim Louise Hsiao.
- ◆ Received 1st place for the Business Today's Wealth Management Bank and Securities Evaluation for Best Marketing Innovation Award in 2024.
- ◆ Received the Wealth Magazine Wealth Management Awards for Best Digital Intelligence System and Best Video Marketing, as well as the Best Smart Wealth Management Awards at the 2024 Excellence in Securities Evaluation
- ◆ In the 2nd Financial Services Awards, Concord Securities' “KHPASS” segregated-account service won the Smart Wealth Management Award in the securities-industry innovation category.
- ◆ Received the 2024 Outstanding Award in the Securities Firms Anti-Fraud Evaluation.
- ◆ Awarded the Sport Enterprise Certification by the Sports Administration, Ministry of Education.
- ◆ Won the “Happiness Enterprise Gold Award” in the 1111 Job Bank financial Management category for the three consecutive years.
- ◆ Won the Bronze Award for Evaluation of Talent Development Quality Management System (TTQS).
- ◆ Consecutively awarded the “Health Promotion Seal” by the Health Promotion Administration, Ministry of Health and Welfare.
- ◆ Obtained the invention patent of the [trading data filtering device, trading data filtering method, and related computer program product].
- ◆ Continuously maintained the ISO/IEC 27001: 2022 cybersecurity management certification.
- ◆ Continuously maintained the verification for ISO 45001: 2018 occupational safety and health management system.
- ◆ Concord Capital Management was honored at the 4th CMoney Golden Awards with 3rd place for the “Best Return Forecast Award” and 4th place for the “Most Accurate Price Forecast Award.”

Corporate governance

- ◆ Won the National Brand Yushan Award 21st edition Outstanding Enterprise category “National First Prize” in 2024, becoming the first non-financial holding securities firm to receive this honor. Chairman Cheng, Ta-Yu was received and commended by Vice President Bi-khim Louise Hsiao.
- ◆ The Company was awarded the “List of Better Disclosures of the Institutional Investors’ Stewardship Information 2023,” as the only one TPEX-listed securities house.
- ◆ Won the Silver Award in the “Corporate Sustainability Reporting Category” - Finance and Insurance Industry at the 17th TCSA Taiwan Corporate Sustainability Report Awards in 2024.
- ◆ The risk management assessments have been ranked level 2 (good grade) for 12 consecutive years.

1. About Concord

1.1 Company Profile

Since its establishment, concord Securities has followed the business philosophy of "integrity," planning to achieve maximum profits for customers. We know that we can achieve long-term comprehensive investment planning and provide financial services for customers by treating each other with sincerity.

Concord Securities was founded in 1990 and started its business operations on December 4 of the same year. The Company is a comprehensive securities firm approved by the government and is headquartered at B1F., 9F., 10F., 14F., 15F., No. 176, Section 1, Keelung Road, Xinyi District, Taipei City. The Company's main business items include conducting securities transactions on behalf of itself or others on a centralized exchange market or its business premises, underwriting of securities, securities trading margin purchase and short sale operations, handling stock affairs matters for others, futures trading assistance, and other business approved by the competent authority. The Company has also been authorized to set up an offshore securities unit (OSU) in March 2014. The Company's shares have been approved for trading on the Taipei Exchange since December 1996. The current paid-in capital is NT\$6.24 billion.

Concord Securities Basic Information

Company name:	Concord Securities Co., Ltd.
Stock code:	6016
Main business items:	Brokerage, dealer, underwriting, bonds, new financial products, etc.
Date of Incorporation:	July 25, 1990
Listing date:	1996/12
Capital:	NT\$6.24 billion
Number of employees:	807 (including 643 in Concord Securities and 164 in its subsidiaries)
Chairperson:	Cheng, Ta-Yu
Corporate headquarters:	B1F., 9F., 10F., 14F., 15F., No. 176, Section 1, Keelung Road, Xinyi District, Taipei City
Business location distribution:	It has 16 securities business offices and 3 futures business offices located in northern, central, and southern Taiwan and the outlying islands
Related companies:	Concord Futures, Concord Capital Management, Concord Asset Management, Concord Insurance Agent

1.1.1 Organizational supply chain system

Concord Securities operates within the financial securities industry, and its suppliers can be categorized as follows: suppliers, business partners, and customers, based on their position in the upstream and downstream processes.

There were no changes in value chain during the current reporting period compared with the previous reporting period.



1.1.2 Main Brands, Products, Services, and the Company's Operating Locations

Concord Securities has 16 securities business offices and 3 futures operating sites located in northern, central, and southern Taiwan and the outlying islands. We are committed to pursuing the balanced development of all businesses, enhancing the professional ability of our employees, and providing customers with diversified and professional services in order to enable our channel bases to satisfy the investors.

The main products, services, and operating locations of the Company are listed as follows:

Business Categories	Operating Locations	Product and Service Items
Brokerage	Taiwan	◆ Accept orders to trade securities on a centralized exchange market ◆ Accept orders to trade securities on business premises ◆ Securities borrowing and lending ◆ Conduct margin purchase and short sale ◆ Accept orders to trade foreign securities ◆ Futures trading assistant ◆ Sales of offshore funds
Underwriting Business	Taiwan	◆ Enterprise listing planning and counseling services ◆ Securities agency or underwriting services ◆ Planning, evaluation, and underwriting of securities offering and issuance ◆ Corporate financial strategic planning and consultation services ◆ Corporate mergers and acquisitions matters ◆ Emerging stock dealer recommendation business ◆ GISA business ◆ Other underwriting related business
Dealership Business	Taiwan	◆ Conduct securities trades on a centralized exchange market ◆ Conduct securities trades on business premises ◆ Futures hedging operations
Fixed Income Business	Taiwan	◆ Bond buying and selling transactions ◆ Repurchase agreement/reverse repurchase agreement of bonds ◆ Bond investment consultation services
Wealth management services	Taiwan	◆ Professional financial consultation services for wealth management customers ◆ Provide customers with asset allocation and financial planning services

Business Categories	Operating Locations	Product and Service Items
Financial Derivatives Business	Taiwan	◆ Issue call (put) warrants, and hedge position operations ◆ Issue structured commodities (capital preservation and equity-linked), and hedge position operations ◆ Provide diversified investment tools and hedging channels in response to investors' diverse needs ◆ Derivative financial product development and trading

Note: The number of employees includes full-time domestic staff and contracted personnel.

The service items and operating locations of the affiliated enterprises are listed as follows:

Affiliated Enterprises	Operating Locations	Product and Service Items
Concord Futures Co., Ltd.	Taiwan	Domestic and foreign futures dealer, brokerage, and consulting businesses
Concord Capital Management Corp.	Taiwan	Securities investment advisory business
Concord Insurance Agent Corp.	Taiwan	Personal insurance agency and property insurance agency business
Concord Asset Management Co., Ltd.	Taiwan	Enterprise business management consultation and asset management businesses

※ The Company does not have any prohibited products or services in specific markets

1.1.3 Participation in Domestic Organizations (2-28)

According to various business attributes, Concord Securities and its subsidiaries have actively participated in the securities and financial industry associations and other relevant external organizations. By joining relevant organizations, we can receive the latest economic and financial information and obtain membership to enjoy membership rights, share information with peers, and communicate with each other. Participation in domestic and foreign organizations includes the following:

- | | |
|--|--|
| ■ Taiwan Securities Association | ■ Taiwan Chamber of Commerce and Industry |
| ■ Chinese National Futures Association | ■ Taiwan Financial Services Roundtable |
| ■ Securities Investment Trust & Consulting Association | ■ Taiwan Listed Companies Association |
| ■ Securities Analysts Association, Chinese Taipei | ■ Taiwan Association of Certified Valuators and Analysts |
| ■ Council for Industrial and Commercial Development | ■ Taiwan Corporate Governance Association |

1.2 Operational Performance

In 2024, the consolidated net income after tax was NT\$1,097,973 thousand, with an EPS of NT\$1.75. In terms of credit ratings, Fitch Ratings issued a domestic long-term credit rating of A-(tw) and a domestic short-term credit rating of F2 (tw). Concord Securities aims to maintain stable growth and create maximum operating value for shareholders, employees, and customers. For more detailed financial information, please refer to the financial reporting area on Concord Securities' official website.

1.2.1 Concord Securities' 2024 Operating and Profit Status

Financial performance

Unit: NT\$'000

Year/Item	2023	2024	Increase (decrease) amount	Change ratio (%)
Revenue	3,424,191	3,938,237	514,046	15.01
Operating costs and expenses	2,616,921	2,959,365	342,444	13.09
Operating profit (loss)	807,270	978,872	171,602	21.26
Non-operating profits and losses	263,391	309,541	46,150	17.52
Net income before tax	1,070,661	1,288,413	217,752	20.34
Income tax expenses	66,394	190,440	124,046	186.83
Net Income (Loss)	1,004,267	1,097,973	93,706	9.33

Note: Analysis and description of changes in the ratio of increase and decrease:

- Operating profit: The increase in operating profit was mainly due to increased gains on sales and valuation of securities held for operations compared to the same period last year.
- Net profit before tax: The increase in net profit before tax was mainly due to increased gains on sales and valuation of securities held for operations compared to the same period last year.

The relevant economic values are presented in the table below:

Unit: NT\$'000

Economic value	2024
Direct economic value generated	3,938,237
Economic value distributed	2,840,264
Operating costs	534,211
Employee salary and benefit expenses	1,532,070
Payments to providers of capital	386,396
Payments to the government by country	384,399
Community investment	3,188
Economic value retained	1,097,973

Important Financial Ratios

Year/Item		2023	2024
Financial structure (%)	Debt-to-asset ratio	77.85	78.09
	Ratio of long term capital to real estate and equipment	961.77	1051.98
Solvency (%)	Current ratio	112.81	111.14
	Quick ratio	112.78	111.10
Profitability	Return on assets (%)	2.64	2.58
	Return on equity (%)	11.94	11.73
	The ratio of net profit (loss) before tax to paid-in capital (%)	18.01	20.64
	Net profit margin (%)	29.33	27.88
	Basic earnings per share (NT\$)	1.68	1.75

Revenue from businesses

Unit: NT\$ thousands

Department	2023		2024	
	Amount	Ratio %	Amount	Percentage %
Brokerage	1,840,473	53.75	2,242,302	56.94
Dealership	1,483,337	43.32	1,608,344	40.84
Underwriter	75,430	2.20	55,542	1.41
Others	24,951	0.73	32,049	0.81
Total	3,424,191	100.00	3,938,237	100.00

Operating performance of subsidiaries

Unit: NT\$ thousands

Enterprise name	2024			
	Operating income	Net operating profit (loss)	Current period profit (loss) (after tax)	Earnings (loss) per share (NT\$) (after tax)
Concord Capital Management	26,944	-6,678	-6,088	-0.87
Concord Futures	623,170	2,838	128,087	1.57
Concord Asset Management	0	-2,235	7,636	0.14
Concord Insurance Agent	17,705	-1,843	-1,578	-0.63

The volume and amount of issuance of the Company's self-developed products

Self-developed products	Issuance Volume (Production Volume)		Issuance Amount (Production Value)	
	2023	2024	2023	2024
Call Warrant	556	99	NT\$3,046,355 thousand	NT\$506,805 thousand
Put Warrant	46	3	NT\$257,085 thousand	NT\$13,635 thousand
Discretionary Leverage Equity Options	-	-	NT\$41,193,081 thousand	NT\$31,044,016 thousand

Sponsoring Results of Underwriting Business

Year/results	2022	2023	2024
IPO underwriting amount	NT\$175,002 thousand	NT\$79,920 thousand	N/A (Note)
SPO underwriting amount	NT\$227,200 thousand	NT\$65,900 thousand	NT\$188,844 thousand
Total underwriting amount	NT\$402,202 thousand	NT\$145,820 thousand	NT\$188,844 thousand
IPO underwriting number	1	1	0

Note: In 2024, the Company had no ESG-related IPO cases.

Shareholder structure

As of December 31, 2024

Shareholder Structure	Number of people	Number of shares held	(Thousand shares) Shareholding ratio (%)
Government agencies and financial institutions	7	4,194,528	0.67
Other juridical persons	243	158,769,851	25.44
Natural Person	60,303	439,005,399	70.33
Foreign institutions and foreigners	85	22,207,957	3.56
Total	60,638	624,177,735	100.00

Credit Rating

Credit Rating Agency	Domestic long-term credit rating	Domestic short-term credit rating	Foreign currency long-term IDR	Foreign currency short-term IDR	Outlook	Credit rating date
Fitch Ratings	A- (twon)	F2 (twon)	BB+	B	Stable	2023-11
Fitch Ratings	A- (twon)	F2 (twon)	BB+	B	Stable	2024-11



2. Sustainability strategy and commitment

2.1 Vision and strategy of sustainable development

Since the foundation, the Company continues to adhere to the business philosophy of "integrity, stability, service and sustainability," takes "innovation, friendship and mutual good" as the vision of sustainable development, and takes "environmental sustainability," "customer value," "happy workplace," "social co-prosperity" and "corporate governance" as the sustainable development strategy, integrate the sustainable development goals, implement the three aspects of environment (E), society (human rights) (S) and governance (G), and strive to do well with shareholders, employees, society (human rights) and environment, fulfill corporate social responsibility, and create sustainable value for customers and the Company.

2.1.1 Five goals of sustainable development

The Company focuses on the implementation of the sustainable development strategy with the five goals of "environmental sustainability", "customer value", "happy workplace", "social co-prosperity", and "corporate governance", and formulates corresponding management policies and specific measures to enable the Company to continuously implement the promotion of sustainable development.

Environmental Sustainability	Customer value	Happy Workplace	Social Co-prosperity	Corporate governance
   	   	    	  	  
1. Committed to promoting sustainable environmental management, incorporating climate change risks into operational decision-making, identifying and managing risks. 2. In the face of global warming and resource depletion crises, we will fully respond to the trend of energy conservation and carbon reduction, and take mitigation and adjustment measures to reduce the impact on the environment. 3. Encourage joint implementation of corporate social responsibility with suppliers, promote sustainable development of the environment, and practice and safeguard basic human rights.	1. Utilize financial technology to develop inclusive financial products and friendly financial services. 2. Deepen the field of digital finance, provide customers with new investment and wealth management experiences, and promote paperless digital services. 3. Provide diversified financial services to jointly focus on sustainability issues with customers, guide and encourage customers to attach importance to green environmental protection and environmental issues. 4. Provide comprehensive information security protection, strengthen information security defense, and create a reliable and trustworthy financial transaction environment.	1. Committed to promoting physical and mental health programs and welfare measures that are superior to laws and regulations, providing employees with a friendly and excellent work environment. 2. Provide multifunctional education, training and curriculum activities for employees. Through the performance evaluation mechanism, reward excellent employees, strengthen their competitive advantages, and improve the retention rate and employee engagement. 3. Encourage all colleagues to implement the sustainable development of ESG, create high-quality working conditions for employees and establish a career development environment, so as to enhance the competitiveness of the enterprise. 4. Implement the human rights policy declaration, ensure gender equality, establish a communication platform for employees' opinions, improve employee satisfaction, and implement the sustainable and sound operation of the Company.	1. Adhering to the spirit of "taking it from society and using it for society", we will invest in caring for the disadvantaged, support rural education, bridge the urban-rural gap, and promote social welfare plans. 2. Deepen local business, actively give back to the community, support arts and cultural activities, fulfill corporate social responsibilities, and achieve mutual prosperity and mutual benefit with the society.	1. Actively promote the Financial Supervision and Regulation Commission's "Corporate Governance 3.0 - Blueprint for Sustainable Development" to strengthen the functions of the board of directors, improve information transparency, ensure shareholders' equity and achieve the goal of sustainable development of the enterprise. 2. Optimize the risk management mechanism of various businesses, improve the quality of risk management, incorporate the spirit of ESG into the investment strategy, and ensure the sustainable and sound operation of the Company.

2.1.2 Management goals of material topics

Sustainable development strategy goals were approved by the Board of Directors in March 2025.

[Environmental Aspect (E)]

Sustainability Topics	Items	Targets in 2024	Achievement status	Medium-term goals	Long-term goals
Climate change and environmental protection	ISO 14001 Environmental Management System certification	Completed the 2024 certification	Passed on December 30, 2024	Continuously maintained the certification	Continuously maintained the certification
	14064-1 GHG inventory and verification	- Continuous verification - Implementation of energy-saving and carbon-reduction measures	In 2024, the Company's total GHG emissions amounted to 1,682.356 metric tons of CO₂e, a decrease of 171.077 metric tons of CO₂e (-9.2%) compared with the base year 2022.	Reduction of carbon emissions by 3% compared to the base year (2022)	Reduction of carbon emissions by 5% compared to the base year (2022)
	Waste reduction	- Promoted food waste and garbage sorting and reduction - Weighed general waste and recyclable materials throughout the year	- Promoted through electronic announcements - In 2024, the weight of securities-related waste included 20.3429 metric tons of general waste and 9.5642 metric tons of recyclable materials	The weight of waste was reduced by 1% compared to the previous year	The weight of waste was reduced by 1% compared to the previous year
Sustainable Finance	Green Product Investment	- Investment scale: NT\$1.5 billion - Total investment: NT\$2 billion - Ratio of total investment (%): 75%	- ESG Investment - Proprietary Trading - Investment scale: NT\$1.64 billion - Total investment: NT\$2 billion - Ratio of total investment (%): 82%	- Investment scale: NT\$1.5 billion - Total investment: NT\$2 billion - Ratio of total investment (%): 75%	- Investment scale: NT\$1.5 billion - Total investment: NT\$2 billion - Ratio of total investment (%): 75%
		- Investment scale: NT\$3 billion - Ratio of total investment (%): 9%	- ESG Investment - Fixed Income - Investment scale: NT\$300 million 3 green sustainable bonds	- Investment scale: NT\$400 million - Ratio of total investment (%): 8%	- Investment scale: NT\$500 million - Ratio of total investment (%): 10%
		- Investment scale: NT\$5.136 billion - Ratio of total investment (%): 55%	- ESG Investment - CB Proprietary Trading - Investment scale: NT\$149 million; Total investment: NT\$220 million - Ratio of total investment (%): 68% - ESG investment - CBAS - Investment scale: NT\$2.677 billion; Total investment: NT\$4.916 billion; Ratio of total investment (%): 54.45%	ESG Investment - CB Proprietary Trading - Investment scale: NT\$300 million - Ratio of total investment (%): 70% ESG investment - CBAS - Investment scale: NT\$5.5 billion - Ratio of total investment (%): 60%	ESG Investment - CB Proprietary Trading - Investment scale: NT\$300 million - Ratio of total investment (%): 70% ESG investment - CBAS - Investment scale: NT\$5.5 billion - Ratio of total investment (%): 60%
		- Market share: Issuance volume: 0.9% - Issuance volume of target companies: 50% - PD ratio signed	- ESG products - New Financial Products - Issuance volume: 0.02% (ratio to the whole market) - Issuance volume of target companies: 2.58% (Since the reduction in issuance began in May 2024, both the number of issued files and the number of target companies have declined.)	PD ratio signed: 75%	PD ratio signed: 80%

【Social (human rights) (S)】

Sustainability Topics	Items	Targets in 2024	Achievement status	Medium-term goals	Long-term goals
Sustainable Finance	Counsel TWSE/TPEX and emerging companies in implementing ESG	Hosted by 3 companies	- Counsel companies belonging to circular economy and green finance industry - Organizer: Yi Chun Green Technology, Micro Electricity, Yi Ru Perpetual Limited	Hosted by 3 companies	Hosted by 3 companies
	Improve the self occupancy rate of electronic orders for digital users	- Electronic ordering with a self occupancy rate of 80% - Completed platform optimization (including "Golden Opportunity App" and "Palm Opportunity App," totaling 7 items)	- Electronic ordering with a self occupancy rate of 79.58%; achievement rate of 98.7% - Optimization of the platform (including "Golden Opportunity App" and "Palm Opportunity App," totaling 7 items)	Electronic ordering with a self occupancy rate of over 80%	Electronic ordering with a self occupancy rate of over 85%
	Provided a dedicated "Good Fun Investment" section for young working individuals' regular fixed-amount investments.	Provide information on at least 10 ESG ETFs for customers' reference	Updated a total of 10 ESG ETF targets in the dedicated section (achievement rate 100%)	Provide information on at least 12 ESG ETFs for customers' reference	Provide information on at least 12 ESG ETFs for customers' reference
	Intellectual Property - Patent Application	1 fintech-related patent application is submitted each year	Concord's patent No. 111001 was granted on May 11, 2024	1 fintech-related patent application is submitted each year	1 fintech-related patent application is submitted each year
Service quality and customer satisfaction	Established sub-accounts	Opening digital accounts, projected to cover 2,800 accounts	In 2024, the number of accounts opened reached 3,569; achievement rate was 100%	Opening digital accounts, projected to cover 3,300 accounts	Opening digital accounts, projected to cover 3,300 accounts
	Promotion of anti-fraud	10 anti-fraud awareness videos	10 digital anti-fraud promotional videos uploaded; achievement rate 100%	10 anti-fraud awareness videos	10 anti-fraud awareness videos
	Honoring ceremony for good deeds	At least 16 cases a year	A total of 17 cases in 2024; achievement rate 100%.	At least 16 cases a year	Everyone is an outstanding service personnel
Customer privacy protection and information security	Regularly evaluate core operating systems and equipment to ensure their ability to operate continuously and resilience	Establish a remote backup server room	- IDC basic hardware infrastructure, Keyin order placement, and AE order placement have been completed - The Golden Opportunity App has been fully built and is expected to go live in March 2025 - The Palm Opportunity App has been fully built and is expected to go live in April 2025	Building a off-site IDC computer room (brokerage business).	Establish an off-site IDC computer room and achieve complete backup (brokerage business and electronic transactions).
		Hold different disaster preparedness drills every year	Backup drills for AD, backbone network, and securities trading firewall have been completed, achieving a 100% completion rate	Hold different disaster preparedness drills every year	Hold different disaster preparedness drills every year
	Implemented the ISO 27001 international standards	All core systems acquired ISO 27001 Information Security Management System verification	Passed the new version of verification in 2024	Continuously passed ISO 27001 Information Security Management System verification	Continuously maintained ISO 27001 Information Security Management System verification
	Information security personnel obtained international information security certifications	2 additional information security certifications were obtained	Added 2 certifications, CSA and ECIH; achievement rate of 100%	Continuously maintained information security certifications	Continuously maintained information security certifications
	Information security incident and emergency response plan scenario drill	Completed 2 social engineering drills	Completed 2 social engineering drills in March and September	Completed 2 social engineering drills	Completed 2 social engineering drills

Sustainability Topics	Items	Targets in 2024	Achievement status	Medium-term goals	Long-term goals
Human rights and gender equality	Labor-management harmony	No labor-management disputes	Labor-management meetings were completed in Q1 to Q4; no labor-management disputes occurred during the year	Continuously handling	Continuously handling
	Protection of human rights	Complied with legal requirements for the employment of persons with disabilities and promoted human rights-related issues	- Employed persons with disabilities in compliance with legal requirements - Held 2 seminars on human rights-related issues; achievement rate of 100%	At least 2 session a year	At least 2 session a year
	Employee Care	Held 2 occupational safety and health seminars	Held 3 health seminars; achievement rate of 150%	At least 2 session a year	At least 2 session a year
Talent attraction and retention	Welfare measures	Organize an Employee Assistance Program (EAP)	Implemented the EAP program with a total of 26 consultations	Continuously handling	Continuously handling
		Evaluated potential new or adjusted measures based on the results of the employee benefits satisfaction survey	- Adjusted the attendance system and meal allowance, and expanded the group insurance coverage to include employees' parents - Awarded the Gold Award for Happiest Employees	Continuously handling	Continuously handling
Human resource development	Employee professional abilities	The average training hours per person are 42 hours; achievement rate of 100%	The average training hours per employee for professional skill enhancement reached 51 hours/person; achievement rate of 121.92%.	The average training hours per employee for professional skill enhancement reached 42 hours/person	The average training hours per employee for professional skill enhancement reached 42 hours/person
		Cultivate 15 to 20 key talents for our talent pool	- Implemented the deputy supervisor substitution mechanism - Arranged talent training - Departmental on-the-job practice		
Occupational safety and health	ISO 45001 Occupational Safety and Health Management System Certification	Completed the 2024 certification in December	Passed on December 30, 2024	Continuously maintained the certification	Continuously maintained the certification
Social welfare	Sponsoring public welfare groups	- Continuously sponsoring Daojiang Youth Baseball Team, Tainan Pumen Home, etc. - Continuously paying attention to rural children and disadvantaged groups	- Completed donation to: - Daojiang Youth Baseball Team - Ming Chuan University, Pao Teh-Ming Educational Foundation - Tainan Pumen Home - Andao Foundation	Continuously paying attention to rural children and disadvantaged groups	Continuously paying attention to rural children and disadvantaged groups
	Blood drives	Hold 1 activity	Completed on November 20, 2024	Hold 1 activity	Hold more than 1 activity
	Donation of used clothes	Implement ESG, initiate a cycle of love and kindness, and help vulnerable families	Held on April 23, 2024, with a total of 4,702 items collected (Securities: 2,462 items; Futures: 687 items; Branches: 1,553 items)	Continuously donating old clothes and supporting environmental sustainability	Continuously donating old clothes and supporting environmental sustainability

[Governance (G)]

Sustainability Topics	Items	Targets in 2024	Achievement status:	Medium-term goals	Long-term goals
Corporate governance	Ranking in the Corporate Governance Evaluation	· Level 2	· In the 2024 corporate governance evaluation, ranked in the 3rd tier among all TPEX listed companies	· Level 2	· Level 1
	Board of Directors External Performance Evaluation	· Completed evaluation by an independent external professional institution	· On-site evaluation by an external institution conducted on December 18, 2024 · Evaluation certificate and evaluation report issued by the external institution on December 30, 2024 · Reported to the Board of Directors on March 11, 2025	· Enhanced board performance	· Enhanced board performance
	Implement corporate governance training	· Held 2 sessions annually	· Completed 3 corporate governance training sessions; achievement rate of 150% · All directors completed the required training hours in accordance with regulations	· Held at least 2 sessions annually	· Held at least 2 sessions annually
Ethical Corporate Management	Promotion of ethical corporate management among directors	· In alignment with the Corporate Governance 3.0 – Sustainable Development Roadmap, provided director continuing education programs that reflect international development trends	· In 2024, all directors participated in corporate governance-related promotional courses, totaling 126 hours · Conducted ethical corporate management education and training for all directors; training participation rate of 100% · Reported to the Board of Directors at least once a year on the implementation status of corporate governance and ethical corporate management	· Continued to promote the Company's ethical policies to all directors, with a minimum of once per year	· Continued to promote the Company's ethical policies to all directors, with a minimum of once per year
Legal compliance	Legal compliance education and training	· Conducted regulatory briefings for directors, managers, and employees on anti-money laundering and countering the financing of terrorism, insider trading, relevant laws and regulations, and industry disciplinary cases	· As of December 2024, the following training courses had been completed: 1. Financial Consumer Protection Act; 2. Anti-Money Laundering and Countering the Financing of Terrorism; 3. Personal Data Protection Act; 4. Insider Trading, Material Information, Whistleblower Mechanism, and Insider Shareholding Changes; and 5. FATCA and CRS	· Continued implementation, with at least 1 session per year	· Continued implementation, with at least 1 session per year
	Legal compliance and anti-money laundering enforcement	· Reported to the Board of Directors on the implementation status of legal compliance, anti-money laundering, and countering the financing of terrorism	· As of December 2024, the following matters had been completed: 1. Reported to the Board of Directors on the implementation status of legal compliance, anti-money laundering, and countering the financing of terrorism 2. Personal data inventory and risk assessment 3. Conducted an inventory of group policies and regulations	· Continued implementation, with at least 2 session per year	· Continued implementation, with at least 2 session per year
		· Supervised all units in performing legal compliance self-evaluation, personal data inventory risk evaluations, and inventories of policies and regulations		· Continued implementation, with at least 1 session per year	· Continued implementation, with at least 1 session per year
Operational performance	Return on equity	· Return on equity was positive	· In 2024, the parent company only return on equity was 11.24%	· Return on equity continued to grow positively	· Return on equity continued to grow positively
Risk Management	Continuously deepen climate risk management	· Establish a climate risk management evaluation and management mechanism · Develop a climate risk scenario analysis and calculation model	· In October, held a meeting with proprietary business units to discuss specific and feasible approaches for incorporating climate risks and ESG factors into the "pre-investment (transaction) evaluation" and "post-investment management" processes · Established a climate risk scenario analysis model and commenced the 2024 climate risk scenario analysis (ongoing)	· Optimize the climate risk management evaluation and management mechanism · Enhance the climate risk scenario analysis and calculation model	· Continuously improve the measurement method of climate risk

2.2 Sustainable governance operation

Concord Securities is committed to pursuing business performance, providing added value to employees, and attaching importance to shareholders' equity. In addition, it also takes practical actions to implement corporate social responsibility, actively participates in public welfare, focuses more social care, improves customer rights, and strengthens employee care, so as to become a high-quality enterprise with sustainable management. In order to implement the enterprise's vision of sustainable development, the "Sustainable Development Best Practice Principles" and "Integrity Management Code" have been formulated as the basis for the Company to conduct sustainable development and implement the enterprise's concept of sustainable development.

2.2.1 Responsible unit for sustainable affairs: Sustainable Development Committee

The Company follows the "Sustainable Development Best Practice Principles of Concord Securities Co., Ltd." and implements the concept of sustainable development of enterprises. On August 30, 2023, the Board of Directors approved the establishment of the "Sustainable Development Committee," under which six teams were formed: the Responsible Investment Team, Sustainable Finance Team, Corporate Governance Team, Environmental Sustainability Team, Social Engagement Team, and Employee Well-being Team. These teams were created to ensure effective implementation of the Company's sustainable development policies and to promote the management of impacts related to economic, environmental, and social (including human rights) aspects. The Sustainable Development Committee is chaired by the Chairman, with the President serving as vice chairperson. Each team convener serves as an ex officio member of the committee. Meetings are held at least once a year and may be convened when necessary. The committee adopts a top-down approach to implementing, tracking, and reviewing the effectiveness of annual sustainability plans and projects, ensuring the achievement of ESG annual targets.

Every year (at least once a year), the Company's Board of Directors receives a report on the effectiveness of the implementation of ESG short-, medium- and long-term goals, and reviews the implementation of various sustainability initiatives. In 2024, the Sustainable Development Committee held a total of 4 meetings. Each team formulates implementation plans for short-, medium-, and long-term goals related to the five major objectives: "environmental sustainability," "customer value," "happy workplace," "social prosperity," and "corporate governance." These plans are supervised and reviewed by the Sustainable Development Committee, and the implementation results of the sustainable development work and future plans are reported at the nearest board meeting. The board of directors regularly receives reports from the management team, which shall make judgements on the corporate strategies proposed to the board, review the progress, or make strategic adjustments. The content includes: (1) Progress tracking of short-, mid-, and long-term goals related to sustainability issues. (2) Communication status regarding issues of concern to stakeholders. (3) Oversight of the execution and implementation of sustainability strategies and short-, mid-, and long-term goals. (4) Results of GHG inventory and verification.

In 2024, the Sustainable Development Committee convened a total of 4 meetings and submitted the sustainable development strategy, short-, mid-, and long-term goals, and execution results to the Board of Directors.

24th meeting of the 12th Board of Directors on February 29, 2024; 26th meeting of the 12th Board of Directors on May 9, 2024; 3rd meeting of the 13th Board of Directors on August 15, 2024; and 4th meeting of the 13th Board of Directors on November 18, 2024.

[Link to the "Corporate Sustainable Development Area"](#)

Duties of the "Sustainable Development Committee":

(1) Establishment of the Environmental, Social (human rights) and Governance (ESG) strategy, the annual plan, and the project plan related to sustainable development. (2) Track and review the

implementation performance of annual sustainable development and project plans. (3) Decisions on other matters related to sustainable development.

Key Major Events

In 2024, the Company (excluding subsidiaries) had no key major events; however, disclosures were made voluntarily based on corporate social responsibility:

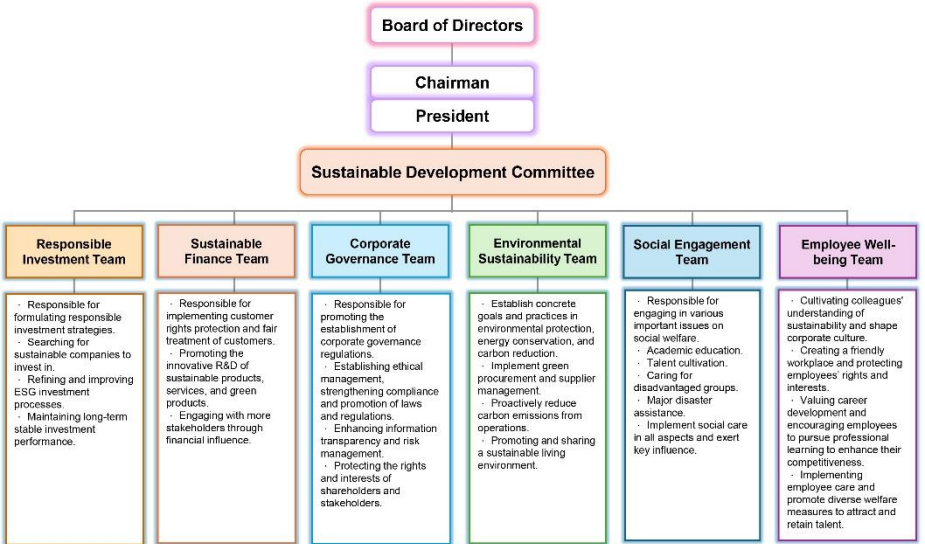
1. On June 28, 2024, the Company was subject to penalties for violations of securities regulations (Jin-Guan-Zheng-Quan-Fa-Zi No. 1130333894 and No. 11303338942), with a total fine of NT\$720 thousand.

2. On March 28, 2025, the Company was subject to a penalty for violation of securities regulations (Jin-Guan-Zheng-Quan-Fa-Zi No. 1140334831), with a fine of NT\$300 thousand.

※ Definition of Key Major Events:

1. Important strategic issues and key events of the Company (including economic, environmental, and social (human rights) impacts, risks, and opportunities).
2. Mainly disciplinary actions, including warning or above, imposed to the Company by the competent authority and publicly disclosed on the MOPS.
3. Other major issues designated by the competent authority or included in the board resolution.
4. No major complaints were reported through the [group-wide whistleblower mailbox](#) or the internal employee reporting mailbox. (Major refers to conduct that damages, or is likely to cause damages to, the Company's rights and interests due to crime, fraud, or violations, including but not limited to criminal, civil, administrative, securities, and other related laws and regulations, integrity, and code of ethics)

Organizational Chart of the Sustainable Development Committee of the Concord Securities



2.3 Negotiation of Stakeholders

2.3.1 Stakeholder Communication

Concord Securities, in order to have smoother and more diverse communication relationships with stakeholders, based on their communication experience and current situation, and in accordance with the AA1000 SES (AA 1000 Stakeholder Engagement Standard), has selected 7 major categories of stakeholders, including "customers, employees, investors/shareholders, government authorities (Note), suppliers, community/public welfare groups, and media," as the main communication targets.

In the process of promoting corporate sustainability, the Company attaches great importance to the expectations and needs of internal and external stakeholders. Through the release of annual reports and sustainability reports, we publicly disclose information on corporate operational performance and ESG, and set up stakeholder sections and communication lines on our official website to understand the needs of stakeholders and their expectations for the Company.

To ensure the implementation of each material topic and the achievement status of goals, the "Sustainable Development Committee" organizes deliberation on issues related to the three major aspects: environment (E), society (human rights) (S), and governance (G), as well as respective short-, mid-, and long-term goals. In 2024, the Company's "Sustainable Development Committee" held a total of 4 meetings. Each team formulates implementation plans for short-, mid-, and long-term goals, which are then supervised and reviewed during the "Sustainable Development Committee" meetings. Furthermore, the implementation results are reported at the nearest board meeting and submitted to the Board of Directors for report annually. In 2024, the hours of training for directors was 126 hours, and the average hour of training for directors was 11.5 hours.

Stakeholder Communication and Topics of Concern:

Stakeholders	Importance	Purpose and significance of communication	Focus/Major Issues	Communication Channels	Communication Frequency	2024 Key Communication Performance
Customers	Adhering to the business philosophy of "Integrity," Concord Securities continues to provide customers with innovative goods and quality services, ensure the transparency and security of goods and service information, and improve customer satisfaction.	Maintain friendly relationships with customers, treat customers fairly, and protect their rights and interests.	Customer privacy protection and information security Risk Management Service quality and customer satisfaction Sustainable Finance Operational performance	Customer 0800 service hotline, mailbox, and other contact channels.	Regularly	◆ In 2024, held two sessions of the "Financial Literacy and Anti-Fraud Awareness Seminar," benefiting a total of 119 participants. ◆ Stakeholders' complaint channel: Contact Us ◆ Customer complaint channel: Customer complaint email
				Permanent Know Your Customer (KYC) mechanism.	Regularly	
				Hold financial management and investment seminars.	Irregularly	
				Develop online and mobile ordering systems, and run special events.	Irregularly	
				Advertising, social media.	Regularly	
				The official website provides financial product information, online services, and mobile service apps.	Regularly	
Investors/Shareholders	The long-term support of shareholders and investors is the strength of Concord's steady growth.	Protect shareholders' rights and interests and treat shareholders fairly.	Legal compliance Risk management Ethical Corporate Management Corporate governance Operational performance	Hold shareholders' meetings and investor conferences.	Annually	◆ Held the shareholders' meeting on June 6, 2024, where the Chairman engaged in direct conversation with shareholders. ◆ Held two online investor conferences to communicate directly with the investing public. ◆ Regularly announced the Company's profit and loss status. ◆ Publish 96 articles of material information in both Chinese and English to communicate with investors/shareholders.
				Disclose company information on the official website and MOPS.	Irregularly	
				Disclose monthly, quarterly, and annual operational performance reports.	Monthly/quarterly/annually	
				Establish a special area for spokespersons, media public relations, and stakeholders on the official website to provide two-way communication channels.	Regularly	
				Mailbox for complaints and reporting.	Regularly	
				Establish an investor area on the official website to provide investors with transparent and open information.	Irregularly	

Stakeholders	Importance	Purpose and significance of communication	Focus/Major Issues	Communication Channels	Communication Frequency	2024 Key Communication Performance
				Publish material information in both Chinese and English.	Irregularly	
				Annual report (in both Chinese and English), sustainability report (in both Chinese and English), corporate governance evaluation, and due diligence report.	Annually	
Employees	Talent is the most important key to a company's core competitiveness and competitiveness, and also an important foundation for sustainable management. It ensures a safe environment for employees, provides respect and care, and grows and thrives in sync with the Company.	Improve professional skills, unit cohesion, protect employees' rights and interests, and create a warm and happy working environment.	Workplace safety and hygiene Talent attraction and retention Human resource development Human rights and gender equality	Environmental Protection and Occupational Safety and Health Committee, labor-management meetings, and management review meetings for the environmental safety and health management system	Quarterly	◆ Established diverse and open channels for employee communication and conducted an employee benefits satisfaction survey, with a total of 421 questionnaires collected, representing a response rate of 65.37%. ◆ Held 4 labor-management meetings. ◆ Held 5 disciplinary and rewards meetings. ◆ Implemented the EAP program, with a total of 26 consultation instances utilized. ◆ In 2024, held 4 meetings of the Environmental Protection and Occupational Safety and Health Committee. ◆ In 2024, held 1 management review meeting for the Environmental Safety and Health Management System.
				The internal website and corporate website have a suggestions area and whistleblowing mailbox.	Regularly	
				The Employee Welfare Committee provides occasional employee-exclusive preferential events.	Irregularly	
				The internal website provides an Enterprise Learning Network platform.	Regularly	
				The internal website provides job information inquiries and online teaching.	Regularly	
				Arrange regular physical exams for employees.	Every 2 years	
				Arrange department meetings and supervisor meetings for communication.	Monthly	
				Disciplinary and rewards meetings	Quarterly	
				Provide employee health care information and health consultation services.	Irregularly	
Government agencies (Note)	The financial industry is highly supervised by government authorities, and Concord Securities has a responsibility to comply with relevant regulations, establish control mechanisms, and respond to government policies.	Cooperate with government policies and comply with relevant laws and regulations of the competent authority.	Legal compliance Risk management Ethical Corporate Management Corporate governance	Participate in government-organized courses and seminars.	Irregularly	◆ Regularly monitor laws and regulations governing securities and futures for each department, and keep track of each department's business activities or the progress of updating management regulations. ◆ In 2024, issued a total of 252 announcements regarding regulatory updates, legal compliance violation cases, and educational training communications. ◆ The competent units shall respond to the FSC, relevant government agencies, and the Securities and Futures Institute via email or in writing. ◆ Submitted monthly/quarterly reports on business operations to the competent authority to facilitate its understanding of the overall financial environment. ◆ The Company had no violations of Taiwan Stock Exchange information
				Cooperate with the competent authority in various supervision and project audits.	Irregularly	
				Proactively analyze changes in company-related changes laws, regulations, and published cases.	Irregularly	
				Sign the "Due Diligence Principles for Institutional Investors" compliance statements and evaluations on time.	Annually	

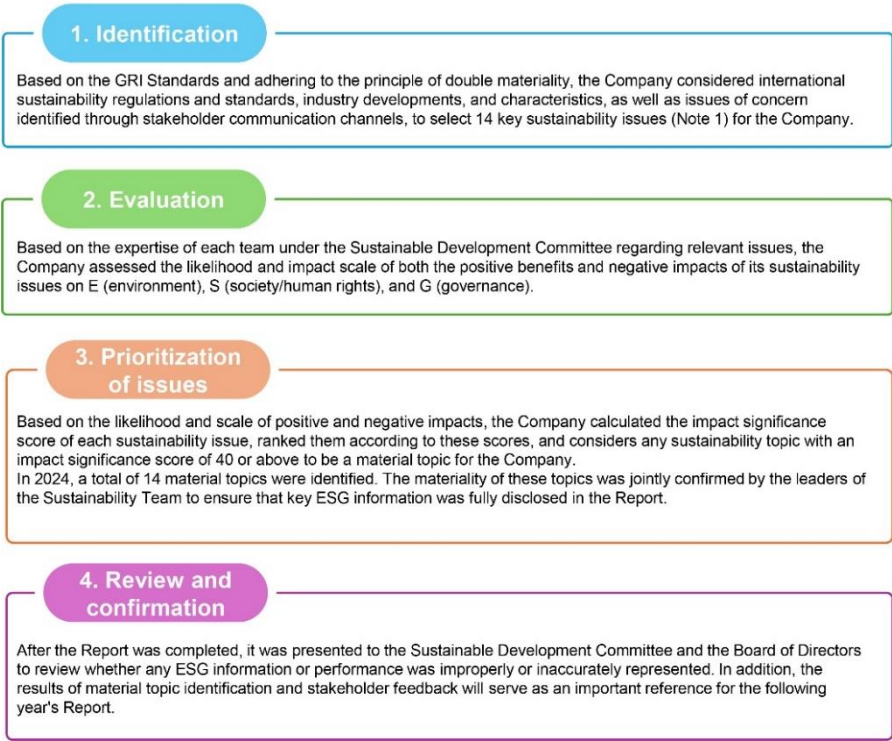
Stakeholders	Importance	Purpose and significance of communication	Focus/Major Issues	Communication Channels	Communication Frequency	2024 Key Communication Performance
				Complete the "Principles of Equitable and Fair Treatment of Customers" assessment on time.	Annually	disclosure or material information reporting regulations.
Suppliers	Implementing sustainable management and ESG together with suppliers who are the partners of Concord.	Become a long-term partner of Concord.	Climate change and environmental protection	Prioritize procurement of environmentally and socially friendly products.	Regularly	◆ In August 2023, we re-invited our partners and suppliers to sign the updated "Human Rights and Environmental Sustainability Clause Commitment" As of the end of 2024, a total of 44 suppliers signed the commitment, with a 13% increase in the participation rate.
				Actively invite suppliers to sign the "Human Rights and Environmental Sustainability Clause Commitment."	Regularly	
				Advocate the Company's requirements for the environment, human rights and other supply chains, and promote the ESG concept of common good.	Regularly	
Communities/Public welfare groups	Gathering the power of communities/public welfare groups to continuously transmit positive energy to Taiwan.	Maintain good interactive relationships with communities/public welfare groups.	Social welfare	Participate in community welfare activities and support public welfare donations.	Irregularly	◆ A total of 36 volunteers were engaged, contributing 223.5 hours. ◆ Continuously organize the "Concord's Old Clothes, Keep the Love Alive" event, with a total of 47 volunteers participating and 4,702 pieces of clothing raised. ◆ Donated NT\$350,000 to the Daojiang Youth Baseball team, with 66 student beneficiaries. ◆ Organized the "Great Deals, New Cycle for Second-hand Items" event, with a total of 215 items exchanged and 108 successful matches, reducing waste by 44 kilograms and cutting GHG emissions by 20.7 kgCO₂e. ◆ The Company's public welfare activities are disclosed on the official website - https://www.concords.com.tw/about/News/news.htm?mnu=06 News Center https://www.concords.com.tw/about/News/news.htm?mnu=06
				Care for the underprivileged and schoolchildren in rural areas to bridge the gap in educational resources between urban and rural areas.	Irregularly	
				Call on colleagues to form teams for beach clean-up activities aimed at protecting Taiwan's coastline and marine ecology.	Irregularly	
Media	Creating good relationships and a positive image is an important channel between Concord and stakeholders.	Maintain important communication and interaction channels with stakeholders through the media.	Corporate governance Ethical Corporate Management	Provide the latest market overview and financial product information.	Irregularly	◆ In 2024, a total of 23 news releases were issued (including 1 related to Concord futures), with 157 online disclosures and 43 print articles, totaling 200 disclosures. Each news release averaged 8.69 exposures, representing a slight increase of 3.2% compared to last year's 8.42. ◆ Additionally, 2 executive interviews and 4 ESG feature articles were published. ◆ Have dedicated personnel responsible for the media communication of the Company and subsidiaries.
				Media publicity, press conferences, and advertisements.	Irregularly	

(Note): In consideration of the increased frequency of interactions with government agencies while promoting ESG initiatives, the term "competent authority" has been revised to "government agencies."

2.3.2 Materiality assessment process

The Company values the opinion of stakeholders, including seven categories: customers, employees, investors/shareholders, government authorities, suppliers, communities/public welfare groups, and media. The Company communicates with different stakeholders through various channels to understand and identify the issues they are concerned about. To understand how each stakeholder group assesses the impact of sustainability issues, the Company designs and distributes a questionnaire annually to various stakeholder groups. The questionnaire is also available on the Company's official website for submission. The Company conducts an annual material topic assessment and, together with the internal and external risks its financial-related business may face, submits the results to the Sustainable Development Committee, and, after the Board of Directors approves them, publishes the disclosures. For these material topics, the corresponding management approaches and specific actions are disclosed. The evaluation process and the identified material topics are as follows:

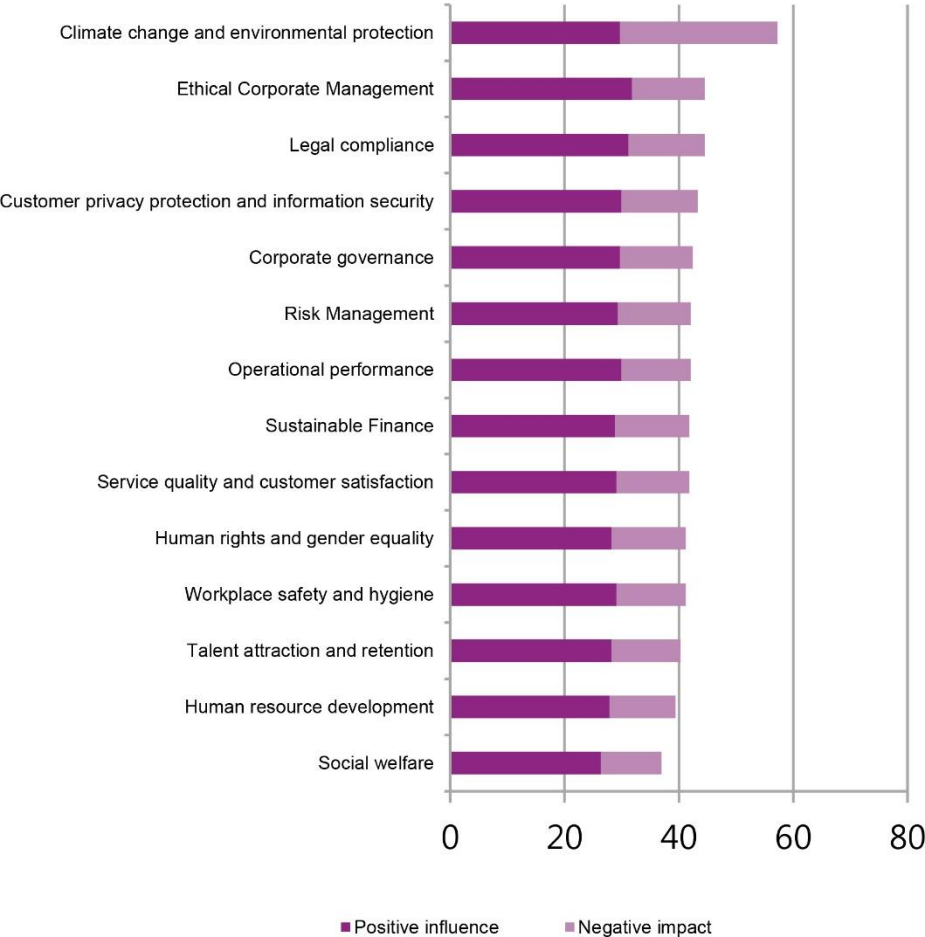
2.3.3 Material topic identification procedure



Note 1: A total of 14 material topics were identified in 2024, including "Climate Change and Environmental Protection," "Ethical Corporate Management," "Legal Compliance," "Customer Privacy Protection and Information Security," "Corporate Governance," "Risk Management," "Operational Performance," "Sustainable Finance," "Service Quality and Customer Satisfaction," "Human Rights and Gender Equality," "Workplace Health and Safety," "Talent Attraction and Retention," "Human Resource Development," and "Social Welfare." The material topic "Brand Image" identified in 2023 was removed, resulting in a total of 14 topics.

Impact Ranking of Sustainability Issues

Based on the Company's evaluation, topics with a positive or negative impact score of 40 or above were identified as material topics for the year. These include: "Climate Change and Environmental Protection," "Ethical Corporate Management," "Regulatory Compliance," "Customer Privacy Protection and Information Security," "Corporate Governance," "Risk Management," "Operational Performance," "Sustainable Finance," "Service Quality and Customer Satisfaction," "Human Rights and Gender Equality," "Workplace Health and Safety," and "Talent Attraction and Retention," totaling 12 topics.



Note:

1. The evaluation of positive impact is based on the likelihood of occurrence and the scale and scope of impact; the evaluation of negative impact is based on the likelihood of occurrence and severity.

2. Topics with a positive or negative impact score of 40 or above are classified as material topics.

2.3.4 Material Topics and Impact Boundaries

Material Topics	SDGs Indicators	Aspects	Corresponding GRI Specific Topics	Corresponding Chapters	Impact Boundaries and Degree of Involvement					
					Concord Securities (including subsidiaries) and its employees	Customers	Investors/ Shareholders	Government authorities	Communities/ Public welfare groups	Suppliers
Climate change and environmental protection	12.2, 12.5, 12.8, 13.3	Environment	GRI 302-1, GRI 302-3, GRI 302-4 GRI 305-1, GRI 305-2, GRI 305-3 GRI 305-4, GRI 305-5	6. Environmental Sustainability	Direct Impact	Direct Impact				Direct Impact
Ethical Corporate Management	16.5, 16.6, 16.7	Governance	GRI 205-2, GRI 205-3	3.1 Corporate governance 3.3 Ethical Corporate Management	Direct Impact	Direct Impact	Contributive Impact	Contributive Impact	Contributive Impact	Business Relation
Legal compliance	16.5, 16.6, 16.7, 10.3	Governance	GRI 205-2, GRI 205-3	3.1 Corporate governance	Direct Impact		Direct Impact	Contributive Impact		
Customer privacy protection and information security	5.b, 16.6, 16.7	Social, human rights	GRI 418-1	3.5 Information security	Direct Impact	Direct Impact				
Corporate governance	5.1, 5.5, 12.6, 12.7, 16.5, 16.6	Governance	GRI 205-2, GRI 205-3	3. Sustainable governance	Direct Impact		Direct Impact	Direct Impact		
Risk Management	8.3	Governance	Self-Defined Material Topics	3.4 Risk Management	Direct Impact	Contributive Impact	Direct Impact			Business Relation
Operational performance	8.2	Governance	GRI 201-1, GRI 201-3	1.2 Operational Performance	Direct Impact	Business Relation				
Sustainable Finance	8.10	Social, human rights	SASB sustainable accounting standard comparison table	4. Sustainable Finance	Direct Impact		Contributive Impact			
Service quality and customer satisfaction	10.5, 10.6, 12.8	Social, human rights	Self-Defined Material Topics	4.3 Inclusive finance 4.4 Customer relationship management		Direct Impact	Contributive Impact			
Human rights and gender equality	5.1, 5.c, 8.5, 10.2	Social	GRI 405-1, GRI 405-2, GRI 406-1	5. Happy Workplace	Direct Impact	Direct Impact				Business Relation
Workplace safety and hygiene	3.7, 5.5, 5.c, 8.8	Social	GRI 403-1, GRI 403-2, GRI 403-3 GRI 403-4, GRI 403-6, GRI 403-7 GRI 403-8, GRI 403-9	5. Happy Workplace	Direct Impact					
Talent attraction and retention	4.5, 5.c, 8.5, 8.8	Social	GRI 401, GRI 401-2, GRI 403	5. Happy Workplace	Direct Impact		Contributive Impact			

2.3.5 Material Topics Management and Commitment

● Actual Positive Impacts, ○ Potential Positive Impacts, ▲ Actual Negative Impacts, △ Potential Negative Impacts

Material Topics	Policies and Commitments	Impact Category	Positive/Negative Impact Management	Action and Performance Evaluation	Corresponding Chapters	Sustainable Development Strategic Goal Planning
Climate change and environmental protection	Committed to establishing a corporate green culture and mitigating the environmental impact of our operations by managing internal energy consumption and GHG emissions, continuously improving energy efficiency, and actively making procurement on equipment with green, energy-saving labels.	●△	■ Positive: Caring about climate action issues, setting carbon reduction goals, and implementing actions, such as greenhouse gas inventory, energy management, climate finance, and supply chain carbon reduction management, can mitigate global warming and harness the power of finance to foster low-carbon industrial transformation. ■ Negative: The exacerbated greenhouse effect caused by GHG emissions may result in climate-related disasters, further imposing impacts on the economy, the environment, and the public.	◆ Established environmental, energy and climate change management policies	6. Environmental Sustainability	◆ ISO 14001 Environmental Management System certification ◆ ISO 14064-1 GHG inventory and verification ◆ Waste reduction
Ethical Corporate Management	Develop integrity management policies in accordance with regulations, such as the "Integrity Management Code", "Code of Ethical Conduct", and "Integrity Management Operating Procedures and Guidelines for Conduct". Establish a relevant code of conduct to inspect the Company's stakeholders. The goal is to prevent the Company from directly or indirectly providing, promising, requesting, or accepting any illegitimate benefits, or performing other dishonest acts that violate good faith, are illegal, or breach fiduciary obligations.	●△	■ Positive: Develop and supervise the implementation of integrity management policies and prevention plans, and regularly report to the Board of Directors. Actively assisting the board of directors in implementing their commitment to integrity management, supervising the Company's internal management and commercial activities to comply with integrity management, positively impact both economic and commercial activities. ■ Negative: Violation of integrity and conduct, resulting in damage to the Company's reputation, shareholder, employee rights, and partner rights.	◆ The Company plans and regularly conducts training courses related to ethical corporate management to strengthen the commitment to integrity. In addition to requiring employees to sign the Code of Conduct, the Company also holds regular training and awareness programs. In 2024, courses included topics such as securities law education, financial consumer protection and fair treatment principles, prohibited conduct for securities professionals, and regulations on material internal information and insider trading. According to statistics, employees participated in internal and external training sessions approximately 3,290 times, with a total accumulated training time of around 4,783 hours.	3.3 Ethical Corporate Management	◆ Promotion of ethical corporate management among directors
Legal compliance	Due to violations of financial regulatory and corporate governance-related laws and regulations, the Company was subject to penalties, operational losses, or reputational damage, thereby affecting the rights and interests of stakeholders.	●▲	■ Positive: Through compliance risk evaluation, the Company identifies regulatory trends and potential weaknesses to minimize risks and maximize benefits, thereby maintaining sound business operations. ■ Negative: The financial industry is highly regulated and relies on a sound legal compliance system to maintain effective and appropriate internal controls. Failure to properly manage compliance risks may result in penalties imposed by the competent authorities.	◆ Anti-Money Laundering courses: 1,299 participants / 4,215 hours ◆ Legal Compliance courses: 2,402 participants / 3,706 hours ◆ Established internal regulations related to legal compliance and anti-money laundering, implementing a compliance risk management system to effectively control compliance risks.	3.2 Legal compliance	◆ Legal compliance education and training ◆ Legal compliance and anti-money laundering enforcement
Customer privacy protection and information security	Ensured information security and the confidentiality of customer data to earn customer trust	●△	■ Positive: Implemented a personal data management system and regularly conducted training programs to establish a comprehensive protection mechanism for customer data, privacy, and trade secrets, ensuring that personal and private information is not improperly disclosed. ■ Negative: Failure to implement personal data and privacy protection may result in the leakage of customer data, infringement of privacy rights, and violations of personal data protection regulations.	◆ Incidents of customer privacy or personal data breaches: 0	3.5 Information security	◆ Regularly evaluate core operating systems and equipment to ensure their ability to operate continuously and resilience ◆ Implemented the ISO 27001 international standards ◆ Information security personnel obtained international information

Material Topics	Policies and Commitments	Impact Category	Positive/Negative Impact Management	Action and Performance Evaluation	Corresponding Chapters	Sustainable Development Strategic Goal Planning
						security certifications ◆ Information security incident and emergency response plan scenario drill
Corporate governance	Sound corporate governance and integrity management are the foundation of the company's operations. In particular, the financial industry plays an important role in maintaining the stability of the financial environment and the commercial capital flows. Therefore, we are committed to sound management, supervision over decision-making, and professional integrity management, all of which are keys to gain trust from stakeholders.	●△	■ Positive: The implementation of laws and regulations, such as the "Corporate Governance Best Practice Principles," along with the formulation of operational practices, contributes the establishment of a sound corporate governance system and stability of the corporate operations. ■ Negative: The rights and interests of stakeholders may be affected due to poor corporate governance performance and material deficiency, or incidents involving dishonesty, corruption, deception, or fraud.	◆ Established the Corporate Governance Best Practice Principles	3. Sustainable governance	◆ Ranking in the Corporate Governance Evaluation ◆ Board of Directors External Performance Evaluation ◆ Implement corporate governance training
Risk Management	Established comprehensive risk management policies, along with risk management guidelines and procedures for each risk category and type of product transaction, to ensure the Company actively develops its business and continuously enhances profitability under sound and effective management.	●△	■ Positive: A sound risk management mechanism enhances the efficiency of resource utilization and helps prevent significant losses. ■ Negative: Failure to effectively manage risks may expose the Company beyond its risk tolerance, potentially resulting in significant financial losses or reputational damage.	◆ Board member attendance rate at Risk Management Committee meetings: 90% ◆ Risk management monitoring mechanism	3.4 Risk management	◆ Continuously deepen climate risk management
Operational performance	Improve the Company's operational and financial performance, create value for shareholders and investors, and enhance the positive benefits of the operation and economic environment.	●△	■ Positive: The Company's outstanding operational performance and sustained profitability are capable of creating higher economic value for stakeholders. ■ Negative: The Company's poor operational performance may affect the rights and interests of stakeholders.	◆ Regularly monitor capital liquidity and raise capital if such risk arises.	1.2 Operational Performance	◆ Return on equity
Sustainable Finance	Value the development of sustainable finance and align with global trends by formulating sustainable finance standards, gradually integrating ESG factors into the development of investment financial products and services, providing diversified financial services, and fostering the development of corporate with the concept of sustainability.	●△	■ Positive: Encouraging business partners to set sustainability goals, promoting green energy, and supporting sustainability-related industries and companies with good ESG performance can encourage society to implement sustainability and other positive impacts. ■ Negative: Controversial industries and companies with low ESG ratings will lose the favor from investors, which will affect the long-term stock price. If the Company invests in related companies, it will affect long-term profits.	◆ Quarterly review the progress and performance of promoting sustainable investment and ESG products and services through meetings of the Sustainable Development Committee, aiming to integrate ESG into its operations.	4.1 Sustainable Responsible Investment	◆ Counsel TWSE/TPEx and emerging companies in implementing ESG ◆ Improve the self occupancy rate of electronic orders for digital users ◆ Provided a dedicated "Good Fun Investment" section for young working individuals' regular fixed-amount investments. ◆ Intellectual Property - Patent Application

Material Topics	Policies and Commitments	Impact Category	Positive/Negative Impact Management	Action and Performance Evaluation	Corresponding Chapters	Sustainable Development Strategic Goal Planning
Service quality and customer satisfaction	Provided system quality is a high-quality and stable service system, which can efficiently solve customer needs, improve customer satisfaction in the interaction process with the Company, and achieve the best customer relationship management.	●△	■ Positive: Starting from customer needs, Inclusive Finance has launched a high-quality and stable service system, as well as petty financial products, allowing all groups in society to access affordable financial services, which has positive economic benefits. In the environmental aspect, providing online account opening channels to reduce carbon emissions has a positive impact on business activities and people (including human rights). ■ Negative: Affecting service quality, satisfaction, and customer loyalty.	◆ Real time interaction with customers through community websites such as LINE @, Facebook, YouTube, Instagram, etc. ◆ Establish customer feedback email/appeal hotline/text customer service	4.4 Customer relationship management	◆ Established sub-accounts ◆ Promotion of anti-fraud ◆ Honoring ceremony for good deeds
Human rights and gender equality	Implemented the human rights policy declaration to ensure gender equality, established a platform for employee feedback and communication, and enhanced employee satisfaction.	●△	■ Positive: The Company places great importance on various human rights issues and has established a human rights policies to protect the rights and equality of all stakeholders. ■ Negative: May result in human rights violations, leading to legal breaches or reputational damage.	◆ Complaints filed: 0 ◆ Number of labor-management meetings held: 4 ◆ Held seminars on human rights topics: 2	5.5 Human Rights and Gender Equality	◆ Labor-management harmony ◆ Protection of human rights ◆ Employee Care
Workplace safety and hygiene	Established the ISO 45001 Occupational Health and Safety Management System to reduce hazard risks, prevent occupational accidents and diseases, and provide employees with health check-ups and wellness services, thereby fostering a safe and healthy working environment.	●△	■ Positive: Established occupational health and safety management measures and programs to enhance overall employee health and safety. ■ Negative: Failure to identify hazards and mitigate risks may lead to occupational accidents and diseases.	◆ Environmental Protection and Occupational Safety and Health Committee meetings: 4 ◆ Promote EAP ◆ Hold health seminars: 2	5.4 Friendly working environment	◆ ISO 45001 Occupational Safety and Health Management System Certification
Talent attraction and retention	Committed to promoting welfare measures that exceed legal requirements, providing employees with a friendly and fulfilling work environment to enhance talent retention.	●△	■ Positive: Provided employees with comprehensive welfare measures and effective labor-management communication channels to attract and retain talent. ■ Negative: The Company may face challenges such as the inability to attract top talent and the loss of existing talent.	◆ Introduced a total of 4 new welfare measures	5.1 Employee attraction and retention	◆ Welfare Measures

3. Sustainable Governance

3.1 Corporate governance

Since its establishment, Concord Securities has continuously improved its corporate governance effectiveness and implemented the corporate governance system at all levels. The Company has endeavored to safeguard the rights and interests of shareholders, strengthen the board of directors' operations, enhance internal risk management, improve information transparency and continuously improve corporate governance measures to operate sustainably and share the prosperity with society. Starting from May 8, 2019, a corporate governance supervisor was established to implement corporate governance standards. The aim is to improve the system and organizational structure, enhance the effectiveness of corporate strategic management, and supervise the behavior of managers, ensuring that the board of directors and manager can achieve operational goals in a way that is in line with the best interests of the Company and all shareholders, thereby enhancing overall competitiveness.

3.1.1 Sustainable Development and ESG Performance Management

The board of directors is the highest governing unit of the Company. In addition to carrying out business in accordance with laws, regulations, articles of incorporation and resolutions of the shareholders' meeting, the Company's strategic plan, annual and quarterly financial reports, evaluation of the effectiveness of the internal control system, appointment (dismissal) of certified public accountants, and appointment and removal of managers must be approved by the board of directors. The Board of Directors, through regular and irregular meetings held several times within a year, authorizes the chairperson to deal with economic, environmental and social (human rights) issues related to corporate governance in a hierarchical manner or directly delegate them to relevant units. The president is responsible for economic, environmental, and social (human rights) issues, and the Sustainable Development Committee is responsible for promoting issues, and reporting to the Board of Directors regularly and follow-up. In 2024, the Sustainable Development Committee reported the ESG short-, mid-, and long-term goal strategy and performance to the Board of Directors 4 times.

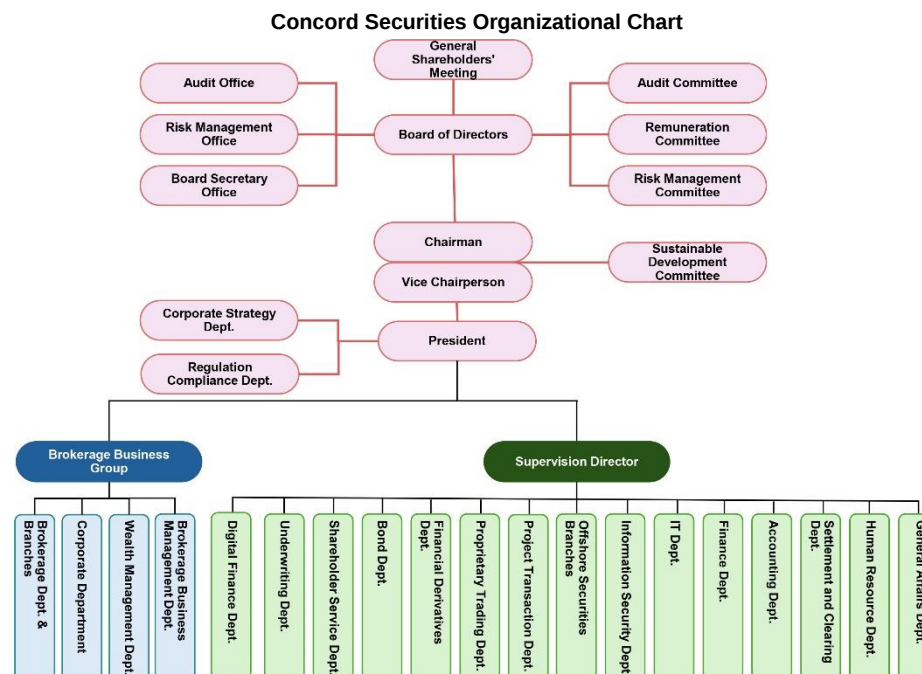
3.1.2 Organization and structure of the Board of Directors

The Company has established three functional committees under the board of directors to implement corporate governance and strengthen the management functions of the board of directors: the Audit Committee, the Remuneration Committee, and the Risk Management Committee. We aim to improve the organization and responsibilities of each functional committee to ensure the strategic guidance of the board of directors to the Company and the effective supervision of the management department. All directors, except Director Cheng, Ta-Yu, who serves as Chairman, and Director Cheng, Ta-Cheng, who serves as Assistant Vice President of the Proprietary Trading Department, do not hold any other positions at Concord Securities. The highest governance body is the Board of Directors, chaired by the Chairman. The highest management level is the President, who reports to the Chairman (the President and Chairman are not the same person).

The board of directors is composed under the consideration of gender equality and according to the Company's "Corporate Governance Best Practice Principles." The capabilities of the overall board members are disclosed in the "Board Diversity Policy and Implementation" area on the Company's official website.

The Company held its shareholders' meeting on June 6, 2024, and elected the 13th Board of Directors, consisting of 11 members (including 7 directors and 4 independent directors). The Board of Directors consists of 11 directors with rich expertise and experience in business, law, finance, accounting, etc. There are 7 male members (accounting for 63.6%) and 4 female

members (accounting for 36.4%), who were elected via the candidate nomination system to serve a three-year term from June 6, 2024, to June 5, 2027.



3.1.3 Board of Directors' System

The Company's "Rules of Procedure for Board of Directors Meetings" are formulated for compliance according to the "Regulations Governing Procedure for Board of Directors Meetings of Public Companies" to establish a good Board of Directors governance system, improve their supervision function, and strengthen their management function for the Company. Matters that the Company's Board of Directors should discuss are disclosed in the "Corporate Governance" area on the Company's official website. The convening procedures, agenda, operating procedures, matters to be included in the minutes, announcements, and other compliance matters of board meetings are handled in accordance with laws and regulations.

3.1.4 Directors' Independence and Conflict of Interest Management

Independence of directors:

To assess the independence of directors, considerations include whether directors can consistently raise constructive questions to management and other board members, whether their views are independent of management or other directors, and whether their conduct within and outside the boardroom is appropriate. The Company's Rules of Procedure for the Board of Directors stipulate that directors must recuse themselves from agenda items in which they have a

conflict of interest. When a meeting item concerns a director or the legal entity the director represents, the director must disclose the material aspects of the conflict at that board meeting, abstain from participating in the discussion and voting on that item, and may not exercise voting rights on behalf of any other director.

The Company's "Rules for the Scope of Duties of Independent Directors", which stipulate that "if an independent director has any objections or reservations, they shall be recorded in the minutes of the Board of Directors." The Company or the Board of Directors shall not obstruct, refuse or evade the performance of the duties of an independent director. "When it is deemed necessary for the performance of the duties of an independent director, the Board of Directors may request the appointment of relevant personnel or the hiring of experts to assist in handling the duties, to ensure that the independent director is able to perform their duties effectively, effectively enhancing the operation of the Board of Directors and the Company's operational performance.

Conflict of interest management:

In 2024, all directors complied with conflict of interest avoidance requirements, performing their duties in accordance with the principles of loyalty, integrity, and due care. No legal proceedings or violations were reported.

3.1.5 Independence of directors

The Company's Board of Directors conforms to the principle of independence. Among the 11 Directors, neither a spousal relationship nor a familial relationship within the second degree of kinship exists, and thus none of the circumstances referred to in Paragraph 3 and 4 of Article 26-3 of the Securities and Exchange Act have occurred.

None of the 4 independent directors serves as directors, supervisors, or employees of the Company or its affiliates. For all Independent Directors, their spouse or relative within the second degree of kinship does not serve as a director, supervisor, employee of the Company or any affiliate of the Company; they or their spouse, relative within the second degree of kinship (or under others' names) neither hold shares of the Company nor serve as a director, supervisor, or employee of the Company that has a specific relationship with the Company; or they do not provide commercial, legal, financial, accounting or related services to the Company or any affiliate of the Company for which the provider in the past 2 years has received compensation.

As for the review of the qualifications of the Company's independent directors for 2024, the Company Secretary reported the review results at the 1st meeting of the 13th Board of Directors.

3.1.6 Diversification of the Board of Directors

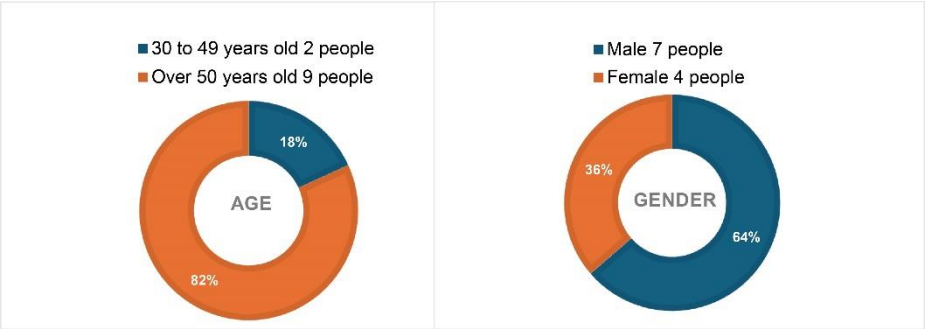
The composition of the Company's Board of Directors adheres to the diversification policy set forth in Article 20 of the Company's "Corporate Governance Best Practice Principles". The Company formulates an appropriate diversification policy based on overall business development needs, shareholder structure, and operational requirements. The Board of Directors as a whole possesses the following competencies:

√ Operational judgment	√ Accounting and financial analysis capability	√ Management capability
√ Crisis management capability	√ Expertise in securities and derivative financial instruments	√ International market perspective
√ Leadership capability	√ Decision-making capability	√ Risk management knowledge and capability

The Company also emphasizes gender diversity in the composition of the Board of Directors. In the current term, there are 4 female directors, accounting for 36.4% of the board, thereby achieving the objective that at least one-third of the Board Directors is either gender.

Among the 4 independent directors of the Company, 2 have served for a tenure of 4 to 6 years, while the other 2 have served for 1 year. This composition complies with the statutory requirements regarding the proportion of independent directors and aligns with the governance objective of limiting consecutive terms to no more than three. Among the Independent Directors, one holds a Certified Public Accountant license and another is a practicing attorney, meeting the corporate governance objective that at least one Independent Director should possess qualifications in accounting, finance, or business management.

The average age of the Company's directors is 60. The age and gender distribution of the directors is as follows:



Implementation of the diversity of the Board of Directors

The Company's 11 directors possess diverse professional experience and backgrounds, with expertise in finance, industry, law, accounting, financial management, and risk management, as well as work experience in the securities, banking, and other industries. They also possess the knowledge, skills, and professionalism required to perform their duties.

The Company's implementation of the diversity of the Board of Directors in 2024:

Title	Chairman	Director						Independent Director			
Name	Chang, Ta-Yu	Jinnder Chang	Chin-Shen Lee	Cheng, Tai-Cheng	Yang, Ming-Wang	Ma, Pei-Chun	Lee, Chuang-Yuan	Chang, Yao-Ren	Huang, Hsiu-Hui	Huang, Su-Hui	Chiang, Ya-Chi
Gender	Male	Male	Male	Male	Male	Female	Male	Male	Female	Female	Female
Age	51~60	70 or more	51~60	31 to 40	70 or more	41 to 50	70 or more	70 or more	51~60	51~60	51~60
Nationality	Taiwan, R.O.C.										
Concurrently serves as employee of the Company				✓							
Tenure of Independent Director	Not applicable							6	4	1	1
Industry experience (Note)											
Finance & Banking	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Investment & Accounting	✓	✓	✓	✓	✓	✓	○	✓	✓	✓	
Public Welfare & Social Enterprise	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Administration & Management	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Marketing, Public Relations & Creativity	○	○	○	○	✓		✓	○		○	✓
Information Technology & Management Consulting	✓	○	○		○		✓	✓		✓	✓
Law		✓			✓		✓	○	✓	○	
Construction & Machinery		○	○		✓		○	✓			
Others											
Professional competence (Note)											
Law		✓			○		✓		✓		
Accounting	✓	✓	○	✓	✓			✓		✓	
Finance and Risk Management	✓	✓	✓	✓	✓	✓	✓	○	✓	✓	○
Others				CFA						ESG	Media

Note : "✓" means having full ability and "○" means having partial ability.

Note: The backgrounds and professional competencies of the board members are related to the following material topics addressed in this report: Climate Change and Environmental Protection, Ethical Corporate Management, Legal Compliance, Corporate Governance, Risk Management, Operational Performance, Service Quality and Customer Satisfaction, and Human Rights and Gender Equality. The composition of the Board of Directors includes representatives of stakeholders such as employees, investors/shareholders, and the community/public welfare groups.

Specific management objectives of the board member diversity policy and achievement status:

Management Objectives	Achievement Status
Independent directors serve for no more than 3 consecutive terms	Achieved
At least one of the independent directors holds a CPA certificate or a background in finance or corporate management	Achieved
Directors of each gender account for at least one-third of all directors	Achieved
Independent directors account for at least one-third of all directors	Achieved

3.1.7 Academic experience and professional background of the Company's directors

The principal education, experience, professional background, and independence of the directors are detailed in the Annual Report under "Director Information." The directors' educational and professional backgrounds are related to the material topics in this report, including "Operational Performance," "Sustainable Finance," "Risk Management," "Human Rights and Gender Equality," and "Social Welfare." The stakeholder representatives of the board members fall under the "investors/shareholders/employees." At present, none of the board members are shareholders with direct controlling (holding more than 50% of the shares).

For details on the positions held by members of the Board of Directors on other boards and their cross-shareholdings with other stakeholders, please refer to the Company's 2024 Annual Report: "Information on Directors, President, Vice Presidents, Assistant Vice Presidents, and Heads of Departments and Branches" (p. 4); "Shareholdings of the Company, its directors, managers, and enterprises directly or indirectly controlled by the Company in the same reinvested enterprises, and the combined shareholding percentages" (p. 83); "Major Shareholders of Corporate Shareholders" (p. 7); "Top Ten Major Shareholders" (p. 86); and "Related-Party Transactions" (financial statements, p. 71).

3.1.8 Operation Status of Board of Directors

In addition to overseeing the progress of internal initiatives through the three major functional committees, the Sustainable Development Committee, and the Principles of Equitable and Fair Treatment of Customers Promotion Team, each business unit also reports directly to the Board of Directors on the progress, outcomes, and performance of its designated responsibilities, enabling the board to provide timely feedback and guidance and thereby ensuring sound corporate governance and effective board oversight of the organization's operations. Responsible units are designated through meetings, and follow-up meetings are held to track and report on the status of issue resolution.

The attendance rate of all directors in 2024 was 96.8%. With the exception of the 24th meeting of the 12th Board of Directors held on February 27, 2024, at least two independent directors attended meetings in person.

Attendance Rate of Directors at Board of Directors Meetings

Year	2022	2023	2024
Number of meetings held	9	7	9
Directors' attendance rate	100%	94.6%	96.8%

Key issues and outcomes of communication between departments and the Board of Directors in 2024:

Reporting Unit	Communication Content and Outcomes	Communication Frequency
Audit Office	Internal audit business report	Every time
	Submission of the annual audit plan	Annually
	Amendments of the internal control system	Irregularly
Risk Management Office	Report on the implementation of risk management	Every time
	Climate Change and ESG Risk Evaluation Report	Annually
Board Secretary Office	Report on the implementation of corporate governance and ethical corporate management	Annually
	Report on the Board Performance Evaluation	Annually
	Review of independent director qualifications	Annually
Corporate Strategy Dept.	The Company's sustainability development strategy, execution result of the short-, mid- and long-term goals	Quarterly
	Report on the promotion of Principles of Equitable and Fair Treatment of Customers	Quarterly
	Implementation status of the "Principles of Equitable and Fair Treatment of Customers" and the self-evaluation checklist	Annually
Accounting Dept.	Financial reports audited (or reviewed) by the CPA were submitted to the Board of Directors for approval	Quarterly
	Report on the profit and loss performance of the Company and each department	Every time
Regulation Compliance Dept.	Report on the implementation of legal compliance	Every six months
	Report on the implementation status of the business of anti-money laundering and countering the financing of terrorism	Every six months
Human Resource Dept.	Significant changes of personnel	Irregularly
IT Dept.	Implementation status of intellectual property management	Annually
Information Security Dept.	Evaluation report on core operations of the information system	Annually
General Affairs Dept.	Report on the schedule for GHG inventory and verification	Quarterly
	The schedule plan for GHG inventory and verification	Annually
Brokerage Business Group	Review and explanation of brokerage business group handling fees	Quarterly

3.1.9 Board performance evaluation mechanism

To strengthen corporate governance and enhance the functioning of the Board of Directors, the Company has continued to optimize board operations in response to changes in the industry environment and regulatory requirements. On August 15, 2024, the Board resolved to approve the revision of the "Board and Functional Committees Performance Evaluation Guidelines," under which an external board performance evaluation shall be conducted at least once every three years by an independent professional institution or a team of external experts and scholars. The Company completed its 2024 internal board performance self-evaluation, covering the period from January 1 to December 31, 2024. Additionally, an external performance evaluation was commissioned to the Taiwan Corporate Governance Association, an independent professional institution, covering the period from November 1, 2023, to October 31, 2024. The Association provided its evaluation report on December 30, 2024, which included recommendations and the Company's proposed follow-up actions. The report was submitted to the Board of Directors on March 11, 2025, and has been disclosed in the Annual Report and on the Company's website.

2024 Board Performance Evaluation Indicators and Aspects are as follows:

Evaluation Cycle	Evaluation Period	Scope of Evaluation	Evaluation Method	What is to be Evaluated
Every three year	November 1, 2023 to October 31, 2024	Board of Directors	Evaluated by external professional institution	1. Composition and Division of Responsibilities of the Board of Directors 2. Guidance and Supervision by the Board of Directors 3. Delegation of Authority and Risk Management by the Board of Directors 4. Communication and Collaboration of the Board of Directors 5. Self-Discipline and Continuous Improvement of the Board of Directors
Once a year	January 1, 2024 to December 31, 2024	Board of Directors	Questionnaire of Self-Evaluation of Performance of the Board	1. Participation in the operation of the company 2. Improvement of the quality of the board of directors' decision making 3. Composition and structure of the board of directors 4. Election and continuing education of the directors 5. Internal control
Once a year	January 1, 2024 to December 31, 2024	Individual Board Member	Questionnaire of Self-Evaluation of Performance of Individual Board Members	1. Alignment of the goals and missions of the company 2. Awareness of the duties of a director 3. Participation in the operation of the company 4. Management of internal relationship and communication 5. The director's professionalism and continuing education 6. Internal control
Once a year	January 1, 2024 to December 31, 2024	Audit Committee	Questionnaire of Self-Evaluation of Performance of the Audit Committee	1. Participation in the operation of the company 2. Awareness of the duties of the functional committee 3. Improvement of the quality of the board of directors' decision making 4. Makeup of the functional committee and election of its members 5. Internal control

Evaluation Cycle	Evaluation Period	Scope of Evaluation	Evaluation Method	What is to be Evaluated
Once a year	January 1, 2024 to December 31, 2024	Remuneration Committee	Questionnaire of Self-Evaluation of Performance of the Remuneration Committee	1. Participation in the operation of the company 2. Awareness of the duties of the remuneration committee 3. Improvement of the quality of the Remuneration Committee's decision making 4. Makeup of the Remuneration Committee and election of its members
Once a year	January 1, 2024 to December 31, 2024	Risk Management Committee	Questionnaire of Self-Evaluation of Performance of the Risk Management Committee	1. Participation in the operation of the company 2. Awareness of the duties of the Risk Management Committee 3. Improvement of the quality of the Risk Management Committee's decision making 4. Makeup of the Risk Management Committee and election of its members

2024 Results of Internal Self-Evaluation of Performance of the Board

Items	Content
Evaluation Period	January 1, 2024 to December 31, 2024
Self-Evaluation of the Director	Each director conducted a self-evaluation based on the six major performance dimensions, with a total of 23 assessment items. The average score across all indicators was 4.9, falling between "4 (Good)" and "5 (Excellent)," indicating that the performance meets the established standards.
Self-Evaluation of Functional Committees	Each functional committee conducted a self-assessment led by their respective conveners, evaluating performance across multiple dimensions. Audit Committee: A total of 21 evaluation items were assessed. The average score across all indicators was 4.81, falling between "4 – Good" and "5 – Excellent." The convener rated the committee's overall performance as Excellent. Remuneration Committee: A total of 17 evaluation items were assessed. The average score across all indicators was 4.76, falling between "4 – Good" and "5 – Excellent." The convener rated the committee's overall performance as Excellent. Risk Management Committee: A total of 17 evaluation items were assessed. The average score across all indicators was 4.94, also falling between "4 – Good" and "5 – Excellent." The convener rated the committee's overall performance as Excellent.
Self-Evaluation of Board of Directors	The Chairman of the Board conducted a self-assessment of the overall performance of the Board of Directors, focusing on five major dimensions. A total of 45 evaluation items were assessed in the performance review. The average score across all indicators was 4.84, falling between "4 (Good)" and "5 (Excellent)," indicating that the performance meets the established standards.

2024 Results of External Evaluation of Performance of the Board

Items	Content
External professional institution conducting the evaluation	Taiwan Corporate Governance Association
Reason for the independence of the external institution	The Taiwan Corporate Governance Association is a professional and independent institution specializing in corporate governance system evaluation, assessment, and board performance evaluation. Since 2005, the Association has launched corporate governance system evaluation and assessment services, drawing on the OECD Principles of Corporate Governance while taking into account Taiwan's corporate governance ecosystem, including its legal framework, social context, and industry characteristics. In 2016, the Association became the first in the market to offer third-party board performance evaluation services. To date, it has served over 600 public utilities, TWSE/TPEX listed companies, public and privately held companies.
Evaluation Method and Process	1. Evaluation data review period: November 1, 2023 to October 31, 2024 2. Evaluation method: Questionnaire and on-site visits 3. Evaluation process: (1) From October 7 to November 1, 2024, the Company initiated the online self-evaluation process. (2) On December 3, 2024, the evaluation team from the Taiwan Corporate Governance Association commenced the document review process. (3) On December 18, 2024, the evaluation team from the Taiwan Corporate Governance Association conducted an on-site evaluation at the Company.
Evaluation Content and Items (Five major aspects)	1. Composition and division of responsibilities of the Board of Directors. 2. Guidance and supervision by the Board of Directors. 3. Delegation of authority and risk management by the Board of Directors. 4. Communication and collaboration of the Board of Directors. 5. Self-discipline and continuous improvement of the Board of Directors.
Overall Evaluation	1. In 2024, the Company completed its board re-election, appointing a total of 11 directors (including 4 independent directors). The number of female directors increased from 3 to 4, accounting for 36.4% of the board. The board members possess professional backgrounds aligned with the Company's business strategy and long-term development goals. The Company respects the opinions of independent directors and makes effective use of their expertise. The independent directors demonstrate a strong sense of responsibility and actively participate in decision-making discussions, fostering a sound and constructive boardroom culture. 2. To implement corporate governance standards, the Company appointed a Company Secretary starting in 2019. Under the Board of Directors, three functional committees have been established: the Audit Committee (established in 2015), the Remuneration Committee (established in 2011), and the Risk Management Committee (established in 2003). The establishment and operation of the functional committees align with corporate governance practices and effectively support internal control, remuneration, and risk management. The Sustainable Development Committee is currently overseen by the Chairman and operates in the form of task forces. There are plans to gradually elevate it to the level of a functional committee under the Board of Directors, demonstrating forward-looking planning and proactive engagement with sustainability issues. 3. The Company's mid- and long-term strategic planning is sustainability-oriented rather than focused solely on short-term revenue or profit. Board members actively contribute suggestions, such as introducing non-revenue-based KPI evaluation mechanisms, to respond to changes in target products and enable dynamic adjustments, thereby enhancing the effectiveness of strategy execution. In addition, the Company has integrated ESG objectives into the performance evaluations of senior managers, reflecting a strong alignment between responsible management and long-term development. 4. The Company actively supports the professional development of key personnel across departments through programs such as the "Financial Academy Reserve Supervisor Training" and the Senior Manager Continuing Education Subsidy Program. The Remuneration Committee is responsible for overseeing the compensation and appointment of assistant vice president level and above managers, integrating educational and incentive mechanisms to provide comprehensive growth support for senior management. The Company has implemented a systematic succession plan for senior managers. Each department selects two deputy supervisors for hands-on training, allowing them to gain in-depth operational experience through participation in management meetings and key projects. Progress is reported regularly to the Remuneration Committee to ensure a smooth succession process. 5. The Company actively promotes a deep understanding of its operations and regulatory environment among board members, not only through internal training and cultural workshops, but also by organizing international visits to facilitate the exchange and learning of cross-border governance practices. This demonstrates the Company's commitment to enhancing directors' professional competencies and global perspective.

Items	Content
Recommendations	1. The Company has established a mid- and long-term strategic planning framework, with the direction formulated by the President and reviewed and approved by the Board of Directors. It is recommended that directors be invited to attend the annual business strategy meetings on a regular basis to enhance the board's understanding of and engagement in the Company's operations, ensuring that strategic directions align with organizational needs and strengthening oversight effectiveness. 2. It is recommended that the Company enhance the performance and remuneration evaluation mechanism for the head of internal audit, providing the Audit Committee with the opportunity to express its views on the performance appraisal to ensure the independence of audit work. In addition, it is recommended to regularly arrange closed-door meetings between the head of internal audit and the independent directors to discuss internal audit plans, risk issues, and internal control improvement measures in depth, with written records maintained to enhance communication transparency and oversight effectiveness. 3. The Company has established a whistleblower mechanism, including a reporting mailbox on its website and a dedicated hotline, with complete audio recordings retained. Whistleblowing cases are handled by a designated unit with a clear process in place; however, independent directors have not yet been included in the notification process. It is recommended that independent directors be included in the email notifications received by the designated reporting unit to enhance the independence and credibility of the complaint channel, thereby strengthening the whistleblower mechanism. 4. It is recommended to further enhance the systematic onboarding mechanism for new directors. Building on the existing director handbook, which primarily focuses on legal compliance, supplementary materials covering the Company's corporate culture, core values, organizational structure, business strategies, and financial profile should be added as important references for new directors. At the same time, incorporating site visits and interactive sessions with senior executives will help new directors gain a comprehensive understanding of the Company's operations, deepen their insight into business and governance matters, and effectively fulfill their responsibilities as directors.
Countermeasures of the Company	In response to the recommendations outlined in the 2024 Board Performance Evaluation Report by the Taiwan Corporate Governance Association, the Company plans to adopt the following measures: 1. The Company will invite directors to attend future annual business strategy meetings to strengthen the board's understanding of and engagement in the Company's operations. 2. (1) The performance evaluation of the head of internal audit will be submitted to the Audit Committee for discussion. (2) The head of internal audit will hold regular closed-door meetings with independent directors, with written records maintained. 3. The Company will establish an email system that allows independent directors to receive whistleblower reports simultaneously with the designated handling unit, thereby enhancing the independence and credibility of the complaint channel and strengthening the whistleblower mechanism. 4. The Company will implement a systematic onboarding program for new directors, incorporating interactive sessions with senior executives to help them quickly deepen their understanding of the Company's operations and governance.

Performance evaluation of directors' management of economic, environmental and human impacts

Regarding the performance evaluation of directors' management of economic, environmental and human impacts, the Company intends to include the performance evaluation indicators in 2027. The external performance evaluation of the Board of Directors is expected to be included in the evaluation in 2027.

Continuing education of the directors:

The status of the Company's directors' continuing education has been disclosed on the Market Observation Post System. The Company has attached great importance to corporate ESG sustainability. In recent years and has designated 2022 as the first year of Concord ESG. The goal is to actively plan courses related to corporate governance, corporate sustainability, ESG development trends, etc., for directors.

The directors' training status in 2024 is as follows:

In 2024, the Company's directors and independent directors participated in a total of 36 corporate governance-related training sessions, organized internally and externally, accumulating a total of 126 hours. The training topics covered sustainability transition, digital innovation, corporate governance, internal control and audit, anti-money laundering, and countering the financing of terrorism. To enhance the overall knowledge of the Company's directors and independent directors on economic, environmental, and social issues, as well as current trends in corporate governance, the Company annually invites external professional lecturers or experts to conduct at least two internal director training sessions. In 2024, the Company offered two training courses: "Roles and Responsibilities of the Board and Functional Committees" and "2024 Corporate Governance – Latest Developments in Anti-Money Laundering and Counter-Terrorism Financing Regulations."

This year's board training courses were related to the material topics in this Report, including "Ethical Corporate Management," "Operational Performance," "Corporate Governance," "Sustainable Finance," and "Legal Compliance."

In 2024, the hours of training for directors were 126 hours, and the average hours of training for directors were 11.5 hours. The content of the course was analyzed as follows:

Course	Total Hours	The content of the course	Hours	Number of employees participating in continuing education
Corporate governance related	115 hours	1. "Roles and Responsibilities of the Board of Directors and Functional Committees," organized by the Taiwan Securities Association.	3 hours	7 person
		2. "2024 Corporate Governance – Latest Developments in Anti-Money Laundering and Counter-Terrorism Financing Regulations," organized by the Taiwan Securities Association.	3 hours	11 person
		3. "Latest Tax Regulations and Practical Analysis in the First Half of 2024" and "How to Establish an Effective Anti-Money Laundering and Counter-Terrorism Financing System," organized by the CPA Associations R.O.C.	10 hours	1 person
		4. "2024 Third Session Corporate Governance Practical Workshop – Case Analysis of Shareholders' Meeting Disputes," organized by the Institute of Financial Law and Crime Prevention (IFLCP)	3 hours	1 person
		5. "How Directors and Supervisors Should Oversee Corporate Risk Management and Crisis Response," organized by the Securities & Futures Institute.	3 hours	1 person
		6. "Roles and Responsibilities of the Board of Directors and Functional Committees Part II," organized by the Taiwan Securities Association.	3 hours	5 person
		7. "Legal Responsibilities and Case Analysis Related to Directors (Independent Directors)," organized by the Taiwan Independent Directors Association.	3 hours	1 person
		8. "Information Governance and Internal Control and Audit" and "How to Adjust Internal Control Systems to Comply with New ESG Regulations," organized by the Institute of Internal Auditors-Chinese Taiwan.	12 hours	1 person
		9. "Seminar on Insider Shareholding Advocacy for TPEx-Listed and Emerging Stock Companies," organized by TPEx.	3 hours	1 person
		10. "Practical Training Program for Directors,"	12	1 person

Course	Total Hours	The content of the course	Hours	Number of employees participating in continuing education
		Supervisors (Including Independent), and Company Secretary," organized by the Securities & Futures Institute.	hours	
Courses about Corporate Sustainability	8 hours	"Securities Industry Transition Strategies of Sustainable Development Promotion Seminar" organized by TPEx.	2 hours	1 person
		"Comprehensive Perspectives on Sustainable Internal Control" and "Impacts of the Net-Zero Carbon Emission Era on Financial Statements," organized by the CPA Associations R.O.C.	6 hours	1 person
Courses Related to Digital Innovation	3 hours	"Digital Marketing," organized by the Chinese Financial Development Association.	3 hours	1 person

3.1.10 Remuneration Policy for Directors and Senior Management Staff

The Company's remuneration policies and standards shall be implemented according to the Company's Articles of Incorporation, the relevant remuneration provisions, and the various personnel provisions.

For information regarding the remuneration of the Company's directors and senior managers, please refer to the 2024 Annual Report under the Corporate Governance Report section, which provides details on the most recent year's remuneration paid to directors, the President, and Vice Presidents.

Remuneration policy of Directors (including Independent Directors)

According to provisions of the Articles of Incorporation, the board of directors shall be authorized by the shareholders' meeting to determine the remuneration paid to all directors based on the degree of their participation in the Company's operations and value of contribution and by taking into account the general pay levels in the industry. To clarify the scope of directors' remuneration, including compensation, earnings distribution and professional practice fees (e.g. attendance fee and transportation allowance), etc., the "Regulations Governing Remuneration to Directors" are established, which shall be implemented upon review by the Remuneration Committee and approval by the Board of Directors.

1. Remuneration:

When directors and independent directors perform their duties in the Company, regardless of the Company's operating profit or loss, they are paid a fixed salary based on the usual salary level in the industry and are paid within the scope of their remuneration. Meanwhile, the Company's Remuneration Committee may use the general pay level adopted by peer companies in the same industry as the basis for evaluation, and regularly evaluates the remuneration to individual directors subject to their participation in the Company's operations and the value of their contributions. It shall be approved by the Board of Directors with authorization from the shareholders' meeting.

2. Remuneration to directors:

According to the Articles of Incorporation of the Company, if the Company makes a profit for the year, the Board of Directors may resolve to allocate no more than 5% of the profit as the remuneration to directors. The directors' remuneration distribution proposal shall be reported to a shareholders' meeting. However, if the Company has accumulated losses, the Company shall first reserve an amount to offset the losses, and then appropriate the directors' remuneration on a pro rata basis referred to in the preceding paragraph.

Further, the Remuneration Committee may take into account the overall performance of the Board of Directors, the Company's operating performance, the Company's future operations and risk appetite, and distribute the directors' remuneration based on the degree of involvement of individual directors in the Company's operations and the value of their contributions. Independent directors do not participate in the distribution of earnings.

3. Professional practice fees:

Attendance fees at board meetings, shareholders' meetings, and functional committees' meetings shall be payable based on the number of meetings attended.

The transportation allowance may be verified based on the actual transportation expenses when performing the Company's duties, or the business trip taken in response to the Company's operational needs shall be handled in accordance with the Company's business trip management regulations.

In order to fulfill corporate governance and make the remuneration to directors and supervisors of subsidiaries and invested companies transparent, rational and institutionalized, the Company has established the "Regulations Governing the Remuneration to Directors and Supervisors of Subsidiaries and Invested Companies." The subsidiaries shall, based on the scale of their operations and within the authorized limits, formulate the regulations governing the remuneration to directors and supervisors of the subsidiaries, and matters related to the payment of remuneration accordingly.

4. The Company does not provide any additional remuneration items to its directors:

Position allowances, severance pay, bonuses, retirement pensions, special expense accounts, and allowances. If any remuneration not listed above is to be provided, or if the Company intends to provide any of the aforementioned non-provided remuneration items, such provision must first be reviewed by the Remuneration Committee for necessity, reasonableness, legality, and alignment with the Company's risk appetite, as well as benchmarked against industry standards. The assessment results must then be submitted to the Board of Directors for discussion and approval prior to implementation.

In order to fulfill corporate governance and make the remuneration to directors and supervisors of subsidiaries and invested companies transparent, rational and institutionalized, the Company has established the "Regulations Governing the Remuneration to Directors and Supervisors of Subsidiaries and Invested Companies." The subsidiaries shall, based on the scale of their operations and within the authorized limits, formulate the regulations governing the remuneration

to directors and supervisors of the subsidiaries, and matters related to the payment of remuneration accordingly.

Remuneration Policy and Review Process for Senior Management Personnel (2-20) (人資)

The Company has established the "Regulations Governing the Appraisal on Salary and Remuneration" and the "Grade Salary Range Table." Remuneration is determined based on an individual's educational and professional background, as well as market and industry salary benchmarks, to ensure reasonable pay. Salary adjustments and promotions are conducted in accordance with annual performance and contributions, ensuring the competitiveness of compensation to support talent retention. All matters are submitted to the Remuneration Committee for review and then approved by the Board of Directors before implementation.

In addition, pursuant to Article 25 of the Company's Articles of Incorporation: If the Company generates profit for the year, it shall allocate remuneration to employees and directors. Any amendment to the Articles of Incorporation requires a resolution by the shareholders' meeting. The distribution of employee and director remuneration is resolved by the Board of Directors and reported to the shareholders' meeting. If any stakeholder (including shareholders) provides related suggestions, the Company will evaluate them with reference to industry practices, propose appropriate measures, and proceed in accordance with established procedures.

Although the Company has not established a formal clawback policy, agreements with senior managers stipulate that they must comply with the Company's internal regulations and applicable regulatory requirements. If any breach of duty or responsibility occurs during their tenure, they shall be subject to disciplinary actions such as dismissal, suspension, reassignment, salary reduction, or official reprimand in accordance with regulatory sanctions, internal rules, or accountability findings, and shall bear any associated legal and compensation liabilities.

The standards for the remuneration of the Company's president and vice president are stated as follows:

1. Salary:

The Company shall determine the salary with reference to the individual's education, working experience, background, the salary levels in the market or industry, and the Company's salary standards while regularly review the individual's work performance and contribution and also adjust it by taking into consideration the general pay levels in the industry.

2. Performance bonus:

To boost profit, the Company has established the Annual Bonus Allocation Rules and different bonus plans, allowing its employees to participate in the bonus distribution based on annual business performance and individual assessment results and contributions, etc. to share the company's operating results.

3. Employee remuneration:

According to the Company's Articles of Incorporation, if the Company makes a profit in the year, the Company shall allocate 1%~3% of the profit as employees' remuneration, which shall be distributed in stock or cash per the resolution of the Board of Directors. The recipients include the employees of subsidiaries meeting certain conditions and participate in the distribution of employee remuneration in accordance with the Company's regulations governing distribution of remuneration to employees and subject to the time invested in each position, the responsibilities assumed, the performance contribution, and the performance achievement status.

4. Employee shareholding trust:

In order to take care of the retirement life of all managers and colleagues, and to share the Company's operating results, the employee shareholding trust is created, and the Company and managers or colleagues shall contribute the subsidies to it.

Performance evaluation of senior executive:

1. Based on the Company's strategic development, each department formulates its annual operational plan and corresponding key performance indicators (KPIs). These KPIs cover financial and business targets, regulatory compliance, internal control, talent development, information security, and fair customer treatment. In addition, the implementation of sustainability initiatives is incorporated into departmental KPIs. At the end of the year, performance evaluations are conducted based on KPI assessments and are reported to the President and Chairman for comprehensive review to determine department ratings, which form the basis for individual performance evaluations of senior executives. Bonuses are granted according to the Company's profitability and individual performance in line with the Annual Bonus Assessment Guidelines, Bonus Allocation Principles, and relevant departmental bonus policies.

2. Each manager is evaluated based on annual performance achievements and ESG-linked criteria. These include governance-related metrics such as compliance and internal controls (10%), risk management (10%), and ethical business practices (7%). Social aspects, such as leadership and talent development, account for 13%.

Furthermore, all departments are required to include short-, medium-, and long-term ESG objectives in their annual operational reports. Progress is reviewed and monitored quarterly through the meetings of the Sustainable Development Committee.

Correlation between operating performance and future risks:

The Company has established a Remuneration Committee according to the "Regulations Governing the Appointment and Exercise of Powers by the Remuneration Committee of a Company Whose Stock is Listed on the Taiwan Stock Exchange or the Taipei Exchange" to improve the remuneration system for the Company's directors and managers. The Remuneration Committee members shall evaluate the remuneration policy and system for the Company's directors and managers professionally and objectively and make recommendations to the board of directors for reference.

The Remuneration Committee shall, ex officio, formulate and regularly review the annual and long-term performance goals and remuneration policies, systems, standards, and structures for the Company's directors and managers. The goal is to regularly evaluate the performance objectives achieved by the Company's directors and managers, reference the industry's payment standards, job performance, internal salary and remuneration levels, achievement of the Company's short-and long-term business goals, and the Company's financial status to assess the reasonableness of the association between individual performance and the Company's operating performance and future risks.

At the end of each fiscal year, the Human Resources Department collects publicly disclosed data from peer companies' annual reports regarding the remuneration to senior executives. This information is provided to the Remuneration Committee for review and evaluation of the Company's executive performance results. The Committee takes into account the Company's overall operational performance, as well as internal remuneration standards and structure, to assess whether the total annual remuneration awarded to executives aligns with industry standard. In addition, the Company reviews its remuneration system in light of actual operating conditions and relevant regulations to ensure that all remuneration policies remain appropriately linked to business performance. Recommendations from the Remuneration Committee are subsequently submitted to the Board of Directors for discussion and approval. Meanwhile, In order to implement risk control, the "risk retention fund" has been established to regulate the related trading units' managers to strengthen the link between managerial officers' remuneration and future operating risks.

The Company conducts an annual review of executive fixed compensation and

performance-based bonuses for the previous year. This review is based on established performance evaluation criteria, which include achievement of prior year performance targets, progress toward short-, medium-, and long-term goals, talent development efforts, and the scope of managerial responsibilities and contributions. A detailed report outlining each executive's annual performance and proposed bonus amount is prepared and submitted to the Remuneration Committee and the Board of Directors for review.

In order to implement the Company's corporate culture for ethical management, fulfill the responsibility for management and supervision of various businesses and systems, avoid major unethical conduct, and ensure the Company's sound and sustainable operation, the Company has established the accountability system implementation guidelines for major issues in accordance with the "Regulations Governing Responsible Persons and Associated Persons of Securities Firms" and "Corporate Governance Best Practice Principles for Securities Firms" in June 2023. Meanwhile, with respect to the major issues, such as information security protection, fair dealing and legal compliance, the Company set up the dedicated department to review the managers' competence regularly.

3.1.11 Succession Planning for Board Members and Key Managers

Adoption of candidate nomination system for the election of directors

The candidate nomination system is adopted for the Company's election of directors and Article 20 of the "Code of Corporate Governance" provides that diversity shall be considered for the board of directors. Directors who also serve as company managers shall not exceed one-third of the number of directors and must abide by the requirements for concurrent positions. The directors must formulate appropriate diversification policies based on their operations, business models, and development needs. These include but are not limited to two major aspects: basic conditions and values [gender, age, nationality, culture, etc.] as well as professional knowledge and skills [professional background (such as law, accounting, industry, finance, marketing, or technology), professional skills, industry experience, etc.]. The Company has established the "Board and Functional Committees Performance Evaluation Guidelines" and conducts an internal self-evaluation of board performance annually. On August 15, 2024, the board resolved to approve a amendments of the Guidelines, stipulating that an external board performance evaluation shall be conducted at least once every three years by an independent professional institution or a team of external experts and scholars. This is to ensure the effectiveness of board operations and to assess the performance of directors, serving as a reference for the nomination of directors for reappointment.

"Talent" is the most critical asset of the Company. The main management leadership must have teamwork, ambition, professionalism, enthusiasm, the pursuit of excellence, and the ability to grasp future trends. To cultivate the Company's succession and reserve talent of various management levels, we pass on the business beliefs and conduct regular e-learning courses for legal compliance, ethical corporate management, information security, financial consumer protection, etc., so supervisors can learn and grow at all times. In accordance with the Company's "Education and Training Method," a structured training and development framework has been established, with training programs organized by job level. For senior managers, the Company conducts upper- and lower-half-year leadership training and corporate governance training annually. Topics include sustainable development, management skill enhancement, financial product expertise, anti-money laundering and countering the financing of terrorism, and applications of financial technology.

Professionalism is a critical weapon in the financial industry, and the Company has listed "professional learning" as the key annual performance evaluation indicator. In addition to the internal and external education and training, the Company has also established "Employee On-the-job Learning Degree Management Key Points" to encourage supervisors or colleagues to

actively obtain higher education. The goal is to combine theory with practice and inspire colleagues to develop the habit of self-enrichment and self-learning so that they may adapt to the Company's future development trends and lay the foundation for the capabilities required at each position.

To cultivate successors across all levels of management and pass on the Company's business philosophy, a key talent development system has been established for critical positions within each department. This system integrates the Company's development goals with the core competencies required at each management level. Regular training courses are conducted, supplemented by practical experience through job substitution, participation in key meetings, project implementation, and job rotation. This comprehensive succession training system ensures the timely transition of talent and smooth organizational operations.

Descriptions of key training programs are as follows:

1. Financial Academy Training: This program is primarily designed to develop successors for senior management positions. It enhances key managerial competencies through structured management training and assigns course-based or regular project tasks. These experiences enable succession candidates to accumulate practical knowledge in business operations, cultivate a comprehensive perspective on corporate management, strengthen their strategic thinking and decision-making abilities, and apply these skills effectively in their roles.
2. Senior Executive Training: Targeted primarily at department heads, deputy heads, and branch managers, this program utilizes discussion-based sessions to focus on the organization's strategic development goals. Training topics are integrated with opportunities for joint learning and exchange among mid- and senior-level managers.
3. Corporate Governance Training: Primarily designed for directors, supervisors, and department-level managers, this program follows a director and supervisor development roadmap, covering key business topics to enhance professional knowledge and strengthen the supervisory capabilities of the board.

Appointed managers received an average of 62.45 training hours; a total of 1,998 participants.

3.1.12 Protection of shareholders' rights and fair treatment of shareholders

To safeguard shareholder relations and rights, Concord Securities manages shareholder affairs through the following four key approaches, ensuring smooth communication procedures, adherence to due process, transparent information disclosure, and the maintenance of positive and proactive engagement between the Company and its shareholders.

Protection of shareholders' rights	
Established external communication channels	Established designated spokesperson, acting spokesperson, and departments responsible for shareholder services and related affairs
Regular disclosure of operational information	- Regularly discloses monthly revenue, financial reports, and the annual report on the Company's official website - Starting in 2024, the Company will announce the date of the Board of Directors meeting prior to the submission of each quarterly financial report
Established procedures for the prevention of insider trading	- Conducts occasional awareness campaigns on the prevention of insider trading to help prevent unintentional violations due to unfamiliarity with relevant regulations - Directors are prohibited from trading Company stock during the blackout period—30 days prior to the announcement of the annual financial report and 15 days prior to the announcement of each quarterly financial report. For details on

	implementation, please refer to the insider trading prevention advocacy section on the Company's official website.
Held investor conferences and the annual general shareholders' meetings	- Investor conferences are held annually; a total of 2 sessions were conducted in 2024 - Annual general shareholders' meeting are held annually; a total of 1 meeting was conducted in 2024



3.1.13 Duties and Operation Status of Functional Committees

To effectively fulfill the functions of the Board of Directors and enhance the quality of decision-making, three functional committees have been established under the Board in accordance with their respective authorities and responsibilities: the Audit Committee, the Remuneration Committee, and the Risk Management Committee. These committees are composed of or include independent directors to ensure that their decisions and recommendations are forward-looking, objective, and comprehensive. This structure enables the effective execution of independent oversight and checks and balances, ensuring that all resolutions and actions of the Board are properly deliberated. Matters involving conflicts of interest with individual directors or the legal entities they represent are subject to recusal, and certain proposals are also reported and discussed at the shareholders' meeting to safeguard the best interests of stakeholders.

Audit Committee	Remuneration Committee	Risk Management Committee
Convened 8 times in 2024. Average attendance rate 100%	Convened 8 times in 2024. Average attendance rate 97%	Convened 8 times in 2024. Average attendance rate 90%
◆ Composed of 4 independent directors. ◆ Proper presentation of the Company's financial statements. ◆ Selection, dismissal, and retention of the attesting CPA, as well as their independence and performance. ◆ Effective implementation of the Company's internal control. ◆ The Company's compliance with relevant laws and regulations. ◆ The management of existing or potential risks of the Company. ◆ Any other material matter so required by the Company or the competent authority.	◆ Composed of 3 independent directors and one member who is not a member of the Board of Directors. ◆ Regularly review the Sustainable Development Committee Organizational Charter and propose recommendations for amendments. ◆ Formulate and regularly review the policies, systems, standards, and structure for the performance evaluation as well as the remuneration of the directors and managers. ◆ Evaluate and determine the remuneration for the directors and managers.	◆ It is composed of 5 board members, 3 of whom are independent directors. ◆ Formulate risk management policies and structures, and delegate powers and responsibilities to relevant units. ◆ Formulate risk assessment standards. ◆ Manage the overall risk limit of the Company and the risk limit of each unit. ◆ Formulate the list of commodity types for each business department and allocate new business items. ◆ Set the upper cap of the undertaking amount, loss amount, and risk-related values for the product types of each business department. ◆ Review underwriting cases that reach a specified underwriting amount and require a resolution by the Board of Directors. ◆ Review the funds and securities lending credit system and the limit proposals that require a resolution by the Board of Directors. ◆ Review the various product operating standards revised by the risk management unit based on the suggestions from business units, audit units, and related units. ◆ Review the risk management matters proposed by each department and other matters related to the risk management planning and management review and improvement. ◆ Matters that should be reported to the committee for review according to other regulations.



3.2 Legal compliance

3.2.1 Operation Status of Legal Compliance

The Company's Regulation Compliance Department is responsible for handling matters related to regulatory compliance, anti-money laundering, and legal affairs, including: cooperating with the formulation and amendment of various domestic and foreign laws and regulations; reviewing and supervising adjustments to the Company's internal policies and procedures; providing legal compliance opinions when the Company launches new businesses or services; overseeing the self-assessment of regulatory compliance risks conducted by each unit; promoting and coordinating anti-money laundering and counter-terrorism financing policies and operations; and handling matters such as contract review and legal case management. To ensure that all of the Company's operations comply with laws and regulations, enhance compliance awareness across all units, and establish a culture of compliance within the Company. To urge management personnel of all departments to value the concept of legal compliance and actively cooperate in the execution of compliance-related matters, the Regulation Compliance Department also provides evaluation comments on the implementation of legal compliance by each department and departmental supervisor in the annual compliance performance assessment. These evaluations serve as a basis for both departmental and individual annual performance appraisals.

The Company has established the "Guidelines for the Content and Procedures of Assessment of Legal Compliance" and the "Regulations for Risk Management and Assessment Procedures of Legal Compliance." Each year, the Regulation Compliance Department initiates and supervises the periodic implementation of the "Compliance Risk Self-Assessment (CRA)" by all units and branch offices. Each unit and branch office conducts compliance risk assessments using various "Compliance Risk Self-Assessment Forms," and the Regulation Compliance Department compiles an annual Compliance Risk Self-Assessment Report based on the assessment results of each department and branch office.

In order to uphold the Company's corporate culture of ethical corporate management and fulfill the management and supervision responsibilities within each business and system, the annual plan for the Regulation Compliance Department is organized based on material compliance issues. This initiative implements the legal compliance awareness within each department and assigns responsibilities for supervising business compliance to each department head, aiming to prevent penalties from competent authorities.

3.2.2 Anti-Money Laundering and Countering the Financing of Terrorism

The Company's Regulation Compliance Dept. is the dedicated unit for Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT), which is responsible for coordinating and supervising the Company's AML/CFT operations. And the "Guidelines Governing Anti-Money Laundering and Countering Terrorism Financing" of the Company is established in accordance with the "Anti-money Laundering Act", "Anti-Financing of Terrorism Act", "Financial Institutions' Anti-money Laundering Measures", "Implementation Measures for the Internal Control and Audit System of the Securities and Futures Industry and Other Financial Institutions Designated by the Financial Supervisory Commission to Anti-Money Laundering and Countering the Financing of Terrorism" and the "Measures For Financial Institutions to Notify the Property or Property Interests and Locations of Designated Sanctioned Objects." On December 25, 2014, the Company's "Guidelines Governing Anti-Money Laundering and Countering Terrorism Financing" were passed by the board of directors and implemented. In addition to establishing anti-money laundering and countering the financing of terrorism-related policies and norms, the Company has also developed an anti-money laundering management system to assist in the inspection of

money laundering in a systematic manner, and actively cooperate with the competent authorities in various anti-money laundering and countering the financing of terrorism policies to deter the occurrence of illegal activities. In addition, each business unit and branch of the Company have set up an anti-money laundering supervisor responsible for monitoring and supervising the implementation of anti-money laundering and countering terrorism financing within their respective units. For the anti-money laundering and countering the financing of terrorism, organizational norms have been designed, and regular inspections of practical operations and financial reforms are proposed to achieve valid the goal of anti-money laundering and countering the financing of terrorism.

To enhance all employees' awareness of the risks associated with anti-money laundering and counter-terrorism financing, the Company not only arranges for employees to participate in mandatory training courses or various seminars but also conducts occasional anti-money laundering and counter-terrorism financing training sessions for senior management and all employees each year. In recent years, in line with the government's four-pronged anti-fraud strategy—awareness, prevention, blocking, and punishment—relevant topics have been incorporated into training materials to encourage continuous learning among employees. This ensures proper execution of all related operations and fosters a top-down corporate culture of anti-money laundering and counter-terrorism financing. In addition, the Company continuously reminds investors to conduct investments through legally approved financial institutions regulated by the FSC and not to join unidentified investment groups, in order to protect their investment rights and safeguard their assets.

3.2.3 Insider Trading Prevention Management

To establish a sound internal mechanism for the handling and disclosure of material information, prevent improper leakage of such information, and ensure the consistency and accuracy of external disclosures, the Company has implemented Procedures for Preventing Insider Trading Management. The Regulation Compliance Department conducts at least one awareness training session annually for directors and employees, covering relevant regulations, elements of insider trading, penalties, and case studies. Presentation materials and video recordings of the sessions are made available on the Company's internal corporate learning platform. In 2024, educational outreach was carried out for all employees and directors.

3.2.4 Implementation Status of Personal Data Protection and Management

To ensure effective personal data protection and management, the Company complies with the Personal Data Protection Act and related regulations, safeguarding the rights of data subjects and minimizing the impact of potential data breaches. The Company has implemented a comprehensive personal data protection and management system, centered around its "Personal Data Management Objectives and Policies." This framework includes four tiers: first-tier policies, second-tier operating procedures, third-tier detailed workflows, and fourth-tier operational forms. All departments and branches are required to follow this system in the execution of personal data-related tasks.

The Company has established a Personal Data Protection Committee, chaired by the General Manager and comprised of department heads as committee members. The committee convenes at least once annually to conduct a Personal Data Management System Review Meeting, during which members jointly review and discuss issues related to the effectiveness and compliance of the Company's personal data protection and management practices.

The Compliance Department serves as the dedicated unit responsible for the personal data management system. Each year, it oversees and initiates relevant projects in accordance with

the framework, such as data inventory and risk assessments, data breach simulation drills, and self-assessments. These initiatives help ensure that employees understand the importance of personal data protection.

In addition, the Compliance Department regularly provides communications, training, and assessments for employees regarding personal data protection and management to reinforce awareness and compliance throughout the organization.

3.2.5 Legal compliance with relevant education and training

The Company continues to strengthen the internal concept of the rule of law through publicity, education and training, so as to achieve the purpose of implementing laws and regulations.

The Regulation Compliance Department irregularly schedule legal information and peer penalty cases to employees through internal websites and internal emails. It will also put relevant information on the Company's internal website for all colleagues to check and read; internal education and training also arranges different themed courses for colleagues to convey information, and conducts tests at the end of the courses to check the degree of understanding of the courses; cases of violations, laws and regulations' updating, and precautions that should be strengthened are scheduled to department heads, and conduct education and training and audit education and training for managers and financial supervisors to carry out thematic publicity. For directors, special courses such as whistle-blowing system, key events release, insider trading, insider equity changes, etc. are also conducted.

In 2024, a total of 4 internal control education and training sessions were held. Among them, the legal compliance course includes cases of sanctions, publicity of laws and regulations, and compliance requirements of various operations. A number of special courses were held. The statistics of the number of participants and course hours were as follows:

Course Name	Training Person/Time	Percentage %	Training Time/H
Financial Consumer Protection Act and Fair Treatment for Customers (internal training)	652	97.31	1956
Anti-money laundering and countering terrorism financing - including anti-fraud and anti-corruption (internal training)	1193	99.17	3579
Anti-money Laundering and Countering the Financing of Terrorism (external training)	106	100.00	636
Personal Data Protection Law (internal training)	656	99.39	656
CRS & FATCA System and Practice Advocacy (internal training)	435	99.32	435
Whistleblowing System, Major Information Issue, Insider Trading, Insider Equity Change (internal training)	659	98.36	659

3.3 Ethical Corporate Management

Concord Securities hopes to develop an honest management corporate culture and construct an honest and ethical enterprise by strengthening the efforts of legal compliance, anti-corruption, anti-money laundering, and other systems. Every employee is expected to uphold the values of integrity, commitment, and innovation as the highest criteria for self-examination. The Company has developed an internal reporting mechanism to prevent corruption further. If any violations of ethics or codes of conduct are found, all employees can report to the relevant units via email, communication mailbox, or written mail delivery. A whistle-blower mailbox has been established on the official website to provide a channel for external complaints and reports.

3.3.1 Corporate Governance Best Practice Principles

The Company's "Corporate Governance Best Practice Principles" was approved by the Board of Directors, which includes:

1. Protect shareholders' rights and interests.
2. Strengthen the functions of the Board of Directors.
3. Give full play to the function of the Audit Committee.
4. Respect the rights and interests of investors and stakeholders.
5. Improve information transparency, etc., so as to implement corporate governance and improve the operating system.

3.3.2 Ethical Corporate Management Best Practice Principles and Procedures for Ethical Management and Guidelines for Conduct

This Company engages in commercial activities under the principles of fairness, honesty, faithfulness, and transparency. To fully implement the ethical management policy and prevent unethical conduct, the board of directors approved the amendments to the "Integrity Management Code" and the "Integrity Management Operating Procedures and Guidelines for Conduct" on March 09, 2023. They specifically regulate the matters that Company personnel must conform to during business engagements to establish an honest management corporate culture and improve the Company's development.

To improve integrity management control, the Chief Corporate Governance Officer shall serve as the special unit responsible for coordinating the integrity management performance by each unit. Each unit shall arrange sufficient resources and qualified personnel to cooperate with each other, implement the integrity management policy and prevention plan for the responsible matters, and a special unit shall report to the board of directors once a year.

3.3.3 Code of Ethical Conduct

The Company's Board of Directors approved the formulation of the "Code of Ethical Conduct" in 2018 to ensure that the actions of the Company's directors and managers conform to the ethical standards and help the stakeholders better understand the Company's ethical standards. The code stipulates regulations regarding conflicts of interest, selfish interests, duty of confidentiality, fair trading, protection and proper use of company assets, legal compliance, etc., for compliance by the Company's directors and managers.

3.3.4 Incidents non-compliance

1. In 2023, Concord Securities (excluding its subsidiaries) was involved in a total of 2 regulatory violation penalty cases, with total fines amounting to NT\$2.16 million, of which 1 case was classified as a major regulatory violation.

Date of occurrence: March 2, 2023.

Non-compliance: Concord Securities violated the relevant provisions of corporate governance and failed to implement the internal control system, which affected its securities operations and breached security-related regulations.

Amount of fine: NT\$1.44 million.

2. In 2024, Concord Securities (excluding its subsidiaries) was involved in a total of 2 regulatory violation penalty cases, with total fines amounting to NT\$720 thousand, none of which were classified as major regulatory violations.

※ Definition of Key Major Events:

1. Important strategic issues and key events of the Company (including economic, environmental, and social (human rights) impacts, risks, and opportunities).
2. Mainly disciplinary actions, including warning or above, imposed to the Company by the competent authority and publicly disclosed on the MOPS.
3. Other major issues designated by the competent authority or included in the board resolution.
4. No major complaints were reported through the internal employee reporting mailbox. (Major refers to conduct that damages, or is likely to cause damages to, the Company's rights and interests due to crime, fraud, or violations, including but not limited to criminal, civil, administrative, securities, and other related laws and regulations, integrity, and code of ethics)

3.3.5 Anti-corruption, Education and Training

1. Board of Directors-Anti-Corruption, Education and Training

Course Name	Person/Time	Percentage	Training Time/H
Corporate Governance and Money Laundering Control - September	11	100	33
2024 Legal Promulgation – Whistleblowing Mechanism / Material Information Disclosure and Reporting / Insider Trading / Reporting of Shareholding Changes	11	100	11

2. Employees-Anti-Corruption, Education and Training

The 2024 anti-money laundering and combating terrorism training courses included definitions of anti-fraud and anti-corruption issues, important considerations, promotional videos, and website information in the teaching materials. The aim was to ensure effective implementation of all operations and foster integrity management and determination to combat corruption.

Course Name	Person/Time	Percentage	Hours/H
Anti-money laundering and countering terrorism financing - including anti-fraud and anti-corruption (internal training)	1193	99.17%	3579

3. All suppliers signed the "Ethical Corporate Management Terms"

In 2024, all of the Company's suppliers signed the "Integrity Management Terms" and the anti-corruption promotion of suppliers reached 100%.

3.3.6 Major Incident Notification and Emergency Response Mechanism

The Company formulated the "Major Incident Notification and Emergency Response Method" in June 2019 to standardize the notification and emergency response system in case of major incidents. The chairperson of the Company serves as the convener, and the president serves as the deputy convener and business executive supervisor to handle various major emergencies.

3.3.7 Establishing a Whistleblowing System

The Company has established a complete whistleblower protection system to provide a channel for whistleblowers to report any violations of integrity management principles or codes of ethical conduct to promote sound operations. The Company has also established a whistleblower protection system. The Auditing Office, the Regulation Compliance Department, and the Strategy Operation Department of this company are the accepting units responsible for reporting cases, and the independent Auditing Office with duties and authority is designated as the unit responsible for accepting and investigating whistleblower cases. The Company amended its "whistleblowing system" on March 11, 2025, in accordance with the "Corporate Governance Best Practice Principles for TWSE/TPEX Listed Companies", "Ethical Corporate Management Best Practice Principles for TWSE/TPEX-Listed Companies" and the "Regulations Governing the Establishment of Internal Control Systems by Service Enterprises in Securities and Futures Markets." The goal is to implement the corporate governance mechanism, effectively improve supervision and management efficiency, keep the identity and content of the whistleblower confidential, and pledge to protect the whistleblower from improper retaliation for whistleblowing.

Process for handling reported cases:

Investigation Unit	The Company's Auditing Office
Process for handling reported cases	1. Upon receipt of a whistleblowing case, the responsible unit shall complete a "Whistleblowing Case Report Form" to register and record the case. 2. After registering the whistleblowing case, the responsible unit shall first determine whether the case meets the criteria for investigation. 3. Principles for case filing and procedures for non-acceptance. 4. For cases recorded for reference but not accepted as mentioned in the preceding paragraph, if the whistleblowing matter involves significant circumstances and the attached evidence warrants investigation, the case may be filed and accepted. 5. If a case is not accepted, the responsible unit shall provide an explanation to the

	whistleblower using the valid contact information provided; however, this does not apply to anonymous or falsely attributed whistleblowing cases.
Process for investigating reported cases	1. Upon the filing of a whistleblowing case, the investigation unit shall promptly initiate an investigation and complete the preliminary findings within 15 business days from the date of filing. The full investigation shall be completed within two months from the day following the filing date. If deemed necessary, the investigation period may be extended once for up to two additional months. 2. If necessary during the investigation process, other relevant departments or external experts may be invited to provide assistance. 3. When the investigation unit performs its duties and conducts investigations into the whistleblowing matter, relevant personnel shall not refuse, evade, or obstruct without just cause.
Process for reporting reported cases	1. If the reported individual is an internal employee, the matter shall be reported to their direct supervisor and the President. If the investigation confirms any illegal conduct, the case shall be promptly submitted to the Rewards and Disciplinary Committee for resolution. 2. If the reported individual is a director, independent director, or a member of management with a position equivalent to or higher than Vice President, the matter shall be reported to the Company's Audit Committee. 3. If the Company's investigation unit discovers any major violation or a potential risk of significant harm to the Company during the investigation, it shall immediately prepare a report to the Chairman and notify the independent directors in writing.

The Company has published the relevant information on its official website and intranet and established a dedicated whistle-blower mailbox and a dedicated reporting line for whistleblower to report. The exclusive whistle-blower mailbox and dedicated reporting line referred to in the preceding paragraph shall be managed by the head of the Auditing Office, and agents shall be set up.

Reporting hotline of the website: 02-8787-1888 ext. 690. [Whistle-blower mailbox](#)

In 2024, the Company received a total of 0 external whistleblowing cases and 0 direct employee whistleblowing cases.

3.3.8 Communication Channels

The Company's official website features dedicated sections for "Stakeholders," along with a "Customer Service Mailbox" and a "Customer Service Hotline," as well as physical business locations operated by its subsidiaries. All communication platforms are managed by designated personnel to ensure appropriate responses to issues of concern raised by stakeholders. In addition, the official website features an "Investor" section, and the Company regularly discloses various financial and business information on the MOPS to maintain transparency in information disclosure and protect investors' rights and interests.

Spokesperson	Kang, Ching-Tai, Senior Executive Vice President Tel.: (02) 8787-1888#192
Acting Spokesperson	Assistant Vice President Shou, Ning-Ning Tel.: (02) 8787-1888#873
Shareholder Service Institution	Shareholder Service Dept., Grand Fortune Securities Tel.: (02) 2371-1658 Address: 6F, No. 6, Sec. 1, Zhongxiao West Road, Zhongzheng District,

	Taipei City, Taiwan
Customer service hotline	Free customer service hotline (local calls only):0800-886-016 Service mailbox:service@6016.com
Employee service window	Name: Ms. Huang Title: Vice President Tel.: (02) 8787-5488
Supplier service hotline	Name: Ms. Tsou Title: Manager Tel.:(02)8787-1888#515

3.3.9 Employee Code of Conduct Statement

The Company requires all employees to sign the "Employee Code of Conduct Statement," which stipulates the code of conduct for employees, including morality and ethics, personal behavior and discipline, business conduct, intellectual property rights, Internet use, and email use management. The employees must abide by various laws and regulations when performing business duties.

3.3.10 Audit Operation Status

The Company's Auditing Office is subordinate to the Board of Directors. A chief auditor is responsible for the Company's internal audit operations and is a full-time internal audit supervisor. At present, the Auditing Office has several auditors, one of whom is an international Certified Internal Auditor. The chief auditor shall mobilize the auditors of each head office and branch to handle the internal audit work of the Company and each branch depending on the business needs. The goal is to assist the board of directors and managers in checking and reviewing the deficiencies of the internal control system, measure operation effectiveness and efficiency, provide suggestions for improvement promptly to ensure the continuous and effective internal control system implementation, and serve as a basis for reviewing and revising the internal control system.

The appointment of the Company's internal auditors complies with the "Regulations Governing the Establishment of Internal Control Systems by Service Enterprises in Securities and Futures Markets" The auditors also continue to study and participate in internal auditing seminars organized by the competent authority to improve their auditing quality and capacity.

The Company's Auditing Office delivers the audit report and follow-up report to the independent directors for review before the end of the month following the completion of the audit report according to Article 16 of the "Regulations Governing the Establishment of Internal Control Systems by Service Enterprises in Securities and Futures Markets."

The Company's Auditing Office holds regular annual meetings for the directors and internal auditors to report the internal control system defect review and improvement status, penalties imposed by the competent authority to the directors and make records. Regular education and training courses are also held for the auditors of headquarters, branches, and subsidiaries (main course contents include "Strengthening the execution of the third line of defense internal audit in implementing the Principles of Equitable and Fair Treatment of Customers in the securities industry," "Relevance of internal control and internal audit to sustainability information management in the securities industry," "Overview of audits of outsourced operations and personal data protection," and "Review and promotion of internal audit operations") to improve audit quality, capacity, and practical work implementation.

The Company's Auditing Office formulates the audit plans for the following year at the end of each year. It handles the various operation audits for the Company according to the law. The Company's auditors handle the internal audit work, which is divided into two categories: regular and irregular. The auditors carry out regular audits according to the Company's annual audit plan; the auditors conduct irregular audits according to instructions or business needs.

Internal Auditor: The Company has one internal auditor possessing international internal auditor certification.

During the period from 2022 to 2024, the number of audits conducted by the auditors according to the Company's instructions or business needs were as follows:

Year/Item	2022	2023	2024
Internal Audits	30	30	30
Project Audits	18	10	8
Follow-up Improvement Audits (monthly)	12	12	12
Daily Audits	246	158	0
Weekly Audits	51	51	52
Monthly Audits	12	12	12
Quarterly Audits	4	4	4
Semi-annual Audits	2	2	2
Annual Audits	1	1	1

Defects and Improvement Status

Penalties and Improvement Measures Ordered by the Competent Authority in 2024

※ The following defects have been improved as ordered by the competent authority. The addition (revision) of relevant operating provisions (procedures), legal compliance promotion, and education and training were completed in 2024.

Number of penalty cases involving the Company

Year	Total number of penalty cases	Total amount of fines
2023	2	NT\$2.16 million
2024	1	NT\$240,000

The reasons for the penalties imposed by the competent authorities on the Company in 2024, the amounts of the fines, and the improvement measures are shown in the table below:

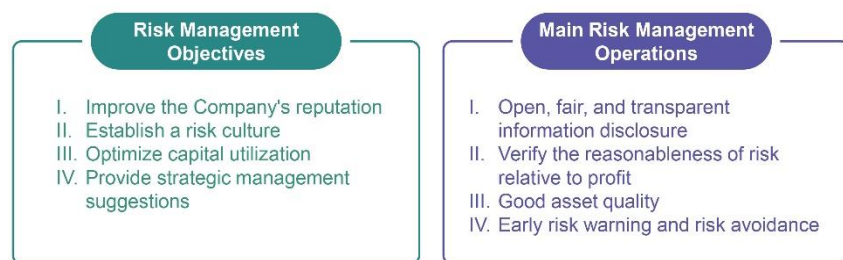
Case	Main Defects	Corrective Measures
1	1. The FSC Financial Examination Bureau conducted a general business examination of the Company from August 24 to September 13, 2023 and found the following deficiencies: (1) In the case where the principal was a person with limited legal capacity and the statutory agent acted on their behalf to open an account and concurrently placed trading and settlement orders, it was found that the sanctioned party approved a single-day trading limit application for the principal exceeding NT\$20 million. (2) In conducting brokerage business, the periodic review process for clients' single-day trading limit applications failed to follow the hierarchical review procedures for approving trading limits of principals. (3) Failure to establish internal guidelines for verifying price deviations in proprietary trading of foreign securities. (4) On June 22 and August 26, 2022, Concord Securities held board meetings during which the Chairman, in relation to proposals involving a conflict of interest, failed to disclose the material aspects of the conflict and did not recuse himself. (5) For matters involving directors' conflicts of interest, Concord Securities failed to submit the issues to the Audit Committee for discussion and only reported them to the Board of Directors as report items. 2. The Company failed to properly implement its internal control system, thereby violating Paragraph 2, Article 2 of the Regulations Governing Securities Firms and other related provisions. The penalties imposed are as follows: the Company was fined NT\$240 thousand and was ordered to engage a non-attesting CPA to issue a special audit report on the implementation of the improved internal control system (including but not limited to the corporate governance practices of the Board of Directors and functional committees). Until the FSC confirms that the deficiencies have been rectified, the Company is prohibited from increasing equity investments in its subsidiaries. (Letter Jin-Guan-Zheng-Quan-Fa-Zi No. 1130333894 dated June 28, 2024) (Letter Jin-Guan-Zheng-Quan-Fa-Zi No. 11303338942 dated June 28, 2024)	1. Improvements already completed. 2. Engage Ernst & Young to conduct the ad-hoc review and issue the internal control ad-hoc review report related to the specific scope on November 12, 2024.

3.4 Risk management

3.4.1 Risk management policy

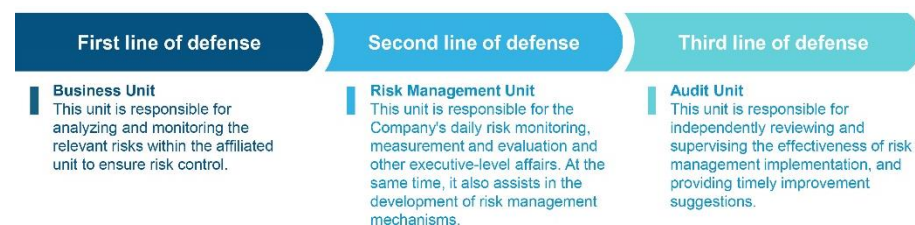
The Company's risk management policy complies with the Company's operating policy to prevent any possible losses within the acceptable risk exposure range, increase shareholders' wealth under the premise of balancing risks and rewards, and achieve the capital allocation optimization principle.

The risk management policy is the highest risk management guideline for the Company. The scope of application covers the Company (including international securities business branches) and its subsidiaries. All risk management provisions shall be stipulated in this policy.



Three lines of defense for internal control

Risk management is the common duties of the whole Company. A deliberate and complete risk defense line has been established to prudently manage various operational risks through the three lines of defense for internal control and various risk management procedures.



Risk Management Organizational Structure and Execution

■ Board of Directors

The Company's board of directors is the highest unit of the enterprise risk management. With the aim of legal compliance and promoting and implementing the company's overall risk management, it shall clearly understand the risks faced by securities firms in operations, ensures the effectiveness of risk management, and take the ultimate responsibility for risk management. The risk management unit reports to the Board of Directors on the implementation of the Company's risk management at least once a quarter (at least four times a year). In fiscal 2024, a total of 8 reports have been made to the Board of Directors.

■ Risk Management Committee

Under the board of directors, the Committee is composed of board members, with functions of assisting the board of directors in planning and supervising related risk management matters.

■ Risk Management Office

The Company's Risk Management Office is an independent department under the board of directors, and is mainly responsible for the company's daily risk monitoring, measurement, evaluation and other implementation-level affairs, and determining whether the risks of the business units are within the company authorized limits. The appointment and discharge of the supervisors of the risk management implementation unit shall be approved by the board of directors. The unit is responsible for measuring, monitoring, and evaluating the securities firms' daily risk status.

■ Finance Dept.

The Company's Finance Department is the fund allocation unit independent of each business department. It is responsible for monitoring the use of funds of each business unit, and setting up the emergency procedures for fund management to response the demand for funds when an emergency occurs in the market.

■ Auditing Office

The Auditing Office of the company is an independent department under the board of directors. With job functions of auditing the business planning and implementation, it is responsible for audit matters with respect to finance, business operations, and the implementation status of internal control and legal compliance of the company and its subsidiaries to ensure the company conducting effective operational risk management.

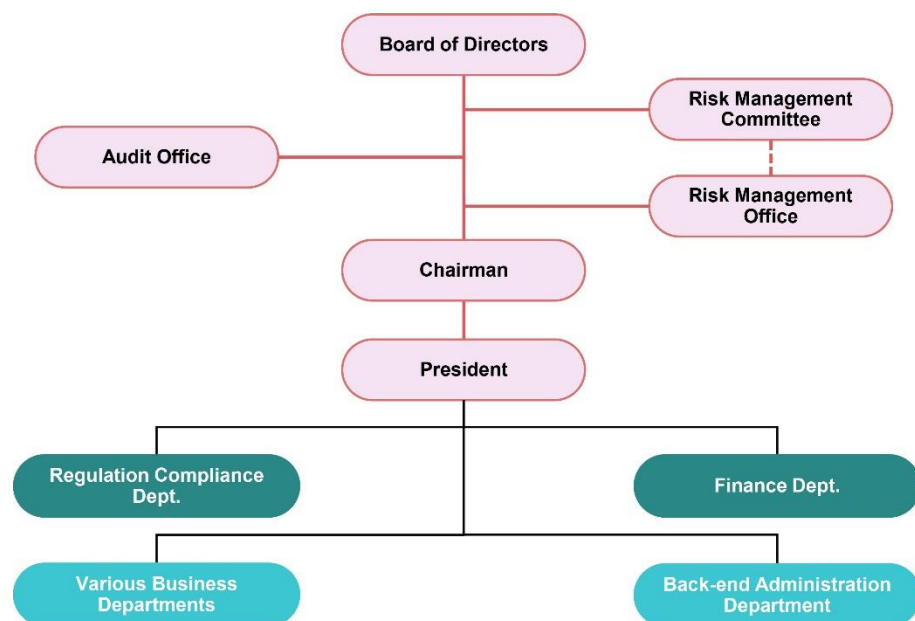
■ Regulation Compliance Dept.

The Regulation Compliance Department is responsible for the company's legal compliance and the legality review on transaction contracts and documents. To facilitate the control of such legal risk, the Regulation Compliance Department inspects internal regulations at all times, so that the Company can respond in a timely manner to the impact on the company's business as a result of changes in the regulations by the competent authority. In addition, it prepares the comprehensive review procedures to ensure the thoroughness and compliance of all the company's transactions.

■ Business Units

The supervisors of the business units are responsible for the first-line risk management. The business unit is responsible for analyzing and monitoring the relevant risks in the unit to ensure that the risk control mechanism and procedures can be effectively implemented.

Risk Management Organization Chart



3.4.2 Risk Management Mechanism

■ Market risk

To avert the risks caused by market price changes, the Risk Management Office has established a risk control system and control mechanism to measure and make sure that the market risks are controlled within the limit on a daily basis. The methods for measuring market risk include nominal principal, fair market value, price sensitivity, and value at risk. Based on the characteristics of different products, the company sets risk limits and stop loss limits for positions in order to effectively control market risk.

■ Credit Risk

To ensure the completeness of credit risk management, credit limits are set and managed at different levels for counterparties with different credit levels. With a hierarchical management system, different transaction limits are given to counterparties and issuers with different credit ratings. The credit ratings of counterparties and issuers are regularly reviewed to control credit risks.

■ Liquidity risk

The Company's liquidity risk is divided into market liquidity risk and funding liquidity risk. The Company has established liquidity risk management methods in each business unit's financial product management standards to reduce market liquidity risks. The Company has an independent funding unit designed to reduce capital liquidity risks. This unit comprehensively considers the net cash flow and the schedules of each department's capital needs for capital

management and formulates capital liquidity risk management measures.

■ Operational risk

Each unit has formulated product guidelines or manuals of operations for each business to regulate front-, middle-, and back-office transactions and operating procedures to reduce possible operational risks during the processes of transactions and operations. In addition, the Auditing Office is responsible for audit matters with respect to finance, business operations and the implementation status of internal control and legal compliance to ensure the company conducting effective operational risk management. The Company has also established guidelines for reporting operational risk incidents. All direct or indirect losses caused by internal processes, personnel, systems, or external events must be reported. The goal is to assess the effectiveness of existing control measures and propose improvement measures to reduce the possibility of the recurrence of operational risks.

■ Legal risk

To ensure the validity and feasibility of transaction or legal procedures, all the contracts or other legal documents between the Company and the transaction parties shall be reviewed by the legal personnel or external legal counsel designated by the legal affairs office before the contracts are signed and other legal documents are presented.

■ Model risk

To maintain the exercise of the model and the risk management of financial products and reduce model risks caused by the use of inappropriate models, parameters or evaluation assumptions, the Company has established a model risk management mechanism with standard procedures for model development, verification, storage, and modification to ensure the rationality and accuracy of the model.

■ Climate risk

In order to deal with the risks and opportunities brought by climate change on operations, the Company has established the "Environmental Sustainability Team" to promote the implementation and management of climate actions. The "Responsible Investment Team" is responsible for investment in green finance and sustainable development, and gradually establishes climate-related risk management and opportunity management processes.

3.4.3 Operational Crisis Management Mechanism

The Company has formulated the "Management Crisis Response Measures" to prevent events that could affect the Company's finances and businesses or have a significant impact on shareholders' rights and securities prices and cause the Company to suffer huge defaults or financial difficulties, become unable to deliver its obligations, and lead to out-of-order delivery in the securities market and damage the stability of the securities market.

In case of a Company crisis, the Company's chairperson shall serve as the convener, the president shall serve as the deputy convener, and the relevant personnel shall be convened for the "Business Crisis Response Team" to grasp the status of the crisis within the shortest time. The goal is to formulate countermeasures and hold extempore board of directors meetings depending on the severity of the crisis to explain the cause, response measures, and handling status of the case to all directors and discuss emergency countermeasures.

Business Crisis Response Team

Member	Duties and Responsibilities
Convener	The chairperson of the Board shall serve as the convener to manage the overall businesses of the team and convene the team members to discuss emergency response measures.
Deputy Convener	The president shall serve as the deputy convener to assist with the overall businesses of the team and coordinate its operations.
Fund Team	Led by the head of the Finance Department and responsible for developing various plans for fundraising to ensure smooth financial scheduling.
Risk Control Team	Led by the head of the Risk Management Office and responsible for judging the risks to the Company when a business crisis occurs and compiling the Company's overall risk information to grasp the asset-liability gap status.
Business Team	Led by the business unit and responsible for handling huge customer default or bond transaction cancellation-related matters.
Public Relations Team	Led by the external spokesperson and responsible for coordinating the external speech channels, maintaining smooth communication channels, and maintaining good relations with the competent authorities, news media, investors, etc.
Logistics Team	Responsible for the administrative reporting operations, information, water and electricity, venues, equipment, personnel scheduling, and other related logistical supply operations required by the teams.

3.4.4 Implement ethical corporate management and establish a risk evaluation mechanism

The Company has formulated the "Reporting Guidelines for Reporting Operational Risk Events", if an employee is found to commit unethical acts (such as embezzlement of company funds, manipulation of account/fictitious transaction, bribery/kickback, insider transactions in non-company accounts, etc.), such acts shall be reported to the Risk Management Office and the president, and a review shall be conducted on the related operating procedures and personnel management with the improvement plan being developed to strengthen the prevention of such unethical acts.

3.5 Information security

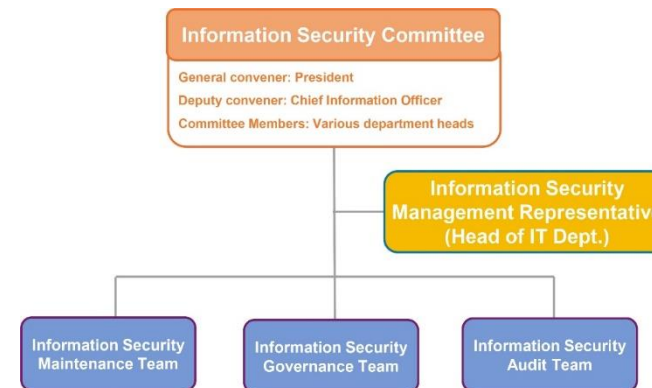
3.5.1 Information Security Policy and System

The Company has established an "Information Security Policy," which shall be subject to approval by the Board of Directors. Annual assessments are conducted to reflect the latest developments in laws and regulations, technology, and business, in order to ensure the effectiveness of information security practices.

Information Security Organization and Dedicated Unit

To implement various information security management operations, the Company established the "Information Security Section" under the IT Department in 2018, transforming the task force into a regular unit. This initiative aimed to strengthen the security control over the maintenance and operations of the information system and ensure the stability of business operations, thereby providing customers with a trading environment of information safety. In recent years, with the growing prevalence of digital finance, issues such as personal data security, information security protection, and cyber threat intelligence have become key areas of concern for the financial industry. To strengthen the three lines of defense in internal control and ensure segregation of duties, the Company's 12th Board of Directors, at its 20th meeting, approved the establishment of the "Information Security Department" in October 2023 as a dedicated unit for information security. The department currently includes a head of information security and three information security personnel, responsible for planning, monitoring, and executing information security management operations, as well as overseeing and ensuring the effectiveness of organizational information security practices. In June 2024, the Company appointed a Chief Information Security Officer to coordinate information security policy implementation and resource allocation.

The Company has the Chairman, President, Chief Audit Officer and Chief Information Security Officer jointly issue a statement of internal control system on the overall implementation of information security in the previous year, and submit it to the Board of Directors for approval within three months after the end of the fiscal year. Then, the statement shall be disclosed on the reporting website designated by the competent authority.



Additionally, the Company has established the "Information Security Committee". The President serves as the general convener and the Chief Information Officer as the deputy convener. The Committee members consist of the Company's President and department heads, who are

responsible for reviewing the objectives and implementation scope of the information security management system. The IT Dept. head acts as the information security management representative, responsible for supervising the implementation of the information security management system and coordinating the operations of various teams.

In addition to formulating information security policies and concrete management regulations and enforcement rules, the "Information Security Committee" and each taskforce will continue to adjust and improve relevant regulations and enforcement rules in response to the development of information security threats, needs for business changes or requirements of the competent authorities. The Company assesses the information security risk regularly each year and continues to improve it, in order to achieve safe, convenient, and uninterrupted financial services.

3.5.2 International information security management standards and related verification

The Company began to implement the Information Security Management System (ISMS) as of 2011. In August 2024, it passed the "ISO 27001: 2022 Information Security Management System" certification and continuously optimized the organizational information security management through the "Plan-Do-Check-Act" (PDCA) cycle. It also passed the certification of an unbiased third party (SGS Taiwan) every year to keep the certificate invalid. The current certificate is valid until August 10, 2026.



3.5.3 Specific management plan for information security

Monitoring and Protection of Information security

The Company has installed network firewalls, anti-virus software, email filtering mechanisms, cyber security threat detection and management mechanisms, intrusion detection and defense mechanisms, application firewalls, DDoS traffic cleaning, and privilege management systems to build multi-layered security protection from the inside out.

Information Security Detection

To verify the effectiveness of information security operation, maintenance, and protection, the Company regularly conducts various information security testing to identify potential information security threats or weaknesses, and enhance protection for network and information system security by implementing control measures in terms of technology and management.

Detection items	Detection frequency	Description
Vulnerability Scanning	Once every six months	Use automated scanning tools for examining the operating system and system environment to find hidden loopholes or weaknesses.
Social engineering exercise	Once every six months	Within the scope of internal security monitoring, send exercise emails to all personnel of the group; test, promote, and strengthen information security learning.
Distributed denial-of-service (DDoS) attack drills	At least once a year	Examination of the Company's emergency response capability in case of DDOS
Electronic trading system backup drills	At least once a year	Verify if the Company's electronic trading system can be successfully switched to the backup facilities in the event of a malfunction.
Information Security Diagnosis	Once every two years	A third-party information security company was commissioned to conduct the information security diagnosis for the Group, in order to identify internal vulnerabilities.

Information security training and promotion

The Company provides all employees with at least 3 hours of information security education and assessment each year to enhance overall awareness and foster a corporate culture that prioritizes information security. The content of cybersecurity training is adjusted annually in response to emerging security risk trends and includes topics such as deepfake awareness and prevention. In 2024, a total of three training sessions were conducted, with 1,438 participants and a cumulative total of 2,142.5 training hours.

Course Name	Teaching Method	Total Hours	Number of Participants
Education and Training of IoTs Managers	Online course	1 hours	29
Cyber security education and training for the first half of 2024	Online course	1.5 hours	713
Cybersecurity education and training for the second half of 2024	Online course	1.5 hours	696

Conducting information security governance maturity assessments or cybersecurity monitoring

The Company participated in the 2024 Information Security Governance Maturity Evaluation for securities firms organized by TPEx. With the assistance of external professional consultants, the assessment evaluated the maturity of the Company's organizational policies, operations, and technical aspects across five key areas: "Cyber Risk Management and Supervision," "Threat Intelligence Management and Collaboration," "Cybersecurity Management," "Outsourcing and Dependency Management," and "Cyber Incident Management and Response." The results serve

as a basis for planning and allocating the Company's future information security resources.

Investment status in funds for information security

In terms of information security expenditures, in light of the increasing threats posed by cyberattacks in recent years, the Company continues to allocate resources to strengthen various security measures and to replace or upgrade outdated or potentially vulnerable equipment. In 2024, the information security budget (including license and service fees for information security-related software and hardware, core operating systems and equipment, and personnel training expenses) accounted for more than 60% of the total information budget, as shown in the table below:

Investment in funds for information security in 2024		
Information budget		NT\$70,653,750
Information Security related budget	Information Security Testing and Drill Services	NT\$7,480,000
	Licensing for software and hardware related to information security	NT\$8,500,000
	Replacement and upgrade of core operating systems and equipment	NT\$29,470,000
	Staff training expenses	NT\$95,750
	Total	NT\$45,545,750
Ratio of information security budget to information budget cost		64.46%

Professional qualification ability of information security personnel

As of December 31, 2024, the Company had a total of 4 dedicated information security personnel holding 11 information security certifications. The ratio of the number of information security certifications obtained by employees to the Company's total assets was approximately 3.69%.

Number of Information Security Certifications in 2024	
Number of Dedicated Information Security Personnel	4 person
Number of Information Security Certifications Held by Dedicated Information Security Personnel	11
Total assets (NT\$100 million)	NT\$29.8 billion
The ratio of the number of information security certifications obtained by employees to total assets	3.69%

3.5.4 Major information security incidents

As of December 31, 2024, the number of major information security incidents at the Company: 0.

Major information security incidents in 2024	
Number of information leakage incidents	0
Ratio of information leakage incidents related to personal information	0%
Number of customers affected by information leakage incidents	0

3.5.5 Customer privacy protection and information security

The Company's official website features dedicated sections for the "Privacy Protection Statement" and "Cybersecurity Explanation" to ensure that Concord Securities lawfully collects, processes, and uses customer data while safeguarding the security of customers' personal information. The Company continuously improves its related regulations and operating procedures and enforces personal data protection through compliance self-assessments, internal audits, and regular company-wide training programs.

Concord Securities uses customer information prudently and will continue to strengthen personnel education and training to improve the quality of our services.

Click to access the "[Privacy Protection Statement](#)" section

Click to access the "[Cybersecurity Explanation](#)" section

※ In 2024, the Company received a total of 19 customer complaints, including 2 related to trading issues, 1 related to service attitude, 4 related to account issues, 4 related to account opening, 2 related to business solicitation or advertising, and 6 related to fraud. None of the complaints involved violations of customer privacy.

3.5.6 Electronic Transaction Security

The Company is committed to promoting electronic transactions, and the proportion of electronic transactions for the Company has grown each year. The Company uses Taiwan-CA Inc.'s CA certification for order verification. In addition to checking account numbers and passwords, the system also uses certificates issued by an impartial third party as the second checkpoint and internationally recognized SSL technology for transmission encryption when customers conduct online transactions to increase the security level of online transactions.

Electronic transaction password security:

- Initial passwords must be updated by customers before continuing to operate the trading account.
- Passwords will be locked after three incorrect entries.
- Transaction passwords have a one-month validity period from the date of generation and will automatically be invalidated upon expiration.
- Require customers to set high-quality passwords (including uppercase letters, lowercase letters, and numbers) to enhance the complexity of passwords.

4. Sustainable Finance

Implementation Performance of Sustainable Finance

In 2024, Concord Securities incorporated ESG ETF screening criteria and companies ranked in the top 50% in corporate governance evaluations into its proprietary investment selection process. The Company achieved NT\$1.64 billion in sustainable finance investments, accounting for approximately 82% of total investments. It also participated in three green and sustainable bond investments issued by TSMC and Taipower, with a total investment amount of approximately NT\$300 million, representing around 9% of total investments. For convertible bonds, the Company considered companies ranked in the top 35% in corporate governance evaluations, with an investment amount of NT\$149 million, representing 68% of total investments. Additionally, investments in CBAS and ESG-linked instruments totaled NT\$2.677 billion, accounting for approximately 54.45% of total investments. In addition to investing in ESG-related industries and targets, the Company is also committed to developing green underwriting, promoting corporate social responsibility and the development of green industries, with the goal of supporting circular economy and green finance companies in implementing ESG practices. In terms of due diligence by institutional investors, the Company was recognized on the 2023 list of institutional investors with exemplary disclosure of due diligence information, and was the only TWSE/TPEX listed securities firm to be included.

4.1 Sustainable Responsible Investment

The Company actively incorporates the concept of responsible investment, driven by the "Responsible Investment Team" under the Sustainable Development Committee. In addition to aligning with the United Nations' Six Principles for Responsible Investment (PRI), the Company follows the Responsible Investment Management Measures to ensure that, when investing proprietary funds, it not only considers financial performance but also evaluates potential ESG risks and opportunities, integrating ESG-related issues into its investment decision-making process. In addition, another key initiative is engaging in constructive communication and conversation with investee companies and fulfilling due diligence responsibilities at various stages after investment. This promotes the sustainable development of investee companies, fulfills the role of institutional investor due diligence, enhances investment value, and supports the sound development of investee businesses, thereby exerting financial influence.

4.1.1 Responsible Investment Principle

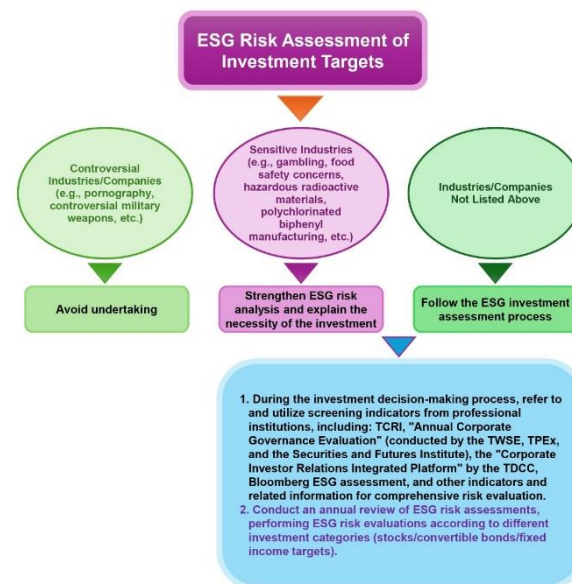
The Company must follow the following 6 principles when handling investment funds:

1. Incorporate ESG issues into investment analysis and decision-making processes
2. Actively exercise ownership and incorporate ESG issues into ownership policies and practices
3. Require proper ESG disclosure from invested institutions
4. Promote the acceptance and implementation of the Principles for Responsible Investment (PRI) by the investment community
5. Establish a cooperative mechanism to enhance the effectiveness of PRI implementation
6. Review and implement PRI activities and progress

Responsible investment strategies and action plans are described below:

- I. The Company promotes and implements its initiatives based on practical operational feasibility and with reference to the following action plans.
 - (I) Incorporate ESG issues into investment analysis and decision-making processes
In known circumstances, investments in controversial industries (such as gambling, controversial weapons, drugs, pornography, etc.) and sensitive industries (such as gaming, food safety concerns, hazardous radioactive substances, non-medical or harmful human genetic engineering, non-bonded asbestos fibers, and polychlorinated biphenyl manufacturing, etc.) should be carefully evaluated. A "strengthened disclosure" approach may be adopted to briefly explain the necessity of investing in such industries or companies.
 - (II) In the investment decision-making process, refer to the professional institution selection indicators such as TCRI, Corporate Governance Evaluation System, and Bloomberg ESG Evaluation.
 - (1) Taiwan's corporate credit risk indicators include management-level risk assessments covering ESG factors.
 - (2) Take into account the corporate governance evaluation results of TWSE/TPEX listed companies when considering investment targets.
 - (3) Screen stocks and bonds issued by companies listed in overseas ESG indicators.
 - (4) The Bloomberg ESG assessment can be referred to for investment analysis.

ESG Risk Review and Assessment Process of Concord Securities



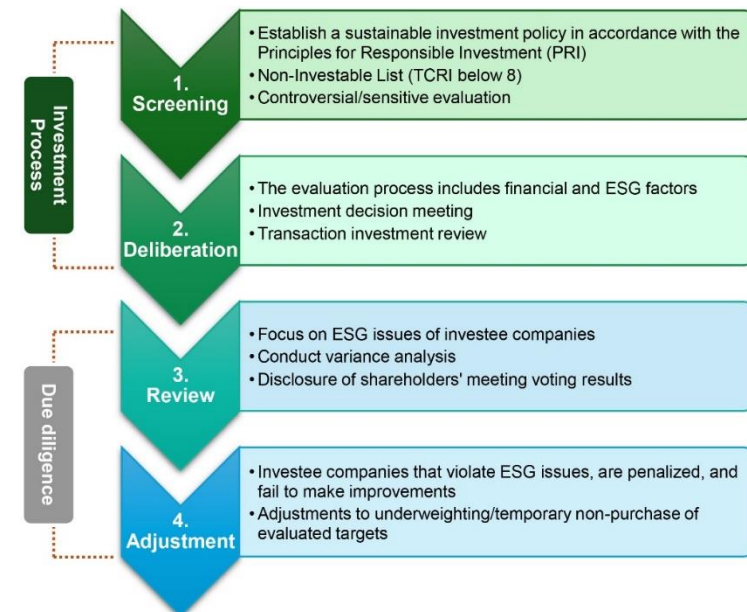
- (III) Support investments in indices and ETF constituent stocks that promote the development of ESG-related issues, such as Taiwan ESG indices and related funds, including: Yuanta FTSE4Good TIP Taiwan ESG ETF, Fubon TWSE Corporate Governance 100 ETF, Cathay Sustainability High Dividend ETF, CTBC Taiwan ESG Leading Semiconductor ETF, Capital TIP Customized Taiwan ESG Low Carbon 50 ETF, CTBC TIP Customized TPEX ESG 30 ETF, SinoPac Taiwan ESG Low Carbon High Dividend ETF, Mega Taiwan ESG High Dividend Equal Weight ETF, and Taishin TIP Taiwan ESG HDSMC ETF.
- II. Actively exercise ownership rights by integrating ESG issues into ownership management. Disclose annually the voting activities at shareholders' meetings and the ESG issues of concern related to investee companies.
- III. Review ESG information of investee companies. Monitor whether investee companies appropriately disclose or provide relevant information regarding ESG issues.
- IV. Promote acceptance by the securities industry and implement the PRI principles
 - (I) Sign and issue the "Due Diligence Principles for Institutional Investors" compliance statement.
 - (II) Promote collective awareness within the securities industry of the sustainable operational risks and opportunities related to ESG issues.
- V. Establish a cooperation mechanism to enhance the PRI implementation performance
 - (I) Participate in or support responsible investment-related events or forums.
 - (II) Support the PRI implementation initiatives or norms set by the competent authorities or relevant agencies.
- VI. Regularly report the PRI event execution progress
 - (I) Disclose the responsible investment-related information through due diligence reports issued each year.
 - (II) Refer to internationally recognized standards or guidelines for external disclosure contents.

4.1.2 Investment Decision-making Process

In its investment decision-making process, the Company evaluates not only the short-term operational performance of investee companies but also considers their sustainable operational risks. It monitors news related to investee companies, industry development information, advancement of new technologies, major environmental protection actions, social responsibility and labor rights, as well as corporate governance issues. To fulfill its due diligence responsibilities, the Company has established a four-stage investment process for dynamic due diligence, consisting of pre-investment screening and review, followed by post-investment review and adjustment. The implementation is explained as follows.

1. Prior to making investments, the Company adheres to the Principles for Responsible Investment (PRI) by reviewing whether the target company appropriately discloses information on ESG issues or by referencing ESG assessment analyses from professional institutions.
2. Establish an "Exclusion List" comprising five main categories: companies that fail to meet product sustainability screening criteria (e.g., pornography, gambling, tobacco, alcohol industries), fail to meet environmental screening criteria, fail to meet human rights screening criteria, are involved in major social controversies, or are currently under investigation by judicial or regulatory authorities.

3. Review whether the target company appropriately discloses information related to ESG issues, using Bloomberg's disclosure completeness scores across the three ESG dimensions and corporate governance disclosure scores as reference criteria for investment evaluation and screening.
4. Regularly review holdings in target companies and engage in ESG-related communication and conversation with investee companies. If concerns arise, such as changes in management or significant shifts in company policy, the ESG screening process shall be reinitiated.
5. If a holding falls under the "Exclusion List," determine the appropriate follow-up actions to be taken.
6. Prior to exercising voting rights, the Company will carefully evaluate the motions submitted by the investee company. In principle, the Company respects the management expertise of the investee company, but does not adopt an absolute position of support. All proposals submitted by the investee company, excluding extraordinary motions, are regarded as material motions. The Company will assess and discuss each based on principles of corporate sustainability and ESG, and exercise its voting rights accordingly. However, if a proposal by the investee company is evaluated to be in conflict with issues related to sustainability or ESG, and communication proves ineffective, the Company may express opposition or abstain from voting on the relevant proposal at the shareholders' meeting. For motions on which the Company votes against or abstains, relevant reasons shall be stated when necessary.
7. If ESG-related risk factors of an investee company increase, the Company shall conduct a thorough evaluation through engagement procedures and adjust its investment decisions accordingly.



4.1.3 Total Results of ESG Sustainability Product Investments

Investment type	Related Industry	2024 Investment Overview		
		Investment scale	Total investment	Ratio of total investment
Proprietary Investment	Promote investments in energy infrastructure, clean energy, energy efficiency, energy storage, and other related areas, as well as in companies with strong ESG performance based on corporate governance evaluation	NT\$1.64 billion	NT\$2 billion	82%
Fixed Income Investment	Green sustainable bonds	NT\$300 million	NT\$3.3 billion	9%
	Convertible bonds	NT\$149 million	NT\$220 million	68%
	CBAS	NT\$2.677 billion	NT\$4.916 billion	54.45%
Underwriting Investment	Provide guidance to companies engaged in the circular economy and green finance, promote corporate social responsibility and the development of green industries, and facilitate sustainable economic growth	NT\$8 million	NT\$100 million	8.01%

※ In 2024, impact investment saw a significant increase, with a higher proportion of sustainable product investments aligned with climate change initiatives.

2024 Statistics on Green Product Investments by Company Industry and Deal Count

Items	2023	2024
Electronics industry	44	67
Shipping industry	5	4
Textile industry	2	1
Automotive industry	2	0
Electrical machinery industry	1	4
Electrical cable industry	1	1
Biotechnology and Medical Industry	0	1
Others	0	2
Building Materials and Construction Industry	0	1
Total	55	81

Note: The statistics are compiled from the Company's 2024 green product investment details and cover only spot commodities; they do not include hedging stocks, strategic trading positions, government bonds, or ETFs held for the issuance of financial products.

ESG products - New Financial Products

In terms of the warrant business, in line with the Company's overall business strategy, the warrant business will be maintained at the minimum operational scale for the time being, with the possibility of resumption to be considered based on future circumstances. As of the end of December 2024, the market value of ESG-themed warrants issued by Concord Securities amounted to only NT\$80 thousand, accounting for 0.04% of the total outstanding market value of Concord's warrants. A total of 3 ESG warrants were issued, accounting for 1.99% of all warrants listed by Concord. The 3 underlying securities of these warrants meet ESG criteria, and Concord's ESG warrants represent 1.63% of the total ESG warrants in the market.

The end of December 2023			
Items	Warrant market	Issuance volume	Issuance volume of target companies
Whole-market issuance of ESG warrants	NT\$42,120 million	20,316	163
Concord Securities issuance of ESG warrants	NT\$19.61 million	142	72
Market share of Concord Securities' ESG warrants	0.47%	0.70%	44.17%
The end of December 2024			
Whole-market issuance of ESG warrants	NT\$41.43 billion	21,041	184
Concord Securities issuance of ESG warrants	NT\$80,000	3	3
Market share of Concord Securities' ESG warrants	0.00%	0.01%	1.63%

With ESG in vogue nowadays, more and more investors are taking into account whether a company maintains the concept of sustainable business operations. This trend has led to the emergence of investment targets within ESG ETFs. Currently, there are 18 ESG-themed ETFs in the market, and Concord Securities serves the Participating Broker (PD) for 12 of these products, accounting for 66.67% of total related products in the market. These products includes the popular Cathay MSCI Taiwan ESG Sustainability High Dividend Yield ETF, Capital ICE ESG 20+ Year BBB US Corporate ETF, etc.

ESG products - Underwriting

There were a total of 3 cases related to green energy, circular economy and environmental protection among the new counseling cases organized or co-organized by Concord Securities in 2024. Concord Securities, in implementing guidance to customers on TWSE/TPEX listing and accepting the financing of an issuing company, followed TWSE/TPEX listing review criteria and relevant evaluation and audit procedures prescribed by the competent authority, carried out due diligence operations that clients should not apply delivery, and assisted the applicant company in strengthening information disclosure in compliance with laws and regulations through the audit and counseling process.

In 2024, no ESG innovation and circular economy forums or seminars were held to support green industries.

Green underwriting statistics

Accumulated statistics of cases related to green energy, circular economy and environmental protection in the current year	2022		2023		2024	
	Number of Cases	Underwriting amount/ thousands of NT\$	Number of Cases	Underwriting amount/ thousands of NT\$	Number of Cases	Underwriting amount/ thousands of NT\$
Newly Initiated Cases for Which the Company Served as Lead or Co-Advisor (Note)	3	0	3	0	3	0
Participate in cases underwritten by or in cooperation with IPO and SPO	5	91,927	5	262,880	3	7,656

Note: In 2022 to 2023, newly initiated cases for which the Company served as lead or co-advisor included Infinite, Yi Chun, Revivegen.

In 2024, newly initiated cases for which the Company served as lead or co-advisor included Yi Chun, Revivegen, Micro Electricity. (Infinite's advisory engagement was terminated on May 2, 2024)

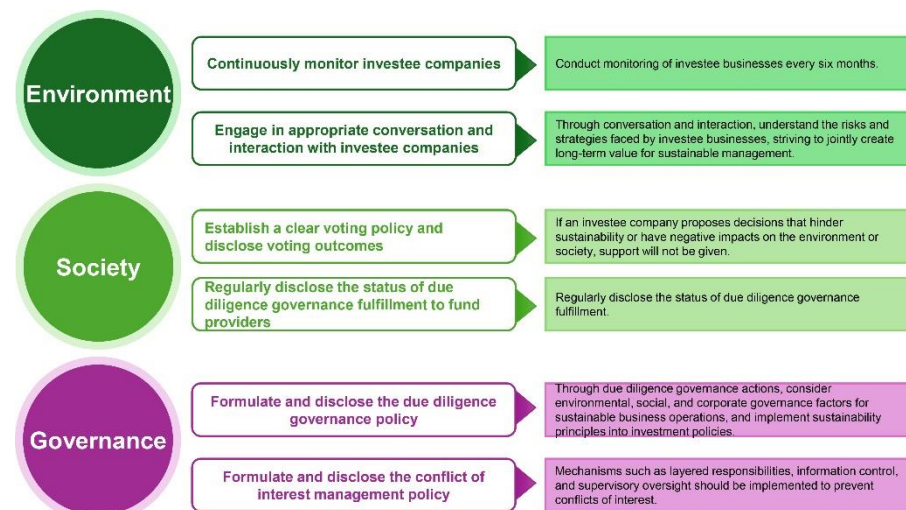
Statistics on Sustainable Development Bond Investment Targets

Type	Bond code	Name of issuer	Investment amount (NT\$)
Green bond	B618DC	Taiwan Semiconductor Manufacturing Co., Ltd.	NT\$100,000,000
Green bond	B903YJ	Taiwan Power Co., Ltd.	NT\$100,000,000
Green bond	B903ZQ	Taiwan Power Co., Ltd.	NT\$100,000,000

In 2024, the Company invested in the green bonds issued by TSMC (Bond abbreviation: P11 TSMC 6C; Code No.: B618DC) and Taipower (Bond abbreviation: P11 Taipower 5B; Code No.: B903YJ; Bond abbreviation: P13 Taipower 4B, Code No.: B903ZQ), totaling NT\$300 million. All of these bonds have been accredited by TPEx as green bonds.

4.1.4 Due diligence for Institutional Investors

In response to international sustainable finance trends and in fulfillment of its sustainability responsibilities, the Company signed the "Due Diligence Principles for Institutional Investors" declaration in 2018 and supports the FSC's new Corporate Governance Blueprint objective to "increase the number of signatories to the Due Diligence Principles and improve the quality of due diligence information disclosure." The Company publishes an annual due diligence report and discloses relevant information on its official website. It also actively engages in communication and conversation with investee companies, aiming to participate in their operations and corporate governance through monitoring their business performance, attending shareholders' meetings to exercise voting rights, and maintaining ongoing conversation with company management.



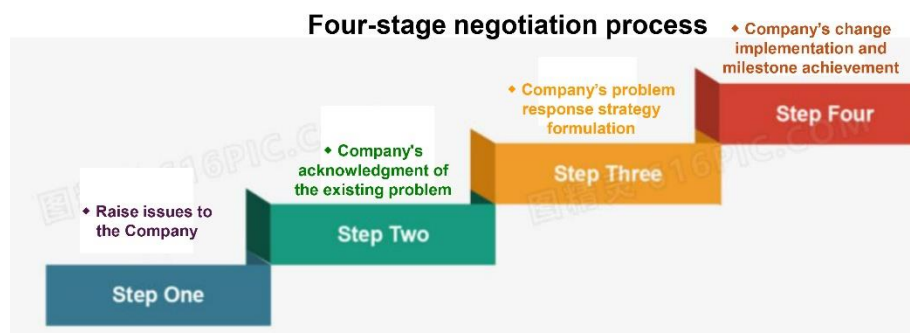
4.1.5 Promotion of Engagement Action Plans

For long-term investments expected to be held for over one year and where the Company holds more than 3% of the total outstanding shares of the investee company, in addition to regularly monitoring relevant ESG issues, engagement measures will be initiated if the issues are assessed to be of high concern, involve significant environmental, social, or corporate governance risks (including climate risks), and there is a positive and effective potential for engagement with the investee company. For other matters related to the Company's business that involve ESG-related issues, engagement measures may also be initiated if, upon evaluation, such action is deemed appropriate.

Prioritize communication on negotiated issues



In addition, to enhance the effectiveness of engagement, the Company has established a four-stage engagement process (as illustrated) to assist in managing whether the engagement is proceeding according to the original plan and to ensure that the assessment of the investee company's risks and value results in a positive impact. This also serves to further confirm that the investee company provides constructive responses over time.



4.1.6 Engagement Execution and Outcomes

With regard to ESG-related issues, the Company regularly and occasionally monitors the operational performance, industry developments, and ESG-related information of investee companies. Through active participation in shareholders' meetings, company investor conferences, and other forms of engagement and interaction, the Company maintains interactions with investee companies. It also reviews the latest sustainability reports, annual reports, and corporate websites of investee companies to assess whether ESG-related policies are adequately disclosed and effectively implemented. The aim is to actively track investee companies' ESG-related actions and their level of commitment to relevant issues.

In addition, in accordance with the "Reference Guidelines for the Recognition of Sustainable Economic Activities," the Company discloses engagement activities related to underwriting advisory cases in its Stewardship Report. For details, please refer to the ["Due Diligence Section for Institutional Investors"](#) on the Company's official website under the Due Diligence Report – Engagement Execution.

Summary of ESG Implementation Progress of Investee Companies

Physical and transition issues	Review of Investment Position Execution Ratio
GHG emission information disclosure	Statistics indicate that 63% of the investee companies' GHG emissions data have been certified by third-party verification bodies; 28% have only conducted self-assessments and disclosed their GHG emissions data; and 9% have not carried out any GHG emissions inventory.
Formulation of carbon reduction policies or setting of carbon footprint targets	64% of investee companies have formulated carbon reduction policies or set carbon footprint targets, while 36% have not.
Energy management	31% of investee companies have obtained ISO 50001 certification, 3% are implementing ISO 50001 certification, and 66% have not implemented ISO 50001 certification.
TCFD disclosure and signing	11% of investee companies have disclosed and signed in support of TCFD, 38% have disclosed TCFD-related information, and 51% have not disclosed TCFD.
STBi Review, RE100	Out of 180 investee companies, 11 have completed STBi review, and 9 have joined RE100.

Information Security	40% of investee companies have obtained ISO 27001 certification, 7% are implementing ISO 27001 certification, and 53% have not implemented ISO 27001 certification.
Proportion of female managers in management positions	Among the investee companies, 44 have a proportion of female managers in management positions exceeding 30%, accounting for 24% of all investee companies.
Percentage of female directors	8% of investee companies have a female director ratio reaching one-third; 68% have female directors but below one-third; and 24% of investee companies have no female directors.
Publishing the Sustainability Report	51% of investee companies have published sustainability reports that have been verified by third parties; 23% have published sustainability reports without third-party verification; and 26% have not yet published sustainability reports.

2024 List of Designated Attendees

Meeting Date	Company Name
May 15	4724 Meribank
May 27	2301 Lite-On Technology
May 29	2383 EMC
May 29	5009 GMTC
May 29	8069 E Ink.
May 30	3363 Shang Chuan
May 30	3653 Jentech
May 30	7731 MARX Biotech*
May 31	2072 Century Wind Power
May 31	2317 Foxconn
May 31	6805 Fositek
May 31	Concord Futures
June 6	6932 Merdury Biopharmaceutical
June 12	6150 Welldone

Meeting Date	Company Name
June 14	2382 Quanta Computer
June 14	3013 Chenming Electronic Technology
June 14	3587 MAtak
June 18	3376 Shin Zu Shing
June 18	8045 Twoway Group
June 19	4768 Ingentec Corporation
June 21	4749 AEMC
June 24	7547 Intumit Inc.
June 24	TPEX
June 26	4908 APAC
June 26	6555 Long Time
June 27	6451 ShunSin - KY
November 12	8996 Kaori
December 20	7786 DFO

Statistics on Engagement Methods and Frequency with Investee Companies:

Items	2023	2024
Private visit	7	11
Shareholders' Meeting	11	20
Physical investor conferences	26	45
Forum	41	33
Securities Firms Forum	55	66
Online investor conferences	132	120
Conference Call	3	0
Total	275	295

Note: The statistics are compiled from the Company's 2024 green product investment details and cover only spot commodities; they do not include hedging stocks, strategic trading positions, government bonds, or ETFs held for the issuance of financial products.

Participation in Investee Companies' Shareholders' Meetings in 2024

1. Occurrence of any major conflict of interest events: None
2. Reasons for approval, opposition, or abstention on major proposals: None
3. Electronic voting: 292 companies.
4. Attendance in person: 2 companies.

For more information on stewardship for institutional investors, please refer to the "[Stewardship for Institutional Investors](#)" area on the Company's official website.

4.2 Financial innovation and services

As the investor demographic in Taiwan's securities market continues to shift toward a younger population, Concord Securities actively promotes digital financial innovation and is committed to creating an intuitive, efficient, and secure investment environment for the new generation of investors. We continuously optimize various digital financial service processes, such as the online account opening interface and the "KHPASS" sub-account service. We have also fully updated the visual design and user interface of our mobile trading app to ensure a smoother and more intuitive account opening and trading experience, making investing simpler and more convenient. In addition, through AI-powered technology, "Good Fun Investment" provides investors with personalized stock recommendations and a variety of investment targets, helping them navigate rapidly changing markets with accurate analysis and sound decision-making.

In terms of compliance and risk management, Concord Securities consistently upholds the highest standards to ensure that all transactions and services comply with regulatory requirements. Through transparent information disclosure mechanisms, the Company enhances investment security. In addition to enhancing investment risk alerts, we actively promote anti-fraud education to help customers develop sound investment concepts, ensuring that every transaction is worry-free, making investing more fun and comforting, and giving investors greater peace of mind when choosing Concord.

In addition, we recognize the strong interest of young investors in financial knowledge and market trends. Therefore, through social media, professional investment content, and in-depth financial education, we aim to lower the barrier to entry for investing and enhance the overall financial literacy rate. Driven by innovation and guided by education, we actively encourage investors to develop rational investment habits based on the principles of "stop, check, and listen," ensuring that each transaction balances growth with security and contributes to the goal of steady wealth accumulation.

Looking ahead, Concord Securities will continue to cultivate the digital finance sector, building on professionalism and innovation to provide a smarter and more personalized investment experience, partnering with every investor to move forward into a new era of wealth.



Source: Executive Yuan

Centering on digital financial innovation, Concord Securities has developed four major financial services, namely, electronic trading, digital services, social media, and the customer service center, creating a real-time, efficient, and transparent digital ecosystem. We are committed to enhancing the accessibility and comprehensiveness of financial information for our customers, ensuring that investment decisions are made more quickly and accurately. In the future, we will continue to optimize our digital services and enhance the user experience, providing each customer with smarter and more personalized financial investment solutions, making investing simpler and more secure.



4.2.1 Intellectual Property Management Plan

The future development of the securities industry and the decisive battleground lie in science and technology. Concord Securities is fully committed to developing digital finance, embracing FinTech talent and development as its core value, and enhancing information systems' independent design and development capabilities. To keep core value and sustainable competitiveness, the Company has set up the patent review task force in August 2016, dedicated to intellectual property management and promotion. The convener of the patent review task force is the President, and the task force members include supervisors of business, IT, and compliance units. The Company has created patent application and reward guidelines to encourage colleagues to innovate and provide appropriate incentives. The goal is to encourage colleagues to actively innovate at work and turn work results into profit creation tools for the Company.

Achievement of obtaining intellectual property

During the period from 2020 to 2024, the Company obtained 5 financial “invention” patents approved by the Intellectual Property Office, Ministry of Economic Affairs.

Items	Invention No./Valid Period	Status	Total
Trading data filtering device, trading data filtering method, and related computer program product	Obtained the invention patent (invention No. I842415) approved by the Intellectual Property Office, Ministry of Economic Affairs. The certificate validity period is from May 11, 2024, to February 28, 2043.	Approved and Valid	1
Device generating data index value, method for generating data index value and computer program product therefor	Obtained the invention patent (invention No. I819943) approved by the Intellectual Property Office, Ministry of Economic Affairs. The certificate validity period is from October 21, 2023, to December 29, 2042.	Approved and Valid	1
Risk Control Device and Method	Obtained the invention patent (invention No. I751586) approved by the Intellectual Property Office, Ministry of Economic Affairs. The certificate validity period is from January 1, 2022, to June 16, 2040.	Approved and Valid	1
Material Information Risk Early Warning Device and Method	Obtained the invention patent (invention No. I716172) approved by the Intellectual Property Office, Ministry of Economic Affairs. The certificate validity period is from January 11, 2021, to October 29, 2039.	Approved and Valid	1
Transaction Dispatch Device and Method	Obtained the invention patent (invention No. I706361) approved by the Intellectual Property Office, Ministry of Economic Affairs. The certificate validity period is from October 1, 2020, to May 30, 2039.	Approved and Valid	1
Total			5

4.2.2 Electronic Trading Platform

To meet the demands of new forms of financial services, the Company has prioritized the development of electronic trading services and is fully committed to digital transformation initiatives. This includes the integration of trading systems for securities, futures, warrants, Emerging Stock Board, omnibus account services, and overseas futures, along with ongoing enhancements to trading platforms. In 2024, electronic trading accounted for 79.54% of the Company's total trading volume. To accommodate the trading habits of different customer segments, the Company has established a variety of trading platforms, allowing clients to select the one that best suits their individual preferences.

Electronic Trading Platform Overview					
Web-based order placement				AP version order placement	Mobile App
"Good Fun Investment" 	Thousand Dollar Share Deposit 	Dr. Zheng Smart Order 	Concord WEB Orders 	Golden Opportunity App 	Palm Opportunity App 
◆ E-commerce based operation interface, intuitive operation to reduce obstacles for beginners. ◆ The fun intelligent stock selection and retirement trial function allows investors to easily select ideal investment targets without the need for professional knowledge. ◆ Regular investment selects dynamic triple, which can construct a personalized intelligent investment model based on the rise and fall of the target. ◆ Risk monitoring is conducted on a case by case basis to ensure that investors are disciplined in investing and accumulating wealth.	◆ Investors set their own commission price, so they don't have to worry about buying more expensive than others. ◆ There are many issuance volume of investment target companies, mostly the top 50 companies and ETFs in Taiwan, which are safe and stable. ◆ The investment amount is between NT\$1,000 and NT\$15,000, with up to 20 customizable projects, allowing for flexible funding operations. ◆ Each project has a maximum term of 5 years, enabling steady capital accumulation through regular fixed-amount investments.	◆ Long-term (15-day) advance orders can be set, allowing the system to execute trades on your behalf anytime, anywhere with peace of mind. ◆ Based on preset conditions, the system will automatically trigger actions, eliminating the need to monitor the market and reducing the risk of losses from missed trading opportunities. ◆ To avoid missing optimal investment opportunities due to price fluctuations, entry and exit prices can be preset based on pullbacks or rebounds. No matter how the market changes, there is no need to worry or continuously monitor market trends.	◆ For office workers who are unable to install software on their computers, we offer a convenient investment platform that allows easy trading anytime, anywhere. ◆ Quickly clear stock holdings with streamlined operations, allowing real-time position adjustments to seize every investment opportunity. ◆ Clearly distinguish unrealized gains and losses, enabling customers to easily understand the status of each investment and stay informed of their profit and loss situation at all times.	◆ Pioneered the "King Con" application to let customers enjoy "fast, fierce, and precise" orders. ◆ King Con – None of the functions (quick inventory, profit and benefit, and built-in reverse order) require switching pages. ◆ Intra session alerts for real-time stock selection and strategic analysis to quickly grasp market trends and provide the best suggestions. ◆ Exclusive user-friendly customized pages and flexible stock trading interface design that can be adjusted in real-time to meet the trading habits of different groups. ◆ The first "Microsecond Day Trading" provides faster and more convenient day trading for investors. ◆ "Trial Calculation for Trading of the Day" function was added, enabling users to check "individual profit and loss" of their day trading position at any time. ◆ Reminder messages and warnings for special stocks and stocks (including ETFs) without price fluctuation were added to provide complete information. ◆ The newly added OCO order function allows investors to operate with greater flexibility.	◆ Selected strategic stock selection tools – New Stock Winner, Smart Stock Selection, and Quick Hot Stock Selections. ◆ Alarm conditions are set to push broadcast and real-time voice quotations so users can grasp all opportunities to buy and sell. ◆ Users can directly sign the risk notice online, modify basic information, and set up Thousand Dollar Share Deposit projects. ◆ The password can be directly unlocked and reset online to make the operation more automated. ◆ Sub-brokerage delivery amount estimation saves investors' calculation time and improves order page optimization. ◆ Provide "Good Fun Investment," "KHPASS," and "Online Account Opening" to the Concord area to diversify our services. ◆ The newly added "Flash Order" function allows investors to operate with greater flexibility. ◆ The newly added "Automatic Order Splitting" function for securities makes it more convenient for high-volume investors to place orders.

4.2.3 Various Financial Services

1. Good Fun Investment

Specifically designed for young investors and beginners, it addresses common pain points such as high entry barriers and limited capital flexibility in traditional investing. It offers greater flexibility and efficiency, providing personalized stock recommendations and a variety of investment targets to help investors navigate rapidly changing markets with accurate judgment and sound decision-making.

The platform features five core features:

- (1) Principal remains unchanged while enabling triple stock purchasing power.
- (2) Independent holdings with performance tracking.
- (3) Flexible deductions with unrestricted trading.
- (4) Cross-device access without limitations.
- (5) Triple-layer risk control for greater peace of mind.



2. Online Account Opening Page

As sustainable development becomes increasingly important, shifting to online account opening reduces the substantial paper consumption of traditional procedures. Unlike peers that rely on app-based account opening, Concord Securities has moved its online account-opening process to the web so that customers of all ages can easily open securities accounts. Customers can open accounts seamlessly across devices and regions—on either mobile phones or computers—without

worrying about small screens or inconvenient data entry. In 2024, the overall UI/UX design of the online account opening page was further optimized to provide investors with a more intuitive, simplified, and user-friendly account opening experience.



3. “KHPASS” Sub-Account System

“KHPASS” is a sub-account fund management service launched by Concord Securities, named after the Taiwanese phrase for “convenient and fast.” It is specifically designed to provide investors with a flexible, secure, and efficient investment fund management system. Through “KHPASS,” investors can handle all types of securities investment payments in a one-stop manner and freely link any bank account as their settlement account, simplifying fund management and enabling smoother transactions.

Core Features of KHPASS:

- (1) One-stop management to reduce the risk of settlement defaults.
- (2) 24-hour real-time fund transfers with zero handling fees for easy fund allocation.
- (3) Pre-funding for fully delivered stocks and disposition stocks, making trading more convenient.
- (4) Exclusive preferential interest rates, allowing idle funds to earn interest.

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FEATURE



4. Anti-fraud section

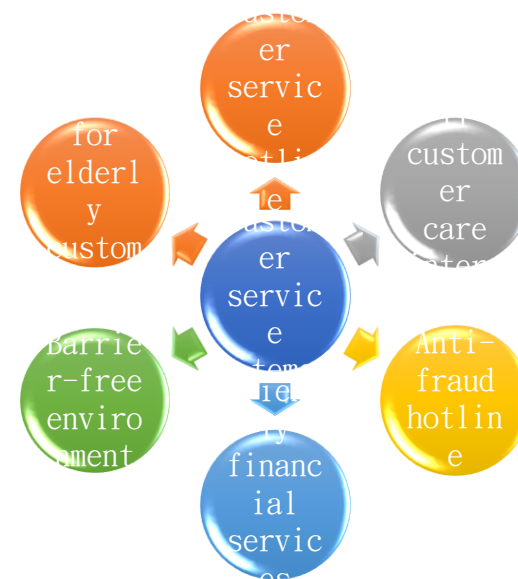
With the rapid advancement of digital technology and the constant evolution of financial fraud tactics, Concord Securities has launched a new “Anti-fraud section” on its official website. Featuring eye-catching visuals and both online and offline educational campaigns, this section raises awareness of investment scams and continuously reminds investors to adopt a “stop, look, and listen” approach to investing. If in doubt, investors are advised to call the 165 Anti-Fraud Hotline.



5. Customer relationship and services

The Company is committed to providing the highest quality and most comprehensive customer service, actively responding to client needs to ensure that every customer receives timely, efficient, and attentive support.

Upholding a “customer-centric” core philosophy, the Company continuously listens to customer feedback and suggestions through diverse service channels and, through various measures, refines its customer service offerings and quality to enhance customer satisfaction and loyalty.



Concord Securities also values each investor's experience on the platform, acknowledging that the professionalism of financial practitioners nowadays lies not only in market insight and risk control, but also customer care. In view of this, Concord Securities has established an internal system of “Caring about Certificate Multiple Application.” By tracking the status of customers' multiple applications for certificate within one week, we are able to proactively contact customers to gain an in-depth understanding of the reasons for their repeated applications and assist customers in solving operational problems. Through the records in the system, we can further optimize the internal system and formulate corresponding Standard Operating Procedures (SOPs). By addressing customers' platform-operation issues through the system, we not only provide peace of mind but also continually enhance the quality of its financial services through ongoing optimization, ensuring that customers always enjoy a professional and considerate financial service experience.

6. Social Media

Concord Securities' Official Social Media			
Social media	Name	QR code	Introduction
Facebook	Concord Securities		In addition to promoting the latest trends in the financial market, regulations, stock information, and various promotional activities, our posts also include occasional holiday greetings and social media events. By interacting with followers to enhance loyalty and engagement, and by releasing various promotional videos to strengthen the connection between followers and the brand, the Company accumulated over 13,000 followers in 2024.
Line	Concord Securities		Concord Securities provides a range of services and activity updates through its official LINE account, enabling the timely delivery of various financial services to investors. As of 2024, the number of followers has exceeded 26,000.
Instagram	Concord Securities		The official Instagram account of Concord Securities features introductions to investment tools and occasionally posts various promotional information about the Company.
Youtube	Concord Securities		The official YouTube channel of Concord Securities features videos on a variety of topics, including business introductions, tutorials on using electronic trading platforms, and brand image advertisements, allowing customers to better understand Concord Securities through engaging and informative audiovisual content.

4.3 Inclusive finance

4.3.1 Provide Small Financial Products and Services

Concord Securities has launched several inclusive financial products and services to exert its financial influence to promote the concept of public well-being. The goal is to implement inclusive finance and fulfill corporate social responsibility by enabling all levels and groups in society to enjoy fair and reasonable financial services or resources.

1. Thousand Dollar Share Deposit

To provide wealth management services for young and small-scale investors, Concord Securities launched the "Thousand Dollar Share Deposit" program, which enables stock investment through monthly fixed-amount contributions. This approach eliminates the need to time the market and adopts a "mechanized investing" strategy to steadily diversify risk. Regardless of market fluctuations or individual stock performance, regular fixed-amount investing helps smooth out volatility over the long term and reduces short-term market risk. The Thousand Dollar Share Deposit plan recommends small-scale investors to regularly buy stocks at a fixed amount to diversify their risks. The feature of a regular fixed quote is "mechanized investment." There is no

need to predict high and low points. The "fixed monthly deposit" concept enables small funds to diversify risks. Combined with compound interest over time, customers can achieve steady investment through fractional share trading and enjoy the wealth snowball effect created by share deposits. Thousand Dollar Share Deposit includes "regular fixed-amount share deposits" and "deposit-type custom leveraged equity options." Since the launch of the Thousand Dollar Share Deposit platform, the most commonly selected stocks by investors include: Yuanta/P-shares Taiwan Top 50 ETF (0050), Cathay MSCI Taiwan ESG Sustainability High Dividend Yield ETF (00878), Yuanta Taiwan Dividend Plus ETF (0056), Fubon FTSE TWSE Taiwan 50 ETF (006208), TSMC (2330), and other stocks/ETFs.

Year/Item	2023	2024	Difference ratio
Cumulative number of customers agreed to use	12,909 accounts	13,864 accounts	+7.39%
Total amount invested for the year	NT\$160,842,559	NT\$214,232,732	+33.19%



2. Good Fun Investment Dynamic Triple Leverage Investment

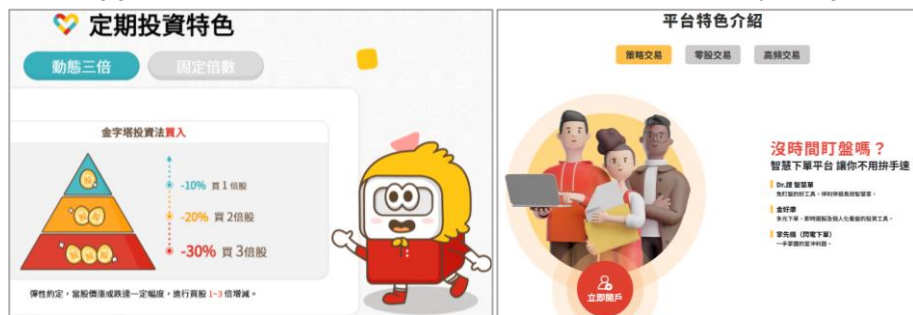
Concord Securities offers diversified financial services for small fund investors. In addition to investing in stocks on a regular fixed-amount basis to gradually accumulate wealth, we also introduce Dynamic Triple Leverage Investments, enabling investors to adjust their positions according to market conditions. With the discipline of regular investment, the scale of positions determined at different times allows investors to have more flexible choices in investment strategies. Since the launch of the Good Fun Investment platform, stock targets selected by investors include TSMC (2330), Evergreen (2603), Mediatek (2454), Unimicron (3037), and Hon Hai (2317).

3. Dr. Zheng Smart Order

Because customers cannot stare at stock indices all day, they may miss opportunities to place orders during rapid price fluctuations. Therefore, to help customers place orders at the right time, Concord Securities has launched a cloud-based, long-term mobile smart ordering function. Investors can monitor the price and volume information or ordering time points for specific stocks, which will automatically place an order when the stock's price, trading volume, or time point meets the set conditions. Dr. Zheng Smart Order offers a long-term (15-day) mobile smart order function. In addition to freeing investors from checking the stock indices for 15 days during business travels, trips, or meetings, the settings can also be changed anytime, anywhere with the phone to significantly reduce missing chances of ordering at the right moment.

4. Buy funds on a regular fixed-amount basis

In order to meet the needs of investors at different stages of their lives, enable small fund investors, senior citizen and fund users to easily participate and buy funds on a regular fixed-amount basis, Concord Securities offers the concept of long-term investment, regular fixed-amount investments and saving good stocks to earn interest as a new choice for retirement financial planning.



4.3.2 Friendly Financial Services

The Company's Nankan Branch complies with the regulations on the number of people with disabilities and specifications, and has won awards for three consecutive years between 2018 and 2021 from the Taoyuan City Government Labor Bureau for providing a high-quality work environment for "people with disabilities".

1. Establish a "Financial Friendly Zone"

The Company has constructed a barrier-free web page on its official website to provide various ordering and account opening services. The Company's "financial friendly zone" has received the NCC's website standard Level-A certification mark.

2. Create a Barrier-free Friendly Service Environment

The status and ratio of barrier-free facilities established on the business premises of the Company's Headquarters and Branches.

- (1) Barrier-free business locations: The Company has 16 business locations, all of which are located on the ground floor of the buildings. Of these, 15 locations have barrier-free ramps at the building entrance. Only the Penghu Branch has restricted movement in the building and

cannot install barrier-free ramps. Thus, the barrier-free ratio is 93.75%.

- (2) Barrier-free account opening counters: The Company has 16 business locations, 11 of which use low-level platforms to make it convenient for customers to open accounts. The other 5 locations have slightly taller counters, but there are round tables next to the counters designed to facilitate customer interaction and provide zero-barrier services. Thus, the ratio is 100%.
- (3) If the hardware equipment is deficient, a dedicated person will provide individual customer services.

3. Senior Citizen Services:

Implementation of financial consumer protection for the elderly (senior clients) and provision of an age-friendly financial environment:

- ◆ Branch offices are equipped with service bells, reading glasses, and wheelchairs, available at any time for those in need.
- ◆ Strengthen client care through goodwill care customer interviews, including inquiries related to day trading losses and omnibus account transactions.
- ◆ Establish the "Self-discipline Guidelines for Financial Services to Senior Customers," with the following provisions:
 - (1) Trading loss care questions: Starting October 1, 2022, brokers are required to conduct monthly care questions for senior customers aged 65 and above who have experienced significant losses in day trading during the previous month, and maintain relevant records.
 - (2) Sub-brokerage care questions: Brokers conduct care questions for senior customers aged 65 and above, and maintain relevant records.

In compliance with (2024) Jing-Ji-Gong-Zi No. 0016: Brokerage Business Measures Related to Elderly Customers, the Company has developed the following regulations to protect senior financial consumers (elderly customers):

- (1) Adjust the screening criteria for goodwill care customer interviews: Customers who had trading activity in the previous quarter and include at least one senior client aged 65 or above.
- (2) Day trading loss care questions: Starting October 1, 2022, brokers are required to conduct monthly care questions for senior customers aged 65 and above who have experienced significant losses in day trading during the previous month, and maintain relevant records.
- (3) Sub-brokerage care questions: Brokers conduct care questions for senior customers aged 65 and above, and maintain relevant records.

4. Younger customers (30 years or younger)

According to the statistics of the Stock Exchange at the end of 2023, the number of accounts opened among the people in their 20s to 30s experienced a month-on-month increase of 16,226 accounts, remaining the largest in number. In order to allow beginners to quickly involve in investment and financial management, the Company has established the "Easy Learning for Beginners" section on the official website to cater to the needs of younger investors. The website received a total of 595 views.

5. Non-counter Services

Relevant trading platform information is provided through an accessible website, including features and download links for platforms such as Golden Opportunity App and the Palm Opportunity App. Customers can contact dedicated representatives through the customer service hotline for more attentive and personalized service. Online text-based customer service is available via the Company's official website through a 24-hour customer service mailbox.

6. Social Media Management

In recent years, social media has become a primary channel for communication and interaction. Concord Securities actively leverages various social media platforms such as Facebook, Instagram, LINE official account, and YouTube to build strong connections with clients across different generations. Through social media, we not only deliver real-time updates on marketing campaigns and new feature highlights to boost brand visibility, but also focus on creating high-value, engaging content. This enables customers to access practical information while strengthening their trust in and connection to the Concord Securities brand. Our goal is not merely to deliver information, but to build long-term and meaningful relationships with our customers through social media, deepening the connection and trust between us and our customers.



4.3.3 Inclusive finance

1. Conduct “Financial Literacy and Anti-Fraud Awareness Seminar” specifically for vulnerable senior citizens:

Financial fraud cases continue to emerge frequently, particularly targeting senior citizens and vulnerable elderly individuals, who often lack sufficient understanding of financial products and scam tactics, making them prime targets for fraud syndicates. To enhance this group's correct understanding of financial consumption and ability to prevent fraud, the Company planned a session combining real-life case studies with interactive Q&A, allowing participants to acquire essential financial knowledge in a relaxed atmosphere and further safeguard their financial security. One session was held, with a total of 26 participants.

2. Conducted the “Financial Literacy and Anti-Fraud Awareness Seminar” specifically for overseas Chinese students from Southeast Asia.

To assist overseas Chinese students from Southeast Asia studying at “Taoyuan Century Green Energy Vocational Senior High School” in adapting to life in Taiwan, a seminar was held to promote financial literacy and anti-fraud awareness, helping them avoid falling into fraud traps. One session was held, with a total of 93 participants.

Region/Location	Date/Time	Theme	Session s	Number of Attendee s
Taoyuan Century Green Energy Vocational Senior High School	2024/10/31 14:00~15:30	Financial Literacy and Anti-Fraud Awareness Seminar	1	93
Zhongzheng Dist., Taipei City	2024/11/22 11:00~12:20	Financial Literacy and Anti-Fraud Awareness Seminar	1	26
Total number of people/sessions			2	119

4.4 Customer relationship management

4.4.1 Implementing the "Principles of Equitable and Fair Treatment of Customers in the Financial Services Industry" policy and commitment

1. Establish policies and strategies related to the Principles of Equitable and Fair Treatment of Customers

Concord Securities places great importance on customer rights and maintains high standards for service quality, aiming to provide all clients with comprehensive and attentive service. To this end, the Company has established policies such as the “Principles of Equitable and Fair Treatment of Customers,” the “Guidelines for the Implementation of the Accountability System for Material Issues,” the “Financial Consumer Dispute Handling Method,” and the “Self-Regulatory Guidelines for Providing Financial Services to Senior Clients,” all aimed at protecting customer rights and delivering more client-friendly services.

2. Establish a dedicated “Fair Treatment of Customers Committee” to oversee and promote implementation from the top down

To embed the spirit of fair treatment into the corporate culture and incorporate the principles of equitable and fair treatment of customers into daily core business, the Company has established a dedicated “Fair Treatment Principles Promotion Committee,” chaired by the General Manager, which convenes regular meetings, is responsible for planning, reviewing, and driving enhancement programs related to the principles of fair treatment, and, at the most recent Board of Directors meeting, reports on the implementation of the principles of fair treatment, major customer complaints, and review and improvement plans, ensuring top-down supervision and promotion.

Education and training on the Principles of Equitable and Fair Treatment of Customers

Year	Sessions	Training Person/Time	Training Time	Completion rate (%)
2022	2	720	2,130.5	100%
2023	1	637	1,911	98.61%
2024	1	652	1956	97.31%

Fair Customer Treatment Measures

Customer base	Principles	Practical Procedures and Corresponding Actions
Younger groups	Actively foster sustainable finance awareness among younger generations.	◆ Enhance financial awareness and sensitivity among younger groups by organizing campus seminars. ◆ Conducted the “Financial Literacy and Anti-Fraud Awareness Seminar” for overseas Chinese students from Southeast Asia to help them avoid falling into fraud traps. A total of 1 session was held in 2024, with 93 participants in total.
Elderly groups	During account opening and order placement, senior clients are required to complete a Care Interview Record Form.	◆ For senior clients engaging in omnibus account transactions, the Company requires completion of a “Care Interview Record Form” during account opening and order placement. This form addresses the client’s living conditions and intended investment amount, with the aim of safeguarding the financial well-being of elderly clients.
	Bridge the gap in interactive services and financial knowledge for the elderly population.	◆ The Company’s customer service hotline features a “Senior Priority Line,” allowing elderly clients to access dedicated voice response options and be directly assisted by a representative, providing them with a more convenient channel to resolve inquiries and issues. ◆ To help senior citizens gain essential financial knowledge and safeguard their financial security, one session was held in 2024 with a total of 26 participants.

4.4.2 Customer Complaint Cases

The Company handles customer complaints in accordance with the procedures stipulated in its internal control system and maintains complete records of post-case handling reports. To reduce complaints and improve service quality, the Company has implemented the following measures:

- (1) Strengthen quarterly awareness of laws and regulations for business colleagues.
- (2) To strengthen interaction with customers, each branch office shall, on a quarterly basis, have the sales supervisor or their designated personnel carry out the “Goodwill Care Customer Interviews,” and retain the related audio recordings and documentation.

In 2024, a total of 19 customer complaints or whistleblowing cases were received by business units, representing an increase of 7 cases compared to 12 cases in 2023.

Customer Complaint Form

Year/Customer Complaints	2022		2023		2024	
	Number of Cases	Percentage	Number of Cases	Percentage	Number of Cases	Percentage
Transaction	5	36%	3	25%	2	11%
Service Attitude	-	-	-	-	1	5%
Accounts	-	-	2	17%	4	21%
Account Opening	2	14%	4	34%	4	21%
Warrant Related	3	21.50%	-	-	-	-
Business Advertising Solicitation	3	21.50%	-	-	2	11%
Breach of Contract	1	7%	1	8%	-	-
Fraud	-	-	1	8%	6	32%
Others	-	-	1	8%	-	-
Total	14	100%	12	100%	19	100%

Promotion of employee participation in penalty cases:

Year/Item	2022	2023	2024
Regulation Compliance Dept.: Hold legal news + penalty cases + education and training	248	235	252
Auditing Office: Handle common defect inspections and classification summary + penalty case advocacy	12	12	12

4.4.3 Customer Rights Protection

The Company has formulated the "Financial Consumer Dispute Handling Method" to focus on consumer dispute handling. The goal is to improve the efficiency and quality of consumer dispute resolution and protect consumer rights. The Company has formulated the "Administrative Measures for Engaging in Advertising Business Solicitation and Business Promotion Activities" to ensure that all relevant conduct is handled according to laws and regulations. When publishing and broadcasting advertisements and conducting business solicitation or promotion activities, the content of advertisement solicitation must be true and correct. There shall be no sham, fraud, concealment, or other content that may be misleading to protect the rights and interests of investors.

The Company has established the "Financial Product Know your Customer and Product Suitability Review Procedures" to provide a basis for customers to engage in equity guarantee related to financial product contract transactions; if derivative financial product trading services are provided to customers other than professional institutional investors and high net worth investment corporations, the risk attribute rating of customers shall be reviewed at least once a year to ensure that the products or services are provided in a manner that is fair and reasonable to the customers and to reduce customer complaints.



5. Happy Workplace

Talent is the core value and competitiveness of Concord Securities Group. We have actively improved colleagues' professional skills and growth using a systematic, targeted, and holistic cultivation approach to increase intellectual capital and establish a career development map. The Company also often organizes various activities to enhance employee cohesion, improve care for employees, and develop various welfare programs to create a warm and happy work environment so employees can develop their work and family life in harmony. In addition to protecting the rights and interests of workers according to the Labor Standards Act and the Labor Insurance Act, the Company also provides comprehensive group insurance and medical insurance plans so that colleagues can work with peace of mind without any worries.

5.1 Employee attraction and retention

5.1.1 Workforce Structure

The department heads hire Concord Securities' employees according to the job requirements of each department. The Company has established appropriate qualifications and conditions for employment according to the Company's "Personnel Recruitment and Hiring Operation Guidelines." Personnel appointments are handled according to the Labor Standards Act, Employment Service Act, Act of Gender Equality in Employment, and People with Disabilities Rights Protection Act to comply with gender equality and human rights protection.

As of the end of 2024, Concord Securities and its subsidiaries have hired 807 employees with an average age of 45.99 years.

Human resources structure statistical table

Group employees according to region and gender: (The ratio of the Company's male to female employees in 2024 was 1:1.39)

Region	North Region		Central Region		South Region		All group	
Gender	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time
Male	277	0	18	0	43	0	338	0
Female	359	2	30	0	78	0	467	2
Total	636	2	48	0	121	0	805	2

Note: 1. North Region: Head Office, Taipei, Shipai, Neihu, Yanping, Renai, Yonghe, Banqiao, Nankan, Hsinchu; Central Region: Taichung; South Region: Chiayi, Tainan, Kaohsiung, Pingtung, Penghu.

2. Full-time employees are those whose weekly, monthly, or annual working hours are defined based on the relevant national laws and practical definitions regarding working hours.

3. Part-time employees are those whose weekly, monthly, or annual working hours are fewer than those of full-time employees. The two individuals in this table refer to visually impaired massage therapists who are fixed-term contract employees.

4. The total number of employees in 2024 decreased by 0.99% compared to the previous year, with no significant change (2023 total number of employees – 2024 total number of employees) / 2024 total number of employees*100%

Performance Highlights

- ◆ Awarded the Sport Enterprise Certification by the Sports Administration, Ministry of Education.
- ◆ Won the "Happiness Enterprise Gold Award" in the 1111 Job Bank financial Management category for the three consecutive years.
- ◆ Won the Bronze Award for Evaluation of Talent Development Quality Management System (TTQS) for ten consecutive years.
- ◆ Consecutively awarded the "Health Promotion Seal" by the Health Promotion Administration, Ministry of Health and Welfare.

Group employees according to company and gender:

2024/12/31 On-the-job	Securities	Futures	Capital Management	Insurance Agent	Asset Management	Total
Male	256	67	11	3	1	338
Female	387	73	5	3	1	469
Total	643	140	16	6	2	807

Note: It is mainly the number of employees as of December 31, 2024.

The Group's employees according to educational background: (In 2024, 16.48% of the Company's employees had a master's degree or higher)

Educational background		2023	2024
Education distribution ratio (%)	Ph.D.	0.24%	0.25%
	Master	16.65%	16.23%
	College	70.99%	72.00%
	Senior High school	12.12%	11.52%
	Seinor High school or lower	0%	0.00%

The Group's employees according to gender, age, supervisory position, and general position:

2024		All Employees			
Gender	Age range	Supervising Positions	General Positions	Total	Percentage
Male	51 years or older	39	90	129	15.99%
	30–50 years old	26	147	173	21.43%
	Under 30 years old	0	36	36	4.46%
	Total	65	273	338	41.88%
Female	51 years or older	10	189	199	24.66%
	30–50 years old	5	212	217	26.89%
	Under 30 years old	0	53	53	6.57%
	Total	15	454	469	58.12%
Total		80	727	807	100%
Average Age		45.44	45.99		
Average Seniority		10.31	10.60		

Note: Includes part-time employees.

Status of new and resigned employees

Statistics on new employees of the Group by gender and age

New employees in 2024		Number of People/Percentage			
Gender	Age	Number of new employees	Percentage	Proportion of total employees	As a percentage of the total number of employees in the category
Male	51 years or older	8	6.40%	0.99%	6.20%
	30–50 years old	31	24.80%	3.84%	17.92%
	Under 30 years old	20	16.00%	2.48%	55.56%
Female	51 years or older	9	7.20%	1.12%	4.52%
	30–50 years old	32	25.60%	3.97%	14.75%
	Under 30 years old	25	20.00%	3.10%	47.17%
Total		125	100.00%	15.50%	-

Note: Includes part-time employees.

Statistics on resigned employees of the Group by gender and age

Employees who resigned in 2024			Number of People/Percentage		
Gender	Age	Number of resigned employees	Percentage	Proportion of total employees	As a percentage of the total number of employees in the category
Male	51 years or older	12	8.76%	1.49%	9.30%
	30–50 years old	23	16.79%	2.85%	13.29%
	Under 30 years old	16	11.68%	1.98%	44.44%
Female	51 years or older	20	14.60%	2.48%	10.05%
	30–50 years old	48	35.04%	5.95%	22.12%
	Under 30 years old	18	13.13%	2.23%	33.96%
Total		137	100.00%	16.98%	-

Note: 1. Includes part-time employees.

2. The source of the above workforce structure statistics is the human resources system, and the calculation period is from January 1 to December 31, 2024.

Non-employee workers

In 2024, non-employee workers at the headquarters of Concord Securities included contractors assigned to provide services and interns participating in industry-academia collaboration during school terms or summer breaks. These comprised 2 security personnel, 3 cleaning staff, and 18 interns (calculation period: January 1 to December 31, 2024), with no significant change in the number compared to 2023. Contractors engaged in maintenance and repair work who are not under the direction or supervision of the Company are not included in the calculation.

5.1.2 Salary and Remuneration

Employee remuneration policy

Concord Securities insists on hiring talent and adheres to the principle of rewarding outstanding performers, and has constructed a comprehensive set of appointment and compensation management system. Salary is based on objective conditions such as each employee's academic experience and job position, and gender does not make any difference. Through a complete probationary appraisal system and performance appraisal system, we implement project promotion and salary adjustment every year, and if there is any special contribution or excellent performance, we will give merit awards and hold awards irregularly.

The Company has a salary scale for job titles based on job standards, which is better than the lowest basic salary standard of the Labor Standards Law. In order to attract talented people to join us, we uphold the principle of sharing with employees.

Descriptions of each remuneration item are as follows:

- 1. Basic salary: Starting salary for new employees is set based on job content, work qualifications, academic qualifications, and license qualifications. Those with securities-related backgrounds are provided with generous and competitive salaries.
- 2. Food allowance: NT\$3,000 per person per month.
- 3. Overtime pay: Overtime pay or compensatory time off will be given according to the number of hours of overtime work performed by employees. Overtime pay will be granted for any unused compensatory time off at the end of the year in accordance with the law.
- 4. Performance bonuses: Various business bonus methods are established according to the "Principles Provided by the Remuneration System". The goal is to inspire business colleagues to generate income and provide diversification bonuses according to the performance achievement status.
- 5. Appraisal Bonus: To reward work performance achievements, we have established the "Employee Annual Appraisal Bonus Scheme." Annual appraisal bonuses (about 1~2 months per year on average) are issued based on employee performance appraisal, business contribution, merit and demerit rewards and punishments, and other performances at the end of the year.
- 6. Performance Bonus: To share the Company's annual operating results, the "Annual Bonus Allocation Criteria" and the method of releasing each performance bonus are established, and the amount is determined based on the Company's profitability and achievement of organizational goals, and then employees participate in the annual performance bonus allocation based on their performance and contribution.
- 7. Employee Remuneration: According to the "Company's Articles of Incorporation," the Company shall allocate 1% to 3% of its annual profits to employee remuneration and distribute them in accordance with the employee remuneration distribution method in order to implement the concept of profit sharing. This allocation shall be approved by the Board of Directors with authorization from the shareholders' meeting.
- 8. Salary adjustment and promotion: To retain talents, we regularly perform performance appraisal every year, and make reference to the current year's price level, employees' performance and the Company operation results, etc., to handle employees' salary adjustment or job promotion.
- 9. Competition bonus: Organize various competition activities and provide a diversified incentive system to reward employees for excellent performance.
- 10. Festival bonuses: A fixed amount of festival bonuses is issued every year at the Dragon Boat Festival and Mid-Autumn Festival.

Ratio of the highest individual remuneration to the remuneration of other employees

Salary expenses of the Company are employees' salaries for the current year accrued on an accrual basis. They include salaries, various allowances and bonuses, overtime pay, and employee remuneration; but exclude retirement pensions.

The median annual total salary of the natural person with the highest salary in 2024 is 26.9 times of that of other employees.

The median of the growth ratio of annual total salary of the individual with the highest salary in 2024 is 24.5 times of that of other employees.

The salary statistics of full-time employees not holding management positions over the past three years are as follows:

Employee rank	2022	2023	2024	Changes compared to the previous year
Number of Employees	587	578	563	-
Average employee salary (NT\$ thousand)	910	1074	1298	21%
Median employee salary (NT\$ thousand)	743	866	975	13%

Note: Employees not holding management positions refer to those excluding managers as defined according to decree Tai-Cai-Zheng-San-Zi No. 920001301.

5.1.3 Welfare Measures

Leave system

The Company complies with the government's implementation of the five-day workweek policy and follows announcements made by government agencies. In addition, the Company values employees' physical and mental well-being as well as their family life, and therefore provides types of leave that are more favorable than those stipulated in the Labor Standards Act, as follows:

- 1. Flexible adjustment of working hours and location: Employees with family care or childcare needs may apply on a case-by-case basis
- 2. To accommodate employees during the Lunar New Year holiday when heavy travel makes transportation difficult, the Company grants an early holiday each year before the Lunar New Year.
- 3. Vaccine Leave: Employees are encouraged to receive vaccinations (key adult vaccines promoted by the Health Promotion Administration, Ministry of Health and Welfare) to reduce the risk of infection.
- 4. Public Welfare Leave: Encourage and support employees to participate in public welfare activities, thereby cultivating social citizenship awareness, internalizing it into the corporate social responsibility culture, and realizing the concept of the Company giving back to society.

Retirement System

To promote employee welfare and stabilize the life of employees after retirement, the Company has formulated the "Employee Retirement Pension Method" and established the Employee Retirement Pension Management Committee in April 1996 in accordance with the Method. 2% to 15% of employees' total monthly salary is deposited into the Yuanfa Bank special employee retirement pension account.

After the "Labor Standards Act" went into effect in March 1998, the Company established the Labor Retirement Reserve Supervision Committee in accordance with the law. The retirement reserve is withdrawn monthly according to the actuary's actuarial pension withdrawal ratio and deposited into the Bank of Taiwan's labor pension account. As of December 31, 2024, the fair value of assets provided by the Company for the pension liabilities of the Old Fund amounted to NT\$227,995 thousand.

The government implemented the "Labor Pension Act" in July 2005. For employees who opted for the new system and for those hired by the Company on or after July 1, 2005, the Company allocates 6% of the pension to the individual pension account of the Labor Insurance Bureau every month according to the employees' insured salary in order to conform with government policies.

Insurance Plan

Employees are insured with labor insurance, national health insurance, and occupational accident insurance.

To enable colleagues to work with peace of mind, each of our colleagues is insured with high-rated life insurance, accident insurance, critical illness insurance, and medical insurance. We also provide the most immediate and proper protection or claims for colleagues in need through insurance companies.

Employee shareholding trust

In order to safeguard the welfare of employees and to assist them to save and accumulate wealth in the long term so as to secure a stable life after retirement or leaving the company in the future, an employee stock ownership trust was established in August 2022, and a subsidy was provided to purchase the Company's shares in accordance with the respective employee's job grade and position.

5.1.4 Employee Welfare Committee

Concord Securities allocates 0.1% of its total monthly operating revenue to the Company's Joint Employee Welfare Committee. In 2024, NT\$3,310,537 was allocated as employee welfare funds, and the Welfare Committee provided NT\$2,206,594 in travel subsidies for employees. In 2023, NT\$2,264,536 in employee benefits was provided.

1. Concord Fellowship Hall provided by the Employee Welfare Committee

The Concord Fellowship Hall is equipped with fitness equipment, basketball shooting machines, pool tables, table tennis tables, KTV audio-visual equipment, and the most popular 3D virtual reality game equipment. Employees can also dine and watch TV programs in the sofa area of the Fellowship Hall, providing a place for employees to strengthen their friendship with colleagues and relax their minds and bodies.

2. Birthday parties held by the Employee Welfare Committee

We welcome recruits and hold birthday celebrations for birthday stars every month. The welcoming process enables newcomers to introduce themselves and reduce their navigation time. The different activity themes also allow everyone to interact and sing together to wish the birthday star a happy birthday. Although each gathering only lasts for an hour, these events can enhance employee morale and cohesion, and Chairperson, President, or senior executives present birthday e-gift certificates to let colleagues feel the Company's appreciation of their contributions.

3. Childcare-Friendly Environment/Children Nurturing Scholarship.

The Company's Welfare Committee regularly establishes partnerships with childcare institutions to provide employees with convenient and preferential childcare options. In addition, recognizing that children are the future pillars of the nation, Concord Securities is committed to nurturing the next generation. To encourage strong performance among employees' children, the Welfare Committee provides annual scholarships. Support is also offered in the form of childbirth subsidies and educational scholarships for employees' children.

4. Travel subsidies: Provide employees with travel subsidies

5. Club subsidies: To strengthen employee cohesion and encourage employees to enhance their knowledge, broaden their horizons, and engage in wholesome recreational activities, the Company encourages the establishment of employee clubs, with the Welfare Committee providing fixed subsidies.

6. Establish breastfeeding rooms: To encourage breastfeeding among female employees, there are nursing rooms in the Fellowship Hall, providing mothers with a comfortable nursing space. The nursing room is a private space equipped with sofas, tables, small refrigerators, power sockets, garbage cans, and antibacterial hand soap. The rooms are designed according to breastfeeding and breast milk collection room standards to create a friendly breastfeeding workplace. (Human Resources)

Children Nurturing Scholarship Statistics Table

Year	Semester	Number of people	Total amount
2022	2021 academic year	229 person	NT\$480,000
2023	2022 academic year	201 person	NT\$405,000
2024	2023 academic year	193 person	NT\$394,000

5.2 Talent cultivation and development

Diversified Training System

Talent is the most critical asset of Concord Securities, and it is also the key to creating profits for shareholders, maintaining market competitiveness, and sustainable management. To meet the diversified investment needs of customers, we are committed to the R&D of various new financial products. We pay close attention to the professional function training for employees and talent training and development. The goal is to continuously improve the quality and efficiency of services and strengthen the advantages of retaining talented employees. The Company participates biennially in the TTQS evaluation organized by the Ministry of Labor and has consecutively received four Bronze Awards since 2014.

Training and development policy:

- 1. In response to market changes and the Company's medium- to long-term business development strategy, we aim to cultivate current and future talent, enhance employee productivity, and ultimately improve operational performance.
- 2. By fostering a strong organizational culture and work environment, we seek to elevate overall workforce quality. Through training, we accumulate and pass on experience and technical knowledge, enabling employees to develop multi-functional capabilities.
- 3. Developing the management and professional competencies required by supervisors and employees at all levels to enhance operational efficiency and performance.

5.2.1 Financial talent formation

1. In-person education and training

The Company has provided various training and on-the-job training opportunities every year according to the Education and Training Method in response to the financial industry competition, business development, and to improve employees' professional quality, skills, and career development. The courses cover internal and external education and training. The internal training includes training of new personnel, professional function, supervisor ability, general, and corporate governance. The courses are implemented online to enable more colleagues to learn together. External training courses include financial professional training, professional seminars, and various qualification training courses.

2. Autonomous online learning

Concord Securities is committed to E-learning. Since 2005, the Company has provided more diversified learning channels for colleagues through the digital learning platform. The colleagues are free to choose from a variety of multimedia digital courses, and can preserve and share professional knowledge through online learning, quizzes, and problem discussions, etc. The platform currently covers digital teaching materials for various businesses to equip staff with the correct knowledge of the products and to share and inherit practical knowledge and self-learning and improve learning efficiency, enabling employees and the Company to grow together.

3. Concord finance university prepares elite talent

To improve the overall workforce quality of Concord Securities Group, the quality of employees, and cultivate management talent, build corporate consensus, the Company continues to prepare middle and high-level talent, strengthen their professional knowledge and skills, and assist colleagues in career planning, stimulate the development potential, and train talent for specific positions, and cooperate with human resource management to integrate the workforce, cultivate outstanding long-term middle and high-level cadres, and improve management standards, business strategy, and corporate culture for the Company's entire workforce.

4. On-the-job training subsidy

To provide diversified learning channels and encourage employees to enrich their skills, the Company has formulated the "Employee On-the-job Learning Degree Management Key Points" to offer subsidies to colleagues participating in on-the-job training in domestic public and private universities. The master's subsidy is NT\$100,000, and the Ph.D. subsidy is NT\$150,000. Moreover, the tuition for colleagues participating in professional training courses conducted by domestic and foreign training institutions is borne by the Company according to the "Education and Training Method."

5. Education and training for ESG sustainable development

To realize the vision of corporate sustainable development, the Company has established the Sustainable Development Best Practice Principles as the foundation for implementing sustainability practices. In March 2022, the Company established the "Sustainable Development Committee." To ensure that directors and managers at all levels fully understand the direction and content of the Company's sustainability policies, sustainability-related topics have been incorporated into training programs. These include courses on sustainability consensus, sustainability information management, environmental health and safety, gender equality, and fair treatment of customers. In addition, employees are encouraged to participate in external training programs or seminars and obtain sustainability-related certifications, thereby progressively fulfilling the Company's commitment to ESG and environmental sustainability.

Internal and external ESG-related trainings are as follows:

- Environmental aspect: 58 participants in GHG inventories and Scope 3 financial sector carbon emissions calculations.
- Social (human rights) aspect: 4,583 participants in fair customer treatment and human rights issues.
- Corporate governance aspect: 260 participants in ethical corporate management and sustainability information management.
- In 2024, 21 participants obtained certification in the "Fundamental Competency Test for Sustainability".
- In 2024, a total of 4,901 participants received training in sustainability-related courses, with a total of 8,241 training hours.

Source: Employee training records database; calculation period from January to December 2024.
Calculation method: The statistical scope covers both internal and external training programs. The number of participants and training hours are calculated separately based on ESG categories.

6. Internal lecturer system

The Company has established the "Internal Lecturer Management Procedures" to encourage employees to serve as internal instructors. By sharing professional knowledge and facilitating internal communication, this initiative aims to enhance employees' instructional capabilities and promote the dissemination of financial knowledge within the organization.

Year	2023	2024
Cumulative number of internal lecturers trained	38	56

Note: Source of data: Lecturer database. The scope of statistics refers to in-service personnel who have obtained qualifications through internal lecturer training.

7. Incentive system for obtaining professional certifications

The Company has formulated certification incentive measures to encourage employees to actively improve their professional abilities, hoping that employees will continue to advance, thereby fulfilling the Company's talent development objectives.

Type of certificates	Description of incentives
English certification incentives	1. During employment and the incentive subsidy period, employees who take the GEPT or the NEW TOEIC and obtain a passing certificate may apply for the incentive subsidy. 2. Employees are encouraged to improve their English skills during their employment, with fixed-amount tuition subsidies provided.
Sustainable development fundamental competency	Employees who pass the sustainable development fundamental competency test during their employment and the subsidy implementation period may apply for the reward subsidy.
Other international certifications subject to special project application	

5.2.2 Education and Training Results

2024 Employee Training Hours Statistics (by gender and job position)

Year	2023			2024			Training Time (hours)
Gender	General Positions	Supervising Positions	Average Hours	General Positions	Supervising Positions	Average Hours	Increase/ Decrease of Average Hours from the Previous Year
Female	52.36	59.69	53.96	51.89	58.37	53.25	-0.71
Male	50.69	52.01	51.27	48.47	49.80	49.07	-2.20
Total	51.84	55.44	52.93	50.81	53.32	51.58	-1.35

Source: Employee training records database; calculation period from January to December 2024.
Calculation method: The statistical scope includes both internal and external training. Training hours are calculated based on gender and job position. The denominator for the average number of employees is the number of employees still employed as of December 31, 2024.

Number of participants, training hours, financial investment, and course content of employee training in 2024

Category	Items	Total Number of People	Total Hours	Total Cost
Internal Training	Professional skill training	21,840	14,310	224,853
	Supervisor competency training	232	796	657,413
	General training	4,124	6,326	3,624
	ESG- Corporate Governance	111	333	70,140
	ESG- Principles of Equitable and Fair Treatment of Customers in the Financial Services Industry	628	1,884	15,000
	ESG- Sustainable Issues	615	967	0
	Subtotal	27,550	24,616	971,030
External Training	Firefighter and work safety training	37	203	37668
	Profession training	53	567	455214

Category	Items	Total Number of People	Total Hours	Total Cost
	Qualification and refresher courses	27	430	74875
	Pre-employment, on-the-job training, and other securities and futures-related courses	1,281	7,249	838622
	Subtotal	1,398	8,449	1,406,379
Certification Subsidy				17,450
Total		28,948	33,065	2,394,859

Source: Employee training records database and accounting expense details
Calculation period: January 1 to December 31, 2024
Calculation method: The statistics cover both internal and external training. The number of participants, training hours, and expenses are calculated separately based on the content of each course.

5.2.3 Performance Management

Employee Performance Evaluation and Development

The Company has regularly implemented performance evaluations, formulated “Performance Appraisal Management Measures”, and evaluated employees' annual work performance. The Company promotes or adjusts the salaries of employees with outstanding performance according to the “Employee Promotion and Salary Adjustment Method.” In terms of employee assessment criteria, a fair and reasonable assessment system is established every year, and employee performance management is implemented via an annual assessment mechanism.

The number of participants in the Company's assessment in 2024 is 615. (Those who have served for less than three months prior to the performance appraisal benchmark date will not be considered for the appraisal)

There are 3 aspects of employee performance assessment:

■ Work performance: Evaluate colleagues' work objective performance.

■ Professional learning: Continuing education and license acquisition status review for colleagues.

■ Key competencies and attitudes: Assess the work attitudes, behaviors, and professional abilities of colleagues.

Reward Activity - Senior Employee Rewards

We have arranged public reward ceremonies to show our gratitude for colleagues' long-term dedication to the Company during prosperous years. A total of 41 colleagues have served the Company for over 20 years and received rewards presented by the Company.

Various awards are designed according to colleagues' performance to inspire colleagues to work hard and achieve the annual goals. Medals and bonuses are awarded at the end of the year to encourage a total of 79 outstanding colleagues. The relevant awards are as follows:

2024 Outstanding Employee Commendation		
High Performance Departments	Outstanding Contribution Award	Outstanding Employee Award
Outstanding Contribution to Securities Brokerage Award	Outstanding Market Share of Securities Brokerage Award	Outstanding Volume of Overseas Futures Award
Outstanding Contribution to Insurance Sales Award	Outstanding Contribution to Security Lending Business Award	Outstanding Contribution to Insurance Sales Award
Outstanding Contribution to Sub-brokerage Business Award	Outstanding Contribution to Fund Sales Award	Outstanding Foreign Bond Sales Award
Outstanding Account Opening Award	Outstanding Market Share Achievement Award for Securities Branches	Outstanding Profitability Award for Securities Branches
New Employee Award	Rising Star Award	Outstanding Profitability Achievement Award for Securities Branches

5.3 Employee Communication

The Company has always attached great importance to the harmony of labor-management relations and focused on improving the well-being of employees through various welfare measures, education, and training. The Company has also provided stock subscriptions or dividends to strengthen employee cohesion and achieve a win-win for employees and employers. The Company attaches great importance to the rights and interests of employees. It has established a special complaint line to assist employees in resolving operation problems, promoting communication between labor and management, preventing various labor problems, and respecting gender equality by eliminating gender discrimination.

5.3.1 Labor-management Interaction

1. Labor-management meetings:

Concord Securities has appointed labor and management representatives according to law and held regular "labor-management meetings" to enhance discussions and exchanges between employers and employees. The resolutions of such meetings are also instructed to be completed within a certain time. The records of each phase of the labor-management meeting are placed on the Company's intranet (labor-management meeting area) for colleagues to inquire at any time.

Held a total of 4 labor-management meetings in 2024

Labor inspection result:

(1) Since June 2017, the Company has participated in the labor condition self-management inspection of public institutions organized by the Labor Inspection Office of Taipei and complied with the key inspection requirements every quarter.

(2) Losses due to labor disputes in 2024: None.

(3) Estimated current and potential future amounts and response measures:

The Company is involved in a labor pension payment dispute with a former sales representative of the Taichung Branch. The total amount in dispute is NT\$637,529, and the case is currently under review by the Taiwan Taichung District Court.

2. Employee welfare measure satisfaction survey

In order to foster a friendly workplace and provide employees with tangible benefits, the Company conducted its first online satisfaction survey of welfare measures for all staff this year using a questionnaire tool. The survey covered five star-rated categories: various employee subsidies and holiday bonuses; education and training subsidies; group insurance coverage; leave benefits more favorable than those prescribed by the Labor Standards Act; and other welfare programs and activities. It also included open-ended questions on overall satisfaction and specific suggestions. A total of 421 responses were received, yielding a 65.37% response rate. Based on the results, the Company enhanced its welfare measures by expanding dependent coverage under group insurance, increasing meal allowances, and introducing birthday gift vouchers.

5.3.2 Grievance Channels

1. Complaint system

In order to provide communication channels for employees to strengthen labor-management cooperation relationship and assist them in resolving matters relating to their personal rights and interests or unfair treatment at work, the Company has established the "Employee Complaint Procedure", under which employees may lodge complaints with the Human Resource Department, the complaint handling unit, and the complaint handling unit shall refer the investigation result to the Reward and Punishment Committee for disciplinary action against the complaine, depending on the severity of the case.

2. Whistleblowing mailbox

To implement corporate governance and improve the functions of the board of directors, the Company has formulated a reporting system and set up an online "reporting mailbox" area in the Company. Colleagues are welcome to submit specific evidence to report any illegal incidents involving the Company or its personnel. The Company maintains confidentiality for the reported cases and has created a special filing method, and orders the relevant departments to investigate and make improvements as soon as possible. The Company's Regulation Compliance Department also regularly promotes the Company's whistleblowing system and encourages colleagues to offer suggestions to improvement.

※ In 2024, the Company's internal and external whistleblowing cases are detailed in Section 3.3.7 "Establishing a Whistleblowing System" of this Report.

3. Prevention of sexual harassment and workplace violence

The Company has established measures for "Workplace Sexual Harassment Prevention", "Admonishment and Punishment" and set up a Sexual Harassment Complaint Handling Committee to take charge of sexual harassment complaints, investigation, and resolution related matters to prevent sexual harassment and protect the rights and interests of victims and provide colleagues with a good work environment.

Establish a "Prevention Plan for Unlawful Infringement During the Performance of Duties," publicly declaring zero tolerance for workplace violence. Set up a grievance handling mechanism to protect employees' rights and prevent them from suffering physical or psychological harm due to the actions of others while performing their duties.

Grievance channels: ☉ Complaint hotline: (02) 8787-5488
☉ Complaint fax number: (02) 2766-1704
☉ Complaint email: complaint.hr@concorde.com.tw

In 2024, the Company received zero complaints related to sexual harassment and unlawful infringement during the performance of duties.

4. Employee rights

The Company, in accordance with laws, provides labor insurance, health insurance, and occupational accident insurance for employees to protect their labor rights.

To protect employees' rights, if the Company's operations encounter closure, transfer, losses, business contraction, change of business nature, or if an employee is unable to perform their assigned duties, the Company will provide advance notice of the employment contract termination date and pay severance in accordance with Article 16 of the Labor Standards Act.

5.4 Friendly working environment

5.4.1 Establish an occupational safety and health management system

Concord Securities is committed to promoting workplace health promotion activities, refining and improving workplace safety and health, bringing the Company's safety into line with international standards and achieving the goal of a "people-oriented" workplace. For this reason, the Headquarters introduced ISO 45001 occupational safety and health management system certification in 2022, and passed the British Standards Institution Group Singapore Pte. Ltd. Taiwan Branch (BSI) verification in 2023, which was disclosed in the official website (Note 1). Subsequently, we intend to continuously pass the third-party verification and maintain system operations to build an environmental safety protection network and create a good environment and a safe and hygienic workplace.

In order to effectively manage and promote the environmental protection and occupational safety and health management system, the President supervises and leads the whole bank to comply with relevant laws and regulations and international standards, and provides relevant resources to commit to the implementation environmental protection and occupational safety and health policy, and all departments fully cooperate and assign staff to form an environmental protection and occupational safety and health management system promotion team to continuously optimize the system in a PDCA cycle every year through internal and external issues, stakeholder needs and expectations, regulatory non-conformities, and risk assessments, we identify high-risk or significant opportunities to improve safety and health, and set measurable goals consistent with our environmental protection and occupational safety and health policy, emergency response drills, internal audits, and management reviews to create a safe and healthy working environment.

Note1: The scope of internal and external audits or verification for the ISO 45001 management system covers the headquarters of Concord Securities (B1, B2, part of the 9th floor, part of the 10th floor, part of the 14th floor, and part of the 15th floor at No. 176, Sec. 1, Keelung Road, Xinyi District, Taipei City). The number of workers covered by the verification totals 309 (including non-employee workers), accounting for 48% of the total 643 employees as of December 31, 2024.

Hazard identification, risk assessment and incident investigation

To effectively identify workplace hazard factors and promote workplace safety and health, the "Hazard Identification and Risk Assessment Management Guidelines" were established. Based on the PDCA management cycle and relevant regulations under the Occupational Safety and Health Act, the Company trains and certifies qualified assessment personnel. Reassessments are conducted annually in Q3 or when changes occur in the working environment. Through continuous hazard identification, risk classification, and the adoption of appropriate preventive or necessary control measures, risks are minimized to the greatest extent possible.

In order to ensure that workers can follow appropriate handling methods to minimize injuries, we have established "Accident Investigation and Handling Rules", which specifies the procedure for reporting and handling occupational hazards and dangerous conditions, through a complete investigation process so that the incident can be properly handled, and investigate and review the cause of the incident and prevention methods, and then incorporate it into the risk assessment process to re-evaluate the risk level, to recognize the hazard, assess the hazard and control the hazard, in order to reduce the hazard factor.

The "Emergency Response Handling Guidelines" were established to enable prompt response to emergency incidents. In accordance with Article 18 of the Occupational Safety and Health Act, workers (including non-employee workers) may immediately suspend operations and retreat to a safe location.

Occupational safety and health personnel and nurses identified that in 2024 musculoskeletal injuries (from prolonged computer work), visual fatigue and impairment (from prolonged computer work), and psychological stress (among frontline operations) presented medium risks, while contractor construction and mechanical & electrical equipment management tasks (risks of falls from climbing, electrocution, etc.) presented high risks. Four major programmes were then scheduled with corresponding training courses and robust construction risk controls. In accordance with the "Contractor Environmental Safety and Health Management Operations Manual," at the procurement and contracting completion stage contractors' site personnel must hold relevant Environmental Safety and Health licenses or safety and health training records; prior to construction a safety and health hazard briefing meeting is convened; during operations engineering inspections and audits are conducted; and regular Environmental Safety and Health performance evaluations and assessments of contractors are performed, among other measures to reduce risks.

5.4.2 Set up a special unit for occupational safety and health

The General Affairs Dept. of the Company is a specialized unit for occupational safety and health, and has a specialized officer for occupational safety and health, which has been reported to the competent authorities and approved by the Labor Inspection Office of Taipei City in accordance with the law.

Establishment of the environmental protection and Occupational Safety and Health Committee

In order to implement the management of environmental protection and occupational safety and health, Concord Securities established the "Environmental Protection and Occupational Safety and Health Committee" in accordance with the Occupational Safety and Health Management Regulations, with 1 chairman and 14 members, including 6 labor representatives (43%) elected by the labor-management meetings. Regular quarterly meetings are held to review and coordinate business related to occupational safety and health. In order to achieve internal consensus on the safety and health management system, and to establish a channel for internal employees, external contractors and relevant stakeholders to commit to and communicate with each other on safety and health management, we have established the "Consultation and Communication Practice" to ensure the rights and interests of internal and external stakeholders of our company, so that their opinions can be fully expressed.

Environmental protection and occupational safety and health related education and training

To ensure that relevant personnel possess the necessary competencies to fulfill their occupational safety and health duties and responsibilities, Concord Securities regularly conducts general safety and health education and training for employees (including non-employee workers). The "Environmental Safety and Health Education and Training Management

Guidelines” were established to enhance personnel awareness of safety and health.

Key promotion items:

In order to strengthen the colleagues' knowledge of disaster prevention and escape, we hold self-defense fire marshalling drills are held every six months and emergency evacuation and escape drills for the entire staff once a year to enhance fire-related awareness by practicing fire drills to maintain the safety of individuals and groups; we regularly conduct electrical safety checks, air conditioning equipment and monitoring system checks, and disinfection and cleaning of the workplace.

Environmental protection and occupational safety and health related education and training in 2024

Year/Education and training items	2022/H	2023/H	2024/H
General safety and health education training	912	219	267
Firefighting, notification and evacuation training	594	454	754
Fire prevention management staff education and training	24	36	54
Occupational safety and health personnel	18	130	36
First Responder Personnel	18	3	77
Elective – Health Promotion (including themes on the Four Major Programs)	2,284.8	382	865

Note: 1. The total hours of education and training in 2022 was much higher than in 2023, which was due to the requirement to provide at least 3 hours of on-the-job general safety and health education and training every three years for all employees of the Headquarters as mandated by regulations in 2022.

2. In 2022, most of the elective courses on health promotion were offered online or through teleconferencing and available for branch employees. As a result, the number of training sessions and training hours of health-related education and training were significantly higher than those in other years. In 2023, these courses were resumed to be held only as planned in previous years.

Occupational safety and health licenses, number of valid license holders

Year	Occupational health management specialist	Occupational Safety and Health Manager	Occupational Safety and Health Operation Supervisor	First Responder Personnel	Fire Prevention Management Staff	Total
2022	0 person	1 person	18 person	21 person	16 person	56 person
2023	1 person	0 person	16 person	21 person	16 person	54 person
2024	1 person	0 person	15 person	21 person	16 person	53 person

The Concord Securities headquarters and branch companies have occupational safety and health business supervisors, first aid personnel, and fire management personnel stationed on-site. They also participate in recurrent training courses regularly to continuously improve their occupational safety skills and strengthen the attention and awareness of all units to occupational

safety. Concord Securities places great importance on the safety of employees' working environments and conducts workplace inspections jointly with on-site service physicians on an irregular basis, continuously investing in relevant improvement measures.

5.4.3 Establishment of an Excellent, Safe and Healthy Working Environment

Concord Securities has formulated fire prevention plans for each workplace in accordance with the law to maintain the safety of the office. The workplaces of the headquarters and branch companies are insured with public accident liability insurance and commercial fire insurance to protect customers' interests and rights. The Company has also purchased the employer liability insurance to protect the employees' interests and rights. In accordance with the Regulations Governing Public Safety Inspection, Certification and Declaration of Buildings, a professional company is commissioned to conduct the public safety inspection on buildings every two years. The Company has obtained the qualification label for self-management and inspection on the public safety of buildings. The various electromechanical or fire-fighting equipment (such as fire alarms or fire extinguishers) are outsourced for regular maintenance and fire-fighting equipment safety inspections every year according to the provisions provided by the Fire Services Act, and reports are made to the competent authority.

All business premises are completely smoke-free, and cleaners regularly clean the office environment. In order to provide a safe and healthy workplace for employees, a central air conditioning system and adequate lighting are installed in the office, and in accordance with the provisions of Regulations for Implementation of Workplace Environmental Monitoring, an operating environment monitoring organization approved by the central authority is appointed to test the carbon dioxide concentration and illumination level of the workplace of the headquarters. Additionally, an automatic inspection plan is implemented to proactively identify unsafe environments, machinery, equipment, and behaviors in the workplace. Preventive measures are adopted to prevent the occurrence of occupational disasters and to protect the safety and health of workers.

To prevent ergonomic hazards, all office chairs have been replaced with ergonomic chairs. These chairs effectively reduce physical fatigue resulting from long periods of sitting, alleviate pressure on the spine, buttocks, arms, and other body parts. This replacement not only enhances employee efficiency and quality but also provides a comfortable and suitable workspace. The total procurement amount for ergonomic chairs was NT\$776,700 in 2022, NT\$1,128,950 in 2023, and NT\$619,582 in 2024.

5.4.4 Occupational Health and Injuries

In the past 3 years, the Company has recorded no fatalities or major occupational accidents (including non-employee workers), and no cases of occupational diseases related to job duties. The top three types of incidents were traffic accidents occurring during commuting or business travel, and falls. In addition, for false alarm incidents, the person who occurred or witnessed the incident should inform the supervisor verbally in advance and fill out the "Incident Investigation (including False Alarm) Report Form" and submit it to the General Affairs Dept. for filing and promoting that no false alarm incidents occurred in 2024. If there is any accident, it will be reported and potential hazards will be reviewed and improved to prevent injuries from occurring.

Occupational Accidents Statistics

Year	2022	2023	2024
Total working hours	1,289,416	1,304,684	1,255,456
Number of people suffering from disabling injuries	0	0	1

Year	2022	2023	2024
Days lost due to disabling injuries	0	0	6
Disabling frequency rate (FR)	0	0	0.80
Disabling severity rate (SR)	0	0	5
Frequency-Severity Indicator (FSI)	0	0	0.06
Occupational disease rate	0	0	0

Note: The occupational accidents in this table are primarily based on work-related hazards and do not include commuting traffic accidents. The data is calculated in accordance with the definitions set forth in the Monthly Occupational Accident Statistics Report by the Occupational Safety and Health Administration, Ministry of Labor.

1. In 2024, one occupational accident occurred due to a fall during a business trip. The incident was handled and improved in accordance with the "Accident Investigation and Handling Guidelines" to prevent similar injuries from occurring.

2. Disabling Frequency Rate (FR) = Number of disabling injuries in the year/Total working hours * 10⁶

3. Disabling Severity Rate (SR) = Total workdays lost in the year/Total working hours * 10⁶

4. Occupational disease rate = (Number of occupational diseases/Total working hours) * 10⁶

5. Frequency-Severity Indicator (FSI)= $\sqrt{FR \times SR / 1000}$

5.4.5 Employee health care

Appoint Contracted Doctors and Nurses

To prioritize employee health, the Company employs a contracted occupational health physician and a full-time nurse. In June 2019, a medical clinic and the "Health Supply Station" online platform were established to promote the Four Major Programs: maternal health protection, prevention of ergonomic hazards, prevention of unlawful infringement during duty execution, and prevention of diseases induced by abnormal workload. In addition, the Company provides employees with medical information and health consultation services on an irregular basis, focusing on major illnesses and the top ten abnormalities identified in health checkups, to remind employees to pay attention to their physical well-being. In accordance with the annual plan, the nurse published eleven health articles, aiming to promote relevant knowledge through these columns and enable employees to implement personal health management, thereby achieving the goal of health promotion.

Employee Health Consultation Status

Year	2023	2024
Number of on-site physician service sessions/number of visits	4 sessions/29 visits	4 sessions/28 visits
Number of nurse service visits	91 visits	112 visits

Note: The data collection period is from January 1 to December 31 of each year.

Employee Health Exam

The Company regularly provides free health exam for employees (with annual free checkups

for employees aged 65 and above). In addition to the basic health examination items required by law, the Company also offers items exceeding legal requirements, including ultrasound and cancer screening. Health examination reports are documented and managed through a tracking system.

Workplace Health Promotion Measures

Measures and Plans	Content
Conduct Health Promotion Activities	◆ Provide irregular employee health care information promotion, lectures, and activities.
Employee Physical and Mental Health Management Measures	◆ The Company's internal website – The health supply station provides a "mood thermometer" questionnaire to understand employees' emotional distress levels instantly and refer them to mental health services in a timely manner according to their needs. ◆ The health exam provides the "Overwork Scale" and "Musculoskeletal Symptom Questionnaire" to help understand the physical and mental condition of employees. ◆ Pregnant and breastfeeding employees can fill in the health self-assessment questionnaire. The Company can identify the employee health risks and conditions based on the questionnaire and health examination data and arrange health consultations with doctors for medium and high-risk groups.
Employee Assistance Program	◆ In 2024, the Company launched an Employee Assistance Program, offering each employee up to three free psychological counseling sessions per year. This initiative aims to help employees address personal mental health issues, support them through difficult times, and foster a happy workplace. ◆ A total of 26 counseling sessions were utilized under the Employee Assistance Program this year.
Provide paid vaccine leave	◆ Starting from 2021, we introduced paid "vaccine leave" to encourage employees to get vaccinated against COVID-19 and reduce the rate of severe illness after infection. The vaccination rates for all the three doses of the Company's employees were higher than the national vaccination coverage at that time, showcasing the excellent achievement of our paid vaccine leave. ◆ To foster employee healthcare, the application criteria for "vaccination leave" were relaxed in 2023. Employees are able to flexibly use this leave to receive other types of vaccines (not just limited to COVID-19), hoping to significantly increase the benefits of the vaccine leave. In 2024, 45 individuals used it for a total of 311 hours.

Measures and Plans	Content
Establish a Healthy Workplace Environment	◆ The headquarters office is equipped with ergonomic chairs to improve and prevent ergonomic hazards caused by poor sitting posture. ◆ The headquarters building is equipped with an employee recreation and fitness center, offering a variety of exercise equipment, a karaoke room, a body weight monitoring station, and shower facilities. This encourages employees to focus on their personal health and helps cultivate habits of self-health management. ◆ In order to take care of disadvantaged groups and implement a friendly workplace and employee care, visually impaired masseuses are hired to provide massage services at the headquarters to relieve employees' work fatigue and enhance their well-being.

The Company's Employee Health Seminar Organization Status

Year	Topic	Number of participants
2024	End Workplace Violence Campaign (Online Course)	633
	Workplace Relaxation	69
	Workplace-Friendly Communication: It Starts with You and Me	93
	Workplace Gender Equality Awareness	35

Note: 1. In 2024, the total number of employee health activity participants was 830, with a total of 865 training hours, averaging 1.35 hours of training per person.

2. Calculation method: $865/641$ (number of employees in service as of December) = 1.34 hours per person.

3. The data source is the "Employee Training Record Inquiry" results, with the statistical period from January 1 to December 31, 2024.

Health certification and award records

Concord Securities is dedicated to promoting employee health and actively fosters a culture of exercise. The Company actively participates in sports events organized by securities-related organizations, such as the "Securities and Futures Cup Table Tennis Tournament" and the "Securities and Futures Cup Golf Tournament." It also promotes the concept of health promotion, encouraging employees to develop good exercise habits and establish a healthy lifestyle.

Organized the "Happy Walking Monthly Lottery" event

To promote the prevention and control of employee obesity and the "three highs" (high blood sugar, high blood lipids, and high blood pressure), the "Happy Walking Monthly Lottery" event was organized.

◆ Event Period: December 2023 to May 2024 (6 months)

◆ Event Description: To enhance employees' awareness of personal health management, the Company planned to increase daily step counts, aiming to promote health and achieve energy conservation and carbon reduction simultaneously. Participants' monthly walking steps were

tallied. During the event period, those who accumulated 150,000 steps in a month or averaged 5,000 steps per day for that month were eligible to enter a lottery. Each month, 10 winners were drawn to receive a prize of NT\$1,500, totaling 60 winners during the event period.

◆ Number of Participants: Approximately 383 people participated in the walking activity each month.

◆ Total accumulated walking steps during the event: 340 million steps.

After the event ended, many employees continued to maintain their daily walking habits, walking for health and environmental sustainability, thereby actively contributing to the realization of ESG carbon reduction goals.

For a long time, Concord Securities has invested resources and manpower in promoting diverse health promotion activities, concretely demonstrating the Company's commitment to enhancing employee care. The Company has also received multiple certifications and awards, reflecting outstanding results.

Certification/Awards	Organizer	Year of certificate/award	Valid Period
First awarded the Sport Enterprise Certification	Sports Administration, Ministry of Education	2023	2023/11/1 ~ 2026/10/31
Health Promotion Seal	Health Promotion Administration, Ministry of Health and Welfare	2024	2024/1/1 ~ 2026/12/31

5.5 Human Rights and Gender Equality

5.5.1 Human Rights Policies

In order to uphold the basic human rights of employees and create a fully protected environment for human rights, the Company recognizes and supports various international human rights conventions such as the United Nations Universal Declaration of Human Rights, the Global Covenant, and the International Labor Organization Convention. And the Company requires cooperative manufacturers to operate activities, eliminate any violations or violations of human rights, and ensure that both internal and external members of the Company can receive fair and dignified treatment. The Company formulated the "Human Rights Policy of Concord Securities Co., Ltd." on April 14, 2022, which was approved by the Board of Directors to implement a policy dedicated to safeguarding and protecting basic human rights, including respecting workplace human rights, implementing equal pay for equal work, providing employees with a healthy and safe workplace, supporting labor negotiation and the freedom of association of colleagues, observing personal data protection, implementing information security and other projects.

The Company has established a grievance system, a whistleblowing mailbox, and channels for complaints regarding sexual harassment and prevention of workplace violence. When an employee files a discrimination complaint, investigations and improvements are conducted according to relevant plans. No discrimination complaints were received this year.

Human Rights-Related Education and Training:

In 2024, every employee participated in education and training on human rights issues with an average of 9.70 hours of training per person.

From December 30, 2024, to January 14, 2025, the Convention on the Rights of Persons with Disabilities (CRPD) training course was conducted, with approximately 54 participants.

Course	Number of People	Total Hours
Personal Data Protection	630	630
Friendly and Healthy Workplace	958	1,125
Training on Financial Consumer Protection Act	1,060	2,310
Training on information security	1,292	2,159
Total	3,940	6,224

Note: 1. Source: Employee training records database; calculation period from January to December 2024.

2. Calculation method: The statistical scope includes both internal and external training. Attendance and hours are calculated based on different course categories. The denominator for the average number of employees is the number of employees still employed as of December 31, 2024.

5.5.2 Diversity and Inclusion

All human resource management and remuneration policies are free from discrimination based on gender, race, class, age, marital status, or family circumstances, in order to ensure equality and fairness in employment, working conditions, remuneration, benefits, training, performance evaluation, and promotion opportunities.

Employment of Persons with Disabilities within the Group

The Company believes that each employee has their own unique abilities, and hiring individuals with physical and mental disabilities can contribute to the overall society and move the Company towards a more inclusive and equal direction. The colleagues with physical and mental disabilities hired by the Company are as follows:

Number of legally required hires in 2024	Actual number of hires in 2024	Number of excess hires in 2024
4	9	5

Note: In accordance with Article 38, Paragraph 6 of the People with Disabilities Rights Protection Act, each person with a severe or above level of disability employed is counted as two individuals.

The Company's female-to-male remuneration ratio in Taiwan for 2024 (female:male)

Employee category	Monthly salary	Annual remuneration	
Management level	92:100	79:100	
General Staff	117:100	94:100	

Note: 1. The female-to-male remuneration ratio may vary slightly due to factors such as job nature, years of service, or professional skills.

2. The salary statistics cover full-time employees in Taiwan with more than one year of service.

Group's unpaid parental leave status

Items	Male	Female	Total
Number of eligible employees for parental leave in 2024	14	16	30
Actual number of applications for parental leave in 2024	1	2	3
2024 estimated number of returnees (A)	1	1	2
2024 actual number of returnees (B)	1	1	2
2023 actual number of returnees (C)	1	3	4
Number of people who returned in 2023 and are still employed 12 months after reinstatement (D)	0	1	1
Reinstatement rate (B/A)	100%	100%	100%
Retention rate (D/C)	-	33%	25%



6. Environmental Sustainability

6.1 Climate change management

Concord Securities attaches great importance to the operational impact of Climate change, while paying attention to development opportunities, strengthening corporate social responsibility and sustainable governance. Concord Securities refers to the Task Force on Climate-Related Financial Disclosures (TCFD) framework, based on the four dimensions of governance, strategy, risk management, indicators and targets, to address the issue of climate change, thus identifying risks and opportunities, and proposing measures, plans and targets to disclose climate governance information, improve information transparency, and promote global sustainable development.

Supervision by the Board of Directors

- ◆ The board of directors of the Company is the highest governance unit for climate-related issues, and has set up a "Risk Management Committee" to supervise climate change-related issues.
- ◆ The Company has incorporated "Climate Risk" into the "Risk Management Policy" to improve the climate-related risk management mechanism.

Actions taken by managers

- ◆ The "Sustainable Development Committee" is chaired by the chairman of the board of directors, and is functionally grouped. The "Environmental Sustainability Team" promotes the implementation and management of climate action, and the "Responsible Investment Team" is responsible for green finance and responsible investment for sustainable development.
- ◆ The Sustainable Development Committee holds a quarterly meeting to review the implementation plan and results related to climate risk.

Actions taken by Risk Management Committee

- ◆ The "Risk Management Committee" consists of five board members, and is responsible for supervising and guiding the implementation of climate risk management and deliberating relevant proposals on climate risk management.
- ◆ The risk management office is responsible for formulating the identification, measurement and management processes of climate-related risks and opportunities, and integrating them into the existing risk management framework.

6.1.1 Governance Structure

In 2022, the board of directors of Concord Securities, serving as the highest governance unit for climate-related issues, established the "Sustainable Development Committee." This committee is responsible for overseeing issues related to climate changes and promoting Concord Securities' overall climate strategies and policies. The climate risks are managed under the leadership of the "Risk Management Committee," which was established by Concord Securities in April 2003 in response to risks and opportunities arising from climate change.

Within the Sustainable Development Committee, the Chairperson serves as the chair, the President serves as the vice chair, and each group's convener is composed of ex officio members. The Committee holds regular meetings and reports to the Board. Its main duties include formulating, monitoring performance, and reviewing strategies, annual plans, and projects related to Environmental, Social, and Governance (ESG) issues pertinent to sustainable development. In addition to integrating climate issues into corporate governance and business strategy, a commitment to combating climate change is also included to ensure the stable operation of Concord Securities.

The Risk Management Committee consists of 3 to 7 members appointed by the board of directors. Its primary responsibilities include formulating the risk management policy, structures, and measurement standards, fully grasping the Company's short-, medium-, and long-term business risks, and supervising their implementation. These efforts aim to enhance operational performance and strengthen Concord Securities' competitive advantages.

6.1.2 Strategies

■ Climate/nature-related risks and opportunities

Based on the nature of its main business, Concord Securities evaluates its overall environmental policy, covering aspects of climate change risks, energy transition opportunities, and social risks and opportunities, which are described as follows:

1. Climate change risks

- A. Extreme weather events: Climate change may lead to an increase in extreme weather events, such as typhoons, floods, landslides, etc., which may cause direct losses to or indirect impacts on the target companies in the investment portfolio of Concordia Securities' main business.
- B. Legal risk: The government may implement stricter climate-related regulations, such as carbon emission limits or environmental protection regulations, which may influence the business model and profitability of the industry in which the target companies operate.

2. Energy transition opportunities

- A. Investment in renewable energy: As the global demand for renewable energy increases, companies heavily investing in renewable energy, such as solar and wind power, will influence future decision-making regarding the planning and utilization of energy resources. This trend may prompt Concord Securities or its target companies to further consider the possible economic costs and compensation effects when adopting alternative energy sources.
- B. Carbon reduction technology innovation: Companies investing in carbon reduction technologies, such as carbon capture and storage, hydrogen energy, etc., may seize the opportunities early or even gain competitive advantages in the future carbon emissions market.

3. Social risks and opportunities

- A. Impacts of climate event: Climate change may impose impacts on communities located in certain countries. For example, sea-level rise in areas adjacent to the sea or relatively close to the sea may result in community relocation and alter the scope and delivery method of related business services, thereby imposing impacts.
- B. Increased climate awareness: Society's heightened attention to climate change may present a challenge for decision-making management. Behaviors deemed inconsistent with social values may face boycotts from customers or even investors, potentially impacting the company's reputation and brand value.

■ Climate strategy

Through meetings of the Sustainable Development Committee and related task groups, Concord Securities regularly reviews the linkage to the management objectives of climate-related risks and opportunities for the relevant internal regulations and mechanisms. Concord Securities currently conducts regular assessments of the direct and indirect impacts of climate change on its finance, strategies, operations, and products. Furthermore, the Company identifies the linkages between climate risk and credit risk, market risk, and operational risk. It also establishes a climate risk assessment and management mechanism to disclose climate risk-related information.

Additional costs for the Company to address the climate risks and opportunities

In 2024, financial costs invested by Concord Securities to address climate-related risks and opportunities mainly included green procurement, electricity conservation plans, ISO GHG inventory counseling and verification fees, TCFD consultancy, etc.

The impact, financial impact and response strategies of major climate risk events identified by the Company:

Physical Risks

Impact description

- Damage to business locations or equipment
- Uninterrupted Operations

Potential financial impact

- Increased operating costs
- Decreased revenue

Other related risks

Operational Risk

Occurrence period

Long term

Response strategies and adjustment measures

- Insure comprehensive commercial fire insurance for 16 business locations of the head office and branch every year, covering typhoon and flood accidents.
- Establish off-site backup system for important information equipment.
- Identified as an operating location in high-risk areas, and waterproof facilities and flood drainage pipes are strengthened.

Transition Risks (policies and regulations)

Impact description

- In response to regulatory requirements, actions related to carbon reduction must be increased
- The investment target company or the clients it counsels will increase their operating costs due to the change of energy laws or the levy of carbon fees/rights, which will affect their profitability

Potential financial impact

- Increased operating costs
- Decreased revenue

Other related risks

- Operational Risk
- Market risk
- Credit Risk

Occurrence period

- Short term
- Medium term

Response strategies and adjustment measures

- Continued to complete ISO 14064-1 GHG Inventory.
- Continued to complete the verification of 14001+ISO 45001 environmental+occupational safety and health management system.
- Continue to promote digitized business process administrative forms, purchase products with environmentally-friendly marks, and replace old energy-consuming equipment year by year.
- In 2020, the "Responsible Investment Management Measures" was formulated to introduce responsible investment into the investment policy. For details, please refer to Chapter 4.1 Sustainable Responsible Investment of this report.
- Strengthen the energy-saving awareness of all employees.

Note: Occurrence period: short-term refers to 1 years, medium-term refers to 1-3 years and long-term refers to more than 3 years.

Description of opportunities related to climate risks identified by the Company:

Opportunity items	Opportunity description	Potential opportunity impact	Impact business scope
Product & Services	■ Provide guidance to customers on relevant technology and industry development trends for net zero transformation ■ Reduce potential operational risks to customers and exposure to climate-related risks or assist them in identifying climate-related opportunities. ■ Expand the proportion of investment in renewable energy and green industry, increase business opportunities.	■ Increased revenue	■ Underwriting business ■ Proprietary trading business

■ Management focus and key actions corresponding to climate/nature-related issues

When considering the direct impact of existing business activities on climate change, Concord Securities intends to focus its management on:

1. Asset value risk:

All types of assets held by Concord Securities for the business it undertakes and conducts in accordance with the Regulations Governing Securities Firms and relevant regulations include real estate or securities (e.g. stocks, bonds, etc.). Climate change may have a direct impact on the value of such assets. For example, sea-level rise may cause changes in the value of real estate properties near the sea, and extreme weather events may have a negative impact on the operations of target companies, which in turn affects the value of their securities.

2. Legal and regulatory risks:

With the increasing focus on climate change issues, the government and regulatory agencies may strengthen the supervision and regulation concerning climate-related risks. The services provided by Concord Securities are highly regulated by the competent authorities and required for compliance. Therefore, we should closely monitor the changes in relevant laws and regulations to ensure that its business activities comply with relevant laws and regulatory requirements, and to avoid risks of possible fines and litigation arising from the supervision of the competent authorities.

3. Reputation risk:

Concord Securities is committed to providing a safe and stable trading experience. However, extreme weather events may increase difficulties in service provision and transaction execution. Among extreme climates, our reputation may be affected by our performance in addressing climate change. If we ignore the risks and impacts of climate change or fail to address relevant risks effectively, it may lead to a crisis of trust among customers, investors, and stakeholders, subsequently affecting our business development and market reputation.

To address the above risks, Concord Securities intends to take the following measures:

1. Risk assessment and monitoring:

Regularly assess and monitor the direct impact of climate change on the business of Concord Securities, including asset values, market risk, legal and regulatory risks, etc., and formulate corresponding risk management strategies.

2. Diversification of investment:

Diversify investment portfolios to diversify risks and reduce exposure to climate change. For instance, the assets of the investment portfolio are diversified into different regions, different industries, and different types of asset.

3. Adaptability and innovation:

Proactively adapt to the challenges brought about by climate change and seek innovative business models and products to cope with new market demands and risks. For example, developing automated or convenient transaction tools or methods, climate-related financial products, and providing climate risk management services, etc.

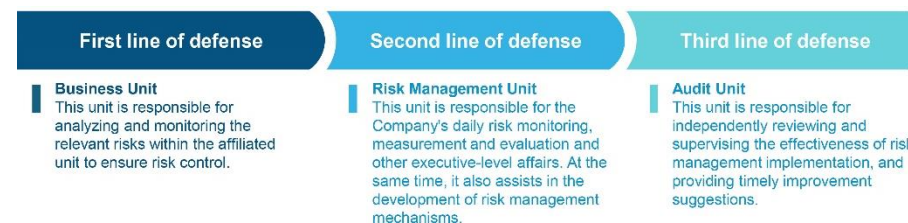
4. Transparency and communication:

Strengthen the communication and transparency with stakeholders such as customers, investors, and regulatory authorities, and explain the Company's understanding of climate change and response measures to build trust and consensus.

6.1.3 Risk management

■ Three lines of defense model for climate risk management

Risk management is the common duties of the whole Company. A deliberate and complete risk defense line has been established to prudently manage and identify various operational risks through the three lines of defense for internal control and various risk management procedures. The members of Concord Securities' Sustainable Development Committee collect data on risk exposure through questionnaires and on-site visits. Subsequently, each business unit is tasked with conducting a preliminary assessment. Following this, the risks are assessed and ranked using a risk assessment method based on factors such as probability of occurrence, impact, and control effectiveness. Finally, the decision on whether to adopt and implement risk response strategies is made, considering four major aspects: implementation costs, benefits from mitigating profit decreases, probability of execution, and time required for implementation. The risk management implementation process is then reported to the board of directors.



Climate risk and opportunity identification and risk management process



■ Risk Materiality Assessment

In accordance with the supplementary guidelines published by the Task Force on Climate-related Financial Disclosures (TCFD) in 2021, Concord Securities prioritizes data that is currently available and quantifiable. This prioritization is adopted for input and parameters used in the aforementioned evaluation steps, the determination of the nature, probability of occurrence of the risk, and the numerical value of its impact, and the risk ranking based on those numerical values. The definition of materiality adopted is consistent with that of the financial statements for the year disclosed.

■ Quantitative Scenario Analysis of Transition Risks

1. Scenario Selection and Related Explanation

(1) Scenario:

NGFS scenario classification	Climate situation	Scenario description
Orderly Transition	Net Zero 2050	Through stringent climate policies and technological innovation, global warming is limited to below 1.5°C, achieving net-zero emissions by 2050.
Disorderly Transition	Delayed transition	Assumes that annual carbon emissions do not begin to decline until after 2030. Strong policy interventions are required to limit global warming to below 2°C.
Hot house world	Current Policies	Assumes that only currently implemented policies continue, with no additional transition measures, leading to significantly higher physical climate risks.

(2) Scope of Evaluation:

a. Includes listed equities and corporate bonds (including convertible bonds) measured at fair value through profit or loss or other comprehensive income. The following positions are excluded:

1. Derivatives; 2. Arbitrage and hedging positions; 3. Unlisted stocks; 4. State-owned enterprise bonds; 5. Sovereign bonds; 6. ETF and funds

b. Assessment is based on positions as of December 31, 2024

c. Except for certain China stocks (a total of 6) and Taiwan Emerging Stock Board targets (a total of 18), which used 2023 financial statements due to delayed reporting schedules, all other targets used 2024 financial statements. The targets using 2023 financial data accounted for approximately 5.42% of the total market value of the analyzed positions.

(3) Parameters:

a. This report uses the carbon price parameters for China in 2030 and 2050 provided by the NGFS Phase 3 REMIND-MagPIE model. The specific carbon prices are shown in Table 1.

Table 1: Carbon Prices in China under the NGFS Phase 3 REMIND-MagPIE Model (Unit: USD/ton)

Year/Item	Climate situation		
	Current policies	Delayed transition	Net zero emissions
2030	\$0.55	\$0.55	\$109.97
2050	\$2.63	\$459.07	\$518.43

b. Carbon prices are converted into New Taiwan Dollars (NTD) using the exchange rate as of December 31, 2024 (32.785 NTD/USD).

2. Scenario Analysis

Using the carbon prices in Table 1, this analysis estimates the additional cost each asset issuer would incur from carbon pricing (calculated as carbon price × issuer's emissions). The impact of these costs on the issuer's net asset value is then assessed. For equity positions, the market risk loss ratio is estimated by assuming the stock price loss rate equals the net asset value loss rate. For bond positions, the "Internal Ratings-Based (IRB) Approach" for credit risk is applied. After accounting for the additional carbon cost (i.e., adjusted net asset value), a new default probability is calculated. The issuer's credit rating is then adjusted based on this pressure-tested net asset value, and the change in yield between pre- and post-adjustment ratings is used to estimate the market risk loss ratio for bond holdings. The calculation results are presented in Table 2.

Table 2: Market Risk Loss Ratios

Scenario	Orderly Transition		Disorderly Transition		Hot House World	
	2030	2050	2030	2050	2030	2050
Equity loss ratio	-1.70%	-4.72%	-0.36%	-4.44%	-0.36%	-0.39%
Bond loss ratio	-0.31%	-2.43%	0.00%	-2.01%	0.00%	0.00%

As shown in Table 2, under the market risk stress testing scenarios, the Orderly Transition (Net Zero 2050) scenario results in the highest estimated loss ratios across the Company's holdings. The projected loss ratio is -4.72% for equity positions and -2.43% for bond positions.

■ Quantitative Scenario Analysis of Physical Risks

To proactively adapt to the challenges posed by climate change, Concord Securities has introduced a digital analysis model. This initiative aims to quantify and conduct integrated assessment regarding climate-related and nature-related data from our businesses and operating sites using innovative tools and adaptivity, thereby reflecting the profile of physical risk associated with Concord Securities and the types of risk it faces. The following discloses the relevant physical facilities and their respective business units. The Company operates a total of sixteen business locations across Taiwan, including: Head Office, Taipei Branch, Neihu Branch, Shipai Branch, Yenping Branch, Renai Branch, Yonghe Branch, Banqiao Branch, Nankan Branch, Hsinchu Branch, Taichung Branch, Chiayi Branch, Tainan Branch, Kaohsiung Branch, Pingtung Branch, and Penghu Branch.

1. Scenario Selection and Related Explanation

According to the Taiwan Climate Change Science Report 2017, as global warming intensifies, Taiwan is expected to experience a decrease in rainfall during the dry season and an increase during the wet season. Additionally, while the number of typhoons making landfall may decline, both the proportion of severe typhoons and the average intensity of typhoon-related rainfall are projected to increase. As a result, flooding and slope disasters driven by more intense rainfall have become the most pressing physical risk concerns.

For the Company's physical risk scenario analysis, the assessment is based on the fixed

warming scenarios (approximately 1°C, 1.5°C, 2°C, and 4°C) provided by the Taiwan Climate Change Risk and Adaptation Platform. Compared with common IPCC climate scenarios (e.g., RCP 4.5, RCP 6.0, RCP 8.5), this framework simplifies future climate conditions into different levels of temperature increase, making it more accessible for end users to apply.

The spatial scale is set to a “5 km grid,” using “hazard vulnerability” as the basis for assessing physical risk. Relevant indicator descriptions are shown in Table 3:

Table 3: Risk Indicator Descriptions and Legends

Hazard level	Vulnerability level	Vulnerability level	Level and Legend
Hazard levels are determined using frequency analysis of gridded daily data based on the baseline and future projections under the RCP8.5 scenario from the Taiwan Climate Change Projection Information and Adaptation Knowledge Platform (TCCIP). Specifically, the analysis focuses on the probability of 24-hour rainfall exceeding 650 mm.	Vulnerability is assessed using the third-generation flood potential maps published by the Water Resources Agency, Ministry of Economic Affairs. These maps identify flood depth and extent across Taiwan under the condition of 650 mm of 24-hour rainfall and serve as indicators for flood vulnerability.	A combined result representing the intersection of hazard and vulnerability data.	Vulnerability level Level 1 Level 2 Level 3 Level 4 Level 5 Note: Level 5 represents the highest risk, while Level 1 indicates the lowest risk.

Table 4 and Table 5 present Taiwan-wide hazard-vulnerability distribution maps for flood and slope disasters under various warming scenarios, using a 5km grid resolution. The maps reveal that as the level of warming increases, the risks associated with both flood and slope disasters intensify. Flood risks are primarily concentrated in flatland areas, while slope disaster risks are concentrated in mountainous regions.

Table 4: Flood Disaster Hazard-Vulnerability Distribution Map (5km Grid)

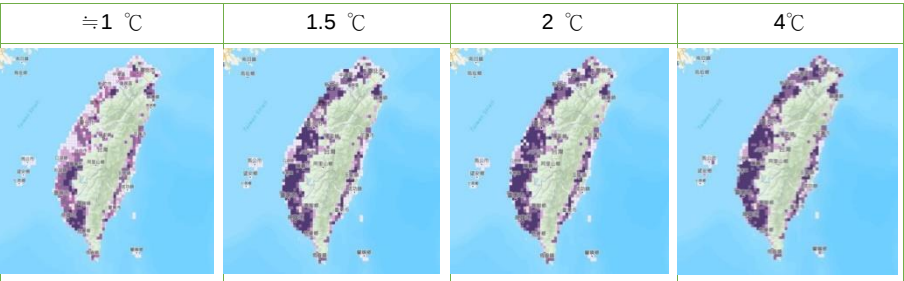
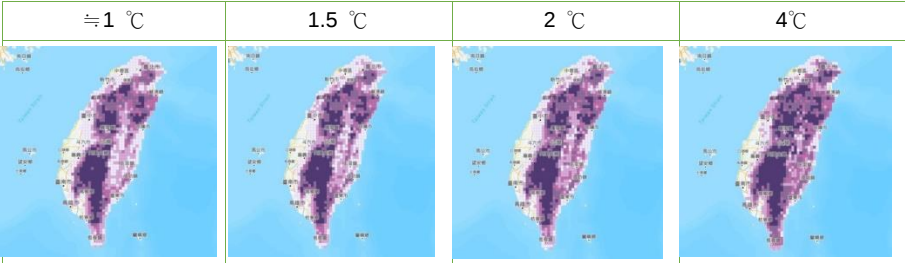


Table 5: Slope Disaster Hazard-Vulnerability Distribution Map (5km Grid)



2. Scenario Analysis

Based on the hazard-vulnerability distribution maps, the flood and slope disaster risk levels faced by each of the Company’s operational locations have been compiled and summarized in Table 6:

Table 6: Flood/Slope Disaster Risk Levels by Branch

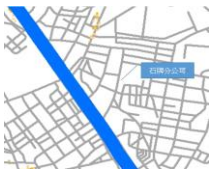
Location/ Branches	Warming Scenario/ Floor Level	Flood Disaster – Hazard-Vulnerability Level				Slope Disaster – Hazard-Vulnerability Level			
		≈1℃	1.5℃	2℃	4℃	≈1℃	1.5℃	2℃	4℃
Headquarters	B1	4	4	4	4	1	1	1	1
Taipei Branch	3	4	4	4	4	1	1	1	1
Renai Branch	5	4	4	4	4	1	1	1	1
Yanping Branch	5	3	4	4	4	-	-	-	-
Shipai Branch	1、2	5	5	5	5	1	1	1	1
Neihu Branch	2	1	2	2	2	2	2	2	4
Chang, Yung-Han	2	4	5	5	5	1	2	2	2
Banqiao Branch	3	4	5	5	5	1	2	2	2
Nankan Branch	3	1	4	4	4	1	1	1	1
Hsinchu Branch	2	1	5	5	5	-	-	-	-
Taichung Branch	8	1	2	2	2	-	-	-	-
Chiayi Branch	2	5	5	5	5	-	-	-	-
Tainan Branch	4	3	4	4	4	-	-	-	-
Kaohsiung Branch	17	3	5	5	5	-	-	-	-
Pingtung Branch	5	5	5	5	5	-	-	-	-
Peng Hu Branch	2	1	1	1	1	-	-	-	-

(1) Flood Risk Assessment:

Under various warming scenarios, several of the Company's branch locations fall within hazard-vulnerability Levels 4 or 5, indicating relatively high flood risk. However, with the exception of the Head Office and Shihpai Branch, all other locations are situated on the second floor or above, making the likelihood of direct flood damage relatively low. Therefore, this analysis focuses specifically on the Shihpai Branch and Head Office, which may be exposed to potential flood-related losses.

By referencing data from the Climate Physical Risk Information Integration Platform for the Financial Industry, particularly the Water Resources Agency's historical flood records and the Taipei City 24-hour Delayed Quantitative Precipitation 650mm Flood Potential Map, key flood risk factors for the Head Office and Shihpai Branch have been compiled in Table 7:

Table 7: Comparative Flood Risk Assessment – Head Office vs. Shihpai Branch

Locations	Nearby Flood Potential Map	Located in Flood Risk Area	Historical Max Flood Depth (by District)	Vulnerability level
Headquarters Flood map (depth) 0.3m - 0.5m 0.5m - 1m 1m - 2m 2m - 3m > 3m		○	0.5m	4
Shihpai Branch Flood map (depth) 0.3m - 0.5m 0.5m - 1m 1m - 2m 2m - 3m > 3m		×	1m	5

Although the Head Office is assessed at Hazard-Vulnerability Level 4—lower than the Shihpai Branch (Level 5)—it is located within an area identified as flood-prone according to the flood potential map. Conversely, while the Shihpai Branch is not marked as a flood-prone area on the map, scenario analysis indicates a maximum risk level (Level 5). Additionally, historical records show that flooding has occurred in Beitou District even in areas not flagged on the map. Taking all factors into account, both locations were assessed using a stress-testing scenario based on a maximum historical flood depth of 1 meter.

The Head Office is equipped with flood gates and, together with its elevation from ground level, has a flood resilience of approximately 1.5 meters. As long as proper measures are implemented during flooding events, the current infrastructure is deemed sufficient to withstand a flood depth of 1 meter without operational impact.

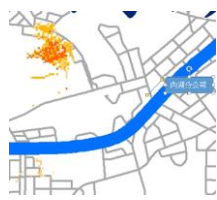
In contrast, the Shihpai Branch is not equipped with flood gates, making the first floor vulnerable in a 1-meter flood scenario. However, all Company locations are adequately insured against flood damage, and under the assumed 1-meter flood case, only the insurance deductible would be incurred. Estimated losses are expected to remain under NT\$500,000, posing no material financial impact on the Company.

(2) Slope Disaster Risk Assessment

In the slope disaster scenario analysis, all Company locations showed low risk levels (Hazard-Vulnerability Level 2 or below), except for the Neihu Branch, which reaches Level 4 only under the extreme 4°C warming scenario.

Slope disasters are primarily caused by rainfall exceeding the drainage capacity of a given area in a short time. As shown in Table 8 (not translated here), the Neihu Branch is located in an area with low flood risk, and no historical flooding has occurred during past extreme rainfall events. This indicates the current drainage capacity is adequate. Given that only the most extreme warming scenario (4°C) results in a risk level of 4, and all other scenarios fall within the low-risk range (Level 2), the Neihu Branch is currently considered a low-risk location for slope disasters. Nevertheless, the Company will continue monitoring environmental changes related to slope disaster risk and will promptly update disclosures and response measures as needed.

Table 8: Flood Risk Analysis – Neihu Branch

Locations	Nearby Flood Potential Map	Located in Flood Risk Area	Whether the location has a history of flooding
Neihu Branch Flood map (depth) 0.3m - 0.5m 0.5m - 1m 1m - 2m 2m - 3m > 3m		×	×

■ Climate Risk Response Measures

- Strengthen risk management measures related to high-carbon investment and lending positions to reduce potential transition risk losses.
- Continue researching scenario analysis methods better suited to the Company's specific transition and physical risks to support long-term sustainability.
- Enhance disaster preparedness drills and improve proficiency in the use of emergency response equipment to address the increased frequency of heavy rainfall events caused by global warming.
- Continuously assess the need to adjust disaster prevention measures and risk monitoring methods for locations with higher exposure to physical risks.
- Improve backup and contingency mechanisms to ensure seamless operational continuity in the event of disruptions at individual locations, minimizing the impact on both the Company and its clients.
- Strengthen the functionality and user-friendliness of electronic trading systems to facilitate customer transition from physical to electronic order placements, thereby improving operational flexibility.

6.1.4 Indicators and targets

Short-, mid-, and long-term targets for climate and environmental management

Climate related indicators	Short-term Goals (1 years)	Mid-term Goals (1 to 3 years)	Long-term Goals (more than 3 years)
Climate Risk Management	■ Establish a climate risk assessment and management mechanism ■ Develop a climate risk scenario analysis and calculation model	■ Optimize the climate risk assessment and management mechanism ■ Enhance the climate risk scenario analysis and calculation model	■ Continuously improve the measurement method of climate risk.
Greenhouse Gas Emissions	■ Reduce emissions by 1% compared to the base year	■ Reduce emissions by 3% compared to the base year	■ Reduce emissions by 5% compared to the base year
Electricity Consumption	■ Reduce consumption by 1% compared to the base year	■ Reduce consumption by 3% compared to the base year	■ Reduce consumption by 5% compared to the base year
Water Resource Usage	■ Reduce consumption by 1% compared to the base year	■ Reduce consumption by 1% compared to the base year	■ Reduce consumption by 3% compared to the base year
Waste Weight	■ Weighted and recorded the waste	■ Reduce waste by 1% compared to the previous year	■ Reduce waste by 1% compared to the previous year

Note: The base year for Concord Securities is 2022.

6.2 Sustainable resource management

According to Greenpeace, the climate crisis has become a test that global governments must face. Many countries and regions have successively proposed goals and plans to achieve net zero greenhouse gas emissions by 2050. In addition to energy transformation and industrial planning, various new forms of trade norms have also been developed. Carbon reduction is no longer merely an environmental requirement but has evolved into a key condition for economic competitiveness. Concord Securities fully recognizes the importance of sustainable environmental management. The Company established an environmental management system in accordance with the ISO 14001 standard and passed third-party verification in 2023. Subsequently, the system continues to undergo annual third-party verification (Note 1) to maintain operation, promote environmental protection, improve energy and resource efficiency, and create a good sustainable environment.

To implement the Company's ESG policy, targets and programs have been established in alignment with the ISO 14001 Environmental Management System. Electricity conservation and GHG reduction plans are regularly reported on the implementation results and the achievement status to both the "environmental protection and occupational safety and health committee" and the "management review meeting for the environmental safety and health management system." Additionally, the annual assessment is conducted to identify major environmental considerations, address them, and make improvement to reduce the impact of the Company's operations on the environment.

The Company continuously reduces the energy consumption of the office buildings and operating sites of Concord Securities Headquarter, the Company will update the operating equipment to improve the power efficiency and promote the power management measures. The Company hopes to improve the overall energy efficiency through the two pronged approach of

updating the equipment and changing the habits of employees, and actively develops relevant countermeasures to demonstrate our commitment to the sustainable development of ESG environment.

The Company complies with the government's environmental policies and regulations, and there is no violation of environmental regulations and related penalties in 2024.

Note 1: The scope of internal and external audits or verification for the ISO 14001 management system covers the headquarters of Concord Securities (B1, B2, part of the 9th floor, part of the 10th floor, part of the 14th floor, and part of the 15th floor at No. 176, Sec. 1, Keelung Road, Xinyi District, Taipei City). The number of workers covered by the verification totals 309 (including non-employee workers), accounting for 48% of the total 643 employees as of December 31, 2024.

6.2.1 GHG Inventory and Reduction

Continued verification under ISO 14064-1 for GHG inventory

In 2022, Concord Securities introduced the ISO 14064-1 system, which underwent third-party verification in 2023. The verification encompassed 16 business offices, including our headquarters and 15 branches across northern, central, and southern regions, achieving a coverage rate of 100%. Emission sources verification was conducted for GHG emissions of Scope 1, Scope 2, and Category 4 of Scope 3 (4.1 Water Consumption and 4.3 Waster Weight). The Company achieved a -9.2% reduction in GHG emissions in 2024 compared to the base year, demonstrating the remarkable results of our reduction actions. The Company adopted the 1.5°C warming scenario and set the reduction targets, with 2022 as the base year. The short-term target is to reduce by 1% in 2024 compared to the base year. The mid-term target is to reduce energy consumption by 3% from 2025 to 2027 compared to the base year. The long-term goal is to reduce energy consumption by 5% from 2028 to 2030 compared to the base year. Accordingly, the Company will continue to upgrade energy-saving equipment and implement electricity-saving management to improve energy efficiency. The Company will also assess the feasibility of procuring renewable energy, consistently promote low-carbon transformation, and uphold environmental protection principles to achieve a sustainable balance between corporate development and environmental stewardship.

(I) GHG emissions (Unit: Metric tons of CO₂e)

Greenhouse Gas Emissions		2022 (base year)	2023	2024
Scope 1	Category1: Direct greenhouse gas emissions and removal	86.870	88.742	75.406
Scope 2	Category2: Indirect greenhouse gas emissions from energy inputs	1,468.625	1,354.895	1,329.322
Scope 3	Category 4: Indirect greenhouse gas emissions from the use of products by the organization	297.939	283.682	277.627
Total emissions		1,853.433	1,727.319	1,682.356
Carbon emission intensity (metric tons of CO ₂ e/NT\$ millions of operating revenue)		1.390	0.612	0.508
Achievement of reduction targets		-	Achieved	Achieved

Note: 1. 2022 is the base year for the GHG emissions of Concord Securities.

2. The operational control approach was adopted for setting organizational boundaries. All emission sources on floors used within the scope of the disclosure were fully owned by the Company, and the facility-level GHG emissions and removals were summarized using this approach.

3. The Global-warming potential (GWP) is based on the 2023 IPCC Sixth Assessment Report version.

4. The electricity emission factors are based on announcements by the Bureau of Energy, Ministry of Economic Affairs: 0.509 kgCO₂e/kWh for 2021, 0.495 kgCO₂e/kWh for 2022, and 0.494 kgCO₂e/kWh for 2023 (applied to 2024 calculations).

6.2.2 Energy resources management

(I) Energy management

The non-renewable energy consumption during the operation of Concord Securities mainly consists of purchased electricity, with a small portion of the consumption of gasoline for official cars and diesel for emergency generators.

Energy management measures:

- Newly installed and upgraded lighting fixtures are fully equipped with energy-saving LED lighting.
- The air conditioner is a variable frequency high power unit with a thermostatic control device and is set to an average room air conditioning temperature of not less than 26°C.
- Smart energy-saving sensor lighting has been installed in the toilets on all floors of the Headquarters.
- The energy policy is communicated through the Company's internal website to remind all employees to conserve electricity at all times and to foster a culture of energy conservation within the Company, with the aim of achieving reduction targets.

Year/Item		2022	2023	2024
Purchased electricity	Consumption (MWh)	2,885.3131	2,737.1620	2,690.9358
	Energy consumption (GJ)	10,387.1271	9,853.7832	9,687.3688
Gasoline	Consumption (kL)	6.8791	4.9428	4.5997
	Energy consumption (GJ)	224.6510	161.4172	150.2126
Diesel	Consumption (kL)	3.9739	4.7899	3.3069
	Energy consumption (GJ)	139.7586	168.4566	116.3008
Total energy consumption	Total energy consumption (GJ)	10,751.5367	10,183.6570	9,953.8822
	Intensity (GJ/NT\$ millions of operating revenue)	8.065	3.607	3.007

Note: 1. The data cover electricity consumption at all securities operating sites and have been verified under ISO 14064-1 GHG inventory Category 2

2. The electricity-to-energy conversion formula is: MWh = 3.6 GJ.

3. The energy conversion formula for gasoline is "kL x heating value of 7,800 Kcal/L x unit conversion factor of 4.1868 x 10⁶ x 1,000 to convert to joule."

4. The energy conversion formula for diesel is "kL x heating value of 8,400 Kcal/L x unit conversion factor of 4.1868 x 10⁶ x 1,000 to convert to joule."

5. The heating value is based on "GHG Emission Factor Management Table Version 6.0.4" published by the Ministry of Environment.

(II) Water resource management

The water resources used by Concord Securities are tap water, 100% of which comes from the water supply company. It does not draw on any groundwater or other water supply, mainly for cleaning, drinking and air-conditioning cooling systems, and so there is no significant negative impact on the water supply. The domestic sewage generated after use is discharged in accordance with local laws and regulations. To conserve water use, the Headquarters has replaced its equipment and utensils successively, giving priority to water-saving toilets, automatic sensor faucets, and other water-saving equipment in toilets. Additionally, we regularly promote the habits like turning off faucets to avoid wasting water and achieve the goal of water conservation.

Year/Item		2022	2023	2024
Tap water	Consumption (kWh)	13,987.9710	13,939.0229	12,468.8536
	Intensity (kWh/NT\$ millions of operating revenue)	10.493	4.937	3.767

Note: 1. The data cover electricity consumption at all securities operating sites and have been verified under ISO 14064-1 GHG inventory Category 4.1

2. The Company's water intake and water consumption are the same, and they are sourced from the Taipei Water Corporation and the Taiwan Water Corporation.

(III) Waste management

The waste generated by Concord Securities is separated into general waste and recyclable resources. Colleagues sort garbage before disposal into the centralized garbage temporary storage area, and the building property management company then centrally stores it on the garbage room floor. General garbage is transported to the incineration plant by a qualified waste disposal company for disposal, and professional recyclers are contacted to remove the recyclable resources. In April 2023, we began to weigh wastes and record their weight. We regularly promoted waste reduction and classification, refrained from using products lacking environmental protection concepts, minimized the use of disposable products, decreased the volume of discarded office waste, and diligently enforced resource recycling and food waste classification. These efforts were aimed at enhancing colleagues' environmental awareness and gradually achieving our reduction target.

Year/Item	2022	2023	2024
General waste (metric tons)	75.4912	20.3855	20.3429
Resource recycled (metric tons)		8.8426	9.5642

Note: 1. The data cover waste generated at all securities operating sites and have been verified under ISO 14064-1 GHG inventory Category 4.3

2. The projected weight of waste for 2022 is calculated using national statistical values estimating the amount of waste generated per person per day and the total number of man-hours. For the period from January to March 2023, the projection is based on the average weight recorded from April to December of the previous year.

(IV) Paperless

The Company is implementing the paperless policy and promoting various paper reduction measures. In 2022, the Company launched an inventory of the use of paper-based reports and forms by various units, actively promoting paperless reports, and improving operational efficiency by simplifying operating procedures. Besides, the Company promotes online meetings and educational training, which not only reduces the amount of paper used for meetings, but also reduces the carbon emissions of transportation for attending meetings.

The quantifiable paperless actions are as follows:

◆ Paperless operations: Digitization of general business processes, paperless ETF subscription/redemption, accounting treatment, and declaration.

◆ Paperless meetings: Meetings materials are provided in electronic format, tablets are used in major meetings (Board of Directors and the Audit Committee), and daily affairs and business communication are made as much as possible through video conferencing, reducing travel and improving administrative efficiency.

◆ Paperless training: The Company sets up online teaching system and E-Learning platform, develops common platform system cloud, database and e-teaching materials; The physical classroom is conducted through video or iPad presentations.

◆ Paperless business services: The Company imports digital services into marketing, trading, payment, accounting, and other processes (electronic statements/ online account opening/ online ordering, etc.).

◆ Paperless life: The Company reduces the use of paper cups, lunch boxes, etc.

Comparison of Photocopying Paper Consumption and Carbon Emissions

Year/Item	2022	2023	2024
Amount of paper (sheets)	692,500	685,000	675,000
Carbon Emission Volume (tCO ₂ e)	4.986	4.932	4.860

Note: The paper emission factor is taken from the EPD's Product Carbon Footprint Information Website, and calculated according to virgin wood pulp photocopying paper 0.0072 kgCO₂e/sheet.

(V) Provide free vegetarian meals every month to promote carbon reduction awareness for colleagues

Employees are the Company's most valuable asset. We value employees' physical health and,

in addition to providing free health exams for many years, since August 2017, we have offered a free monthly "Healthy Vegetarian Day." We also use environmentally friendly biodegradable plant-fiber lunch boxes to promote eating more vegetables and less meat, which enhances personal health and indirectly contributes to greenhouse gas reduction, uniting all employees in their commitment to protecting the Earth.

Achievements of reducing carbon emissions of vegetarian lunch boxes in recent three years

Year	Total number	Total Reduction of Carbon Emission Volume (tCO ₂ e)
2022	1063	0.8079
2023	1051	0.7988
2024	937	0.7121

Note: The emission factor is based on the estimation of the U.S. Environmental Working Group. A meal without meat can reduce 760g, calculated at 0.76 kgCO₂e/box.

6.3 Green procurement and supplier management

6.3.1 Green Procurement

As a member of the financial service industry, Concord Securities is mostly composed of agents or distributors, so the Company has a relatively low impact on the environment. The manufacturers that cooperated with the Company are divided into "renovation projects," "software/hardware maintenance," "machine procurement," "data services," "gifts/tours," and "others." Most of the manufacturers signed the procurement contracts in 2019 are based in Taiwan. In order to contribute to society's pursuit of environmental protection, energy saving and carbon reduction, we have specified in our procurement management measures that the principles of procurement targets must comply with specific environmental safety and health regulations for various items, and meet the standards of green environmental protection and corporate social responsibility. We hope to achieve energy saving, carbon reduction and lower operating costs by managing at source, incorporating green procurement and green concepts into our established systems. We actively respond to green procurement activities and increase the amount of related purchases year on year. In the future, we will continue to support low-carbon products, green building materials and sustainable commodities through green procurement to enhance the efficiency of resource utilization.

Principles of Green Procurement

- ◆ Green environmental protection and sustainable development as the procurement standard.
- ◆ Give priority to purchasing equipment that complies with green building materials and environmental protection labels.

Performance on green expenditure and investment savings in 2024

Items	Content	Benefits	Expenditure	Estimated annual conservation (kWh)	Energy conservation (GJ)	Reduction in GHG emissions (metric tons of CO2e)
Green Procurement	Project activity gifts Convenience store gift card	Low-carbon emission gifts replacing high-carbon emission ones	\$333,080	-	-	-
Water conservation action plan	Toilet equipment replacement (1 toilet and 2 sensor faucets on B1 floor of the headquarters).	Energy Label Certification	\$38,500	9,500	-	0.9006
Electricity conservation action plan	Replacement of office lighting equipment (a total of 285 fixtures at the 15th floor of the headquarters and Penghu office).	Energy Label Certification	\$212,638	22,667	81.60	11.1975
	Replacement of split-style air conditioners for computer rooms (Headquarters, Taichung, Pingtung, and Penghu)	Energy Label Certification	\$643,000	51,100	183.96	25.2434
	Major maintenance of air conditioning host at the headquarters and branches	Reduce energy consumption	\$871,240	-	-	-
	Major maintenance of generators at both the headquarters and branches	Reduce energy consumption	\$292,500	-	-	-

Note: 1. Toilets, which previously consumed 12 liters per flush, were replaced with new Gold Class water-saving toilets, reducing water consumption to 4.8 liters per flush. The calculation formula is as follows: liters of water saved per flush * flushes per day * 250 working days.

2. The lighting was replaced with new 19.5W LED fixtures (original fixtures were 65W). The calculation method is: reduced watts × 56 fixtures × 10 hours/day × 250 working days. For panel lights, the new

LED fixtures are 14W or 7W (original fixtures were 28W or 14W). The calculation method is: 229 fixtures × 10 hours/day × 250 working days.

3. Air conditioners were replaced with Grade 1 energy-saving units. The calculation formula is as follows: watts of cooling capacity/energy efficiency ratio (EER) * 24 hours * 365 days or 250 working days.

4. The electricity-to-energy conversion formula is calculated as MWh = 3.6 GJ.

5. Calculation method for reduced GHG emissions (metric tons of CO2e): Electricity saving: Estimated annual savings (kWh) × 0.494 kg CO2e/kWh (2023 electricity carbon emission factor) ÷ 1,000 (to convert to metric tons); Water saving: Estimated annual savings (kWh) × 0.0948 (Carbon Footprint Information Network Taipei Water, 2020) ÷ 1,000 (to convert to metric tons).

6.3.2 Supplier Management

The Company has established [the "Sustainable Development Best Practice Principles"](#), "Ethical Corporate Management Best Practice Principles", and "Procedures for Ethical Management and Guidelines for Conduct," which were passed by the Board of Directors and submitted to the shareholders' meeting. We have also adopted the "Environmental Protection Policy," "Occupational Safety and Health Policy," "Contractor Environmental Safety and Health Management Manual," and "Regulations for Management of Procurement and Requisition." Either the Chairperson or the board of directors serves as the highest level of authorization. We keep good relationship with suppliers and other trading counterparts and maintain smooth communication channels with suppliers, respect and safeguard their legitimate rights and interests and enhance mutual trust with suppliers.

In August 2023, the Company re-invited its partners and suppliers to execute the updated "Human Rights and Environmental Sustainability Commitment Letter." As of the end of 2024, a total of 44 suppliers signed the version, representing a 13% increase in participation. The contents included no child labor allowed, environmental protection sustainability, occupational safety and health management and corporate social responsibility policy, and commitment to establishing a specific environmental protection and energy saving management system, adopting the best pollution prevention and control technology, appropriately protecting the natural environment and devoting to achievement of environmental sustainability goals. The contract may be terminated or rescinded any time, or a fine or suspension may be imposed by the Company if any violation has caused significant negative impact on the environment and society of the community of the supply source and makes no improvement or incomplete improvement after an improvement is required within a time limit. If the situation has been considered serious, such supplier may be eliminated from the list of qualified suppliers or other action may be taken. To implement corporate governance and improve the functions of the board of directors, a reporting mailbox has been established. Individuals are encouraged to submit specific evidence to report any illegal incidents involving the Company or its personnel. The Company maintains confidentiality for any complaints, handles them with a special filing method, and orders the relevant departments to investigate as soon as possible. Please [report via the online whistleblower mailbox on our official website](#).

◆ To make the suppliers implement environmental protection, the local suppliers will be used as the first priority.

◆ In 2024, there were no poor delivery quality or major environmental hazard incidents from manufacturers.



7. Social Co-prosperity

7.1 Public Welfare Goals and Strategies

With the concept of "what is taken from the society is used for the society", Concord Securities is actively involved in social welfare activities, one step at a time. Social development and financial services are a system of coexistence and prosperity. Financial services support the needs of the economy and society, but they also depend on the sound development of society; without a stable society, business development will be challenged. Therefore, how to enhance the public interest in culture, health, education and living of the society is a long-standing area of effort and concern. In addition to social engagement and participation in related activities, the Company also serves the communities around its operations and contributes to the development of the financial market and the nurturing of human resources in line with its corporate core strategy, with specific objectives and actions to implement the "UN Sustainable Development Goals".



Total investment amount: NT\$2,797,572



Number of beneficiaries: Over 432 people



Volunteer hours reached 223.5 hours

Public welfare care



We are concerned about social change and encourage our subsidiaries to integrate their operations with the concept of giving back to the community, working with stakeholders to increase their social impact.

With a long-term focus on the disadvantaged groups, we use our core competencies in financial services to help build a platform for charitable donations, linking shareholders, customers, employees, communities and the media to help children from rural and disadvantaged families, the physical and mental disabilities and the disadvantaged groups to enjoy equitable access to socio-economic resources and to narrow the gap between urban and rural areas.

2024 Performance

- ◆ Beneficiary groups: North District Children's Home, Harmony Home, Hsiang Shang Social Welfare Foundation, Keelung Christian Faith Private Social Welfare Charity Foundations, Tainan Home of Philanthropy, Rong-Guang Social Welfare Institution, Holy Word Children's Home, Yi Kuang Orphanage, The First Social Welfare Foundation, Mu Hsiang Sweet Home, Taiwan Vine Arts Association, House of the Little Angels, Canaan Disability Home, Mental Health Association in Taiwan, The Garden of Mercy Foundation, Intellectual Disability Association, Sunshine Social Welfare Foundation, Angel Eden Association, Taiwan Hope Association for Children and Juvenile, Huimin Intellectual Disability Center, and Boyo Social Welfare Foundation.
- ◆ Number of beneficiaries: A total of 22 organizations; 1,696 beneficiaries.

Education support and talent cultivation



We continue to support education, expand the number of beneficiaries, protect the rights of disadvantaged students to fair and high quality education, provide employment opportunities and help young people to become self-reliant.

With the spirit of "what is taken from the society is used for the community", we actively participate in various cultural, educational and social welfare activities to help talented young people from disadvantaged families to study with peace of mind, to protect the rights of students to enjoy fair and high-quality education and learning; and to promote the knowledge and skills of sustainable development.

2024 Performance

- ◆ Beneficiary groups: NCKU Research and Development Foundation, Sun Moon Lake Christian Association, Daojiang High School of Commerce, and Pao Teh-Ming Educational Foundation.
- ◆ Number of beneficiaries: A total of 4 organizations; over 299 beneficiaries.

Common good of Community



Use business locations as relay station for community communication, deepen community interaction, construct a safety net for assistance, pay attention to social issues, and prioritize cooperation with strategic partners.

By collaborating with campuses, social welfare units, and nursing institutions, we aim to establish operational bases as the core of community development, regularly organize blood donation and public welfare activities, deepen community interaction, construct a community assistance safety net, and become a relay station for community communication, promoting an inclusive, safe, and sustainable living environment.

2024 Performance

- ◆ Beneficiaries groups: The Frontier Foundation, Andao Foundation, Pumen Home, St. Francis Kindergarten – Ren-Ai Home, and Charming Will Foundation.
- ◆ Number of beneficiaries: A total of 6 organizations; over 432 beneficiaries.

7.2 Public Welfare Goals



Public welfare care

◆ Stakeholders: Customers, employees, government agencies, and suppliers

Long-term goals	Action Plans	Number of participants invested and benefited
◆ Utilize financial operation services combined with public welfare to sponsor public welfare groups and underprivileged groups experiencing material shortages or unequal opportunities due to economic difficulties. ◆ Support social welfare unit activities by inviting stakeholders to jointly care for underprivileged overseas students and children from low-income families, exert corporate influence, and build good relationships.	◆ Financial education for underprivileged overseas students ◆ Public welfare sponsorship for social welfare units, care homes, disability associations, and social welfare foundations ◆ Financial literacy and financial fraud prevention awareness seminars	◆ Investment amount: NT\$1,297,902 ◆ Number of beneficiaries: Over 165 beneficiaries (Including overseas students: 93 participants)

Extended Corresponding SDGs



Education support and talent cultivation

◆ Stakeholders: Customers, employees, government agencies, suppliers, communities/public welfare groups

Long-term goals	Action Plans	Number of participants invested and benefited
◆ We provide assistance with higher education scholarships to encourage and support the development of related industries and the cultivation of professional talent. ◆ Continuously assist underprivileged students in pursuing education, cultivating more outstanding Taiwanese talent, and strengthening and growing the foundation of the national sport.	◆ Concord Summer Industry-Academia Cooperation Camp ◆ Ming Chuan University, Pao Teh-Ming Educational Foundation's AI Scholarship ◆ Sponsorship for the Youth Baseball Team of Daojiang High School of Commerce	◆ Investment amount: NT\$1,200,000 ◆ Number of beneficiaries: 299 beneficiaries

Extended Corresponding SDGs



Common good of Community

◆ Stakeholders: Customers, employees, government agencies, suppliers, communities/public welfare groups

Long-term goals	Action Plans	Number of participants invested and benefited
◆ Cultivate local social organizations or groups, enhance community welfare, and become a relay station for community communication. ◆ Utilize the spirit of financial institutions to deeply serve customers in their neighborhoods, deepen the interaction and connection between stakeholders, and assist in resolving issues of concern. ◆ Community Environment Adoption	◆ Blood drives ◆ Cooperate with community healthcare and long-term care institutions to care for the elderly ◆ Adopt Siwei Park	◆ Investment amount: NT\$495,271 (Note) ◆ Number of beneficiaries: 1696 beneficiaries - Note: Including the investment amount for Siwei Park: NT\$195,600

Extended Corresponding SDGs



7.3 Public welfare highlight activities

◆ Joined hands with the Investigation Bureau to sign a information security joint defense MOU to combat hackers and create a sustainable environmental impact together

To protect the rights and assets of its clients, Concord Securities officially signed the "Memorandum of Understanding (MOU) on National Information Security Joint Defense and Intelligence Sharing Cooperation" with the Taipei City Field Division of the Investigation Bureau, Ministry of Justice. Together, they established a joint information security defense mechanism to confront information security threats through collaboration. By fostering cooperation and information exchange between the public sector and private enterprises, the parties can promptly obtain threat intelligence from various fields, issue early warnings of potential risks, and respond swiftly to all types of attacks. This ensures the frontline of defense is always maintained while pursuing and combating hacker groups.

Concord Securities established the "Information Security Department" last year as the dedicated unit for information security, responsible for planning, monitoring, and executing information security management operations, as well as overseeing and ensuring the effectiveness of all information security activities carried out within the organization.

Information security is equivalent to national defense. Through this public-private cooperation with the Investigation Bureau of Ministry of Justice, future exchanges will be deepened to share information protection experiences. The primary goal is "information security joint defense and hacker suppression," further enhancing corporate digital resilience and making greater contributions to national cybersecurity together with the Investigation Bureau.



◆Promotion of circular economy initiatives – Concord's Old Clothes, Keep the Love Alive

As part of the promotion of the circular economy, the Company has initiated the "Concord's Old Clothes, Keep the Love Alive" event for the third consecutive year, continuously holding the event with a total of 47 volunteers participating and collecting 4,702 pieces of clothing. All the old clothes were donated entirely to the Eden Social Welfare Foundation to assist underprivileged families.



◆Promotion of circular economy initiatives – Second-hand goods exchange

To promote and implement sustainability, waste reduction, recycling, and resource reuse, the Company held the first "Great Deals, New Cycle for Second-hand Items" second-hand goods exchange event, with a total of 215 items exchanged, 108 items matched and sold, reducing 44 kilograms of waste and lowering GHG emissions by 20.7 kilograms CO2e.



◆Support the National Sports

Concord Securities cares about the development of sports activities in Taiwan. Since 2019, the Company has been a long-term sponsor of the Taipei City Daojiang High School of Commerce youth baseball team. In 2024, to support the national baseball team, the Company co-organized the "Concord Fun Family Day" with the Wei Chuan Dragons and TSG Hawks, taking action to support local sporting events and enhance domestic sports culture.



◆Financial literacy and anti-fraud awareness campaign

The Company provided financial literacy and anti-fraud awareness education to 87 Southeast Asian overseas students at Taoyuan Century Green Energy Vocational Senior High School to help them avoid falling victim to financial fraud while in Taiwan. A total of 2 sessions were held, with 93 participants in total.



◆Cultivating Youth Baseball Teams

The Company supports the national sport and entry-level baseball development by donating NT\$350,000 to the Daojiang High School of Commerce youth baseball team, aiming to nurture more shining stars of Taiwan. A total of 66 students benefited.



◆ Fair treatment of customers - Care for the elderly

To enhance this group's understanding of proper financial consumption and fraud prevention, the Company organized the "Financial Literacy and Anti-Fraud Awareness Seminar for Underprivileged Elderly Citizens" to help senior citizens acquire essential financial knowledge and protect their assets. A total of 1 session was held, with 26 participants in total.



7.3.1 Support for the Underprivileged

To support disadvantaged groups, the Company purchases products from sheltered workshops for people with physical and mental disabilities as gifts for the Mid-Autumn Festival and Spring Festival every year. These practical actions not only safeguard and help more disadvantaged groups but also encourage and support the entrepreneurship of disadvantaged groups.

Mid-Autumn Festival and Spring Festival gifts that support underprivileged groups in 2024:

Festivals	Purchased Content	Amount NT\$	Number of beneficiaries
Chinese New Year	Youju – Plum gift boxes, a total of 60 sets	\$45,300	1. Contract farming output value of the Laomei Economic Zone As of 2024, a total of 103 participations by contracted plum farmers have been recorded, with 409 metric tons of raw plums purchased, 352 metric tons of candied plums produced, and a 140-ping raw plum processing facility constructed. The cumulative total output value reached NT\$54.34 million. 2. Providing local employment opportunities for indigenous peoples Since 2015, in line with the production of plum embryos and candied plums, a plum fermentation plant and plum drying facility have been established in the Shanlin District, Kaohsiung, providing local employment opportunities. As of the end of 2023, a total of 60 employment opportunities (including full-time and part-time positions) had been offered.
Autumn Festival	Anyong Freshmart - Anyong Freshmart - Sea Bass Essence Health Premium Gift Boxes, a total of 183 sets	\$180,840	Collaborate with local young entrepreneurial farmers to intelligently control the quality of entire animal breeding process, from feeding to breeding. This initiative aims to improve the breeding environment, enhance production capacity and income, and encourage young people to return to their hometowns through contractual farming purchases. (SDGs.11)
Chinese New Year	Anyong Freshmart - The Gift from Farming Deity, a total of 126 sets	\$75,600	
Chinese New Year	Anyong Freshmart -Deluxe New Year Dishes and Hot Pot Gift Boxes, a total of 74 boxes	\$145,920	
Autumn Festival	Anyong Freshmart -Surf and Turf Barbecue Sets, a total of 70 boxes	\$175,000	
Total			\$622,660



8. Appendix

Appendix I GRI Standards Index Comparison Table

Statement of use	Concord Securities Co., Ltd. has reported in accordance with the GRI Standard for the period from January 1, 2024 to December 31, 2024.
GRI 1 used	GRI 1: Foundation 2021
Applicable Sector Standards	None

GRI 2: General Disclosure 2021

GRI Standard	Disclosure Items	Disclosure of chapters/reasons for omission	Page
1. Organizational and Reporting Practices			
2-1	Organizational Details	About this Report	3
		1.1 Company Profile	6
2-2	Entities included in organizational sustainability reporting	About this Report	3
2-3	Reporting period, frequency, and contact person	About this Report	3
2-4	Restatements of information	About this Report	3
2-5	External assurance	About this Report	3
2. Activities and Workers			
2-6	Activities, Value Chain, and Other Business Relationships	1.1 Company Profile	6
		1.1.1 Organizational supply chain system	6
		1.1.2 Main Brands, Products, Services, and the Company's Operating Locations	6
2-7	Employees	5.1 Employee attraction and retention	61
2-8	Non-employee workers	5.1 Employee attraction and retention	61
3. Governance			
2-9	Governance structure and composition	2.2 Sustainable governance operation 3.1.6 Diversification of the Board of Directors	15 25
2-10	Nomination and selection of the highest governance unit	3.1.6 Diversification of the Board of Directors For details, please refer to the Company's website - Board Members	25
2-11	Chairman of the highest governance unit	3.1 Corporate governance	24

GRI Standard	Disclosure Items	Disclosure of chapters/reasons for omission	Page
2-12	The role of the highest governance unit in supervising impact management	2.1.2 Sustainable development strategy goal planning	11
		2.2 Sustainable governance operation	15
		2.3 Stakeholder Communication	16
2-13	Delegation of responsibility for managing impacts	2.2 Sustainable governance operation	15
2-14	The role of the highest governance unit in sustainable reporting	About this Report	3
		2.3.2 Materiality assessment process	19
2-15	Conflict of interest	3.1 Corporate governance	24
2-16	Communication of Key Major Events	2.2 Sustainable governance operation	15
2-17	Group intelligence of the highest governance unit	3.1.12 Duties and Operation Status of Functional Committees	34
		3.1.9 Board performance evaluation mechanism	28
2-18	Performance evaluation of the highest governance unit	3.1.9 Board performance evaluation mechanism	28
2-19	Remuneration policy	3.1.10 Remuneration policy for directors and senior management personnel	31
		5.1.3 Salary and remuneration	63
2-20	Remuneration decision process	3.1.10 Remuneration Policy for Directors and Senior Management Staff	31
		5.1.2 Salary and Remuneration	62
2-21	Annual total remuneration ratio	5.1.2 Salary and remuneration	62
4. Strategy, policy and practice			
2-22	Statement on sustainable development strategy	Message from the Chairperson	4
2-23	Policy commitments	5.5.1 Human Rights Policies	71
		6.3 Green procurement and supplier management	81
2-24	Incorporate policy commitments	6.3 Green procurement and supplier management	81
2-25	Procedures for remedying negative impact	2.3.1 Stakeholder Communication	16
2-26	Mechanism for soliciting suggestions and raising doubts	6.3.2 Supplier Management	82
2-27	Regulatory compliance	3.3.4 Incidents non-compliance	38
		3.3.10 Audit Operation Status	39
2-28	Membership of associations	1.1.3 Participation in Domestic Organizations	7
5. Negotiation of stakeholders			

GRI Standard	Disclosure Items	Disclosure of chapters/reasons for omission	Page
2-29	Stakeholder negotiation policy	2.3.1 Stakeholder Communication	16
2-30	Collective bargaining agreements	Although the Company has not established a union or a collective bargaining agreement, it holds regular labor-management meetings every year.	-

GRI 3: Material Topics Disclosure Items

GRI Standard	Disclosure Items	Disclosure of chapters/reasons for omission	Page
GRI 3: Major Topics 2021			
3-1	Major topics decision process	<u>2.3.3 Material topic identification procedure</u>	19
3-2	List of material topics	<u>2.3.4 Material Topics and Impact Boundaries</u>	20
3-3	Material Topics Management	<u>2.3.5 Material Topics Management and Commitments</u>	21
1. Climate change and environmental protection			
GRI 302: Energy 2016	302-1 Energy consumption within the organization	<u>6.2 Energy resources management</u>	79
	302-3 Energy intensity	<u>6.2.2 Energy resources management</u>	80
	302-4 Reduction of energy consumption	<u>6.2.2 Energy resources management</u>	80
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	<u>6.2.1 GHG Inventory and Reduction</u>	79
	305-2 Energy indirect (Scope 2) GHG emissions	<u>6.2.1 GHG Inventory and Reduction</u>	79
	305-3 Other indirect (Scope 3) GHG emissions	<u>6.2.1 GHG Inventory and Reduction</u>	79
	305-4 GHG emissions intensity	<u>6.2.1 GHG Inventory and Reduction</u>	79
	305-5 Reduction of GHG emissions	<u>6.2.1 GHG Inventory and Reduction</u>	79
2. Ethical Corporate Management			
GRI 205: Anti-corruption 2016	205-2 Communication and training on anti-corruption policies and procedures	3.3.5 Anti-corruption, Education and Training	38
GRI 205: Anti-corruption 2016	205-3 Confirmed incidents of corruption and actions taken	<u>3.3.10 Audit Operation Status</u>	39
3. Legal Compliance:			

GRI Standard	Disclosure Items	Disclosure of chapters/reasons for omission	Page
GRI 205: Anti-corruption 2016	205-2 Communication and training on anti-corruption policies and procedures	3.3.5 Anti-corruption, Education and Training	38
	205-3 Confirmed incidents of corruption and actions taken	<u>3.3.10 Audit Operation Status</u>	39
4. Customer Privacy and Information Security			
GRI 418: Customer Privacy	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	3.5.5 Customer privacy protection and information security	45
5. Corporate Governance			
GRI 205: Anti-corruption 2016	205-2 Communication and training on anti-corruption policies and procedures	3.3.5 Anti-corruption, Education and Training	38
	205-3 Confirmed incidents of corruption and actions taken	<u>3.3.10 Audit Operation Status</u>	39
6. Risk Management			
GRI3: Material Topics 2021	3-3 Management of material topics	<u>2.3.5 Material Topics Management and Commitments</u> 3.4 Risk management	21 41
7. Operational Performance			
GRI 201: Economic performance 2016	201-1 Direct economic value generated and distributed	<u>1.2 Operating performance</u>	8
	201-3 Defined benefit plan obligations and other retirement plans	5.1.3 Salary and remuneration	63
8. Sustainable Finance			
GRI 3: Major Topics in 2021	3-3 Management of material topics	2.3.5 Material Topics Management and Commitments	21
9. Service Quality and Customer Satisfaction			
GRI 3: Major Topics in 2021	3-3 Management of material topics	2.3.5 Material Topics Management and Commitments	21
10. Human Rights and Gender Equality			

GRI Standard	Disclosure Items	Disclosure of chapters/reasons for omission	Page
GRI 405: Diversification of employees and equal opportunities 2016	405-1 Diversification of governance units and employees	3.1 Corporate governance 5.1 Employee attraction and retention	24 61
	405-2 Ratio of basic salary and remuneration of women to men	3.1 Corporate governance 5.1 Employee attraction and retention	24 61
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	5.5 Human Rights and Gender Equality	71
		5.2 Talent cultivation and development	64
11. Workplace safety and hygiene			
GRI 403: Occupational safety and health 2018	403-1 Occupational safety and health management system	5.4 Friendly working environment	68
GRI 403: Occupational safety and health 2018	403-2 Hazard identification, risk assessment and incident investigation	5.4 Friendly working environment	68
	403-3 Occupational Health Service	5.4 Friendly working environment	68
	403-4 Participation, consultation and communication of workers related to occupational safety and health	5.4 Friendly working environment	68
	403-5 Worker training on occupational health and safety	5.4 Friendly working environment	68
	403-6 Worker health promotion	5.4 Friendly working environment	68
	403-7 Prevent and mitigate the impact of occupational safety and health directly related to business relations	5.4 Friendly working environment	68
	403-8 Workers of occupational safety and health management system	5.4 Friendly working environment	68
	403-9 Occupational injuries	5.4 Friendly working environment	68

GRI Standard	Disclosure Items	Disclosure of chapters/reasons for omission	Page
12. Talent attraction and retention			
GRI 401: Employment 2016	401-1 New employees and resigned employees	<u>5.1 Employee attraction and retention</u>	61
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	<u>5.1 Employee attraction and retention</u>	61
	401-3 Parental leave	5.5 Human Rights and Gender Equality	71

Appendix II SASB sustainable accounting standard comparison table

Disclosure Topics	Disclosure Indicators	Indicator Code	Page	Description
Diversification of employees	(1) Management staff, (2) Non-management personnel, (3) Professional staff, (4) Proportion of gender and race representation of all other employees	FN-IB-330a.1	61	See “5.1 Employee attraction and retention” for details
ESG factor into investment bank and securities business	Disclose the total income of (1) underwriting, (2) consulting and (3) securitization transactions that have integrated ESG factors by industry	FN-IB-410a.1	46	See “4.1 Sustainable responsible investment” for details
	Disclose the (1) number and (2) value of investment and loans that have integrated ESG factors by industry	FN-IB-410a.2	46	See “4.1 Sustainable responsible investment” for details
	Explain the incorporation of ESG factors into investment bank and securities business processes and strategies	FN-IB-410a.3	46	See “4.1 Sustainable responsible investment” for details
Business ethics	Total monetary losses caused by legal proceedings against fraud, insider trading, anti trust, anti competitive behavior, market manipulation, malfeasance or other relevant financial industry laws or regulations	FN-IB-510a.1	37	See 3.3 “Ethical Corporate Management” for details
	Whistleblower system and procedures	FN-IB-510a.2	38	See 3.3.7 “Establishing a whistleblowing system” for details
Professional integrity	Number and ratio of employees with records of investment-related investigations, customer complaint cases, private civil lawsuits or other regulatory procedures	FN-IB-510b.1	45	See 3.5.4 “Major information security incidents” for details
			59	See 4.4.2 “Customer Complaint Cases” for details
			38	See 3.3.4 “Incidents Violating Legal Compliance” for details
	Number of conciliation and arbitration cases relating to professional integrity (including duty of care)	FN-IB-510b.2	37	See 3.3.4 “Incidents Violating Legal Compliance” for details
	Total financial losses arising from legal proceedings related to professional integrity (including duty of care)	FN-IB-510b.3	37	See 3.3.4 “Incidents Violating Legal Compliance” for details
	Specify the method of ensuring the professional integrity (including duty of care)	FN-IB-510b.4	37	See 3.3 “Ethical Corporate Management” for details
System Risk Management	Global systemically important bank (G-SIB) score	FN-IB-550a.1	--	The Company’s non-global systemically important bank
	Explain the stress test results and how they are integrated into capital adequacy planning, the company’s long-term strategy and other business activities	FN-IB-550a.2	41	See 3.4 Risk Management” for details
Risk tolerance	Proportion of total salary changes for major risk bearers	FN-IB-550b.1	--	Further disclosure plans will be made on this information
	Proportion of total salary changes for major risk bearers to which the remuneration recovery clause applies	FN-IB-550b.2	--	No compensation recovery terms are applicable to the Company’s significant risk bearers
	Disclose policies on the monitoring, control and validation of Level 3 asset and liability evaluations	FN-IB-550b.3	--	For details, please refer to the Company’s website Financial business information
Activity indicators	Number and amount of underwriting, consulting and securitization transactions	FN-IB-000.A	8	See 1.2 “Operational Performance” for details
	Disclose the number and amount of proprietary trading investments and loans by industry	FN-IB-001.A	8	See 1.2 “Operational Performance” for details
	Number of market-making transactions with derivatives (futures/options/warrants) and total transaction amount	FN-IB-002.A	8	See 1.2 “Operational Performance” for details

Appendix III Implementation status of climate-related information

Risks and opportunities caused by climate change and the measures taken by the Company to address them

Items	Corresponding Chapters	Page
1. Describe the Board's and management's oversight and governance of climate related risks and opportunities.	6.1 Climate change management	73
2. Describe how the identified climate risks and opportunities affect the business, strategy, and finances (short-, mid-, and long-term).		
3. Describe the financial impact of extreme weather events and transformational actions.		
4. Describe how the climate risk identification, assessment and management process is integrated into the overall risk management system.		
5. If a situational analysis is used to assess the resilience to climate change risks, the scenario, parameters, assumptions, analysis factors and key financial impacts used should be described.		
6. If there is a transformation plan to manage climate-related risks, describe the contents of the plan and the indicators and targets used to identify and manage physical and transformation risks.		
7. If internal carbon pricing is used as a planning tool, the basis for price setting should be stated.	Not applicable	-
8. If climate related targets are set, the activities covered, the scope of greenhouse gas emissions, the planning period, the annual progress of achievement and other information should be stated; if carbon offsets or renewable energy certificates (RECs) are used to achieve the relevant targets, the source and quantity of carbon credits to be offset or the quantity of renewable energy certificates (RECs) should be stated.	6.1.4 Indicators and targets	78
9. GHG inventory and assurance status, as well as reduction targets, strategies, and concrete action plans.	6.2 Sustainable resource management Appendix VII ISO 14064-1: 2018 Greenhouse Gas Inventories certification Pages 68 to 70 of the Company's 2024 Annual Report	79

Appendix IV BSI GRI Code Independent Assurance Statement



獨立保證意見聲明書

康和證券 2024 永續報告書

英國標準協會與康和綜合證券股份有限公司(簡稱康和證券)為相互獨立的公司，英國標準協會除了針對康和證券 2024 永續報告書進行評估和查證外，與康和證券並無任何財務上的關係。

本獨立保證意見聲明書之目的，僅作為對康和證券 2024 永續報告書所界定範圍內的相關事項進行保證之結論，而不作為其他之用途。除對查證事實提出獨立保證意見聲明書外，對於其他目的之使用，或閱讀此獨立保證意見聲明書的任何人，英國標準協會並不負有或承擔任何有關法律或其他之責任。

本獨立保證意見聲明書係英國標準協會審查康和證券提供之相關資訊所作成之結論，因此審查範圍乃基於並侷限在這些提供的資訊內容之內，英國標準協會認為這些資訊內容都是完整且準確的。

對於這份獨立保證意見聲明書所載內容或相關事項之任何疑問，將由康和證券一併回覆。

查證範圍

康和證券與英國標準協會協議的查證範圍包括：

1. 本查證作業範疇與康和證券 2024 永續報告書揭露之報告範疇一致。
2. 依照 AA1000 保證標準 v3 的第 1 應用類型評估康和證券遵循 AA1000 當責性原則(2018)的本質和程度，不包括對於報告書揭露的資訊/數據之可信賴度的查證。

本聲明書以英文作成並已翻譯為中文以供參考。

意見聲明

我們總結康和證券 2024 永續報告書內容，對於康和證券之相關運作與永續績效則提供了一個公平的觀點。基於保證範圍限制事項、康和證券所提供資訊與數據以及抽樣之測試，此報告書並無重大之不實陳述。我們相信有關康和證券的環境、社會及治理等績效資訊是被正確無誤地呈現。報告書所揭露之永續績效資訊展現了康和證券對識別利害關係人的努力。

我們的工作是由一組具有依據 AA1000 保證標準 v3 查證能力之團隊執行，以及策劃和執行這部分的工作，以獲得必要之訊息資料及說明。我們認為就康和證券所提供之足夠證據，表明其符合 AA1000 保證標準 v3 的報告方法與自我聲明依循 GRI 永續性報導原則係屬公允的。

查證方法

為了收集與作成結論有關的證據，我們執行了以下工作：

- 對來自外部團體的議題相關於康和證券政策進行訪談，以確認本報告書中聲明書的合適性；
- 與管理者討論有關利害關係人參與的方式，然而，我們並無直接接觸外部利害關係人；
- 訪談 10 位與永續性管理、報告書編製及資訊提供有關的員工；
- 審查有關組織的關鍵性發展；
- 審查內部稽核的發現；
- 審查報告書中所作宣告的支持性證據；
- 針對公司報告書及其相關 AA1000 當責性原則(2018)中有關包容性、重大性、回應性及衝擊性原則之流程管理進行審查。

結論

針對 AA1000 當責性原則(2018)之包容性、重大性、回應性及衝擊性與 GRI 永續性報導原則的詳細審查結果如下：

包容性

2024 年報告書反映出康和證券已持續尋求利害關係人的參與，並建立重大永續主題，以發展及達成對永續具有責任且策略性的回應。報告書中已公正地報告與揭露環境、社會及治理的訊息，足以支持適當的計畫與目標設定。以我們的專業意見而言，這份報告書涵蓋了康和證券之包容性議題。

重大性

康和證券公布對組織及其利害關係人之評估、決策、行動和績效會產生實質性影響與衝擊之重大主題。永續性資訊揭露使利害關係人得以對公司之管理與績效進行判斷。以我們的專業意見而言，這份報告書適切地涵蓋了康和證券之重大性議題。

回應性

康和證券執行來自利害關係人之期待與看法之回應。康和證券已發展相關道德政策，作為提供進一步回應利害關係人的機會，並能對利害關係人所關切之議題作出及時性回應。以我們的專業意見而言，這份報告書涵蓋了康和證券之回應性議題。

衝擊性

康和證券已識別並以平衡和有效之量測及揭露方式公正展現其衝擊。康和證券已經建立監督、量測、評估和管理衝擊之流程，從而在組織內實現更有效之決策和結果管理。以我們的專業意見而言，這份報告書涵蓋了康和證券之衝擊性議題。

GRI 永續性報導原則

康和證券提供有關依循 GRI 永續性報導原則 2021 之自我宣告，並對每個涵蓋其行業原則和其相關性的 GRI 主題原則之重大主題，其揭露項目依循全部報導要求的相關資料。基於審查的結果，我們確認報告書中參照 GRI 永續性報導原則之永續發展相關揭露項目已被報告、部分報告或省略。以我們的專業意見而言，此自我宣告涵蓋了康和證券的永續性主題。

保證等級

依據 AA1000 保證標準 v3 我們審查本聲明書為中度保證等級，如同本聲明書中所描述之範圍與方法。

責任

這份永續報告書所屬責任，如同責任信中所宣稱，為康和證券負責人所有。我們的責任為基於所描述之範圍與方法，提供專業意見並提供利害關係人一個獨立的保證意見聲明書。

能力與獨立性

英國標準協會於 1901 年成立，為全球標準與驗證的領導者。本查證團隊係由具專業背景，且接受過如 AA1000AS、ISO 14001、ISO 45001、ISO 14064 及 ISO 9001 之一系列永續性、環境及社會等管理標準的訓練，具有稽核員資格之成員組成。本保證係依據 BSI 公平交易原則執行。



For and on behalf of BSI:

Peter Pu

Peter Pu, Managing Director BSI Taiwan

Statement No: SRA-TW-804847
2025-05-26

...making excellence a habit.™

Taiwan Headquarters: 2nd Floor, No. 37, Ji-Hu Rd., Nei-Hu Dist., Taipei 114, Taiwan, R.O.C.

A Member of the BSI Group of Companies.

Appendix V ISO 14001: 2015
Environmental Management System
certification

bsi. 

Certificate of Registration

ENVIRONMENTAL MANAGEMENT SYSTEM - ISO 14001:2015

This is to certify that: **Concord Securities Co., Ltd.**
B1,B2,9F,10F,14F,15F,
No. 176, Sec. 1, Keelung Rd.,
Xinyi Dist.,
Taipei City
110408
Taiwan

康和綜合證券股份有限公司
臺灣
台北市
信義區
基隆路1段176號
B1、B2、9樓部分、10樓部分、14樓部分、15樓
110408

Holds Certificate No: **EMS 781902**
and operates an Environmental Management System which complies with the requirements of ISO 14001:2015 for the following scope:

The provision of securities business service and management in the headquarter building
總部大樓證券業務服務與管理

For and on behalf of BSI: 
Michael Lam - Managing Director Assurance, APAC

Original Registration Date: 2023-01-17
Latest Revision Date: 2023-01-17

Effective Date: 2023-01-17
Expiry Date: 2026-01-16

Page: 1 of 2

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This certificate was issued electronically and remains the property of BSI and is bound by the conditions of contract.
An electronic certificate can be authenticated [online](https://www.bsi-global.com/ClientDirectory).
Printed copies can be validated at www.bsi-global.com/ClientDirectory or telephone +886 (02)2656-0333.

Taiwan Headquarters: 2nd Floor, No.37, 3-Hu Rd., Nei-Hu Dist., Taipei 114, Taiwan, R.O.C.
A Member of the BSI Group of Companies.

Appendix VI ISO 45001: 2018
Environmental Safety and Health System
certification

bsi. 

Certificate of Registration

OCCUPATIONAL HEALTH & SAFETY MANAGEMENT SYSTEM - ISO 45001:2018

This is to certify that: **Concord Securities Co., Ltd.**
B1,B2,9F,10F,14F,15F,
No. 176, Sec. 1, Keelung Rd.,
Xinyi Dist.,
Taipei City
110408
Taiwan

康和綜合證券股份有限公司
臺灣
台北市
信義區
基隆路1段176號
B1、B2、9樓部分、10樓部分、14樓部分、15樓
110408

Holds Certificate No: **OHS 781905**
and operates an Occupational Health and Safety Management System which complies with the requirements of ISO 45001:2018 for the following scope:

The provision of Securities business service and management in the headquarter building
總部大樓證券業務服務與管理

For and on behalf of BSI: 
Michael Lam - Managing Director Assurance, APAC

Original Registration Date: 2023-01-17
Latest Revision Date: 2023-01-17

Effective Date: 2023-01-17
Expiry Date: 2026-01-16

Page: 1 of 2

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A Member of the BSI Group of Companies.

Appendix VII ISO 14064-1: 2018
Greenhouse Gas Inventories certification

bsi. 

Opinion Statement

Greenhouse Gas Emissions
Verification Opinion Statement

This is to verify that: **Concord Securities Co., Ltd.**
B.1, B.2, 9F., 10F., 14F. & 15F.
No. 176, Sec. 1, Keelung Rd.
Xinyi Dist.
Taipei City
110408
Taiwan

康和綜合證券股份有限公司
臺灣
台北市
信義區
基隆路1段176號
B1、B2、9樓部分、10樓部分、14樓部分與15樓
110408

Holds Statement No: GHGEV 784899
Verification opinion statement

As a result of carrying out verification and validation procedures in accordance with ISO 14064-3:2019, it is the statement for mixed engagement including reasonable assurance for verification activity as well as validation and agreed-upon procedures (AUP) contains the following:

- The Greenhouse Gas Emissions with Concord Securities Co., Ltd. for the period from 2024-01-01 to 2024-12-31 was verified and validated.
- The verified organization-level greenhouse gas emissions include direct greenhouse gas emissions 75,4064 tonnes of CO₂ equivalent and indirect greenhouse gas emissions from imported energy 1,329.3221 tonnes of CO₂ equivalent.
- Concord Securities Co., Ltd. has defined and explained its own process and pre-determined criteria for significance of indirect Greenhouse Gas Emissions and quantify and report these identified significant emissions accordingly.

For and on behalf of BSI: 
Managing Director BSI Taiwan, Peter Pu

Originally Issue: 2025-04-22
Latest Issue: 2025-04-22

Page: 1 of 4

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The British Standards Institution is independent to the above named client and has no financial interest in the above named client. This Opinion Statement has been prepared for the above named client only for the purposes of verifying its statements relating to its carbon emissions more particularly described in the scope. It was not prepared for any other purpose. The British Standards Institution will not, in providing this 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 Opinion Statement may be read. This Opinion Statement is prepared on the basis of review by The British Standards Institution of information presented to it by the above named client. 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 Opinion Statement or matters relating to it should be addressed to the above named client only.

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Appendix VIII PWC Limited Confirmation Report



會計師有限確信報告

資會綜字第 24011872 號

康和綜合證券股份有限公司 公鑒：

本會計師受康和綜合證券股份有限公司（以下簡稱「貴公司」）之委任，對 貴公司選定 2024 年度永續報告書所報導之關鍵績效指標（以下簡稱「所選定之關鍵績效指標」）執行確信程序。本會計師業已確信竣事，並依據結果出具有限確信報告。

標的資訊與適用基準

本確信案件之標的資訊係 貴公司上開所選定之關鍵績效指標，有關所選定之關鍵績效指標及其適用基準詳列於 貴公司 2024 年度永續報告書第 97 頁之「確信項目彙總表」。前述所選定之關鍵績效指標之報導範圍業於永續報告書第 3 頁之「報告邊界與範疇」段落述明。

上開適用基準係為財團法人中華民國證券櫃檯買賣中心「證券商編制與申報永續報告書作業辦法」與相關問答集及有關法令之規定。

管理階層之責任

貴公司管理階層之責任係依照適用基準編製永續報告書所選定之關鍵績效指標，且設計、付諸實行及維持與所選定之關鍵績效指標編製有關之內部控制，以確保所選定之關鍵績效指標未存有導因於舞弊或錯誤之重大不實表達。

先天限制

本案諸多確信項目涉及非財務資訊，相較於財務資訊之確信受有更多先天性之限制。對於資料之相關性、重大性及正確性等之質性解釋，則更取決於個別之假設與判斷。

會計師之獨立性及品質管理

本會計師及本事務所已遵循會計師職業道德規範有關獨立性及其他道德規範之規定，該規範之基本原則為正直、公正客觀、專業能力及專業上應有之注意、保密及專業行為。

資誠聯合會計師事務所 PricewaterhouseCoopers, Taiwan
110208 臺北市信義區基隆路一段 333 號 27 樓
27F, No. 333, Sec. 1, Keelung Rd., Xinyi Dist., Taipei 110208, Taiwan
T: +886 (2) 2729 6666, F: +886 (2) 2729 6686, www.pwc.tw



本事務所適用品質管理準則 1 號「會計師事務所之品質管理」，該品質管理準則規定會計師事務所設計、付諸實行及執行品質管理制度，包含與遵循職業道德規範、專業準則及所適用法令有關之政策或程序。

會計師之責任

本會計師之責任係依照確信準則 3000 號「非屬歷史性財務資訊查核或核閱之確信案件」規劃及執行有限確信案件，基於所執行之程序及所獲取之證據，對第一段所述 貴公司所選定之關鍵績效指標是否未存有重大不實表達取得有限確信，並作成有限確信之結論。

依確信準則 3000 號之規定，本有限確信案件工作包括評估 貴公司採用適用基準編製永續報告書所選定之關鍵績效指標之妥適性、評估所選定之關鍵績效指標導因於舞弊或錯誤之重大不實表達風險、依情況對所評估風險作出必要之因應，以及評估所選定之關鍵績效指標之整體表達。有關風險評估程序（包括對內部控制之瞭解）及因應所評估風險之程序，有限確信案件之範圍明顯小於合理確信案件。

本會計師對第一段所述 貴公司所選定之關鍵績效指標所執行之程序係基於專業判斷，該等程序包括查詢、對流程之觀察、文件之檢查是否適當之評估，以及與相關紀錄之核對或調節。

基於本案件情況，本會計師於執行上述程序時：

- 已對參與編製所選定之關鍵績效指標之相關人員進行訪談，以瞭解編製前述資訊之流程，以及攸關之內部控制，以辨認重大不實表達之領域。
- 基於對上述事項之瞭解及所辨認之領域，已對所選定之關鍵績效指標選取樣本進行測試，以取得有限確信之證據。

相較於合理確信案件，有限確信案件所執行程序之性質及時間不同，其範圍亦較小，故於有限確信案件所取得之確信程度亦明顯低於合理確信案件中取得者。因此，本會計師不對 貴公司所選定之關鍵績效指標在所有重大方面，是否依照適用基準編製，表示合理確信之意見。



此報告不對 2024 年度永續報告書整體及其相關內部控制設計或執行之有效性提供任何確信。

有限確信之結論

依據所執行之程序與所獲取之證據，本會計師並未發現第一段所述 貴公司所選定之關鍵績效指標在所有重大方面有未依照適用基準編製之情事。

其它事項

貴公司網站之維護係 貴公司管理階層之責任，對於確信報告於 貴公司網站公告後任何所選定之關鍵績效指標或適用基準之變更，本會計師將不負就該等資訊重新執行確信工作之責任。

資誠聯合會計師事務所

會計師

吳尚燦



中華民國 114 年 6 月 10 日

Appendix IX Summary of Sustainability Disclosure Indicators: List of Assurance Items for the Financial Industry

Items	KPIs selected	Applicable criteria	Rules Governing the Preparation and Filing of Sustainability Reports by Securities Firms	Page
I	Number of data leakage incidents of Concord Securities in 2024: ■ Number of Data Leakage Incidents: 0 ■ Ratio of Personal Information Related Data Leakage Incidents: 0% ■ Number of Customers Affected by Data Leakage Incidents: 0	Statistics on the number of data leakage incidents, ratio of personal information related data leakage incidents, and the number of customers affected by data leakage incidents of Concord Securities Co., Ltd. in 2024 were conducted in accordance with the definitions outlined in Concord Securities' "Operation Rules for Information Security Incident Management" and "Regulations for Personal Data Infringement Incidents Management." Note: 1. Number of Data Leakage Incidents Concord Securities has reported trade secret or sensitive information leakage incidents that occurred to the competent authorities through the Securities and Futures Industry Information Security Reporting System. Additionally, we have filled out the "Financial Supervisory Commission Information Security Incident Reporting Form" and notified the Risk Management Office using the "Operational Risk Incident Reporting Form" to confirm the number of data leakage incidents. 2. Ratio of Personal Information Related Data Leakage Incidents Numerator: The number of personal information related data leakage incidents was extracted from Concord Securities' "Personal Data Infringement Incident Reporting Form." Denominator: The statistical quantity outlined in item 1. 3. Number of Customers Affected by Data Leakage Incidents The statistics on the number of customers affected by data leakage incidents are extracted from Concord Securities' "Personal Data Infringement Incident Reporting Form" and "Operational Risk Incident Reporting Form."	Article 2 Attached Table No. 1	45
II	In 2024, both the number and the amount of assistance offered by Concord Securities to small and medium-sized enterprises in raising funds in the capital market were 0.	Not applicable (no such business)	Article 2 Attached Table No. 2	--
III	In 2024, the Company organized a "Financial Literacy and Anti-Fraud Awareness Seminar" for underprivileged elderly citizens, holding one session with a total of 26 participants. In 2024, the Company held a "Financial Literacy and Anti-Fraud Awareness Seminar" for overseas Chinese students from Southeast Asia living in Taiwan and studying at Taoyuan Century Green Energy Vocational Senior High School, with one session held and a total of 93 participants. In 2024, a total of 2 sessions were held, with 119 participants.	According to the "Q&A on the Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies," the definition of disadvantaged groups is as follows: disadvantaged groups of people lacking banking services, which include but are not limited to students, youth, new immigrants, the elderly, and ethnic minorities, low-income households, etc., or those defined by the financial and insurance institutions. Therefore, we compiled statistics on the number of seniors who participated in the "Concord Spreads Love, financial management concept and anti-fraud awareness campaigns for disadvantaged in rural areas, new immigrants, and elderly." The number of seniors who participated in the "Way to Financial Richness Led by Experts - Financial Management Seminar and Anti-Fraud Awareness Campaign."	Article 2 Attached Table No. 3	58
IV	To provide financial services for small fund investors, we have launched a thousand dollar share deposit plan. It is recommended that small fund investors regularly purchase stocks in fixed amounts to diversify their risks. In 2024, the cumulative number of thousand dollar share deposit: 13,864 accounts.	1. Statistics was compiled on the number of customers who signed the "Risk Notice - After-Hours Odd-Lot Appointment Trading Contract" as of 2024. 2. If a securities account has multiple accounts, it will be calculated based on the account ID number (i.e. the same ID number is counted only once).	Article 2 Attached Table No. 4	56



 **康和綜合證券**
CONCORD Concord Securities Co., Ltd.