



Verification Opinion

Verified as Satisfactory	
Reasonable Assurance: Based on the process and procedures conducted, the GHG statement contained in the O-Bank Co., Ltd. 2025 GHG report produced by O-Bank Co., Ltd. covering the direct GHG emissions and removals (Scope 1) and the indirect GHG emissions from imported energy (Scope 2):	Is materially correct and is a fair representation of GHG data and information.
	Has been prepared in accordance with ISO 14064-1:2018 and its principles.
Limited Assurance: Based on the process and procedures conducted, there is no evidence that the GHG statement contained in the O-Bank Co., Ltd. 2025 GHG report produced by Ho Chang International Contractor Co., covering the other indirect GHG emissions (Scope 3):	- Is not materially correct and is not a fair representation of GHG data and information. - Has not been prepared in accordance with ISO 14064-1:2018 and its principles.
	For certain categories, greenhouse gas emissions are estimated using secondary data, which may introduce inherent uncertainty in the resulting emissions figures.
Lead Verifier	Kevin Lin
Independent Reviewer	Eddy Chuang
Signed on behalf of BSI	<i>Joe Paul</i> Managing Director Northeast Asia, APAC Assurance
Issue Date	2026-04-10
BSI Group Singapore Pte. Ltd. Taiwan Branch, 2nd Floor, No.37, Ji-Hu Road Nei-Hu Dist., Taipei 114700, Taiwan	
Note: BSI Group Singapore Pte. Ltd. Taiwan Branch (hereafter referred to as BSI Taiwan) is independent to and has no financial interest in O-Bank Co., Ltd. This 3rd party Verification Opinion has been prepared for O-Bank Co., Ltd. only for the purposes of verifying its statement relating to its GHG emissions more particularly described in the scope above. It was not prepared for any other purpose. In making this Statement, BSI Taiwan has assumed that all information provided to it by O-Bank Co., Ltd. is true, accurate and complete. BSI Taiwan accepts no liability to any third party who places reliance on this statement.	

Certificate Number and date of issuance of opinion: CFV 805596 Dated 2026-04-10



Verification Engagement

Organization	O-Bank Co., Ltd. 王道商業銀行股份有限公司
Responsible party	O-Bank Co., Ltd. 王道商業銀行股份有限公司
Verification Objectives	To express an opinion on whether the organizational GHG Statement which is historical in nature: - Is accurate, materially correct and is a fair representation of GHG data and information - Has been prepared in accordance with ISO 14064-1:2018, and the criteria used by BSI to verify the GHG Organizational Statement
Materiality Level	5%
Level of Assurance	- Reasonable for direct GHG emissions and indirect GHG emissions from imported energy - Limited for the other indirect GHG emissions
Verification evidence gathering procedures	- Evaluation of the monitoring and control systems through interviewing employees observation & inquiry. - Verification of the data through sampling recalculation, retracing, cross checking and reconciliation. - Activity data was verified through consumption logs, records, daily logs, utility bills, invoices, service records, etc. - Secondary data used in calculations were verified through visiting the respective sites and accessing those references.
The verification activities applied in a limited level of assurance verification are less extensive in nature, timing and extent than in a reasonable level of assurance verification.	
Verification Standards	The verification was carried out in accordance with ISO 14064-3:2019, ISO 14065:2020 and ISO 17029:2019
Note: O-Bank Co., Ltd. is responsible for the preparation and fair presentation of the GHG statement and report in accordance with the agreed criteria. BSI is responsible for expressing an opinion on the GHG statement based on the verification.	

Organizational GHG Statement

Organization		O-Bank Co., Ltd. 王道商業銀行股份有限公司 114514 No. 99, Sec. 2, Tiding Blvd., Neihu Dist., Taipei City, Taiwan 114514 台北市內湖區堤頂大道二段 99 號
Organizations GHG Report containing GHG Statement		王道商業銀行股份有限公司溫室氣體盤查報告書(114 年) 王道商業銀行股份有限公司溫室氣體盤查清冊(114 年)
Organizational Boundary		Operational Control
Locations included in the Organizational Boundary		See Appendix A
Exclusions from Organisational Boundary		NA
Scope of activities		Provision of banking services
Reporting Boundary	Direct GHG emissions (Scope 1)	- Stationary combustion - Mobile combustion - Fugitive (anthropogenic systems)
	Direct GHG Removals (Scope 1)	NA
	Indirect GHG emissions from imported energy (Scope 2)	Imported electricity
	Indirect GHG emissions from transportation (Scope 3)	- Emissions from Employee commuting - Emissions from Business travels
	Indirect GHG emissions from products used by organization (Scope 3)	- Emissions from Purchased goods (cover electricity, fuel, credit cards, tap water, photocopy paper) - Emissions from Capital goods (cover Notebook, PC, Screen) - Emissions from the disposal of solid and liquid waste (cover incineration)
	Indirect GHG emissions associated with the use of products from the organization (Scope 3)	Not significant
	Indirect GHG emissions from other sources (Scope 3)	Not significant
Criteria for developing the organizational GHG Inventory		ISO 14064-1:2018
Reporting Period		2025-01-01 to 2025-12-31

GHG Emission Summary:

Category	tonnes CO ₂ e
Direct emissions (Scope 1)	290.1379
Indirect emissions from imported energy (Scope 2) - Location Based	2,958.0095
Indirect GHG emissions from transportation (Scope 3)	712.7325
Indirect GHG emissions from products used by organization (Scope 3)	830.0949
Total (location based)	4,790.975

Appendix A

Location	Address
總行	台北市內湖區堤頂大道 2 段 99 號 No. 99, Sec. 2, Tiding Blvd., Neihu Dist., Taipei City 114514, Taiwan (含子公司台灣工銀科技顧問公司及台灣工銀柒創業投資公司，不包含 4 樓中華票券金融公司承租空間)
客服中心	台北市內湖區舊宗路 189 號 6 樓、6 樓之 1、6 樓之 2、6 樓之 3 6F., 6F.-1, 6F.-2, 6F.-3., No. 189, Sec. 2, Jiuzong Rd., Neihu Dist., Taipei City, Taiwan, R.O.C.
資訊中心	台北市內湖區陽光街 296、298 號 5 樓、300 號 7 樓之 1 5F., No. 296, 5F., No. 298, 7F.-1, No. 300, Yangguang St., Neihu Dist., Taipei City 114718, Taiwan.
南京復興分行	台北市中山區南京東路三段 128 號 1 樓 1F., No. 128, Sec. 3, Nanjing E. Rd., Zhongshan Dist., Taipei City 104505, Taiwan
桃園分行	桃園市桃園區藝文一街 88 號 No. 88, Yiwen 1st St., Taoyuan Dist., Taoyuan City 330007, Taiwan.
	桃園市桃園區同德五街 65 號、67 號 8 樓 8F., No. 65, No. 67, Tongde 5th St., Taoyuan Dist., Taoyuan City 330012, Taiwan.
新竹分行	新竹縣竹北市光明五街 212 號 5 樓 5F., No. 212, Guangming 5th St., Zhubei City, Hsinchu County 302099, Taiwan.
台中分行	臺中市西區臺灣大道二段 489 號 8 樓之 1、之 2 8F.-1, 8F.-2, No. 489, Sec. 2, Taiwan Blvd., West Dist., Taichung City 403506, Taiwan.
	臺中市西區臺灣大道二段 489 號 22 樓之 2 22F.-2, No. 489, Sec. 2, Taiwan Blvd., West Dist., Taichung City 403506, Taiwan.
營業部 台南區	台南市中西區民生路二段 307 號 19 樓-1 19F.-1, No. 307, Sec. 2, Minsheng Rd., West Central Dist., Tainan City 700018, Taiwan.
高雄分行	高雄市新興區中正三路 55 號 12 樓 12F. No. 55, Zhongzheng 3rd Rd., Xinxing Dist., Kaohsiung City 800307, Taiwan.
	高雄市新興區中正三路 55 號 11 樓之 2 G、H 室 Rm. G, Rm. H, 11F.-2. No. 55, Zhongzheng 3rd Rd., Xinxing Dist., Kaohsiung City 800307, Taiwan.
香港分行	香港九龍尖沙咀廣東道 9 號海港城港威大廈 6 座 32 樓 3201, 3210-14 室, 33 樓 3310-3313 室 Suites 3201, 3210-14, 32F., Suites 3310-3313, 33F., Tower 6, The Gateway, Harbour City, No.9 Canton Road, Tsim Sha Tsui, Hong Kong.
天津代表處	中國天津市和平區大沽北路 2 號環球金融中心津塔寫字樓 4510 室 Rm 4510, Tianjin World Financial Center, 2 Dagubei Road, Heping District, Tianjin, P.R. China
雪梨代表處	Suite 42.02, Level 42, Australia Square, Tower Building, 264 George Street, Sydney NSW 2000, Australia