



# Opinion Statement

## Greenhouse Gas Emissions Verification Opinion Statement

This is to verify that: O-Bank Co., Ltd.  
No. 99, Sec. 2, Tiding Blvd.  
Neihu Dist.  
Taipei City  
114514  
Taiwan, R.O.C.

王道商業銀行股份有限公司  
台北市  
內湖區  
堤頂大道二段 99 號  
114514

Holds Statement No: GHGEV 805590

### 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 O-Bank Co., Ltd. for the period from 2023-01-01 to 2023-12-31 was verified and validated.
- The verified organization-level greenhouse gas emissions include direct greenhouse gas emissions 274.3261 tonnes of CO<sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 2,765.4647 tonnes of CO<sub>2</sub> equivalent.
- O-Bank 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: 2024-05-27

Latest Issue: 2024-05-27

Page: 1 of 4

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Holds Statement No: GHGEV 805590

The Greenhouse Gas Emissions Verification activities are based on reasonable level of assurance:

- The data and information of greenhouse gas emissions are based on historical in nature, and no material misstatements for the period from 2023-01-01 to 2023-12-31 Greenhouse Gas Emissions calculation were revealed.
- Data quality was considered acceptable in meeting the principles as set out in ISO 14064-1:2018.
- The emission factor for electricity of year 2023 is 0.494 kgCO<sub>2</sub> per kWh.

EMISSIONS		Notes	tonnes CO <sub>2</sub> e
Category 1: Direct GHG emissions and removals			274.3261
1.1	Stationary combustion		4.8959
1.2	Mobile combustion		85.2482
1.3	Industrial processes (anthropogenic systems)		0.0000
1.4	Fugitive (anthropogenic systems)		184.1820
1.5	Land use, land use change and forestry		0.0000
Direct emissions in tonnes of CO <sub>2</sub> e from biomass			0.0000
Category 2: Indirect GHG emissions from imported energy			2,765.4647
2.1	Indirect emissions from imported electricity	location-based approach	2,765.4647
	Renewable Electricity purchased in kWh with contractual instruments compliant with ISO 14064-1 Annex E	Power Purchase Agreements: 22SP0107-B023000001~10 22SP0107-B023000027~33 22SP0107-B023000046~50 22SP0107-B023000058~64 22SP0107-B023000080~85 22SP0107-B023000100~106 22SP0107-B023000120~124 22SP0107-B023000135~140 22SP0107-B023000153~157 22SP0107-B023000167~183 22SP0007-B022001270~1320 22SP0007-B023000088~116 22SP0007-B023000813~866 22SP0007-B023001709~1733 22SP0007-B023002588~2614 22SP0007-B023003321~3347 22SP0007-B023003857~3883 22SP0007-B023004410~4440 22SP0007-B023005148~5254 22SP0007-B023005616~5731 22SP0007-B023005862~5875 22SP0007-B023005926~6038 22SP0007-B023006646~6742	742,880 kWh
	Indirect emissions from imported electricity	market-based approach	2,398.4820
2.2	Indirect emissions from imported energy (steam, heating, cooling and compressed air)	-	0.0000

Originally Issue: 2024-05-27

Latest Issue: 2024-05-27

Page: 2 of 4

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Agreed upon procedures (AUP)

- AUP are specific types of verification activities, BSI have performed the evidence-gathering procedures for the period from 2023-01-01 to 2023-12-31
- BSI do not express any assurance on the GHG emissions, removals and storage in listed below.

EMISSIONS		Notes	AUP Item(s)	tonnes CO <sub>2</sub> e
Category 3: Indirect GHG emissions from transportation				693.0711
3.3	Emissions from Employee commuting		637.6047 tCO <sub>2</sub> e	637.6047
3.5	Emissions from Business travels	Use the Spend-based method	55.4664 tCO <sub>2</sub> e	55.4664
Category 4: indirect GHG emissions from products used by organization				781.7346
4.1	Emissions from Purchased goods	Energy & Fuel: Use the Average-data method	Energy: 5591.617 MWh Fuel: 35.955 KL Water: 19,425.33 m <sup>3</sup>	731.5230
4.2	Emissions from Capital goods		Credit Card 129,406 piece NB 93 unit PC 191 unit Paper 15.4568 tonne	38.3053
4.3	Emissions from the disposal of solid and liquid waste	Use the waste-type- specific method	222.689 tonnes	11.9063

Originally Issue: 2024-05-27

Latest Issue: 2024-05-27

Page: 3 of 4

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The direct GHG emissions and removals(cat.1) and indirect GHG emissions from imported energy (cat.2) were verified in selected branches and representative offices, including but not limited to the following:

Location	Verification Information
O-Bank Co., Ltd. No. 99, Sec. 2, Tiding Blvd., Neihu Dist. Taipei City, 114514, Taiwan, R.O.C. 王道商業銀行股份有限公司 114514 台北市內湖區堤頂大道二段 99 號	The Greenhouse Gas Emissions with O-Bank Co., Ltd. for the period from 2023-01-01 to 2023-12-31 was verified, including direct greenhouse gas emissions 274.3261 tonnes of CO <sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 2,765.4647 tonnes of CO <sub>2</sub> equivalent.

名稱 Name	地址 Address	排放量 Emissions (tCO <sub>2</sub> equivalent)
總部大樓 Headquarters	台北市內湖區堤頂大道 2 段 99 號 No. 99, Sec. 2, Tiding Blvd., Neihu Dist., Taipei City, Taiwan, R.O.C.	1,217.9093
客服中心 Customer Service Center	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.-1, 6F.-2, 6F.-3., No. 189, Sec. 2, Jiuzong Rd., Neihu Dist., Taipei City, Taiwan, R.O.C.	350.4090
資訊中心 Data Center	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, Taiwan, R.O.C.	1,104.2133
南京復興分行 Nanjing Fuxing Branch	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, R.O.C.	20.8648
桃園分行 Taoyuan Branch	桃園市桃園區藝文一街 88 號 No. 88, Yiwen 1st St., Taoyuan Dist., Taoyuan City 330, Taiwan, R.O.C.	72.0742
	桃園市桃園區同德五街 65 號、67 號 8 樓 8F., No. 65, 67, Tongde 5th St., Taoyuan Dist., Taoyuan City, Taiwan, R.O.C.	
新竹分行 Hsinchu Branch	新竹縣竹北市光明五街 212 號 5 樓 5F., No.212, Guangming 5th St., Zhubei City, Hsinchu County 302, Taiwan, R.O.C.	33.5621
台中分行 Taichung Branch	臺中市臺灣大道二段 489 號 8 樓之 1 8F.-1, No.489, Sec. 2, Taiwan Blvd., Western Dist., Taichung City, Taiwan, R.O.C.	119.5427
	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., Western Dist., Taichung City, Taiwan, R.O.C.	
營業部台南區 Tainan Region Business Department	台南市中西區民生路二段 307 號 19 樓-1 19F.-1, No. 307, Sec. 2, Minsheng Road, West Central District, Tainan City, Taiwan, R.O.C.	47.8651
高雄分行 Kaohsiung Branch	高雄市新興區中正三路 55 號 12 樓 12F., No. 55, Zhongzheng 3rd Rd., Xinxing Dist., Kaohsiung City, Taiwan, R.O.C.	66.1149
天津代表處 Tianjin Representative Office	天津市和平區大沽北路 2 號天津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	7.2354

Originally Issue: 2024-05-27

Latest Issue: 2024-05-27

Page: 4 of 4

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Neihu Dist.  
Taipei City  
114514  
Taiwan

王道商業銀行股份有限公司  
臺灣  
台北市  
內湖區  
堤頂大道二段 99 號  
114514

Holds Statement No: GHGEV 781144

### Verification opinion statement

As a result of carrying out verification procedures in accordance with ISO 14064-3, it is the opinion of BSI with reasonable assurance that:

- The Greenhouse Gas Emissions with O-Bank Co., Ltd. for the period from 2022-01-01 to 2022-12-31 was verified, including direct greenhouse gas emissions 264.754 tonnes of CO<sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 2,798.890 tonnes of CO<sub>2</sub> equivalent.
- No material misstatements for the period from 2022-01-01 to 2022-12-31 Greenhouse Gas Emissions calculation were revealed.
- Data quality was considered acceptable in meeting the principles as set out in ISO 14064-1:2018.
- The emission factor for electricity for the year 2022 is not published by Taiwan government so far, the emission factor used for electricity is 0.509 kilograms of Carbon Dioxide equivalent per kWh instead which may potentially result in different Greenhouse Gas Emission estimates.

The other selected indirect GHG emissions listed in the attached table on the next page were also reported and thus verified with limited assurance, and data quality was not considered unacceptable in meeting the principles as set out in ISO 14064-1: 2018.

For and on behalf of BSI:

Managing Director BSI Taiwan, Peter Pu

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Page: 1 of 3

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The greenhouse gas emissions information reported by the organization for the period from 2022-01-01 to 2022-12-31 is as follows:

EMISSIONS		Notes	tonnes CO <sub>2</sub> e
<b>Category 1: Direct GHG emissions and removals</b>			<b>264.758</b>
1.1	Stationary combustion		3.2807
1.2	Mobile combustion		76.8086
1.3	Industrial processes (anthropogenic systems)	N/A	-
1.4	Fugitive (anthropogenic systems)		184.6686
1.5	Land use, land use change and forestry	N/A	-
Direct emissions in tonnes of CO <sub>2</sub> e from biomass			0.0000
<b>Category 2: Indirect GHG emissions from imported energy</b>			<b>2,798.890</b>
2.1	Indirect emissions from imported electricity	location-based approach	2,798.8903
Renewable Electricity purchased in kWh with contractual instruments compliant with ISO 14064-1 Annex E		Power Procurement Agreement through electricity grid	61,600 kWh
2.1	Indirect emissions from imported electricity	market-based approach	2,767.5359
2.2	Indirect emissions from imported energy (steam, heating, cooling and compressed air)	N/A	-
<b>Category 3: Indirect GHG emissions from transportation</b>			<b>583.138</b>
3.1	Emissions from upstream transport and distribution for goods	NS	
3.2	Emissions from Downstream transport and distribution for goods	NS	
3.3	Emissions from Employee commuting	Estimate based on employee personnel information	581.9760
3.4	Emissions from Client and visitor transport	NS	
3.5	Emissions from Business travels	Estimated based on business travel expenses	1.1622
<b>Category 4: indirect GHG emissions from products used by organization</b>			<b>695.829</b>
4.1	Emissions from Purchased goods	Fuel, paper, water and energy related activities	695.8293
4.2	Emissions from Capital goods	NS	
4.3	Emissions from the disposal of solid and liquid waste	NS	
4.4	Emissions from the use of assets	NS	
4.5	Emissions from the use of services that are not described in the above subcategories	NS	

\* NS: Non significant; N/A: Not Applicable.

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Page: 2 of 3

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The total emissions were verified in selected branches and representative offices, including but not limited to the following:

Location	Verification Information
O-Bank Co., Ltd. No. 99, Sec. 2, Tiding Blvd. Neihu Dist., Taipei City 114514, Taiwan 王道商業銀行股份有限公司 114514 台北市內湖區堤頂大道二段 99 號	The Greenhouse Gas Emissions with O-Bank Co., Ltd. for the period from 2022-01-01 to 2022-12-31 was verified, including direct greenhouse gas emissions 264.758 tonnes of CO <sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 2,798.890 tonnes of CO <sub>2</sub> equivalent.  The 10 locations of O-Bank Co., Ltd. are included.

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Page: 3 of 3

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