# Verification Opinion

| Verified with Comments | |
|---|---|
| **Reasonable Assurance:**<br>Based on the process and procedures conducted, the GHG statement contained in the TS Financial Holding Co., Ltd. Report 2025 produced by TS Financial Holding 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 it’s principles. |
| **Limited Assurance:**<br>Based on the process and procedures conducted, there is no evidence that the GHG statement contained in the TS Financial Holding Co., Ltd. Report 2025 produced by TS Financial Holding Co., Ltd., 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 it’s principles. |
| | • For certain categories, greenhouse gas emissions are estimated using secondary data, which may introduce inherent uncertainty in the resulting emissions figures. |
| The following improvements were raised in relation to future reporting | Verification for Taiwan Shin Kong Commercial Bank Co., Ltd., Shin Kong Life Insurance Co., Ltd. and MasterLink Securities Corp. was conducted by other accredited Certification Body. |
| Lead Verifier | Weiyu Cheng |
| Independent Reviewer | Eddy Chuang |
| Signed on behalf of BSI | Managing Director Northeast Asia, APAC Assurance |
| Issue Date | 2026-05-25 |
| 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 TS Financial Holding Co., Ltd. This 3rd party Verification Opinion has been prepared for TS Financial Holding 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 TS Financial Holding 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 837961 Dated 2026-05-25**

## Verification Engagement

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| Organization | TS Financial Holding Co., Ltd.<br>台新新光金融控股股份有限公司 |
| Responsible party | TS Financial Holding Co., Ltd.<br>台新新光金融控股股份有限公司 |
| Verification Objectives | To express an opinion on whether the organizational GHG Statement which is historical in nature:<br>• Is accurate, materially correct and is a fair representation of GHG data and information<br>• Has been prepared in accordance with ISO 14064-1:2018, 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<br>• Limited for the other indirect GHG emissions |
| Verification evidence gathering procedures | • Evaluation of the monitoring and control systems through interviewing employees observation & inquiry.<br>• Verification of the data through sampling recalculation, retracing, cross checking and reconciliation.<br>• Activity data was verified through consumption logs, records, daily logs, utility bills, invoices, service records, etc.<br>• 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: TS Financial Holding 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 | | TS Financial Holding Co., Ltd.<br>台新新光金融控股股份有限公司<br>No. 118, Sec. 4, Ren'ai Rd., Da'an Dist., Taipei City 106435, Taiwan<br>106435 台北市大安區仁愛路四段 118 號 |
| Organizations GHG Report containing GHG Statement | | 台新新光金融控股股份有限公司 2025 年溫室氣體盤查管理報告<br>台新新光金融控股股份有限公司 2025 年溫室氣體盤查清冊 |
| Organizational Boundary | | Operational Control |
| Locations included in the Organizational Boundary | | See Appendix A |
| Scope of activities | | Provision of Financial services. |
| Reporting Boundary | Direct GHG emissions (Scope 1) | • Stationary combustion<br>• Mobile combustion<br>• Fugitive (anthropogenic systems) |
| | Direct GHG Removals (Scope 1) | N/A |
| | Indirect GHG emissions from imported energy (Scope 2) | • Imported electricity> |
| | Indirect GHG emissions from transportation (Scope 3) | Not significant |
| | Indirect GHG emissions from products used by organization (Scope 3) | • Purchased goods and services (Peper, Credit Card, Water, Energy and Fuel)<br>• The use of assets (Rented fugitive) |
| | Indirect GHG emissions associated with the use of products from the organization (Scope 3) | • The use stage of the product (Credit Card)<br>• Downstream leased assets (Electricity)<br>• End-of-life stage of the product (Credit Card)<br>• Investments (by PCAF Financed emissions 2nd edition) |
| | 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 $CO_2e$ |
|---|---:|
| Direct emissions (Scope 1) | 5,121.7402 |
| Indirect emissions from imported energy (Scope 2) - Location Based | 41,655.0565 |
| Indirect emissions from imported energy (Scope 2) - Market Based | 35,838.9966 |
| Indirect GHG emissions from products used by organization (Scope 3) | 9,633.2790 |
| Indirect GHG emissions associated with the use of products from the organization (Scope 3) | 19,966,328.8846 |
| **Total (location based)** | 20,022,738.9603 |
| **Total (market based)** | 20,016,922.9004 |

Appendix A

| Location | Note |
|---|---|
| 台新新光金控 | 由 BSI 查證，包含以下公司<br>台新新光金控　TS Holdings<br>台新銀行　Taishin Bank<br>台新人壽　Taishin Life Insurance<br>台新證券　Taishin Securities<br>台新投信　Taishin Securities Investment Trust<br>台新投顧　Taishin Securities Investment Advisory<br>台新資產管理　Taishin Asset Management<br>台新創投　Taishin Venture Capital Investment<br>台新育樂　Taishin Sports Entertainment<br>台新大安租賃　Taishin D.A. Finance Co., Ltd.<br>台新融資租賃　Taishin Financial Leasing (China) Co., Ltd.<br>台新期貨　Taishin Futures<br>台新證創投　Taishin Securities Venture Capital<br>台新資本管理　Taishin Capital<br>台新健康投資　Taishin Health Investment<br>台新建經　Taishin Real-Estate Management<br>新光金保代　Shin Kong Property Insurance Agency<br>新光金創投　Shin Kong Venture Capital International<br>新光租賃(蘇州)　Shin Kong Leasing Corp. |
| 新光銀行 | 由 SGS 查證<br>新光銀行　Shin Kong Bank |
| 新光人壽 | 由 DNV 查證，包含以下公司<br>新光人壽　Shin Kong Life Insurance<br>新壽新加坡　Shin Kong Life Singapore<br>新壽管理維護　Shin-Kong Life Real Estate Service<br>越南新光責任　Shin Kong Vietnam |
| 元富證券 | 由 DNV 查證，包含以下公司<br>元富證券　MasterLink Securities<br>元富保代　MasterLink Insurance Agent<br>元富創投管顧　Masterlink Venture Capital Management Consulting<br>元富創投　MasterLink Venture Capital<br>元富香港　Masterlink Securities (HK)<br>元富天津投顧　MasterLink Investment Advisory Corp Tianjin<br>元富天津創投　MasterLink Venture Capital (Tianjin)<br>元富天津創管　MasterLink Venture Management Corporation (Tianjin)<br>元富證券 BVI　MasterLink Securities (B.V.I.)<br>元富期貨　MasterLink Futures<br>元富投顧　MasterLink Securities Investment Advisory |

## Appendix B

確信意見：英國標準協會(確信機構)係依據 ISO 14064-3: 2019 及相關主管機關現行規定執行查證程序，查證結果發現未違反實質性限制，符合 ISO 14064-3: 2019 之合理保證等級。依據確信機構所執行之查證過程與程序，有充分證據顯示受查證組織之溫室氣體聲明不具實質差異，且係根據協議之查證準則規範的溫室氣體量化、監測與報告的國際標準予以準備，並公正地呈現溫室氣體數據之相關資訊。

確信準則： ISO 14064-1: 2018 組織層級溫室氣體排放與移除量化及報告附指引之規範及金融監督管理委員會現行溫室氣體排放量揭露相關規定。

確信範圍：台新新光金融控股股份有限公司之合併財報(詳如 Appendix A 受查證範圍資訊)

盤查期間： 自民國 114 年 01 月 01 日至民國 114 年 12 月 31 日

實質門檻： 直接溫室氣體排放量與輸入能源之間接溫室氣體排放量總和之 5%

查證數據： 採政府間氣候變遷專家委員會(IPCC) 2021 年第六次評估報告(AR6)公布之全球暖化潛勢值(GWPs)彙總排放量，經查證排放量如下：

| 類別 | 排放量 (公噸二氧化碳當量) |
|---|---|
| 直接溫室氣體 | 5,121.7402 |
| 輸入能源間接溫室氣體- (location based) | 41,655.0565 |
| 輸入能源間接溫室氣體- (market based) | 35,838.9966 |
| 總排放(location based) | 46,776.80 |
| 總排放(market based) | 40,960.74 |
| 排放密集度 (公噸二氧化碳當量/百萬元) (market based) | 0.514 |

溫室氣體排放密集度資訊：台新新光金融控股股份有限公司 2025 年合併財報營業額。

保留意見： 本案台新新光金融控股股份有限公司(含部分轄下公司)由英國標準協會查證，新光銀行、新光人壽(含轄下公司)及元富證券(含轄下公司)由其他合格查驗機構執行查證(各轄下公司資訊詳 Appendix A 受查證範圍資訊)。

其他資訊： 無。