



中華郵政  
CHUNGHWA POST



# CHUNGHWA POST 2024 ESG REPORT



# Contents

EDITING GUIDELINES	4
MESSAGE FROM THE TOP MANAGEMENT	6
ABOUT CHUNGHWA POST	8
2024 SUSTAINABILITY ACHIEVEMENTS AND PERFORMANCE	12
ESG SPECIAL COLUMN	19
Introduction of Carbon Footprint Inventory for the Fulfillment of Sustainable Development Commitment	19
The Issuance of Postal Commemorative Stamps Sparks a Craze, Being Sporting Witness to Greatness	20
Working with Taiwan Fund for Children and Families to Send Love and Care to Disadvantaged Children	22
Train AI Talent to Drive Digital Transformation	24
Promotion of Sports Equality, Honored with the Sports Activist Award- Promotion Award	26
Preventing Financial Fraud and Safeguarding the Public's Property	27
IMPLEMENTATION OF SUSTAINABLE DEVELOPMENT GOALS (SDGS)	28

01 ESG SUSTAINABILITY MANAGEMENT	30
1.1 SUSTAINABILITY GOVERNANCE FRAMEWORK	32
1.2 STAKEHOLDER ENGAGEMENT	34
1.3 SUSTAINABILITY IMPACT ASSESSMENT (SIA)	38
1.4 VISIONS FOR SUSTAINABLE DEVELOPMENT	40

02 STEPPING TOWARD NET ZERO EMISSIONS	46
2.1 CLIMATE CHANGE	48
2.2 GREEN INVESTMENT	54
2.3 IMPLEMENTATION OF CARBON MANAGEMENT	56
2.4 LOW-CARBON OPERATIONS	61

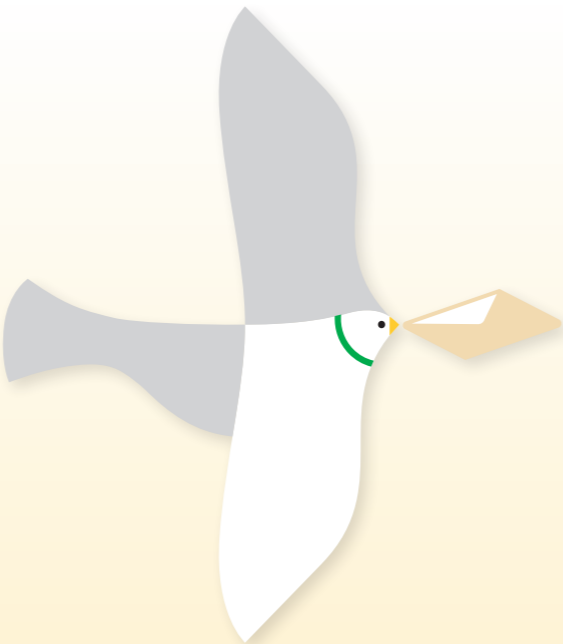
03 INNOVATIVE POSTAL SERVICES	66
3.1 EXTENDING THE VALUE OF POSTAL SERVICES	68
3.2 IMPROVEMENT OF SERVICE QUALITY	75

04 FULFILLING SOCIAL INCLUSION	78
4.1 TAIWAN'S GREEN GIANT	80
4.2 FINANCIAL INCLUSION	85
4.3 SOCIAL CARE	89

05 CREATION OF A HAPPY WORKPLACE	92
5.1 PERSONNEL MANAGEMENT	94
5.2 EMPLOYEE CARE	97
5.3 TALENT CULTIVATION	100
5.4 OCCUPATIONAL SAFETY AND HEALTH	103

06 STRENGTHEN ORGANIZATIONAL RESILIENCE	106
6.1 CORPORATE GOVERNANCE	108
6.2 RISK MANAGEMENT	110
6.3 DIGITAL DEVELOPMENT	115
6.4 CYBER COMMUNICATION SECURITY	119

07 APPENDIX	122
7.1 ESG DATA DISCLOSURE	122
7.2 GRI STANDARDS CONTENT INDEX	130
7.3 SASB STANDARDS INDEX - INSURANCE	138
7.4 SASB STANDARDS IINDEX - ROAD TRANSPORTATION	140
7.5 BRITISH STANDARDS INSTITUTION(BSI) VERIFICATION STATEMENT	142



Editing Guidelines

Chunghwa Post Co., Ltd. (hereinafter referred to as Chunghwa Post) has long-term commitment to the promotion of sustainable development and publishes an annual Sustainability Report in both Chinese and English editions (hereinafter referred to as “this Report” to respond to stakeholders and present its efforts and achievements in corporate governance, environmental sustainability, and social responsibility. Relevant information is also disclosed in the Sustainable Development Section on Chunghwa Post’s official global website.

Reporting Principles and Guidelines

This Report was prepared in accordance with GRI Standards 2021 issued by the Global Reporting Initiative (GRI) for the transparent disclosure of management approaches and performance outcomes related to material sustainability topics. In addition, we also referred to the industry standards issued by the Sustainability Accounting Standards Board (SASB), the Task Force on Climate-related Financial Disclosures (TCFD), the “Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies” announced by Taiwan Stock Exchange Corporation (TWSE), and the United Nations Sustainable Development Goals (SDGs) as the reporting principles.

Organizational Boundaries and Scope of Disclosure

The scope of data disclosure of this Report is mainly the operation bases of Chunghwa Post, excluding the investment business. Some data of the environmental aspect mainly cover the operating locations including the Head Office buildings (Jinshan and Aiguo Buildings), Taipei Post Office, Banqiao Post Office, Sanchong Post Office, Taoyuan Post Office, Taichung Post Office, Tainan Post Office, Kaohsiung Post Office, Keelung Post Office, Hsinchu Post Office, Changhua Post Office, Chiayi Post Office, Yilan Post Office, Miaoli Post Office, Nantou Post Office, Yunlin Post Office, Pingtung Post Office, Hualien Post Office, Taitung Post Office and Penghu Post Office, and Taipei Mail Processing Center.

Reporting Period

The reporting period of this Report is from January 1 to December 31, 2024. Certain contents of this Report include information prior to 2024 and forward-looking plans. There are no significant changes to the organizational scale, structure, ownership, or supply chain. Any restatements of information are noted accordingly in the respective chapters. Precious edition: Published in July, 2024.

Data Basis and External Verification

The data and statistics disclosed in this Report are based on Chunghwa Post’s internal compilation and survey results. Financial data are derived from publicly disclosed data certified by an independent accounting firm. Data are expressed using standard numerical conventions. Unless otherwise noted, all monetary amounts are expressed in New Taiwan Dollars (NT\$). Some data are sourced from publicly available information published on official government websites, and any conversions applied are clearly specified in the relevant sections of this Report.

To ensure the reliability of the information disclosed in this Report, third-party assurance was conducted by the British Standards Institution (BSI Taiwan). The verification process confirmed compliance with GRI Standards 2021 and AA 1000 Assurance Standard v3 (AA 1000AS v3) with Type 2, Moderate level of assurance. This Report was issued upon approval from the chairman, and was distributed to the board of directors and supervisors. See Appendix 7.5 for the independent assurance statement issued by BSI.

Category	In Compliance with Standards	Certification / Assurance Body
Sustainability	AA1000 Assurance Standard v3 (Type 2, Moderate Level of Assurance)	British Standards Institution (BSI)
Financial	Regulations Governing Auditing and Attestation of Financial Statements for Financial Institutions & Generally Accepted Auditing Standards	KPMG Taiwan
Systems	ISO 14064-1 Organizational Greenhouse Gas Inventory	AFNOR Certification Taiwan
	ISO 50001 Energy Management System	SGS Taiwan Ltd.
	ISO 45001 Occupational Health and Safety Management System	SGS Taiwan Ltd.
	ISO 22301 Business Continuity Management System	British Standards Institution (BSI)
	ISO 27001 Information Security Management System	British Standards Institution (BSI)
	ISO 27701 Privacy Information Management System	British Standards Institution (BSI)
	BS 10012 Personal Information Management System	British Standards Institution (BSI)

Contact Information

If you have any questions or suggestions regarding the contents of this report, please feel free to contact us using the information below.

Dept. of Public Affairs

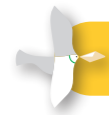
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Website: https://www.post.gov.tw



Chunghwa Post  
ESG Website



## Message from the Top Management

### To all partners who care about the sustainable development of Chunghwa Post

Ever since its establishment, Chunghwa Post has always upheld the principles of “Honor, Responsibility, and Commitment” to implement the mission of postal popularization. The adoption of an integrated corporate management model combining services in postal, savings and life insurance operations helps gain in-depth insights into the diverse needs of customers, showing Chunghwa Post’s dedication to sustainable management and creation of a better society. Postal service is not only an important foundation for the operation of society, but also embodies the public’s expectations for communication, convenience, and security.

In 2024, we have achieved remarkable results in the field of sustainable development. Chunghwa Post was highly recognized in the 2024 Asia-Pacific Sustainability Action Award and Taiwan Sustainability Action Award (APSAA & TSAA) held by Taiwan Institute for Sustainable Energy (TAISE) and was honored with 1 Gold Award in Environmental Sustainability, 1 Gold Award in Economic Development, and 1 Silver Award in Social Inclusion. In the 17<sup>th</sup> Taiwan Corporate Sustainability Awards, we were honored with the “Comprehensive Performance: Top 100 Sustainability Exemplary Awards” and “Sustainability Report Platinum Award”. These achievements demonstrate our dedicated efforts on fulfilling corporate social responsibility and sustainable management. To cope with the trend of sustainable development and make adjustments of relevant organizational planning, Chunghwa Post has set up a Chief Sustainability Officer (CSO) to supervise the promotion and development of sustainable business.

In terms of environmental sustainability, we actively respond to the government’s policy of net-zero emissions by 2050, and have promoted various energy resources management and transition measures. We continue to introduce TCFD (climate-related financial disclosure) projects for postal savings and life insurance businesses, with additional TCFD projects for postal business, expand the scope of GHG inventory, conduct ISO 14067 Carbon Footprint Inventory, and replace energy-consuming equipment.

In terms of economic development, we focus on customer experience, continue to optimize the business model, and utilize digital technology tools for the provision of Universal Postal Services, including the optimization of the Mobile Post Office App, prevention of financial fraud, promotion of the e-commerce platform, PostMall, and the 24/7 iBox.

In terms of Social Inclusion, to fulfill the spirit of “Postal services for public welfare, being deeply rooted locally”, Chunghwa Post continues to care for the elderly people living alone, organize blood donation activities, assist with the marketing of agricultural products and deliver nutritious lunch to remote areas, and also organize Staying Young Activities in various places from time to time.

Chunghwa Post will continue to deepen its core business and make good use of smart technology to provide more thoughtful, convenient and safer services to meet customer needs, realizing the vision of “being a postal administration that provides excellent services and is trusted by all citizens”. We deeply appreciate your continued support and trust along the way. Let us work together for a better future.



Chairperson,  
Wang, Kwo-Tsai  
王國材



President  
Chiang, Jui-Tang  
江瑞堂

About Chunghwa Post

Excellent  
services

Trusted by  
the people



Make good use of digital technology, strengthen innovation capability, improve business physique, and enhance competitiveness.



Strengthen asset management and application, actively activate real estate assets, and improve performance of asset operation.



Strengthen talent recruitment, cultivation and manpower utilization to cope with the business development demands and improve work efficiency.



To improve utilization efficiency of postal funds, support the government's major public construction and private investment plans.



Implement corporate governance, develop sustainable development, maintain social welfare and fulfill corporate responsibility.











Develop smart logistics and digital finance, provide universal and high-quality service in postal, saving and life insurance operations.



Continue to expand cross-strait postal and remittance business to provide convenience services to the public.

Profile of Chunghwa Post Co., Ltd.



Company Name	Chunghwa Post Co., Ltd.																			
Headquarters	No.55 , Sec. 2, Jinshan S. Rd., Da-an District, Taipei City																			
Date of Corporatization	Jan. 1, 2003																			
Total assets	NT\$8.57 trillion (as of Dec. 31, 2024)																			
Capital	NT\$84.262 billion																			
Shareholder structure	100% owned by Ministry of Transportation and Communication																			
Core Operations and Services	<div><div> Delivery of mail</div><div> Postal savings</div><div> Remittances</div><div> Simple life insurance</div><div> Philately and related merchandise</div><div> Management of postal assets</div><div> Subject to approval by the MOTC, Chunghwa Post may also operate as an agent for other businesses, make investments, or operate related businesses as described under subparagraphs 1 to 6 of this article</div></div>																			
Income distribution	<div>Sources of operating income in 2024</div> <div></div> <table><tr><td>▶ Insurance premiums</td><td>NT\$75.841 bn</td><td>29.00%</td></tr><tr><td>▶ Interest income</td><td>NT\$137.610 bn</td><td>52.61%</td></tr><tr><td>▶ Postal revenue</td><td>NT\$26.355 bn</td><td>10.08%</td></tr><tr><td>▶ Net investment profit or loss</td><td>NT\$17.595 bn</td><td>6.73%</td></tr><tr><td>▶ Service income</td><td>NT\$2.862 bn</td><td>1.09%</td></tr><tr><td>▶ Other operating income</td><td>NT\$1.284 bn</td><td>0.49%</td></tr></table>		▶ Insurance premiums	NT\$75.841 bn	29.00%	▶ Interest income	NT\$137.610 bn	52.61%	▶ Postal revenue	NT\$26.355 bn	10.08%	▶ Net investment profit or loss	NT\$17.595 bn	6.73%	▶ Service income	NT\$2.862 bn	1.09%	▶ Other operating income	NT\$1.284 bn	0.49%
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Number of employees	25,374 (as of Dec. 20, 2024)																			

Distribution Of Postal Establishments



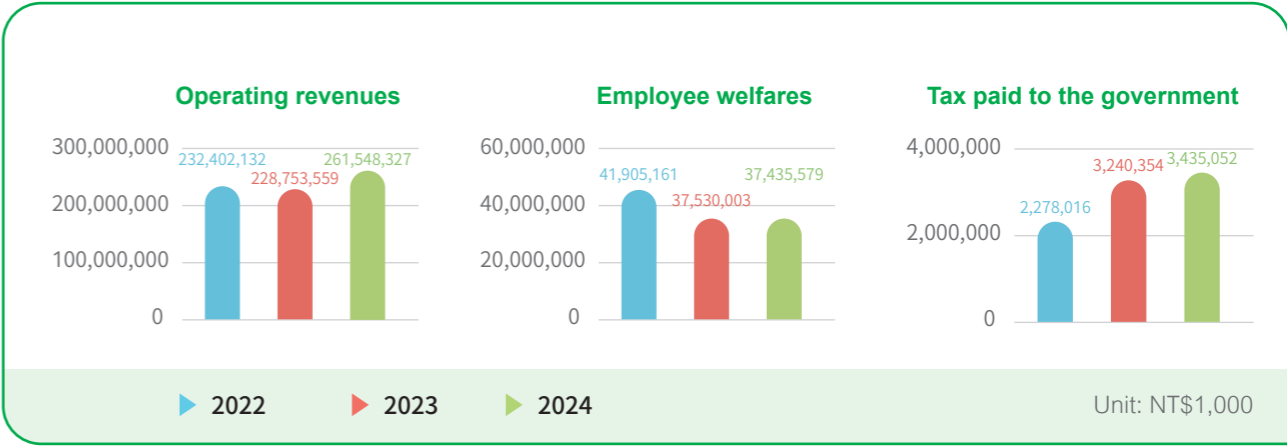
Note: As of the end of 2024, 1 additional post office, the National University of Kaohsiung (NUK) Post Office has been established, and 2 post offices, the Hualien Former Railway Station Post Office (Hualien Branch 1) and Sanchong Yongxing Post Office were restructured and merged.



Operational Performance

Attainment status of operational performance goals of Chunghwa Post in 2024

Business item	Unit	2024 Goals	2024 Final account	Target attainment rate (%)
Mail business	Thousand items	1,741,051.00	1,813,290.43	104.15
Philatelic business	Thousand dollars	568,900.00	578,448.81	101.68
Savings business (Average daily balance)	100 million dollars	69,670.00	72,591.38	104.19
Remittance business (Remittance capacity)	100 million dollars	15,384.00	16,785.62	109.11
Postal simple life insurance business (Premium income)	100 million dollars	853.36	758.41	88.87
Agential services (Notional amount)	100 million dollars	49.22	51.40	104.43



Public Policy Participation

Chunghwa Post adheres to legal restrictions stipulated in Political Donations Act and does not make political donations. However, we remain actively engaged in industry and public affairs, maintaining good exchanges and interactions with industry peers and competent authorities. In 2024, Chunghwa Post holds management positions in 6 public associations and participates as a member in about 30 others.

## 2024 Sustainability Achievements and Performance



### Financial Supervisory Committee (FSC)

- 2024 Annual Microinsurance Contest – Outstanding Sales Award and Disability Care Award
- 2024 Annual Small Amount Whole Life Insurance Competition – Age-Friendly Award and General Coverage Award
- 2024 Six Major Core Areas and Public Infrastructure Investment Competition – Financial Investment Group



### Taiwan Institute for Sustainable Energy (TAISE)



- 2024 Taiwan Sustainability Action Awards (TSAA): Gold – Environmental Sustainability, Gold – Economic Development, Silver – Social Inclusion
- 2024 Taiwan Corporate Sustainability Awards (TCSA): Taiwan Top 100 Sustainability Model Enterprise – Comprehensive Performance Sustainability Report – Platinum



Risk Management, Insurance & Finance Magazine and Risk Management, Insurance & Finance Foundation

- 2024 Insurance Quality Award and Dragon & Phoenix Award – Best Insurance Companies for Finance Graduates – Excellence Award in Office and Field Categories
- 2024 Faith, Hope & Love Awards of Insurance – Best Social Responsibility Award



Excellence Magazine  
2024 Best Customer Trust Award –  
Outstanding Customer Trust Award



Department of Sports, Taipei City Government  
2024 Taipei Sports Contribution Commendation Awards  
– Promotion Award



Commercial Times  
Digital Information Security Award (Security Category) –  
Gold Award



Commercial Times  
Digital Service Award – Excellence Award



BSI  
Digital Trust & ESG Promotion Award



Taipei Blood Center of Taiwan Blood Services Foundation  
2023 Excellent Blood Donation Group awarded



China Times  
Financial Services Awards – Information Security



China Times  
Financial Services Awards – Service Quality  
Award



National Police Agency for prevention  
of financial frauds  
Financial Anti-Fraud Model Award



the Universal Cash Handout Program  
2024 Fintech Taipei Awards -  
Co- Creation Models



Financial Information Service Co., Ltd.  
(FISC)  
Excellence in Interbank Business  
Promotion Award

## Chunghwa Post's 2024 Performance in Sustainable Management of ESG

- Identified **8 categories** of stakeholders based on the AA1000 SES 2015 (Stakeholder Engagement Standards).
- Summarized **50** sustainability-related topics after data collection.
- Identified **15** topics of the GRI Standards and **13** custom topics of Chunghwa Post.
- Responded to and implemented **14** SDGs.



## Chunghwa Post's 2024 Performance in Innovative Services

- The complete delivery rate of mails was **99.53%**.
- As of the end of 2024, the number of iBox installed totaled **2,408**.
- The Mobile Post Office App, POST, had **7.59 million** downloads.
- The number of policies established through the Mobile Insurance Service totaled **33,334**.
- The number of online insurance applications established amounted to **9,802**.
- The enhanced on-site guided shopping mechanism of the PostMall website successfully obtained more than **12,751 orders**, with the amount of over **NT\$25 million**.
- The customer satisfaction **increased by 5.05%** compared with the base year (2017).
- Chunghwa Post worked in line with the government's "Universal Cash for All" project. From March 20, 2023, to January 31, 2024, the cumulative number of people receiving cash through Chunghwa Post's channels exceeded **10.29 million**.

## Chunghwa Post's 2024 Performance toward Net Zero Emissions

- Cumulative investment of **NT\$499.90** million in the use of electric scooters.
- Completed the external verification of **ISO 14064-1:2018** GHG inventory in all Chunghwa Post's operating locations.
- The **TCFD (Task Force on Climate-Related Financial Disclosure)** project was imported in the Postal Remittances and Savings Business and Life Insurance Business, and also in Postal Services starting from 2024 for the establishment of a climate-related financial disclosure mechanism.
- Recycled **656,200** Convenience Boxes, with the reuse rate of **14.29%**.
- Convened 12 paperless board meetings, saving about **110,000 sheets** of A4 paper.
- Provided digital services in Remittances and Savings Business, saving **51.88 million sheets** of A4 paper in 2023, and the benefits of carbon reduction amounted to approximately **394 tCO<sub>2</sub>e**.
- The PDA digital signature was implemented in July 2022, and as of the end of December, 2024, a total of **4,003,477 sheets** of A4 paper had been saved, resulting in approximately **28.83 tCO<sub>2</sub>e** in carbon reduction benefits.
- Installed solar PV power generation system with the capacity of 3,787 kWh from 2015 to 2024, producing **4.25 million kWh** annually, reducing carbon emissions by approximately **2,199 tons**.
- As of 2024, the cumulative number of Green Building Label was **22**, among which **13** met the Carbon Dioxide Reduction Index; the number of Green Building Candidate Certificate was **36**, among which **19** met the Carbon Dioxide Reduction Index.
- The amount of investment in green bonds reached approximately **NT\$15.468 billion**.
- As of the end of 2023, the amount of **NT\$63.796 billion** investment was made in stocks and bonds related to the green power and renewable energy industry.
- Participated in **183** shareholders' meetings or special shareholders' meetings of TWSE listed companies by dispatching personnel or exercising e-vote.
- As of review, **97.75%** of the total investment market value of domestic equity investments was in listed (OTC) companies that comply with corporate social responsibility (CSR) principles.

## Chunghwa Post's 2024 Performance in Social Inclusion

- As of the end of 2024, Chunghwa Post had installed a total of **2,425** accessible ATMs and **290** voice-assisted ATMs for the visually impaired.
- Organized **45 sessions** of Financial Literacy Campus Tour Lectures and **81 sessions** of Financial literacy Community Tour lectures.
- Chunghwa Post Official Website, Online Post Office (iPost) Friendly Zone, and Online ATM Friendly Zone have all obtained the Web Content Accessibility Guidelines 2.0 **Level A**.
- Prevented **2,281** financial frauds with the amount of **NT\$896.38 million**, and was listed as Excellent Anti-fraud Financial Institution by police agencies.
- The cumulative number of valid contracts of An-xin Whole Life Insurance was **291,872**, an increase of **61,517** compared with the previous year.
- The cumulative number of valid contracts of Accident Microinsurance Rider was **19,548** in 2024, an increase of **3,031** compared with the previous year.
- A total of **289** sessions of Caring for the Community series activities were organized, with **33,191** participants.
- A total of **666** blood donation activities were held all over Taiwan, raising **46,582 bags** of blood (250c.c/bag).
- A total of **13,489 people** applied for the scholarship program for the children of postal life insurance policyholders, and 3,000 won the scholarship, and the total amount issued amounted to **NT\$5 million**.
- 38 sessions of Staying Young Activities were held in 2023, with a total of **3,895 participants**.
- A total of **27** marketing activities of agricultural products were held, assisting **296 small-scale farmers**, and the sales mount was approximately **NT\$30.68 million** while the public welfare donation was around **NT\$520,000**.
- The implementation of service of caring for the elderly living alone on the way of mail delivery started in 2008, and as of the end of 2024, the cumulative number of elders we served totaled **1,175,771**.
- We assisted in the food delivery program to deliver food to schools in rural areas. As of the end of 2024, we have assisted in **734 trips** (from pick-up points to schools) of delivery.
- **24** old house renovation projects for the elderly living alone were implemented in 2022, with a total investment of **NT\$1,672,885**.
- The Postal Museum organized **12 sessions** of the philately seminars and **4 sessions** of philately seminars in southern Taiwan.
- The number of refurbished computers donated in the "Passing on Love and Donating Computers to Schoolchildren in Remote Villages" Project in 2024 was **2,162**, and these computers were donated to middle and elementary schools in remote areas.

## Chunghwa Post's 2024 Performance in the Creation of a Happy Workplace

- The ratio of female senior executives (director or higher position holders) accounted for **63.61%**.
- The number of persons with disabilities hired accounted for approximately **3.34%** (761 persons with disabilities should be employed as required by law, and the actual employment was 843 persons, exceeding legal requirement by 97 persons).
- 54 indigenous people should be employed as required by law, and the actual employment was 292 persons, exceeding legal requirement by **238 people**.
- The percentage of total employees covered by Collective Agreement was **99.98%**.
- The standard salary of basic-level staff was **1.47 times** the statutory minimum wage.
- A total of 574 employees applied for parental leave without pay, with the reinstatement rate was **98.32%** and the retention rate was **98.68%**.
- 42** outstanding postal personnel were selected, and **4** were honored with Model Civil Servant by Ministry of Transportation Communication (MOC).
- The number of physical training hours amounted to **313,699 hours** while that of digital learning reached **644,051.5 hours**. The number of digital courses established was **74** (a 23.33% increase compared with the target number of 60).
- The human rights related courses and training reached **98.83%**.
- The Safety and Health Technology Center (SAHTECH) was entrusted to conduct the internal audit of in **19 Responsibility Center Offices, Taipei Mail Processing Center, and the Head Office**.

## Chunghwa Post's 2024 Performance in Reinforced Organizational Resilience

- The ratio of female directors and supervisors accounted for **44.4%** among all board members.
- The total training hours for directors and supervisors amounted to **342 hours**, with an average of **18 hours** per person.
- Organized **22 sessions** of lectures on advocacy of special laws and regulations in 2024, with a total of **1,262 participants**.
- Settlement amount of the savings business totaled **NT\$7,286 billion, increased by 1.77%** compared with 2023.
- The total number of life insurance policies in force was **2,195,285**, the total amount insured was **NT\$717.77353 billion**, and the premium income was **NT\$75.84134 billion**.
- The proportion of green procurement was **100%**.



## Introduction of Carbon Footprint Inventory for the Fulfillment of Sustainable Development Commitment

Chunghwa Post has actively promoted digital transformation and sustainable development, introducing emerging digital technologies to optimize financial services while responding to the government's 2050 Net-Zero Policy to achieve the operational goal of carbon reduction.

Since the launch of the Mobile Post Office App, the number of cumulative downloads has exceeded 7.59 million. Chunghwa Post continues to optimize services based on user needs, launching features of an all-English interface, accessible voice-activated services, online foreign exchange remittance, and branch appointment functions. In 2024, a new "wallet" service was added in January, 2024, integrating the financial and payment functions to provide a more convenient digital financial experience. In addition, to ensure payment security, starting from March 16, Postal VISA Debit Card holders are able to set the card limit by themselves, and the limit of underage applicants will be set lower to strengthen security of depositor's funds.

In terms of implementing low-carbon goals, Chunghwa Post will incorporate the concept of sustainability into its operating strategies, introduce ISO 14067 : 2018 carbon footprint inventory standard, and apply it to Mobile Post Office App Digital Financial Services for the carbon footprint inventory between July and December, 2023. Subsequently, the British Standards Institution (BSI) conducted verification from January to February, 2024, and the certification was officially obtained in March. The GHG emission for each transaction (such as inquiry, transfer or payment) on the Mobile Post Office App was 0.1224 gCO<sub>2</sub>e, showing the environmental benefits of digital finance.

To further promote environmental protection, Chunghwa Post encourages the public to use the Mobile Post Office App and conduct business digitally more often to contribute to the sustainable development of the earth. In the future, Chunghwa Post will continue to deepen its low-carbon transition to create more sustainable postal services through technological innovations and environmental measures, working together with all sectors of society to reach our goal of net-zero emissions.



Mobile Post Office App  
Digital Financial Services  
Carbon Footprint Verification Certificate



## The Issuance of Postal Commemorative Stamps Sparks a Craze, Being Sporting Witness to Greatness

To promote sports and document the outstanding performance of great athletes, Chunghwa Post has specially issued a variety of postal folios and commemorative stamps for the public to witness the glorious moments of Taiwanese athletes. On September 13, the Tai Tzu Ying Stamp Folio was issued; on December 6, the Golden Duo Stamp Folio: Lee Yang and Wang Chi-Lin was issued; on December 20, Taiwanese Daughter Stamp Folio: Lin Yu Ting was issued, paying tribute to these Prides of Taiwan. To commemorate Taiwan's national baseball team's victory in the WBSC Premier 12, 2024, winning the championship, a new record in Taiwan's baseball history. On December 18<sup>th</sup>, TEAM TAIWAN Championship Postal Card and on December 30<sup>th</sup>, TEAM TAIWAN Championship Stamp Folio were issued, sparking a craze for collection. To further witness this historic moment, a set of 4 stamps of "The Championship of the WBSC Premier 12 2024 Commemorative Issue" (a four-stamp set) will be released on January 22, 2025. A stamp issuing ceremony will be held on the same day of its issuance to share the glorious moment with the public.



TEAM TAIWAN Championship Postal Card



Tai Tzu Ying Stamp Folio



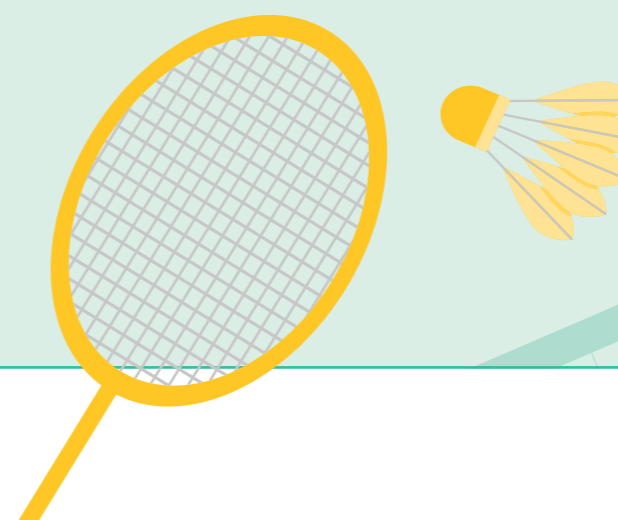
Golden Duo Stamp Folio



Taiwanese Daughter  
Stamp Folio: Lin Yu Ting



TEAM TAIWAN Championship  
Stamp Folio





## Working with Taiwan Fund for Children and Families to Send Love and Care to Disadvantaged Children

To help disadvantaged children, Chunghwa Post started to promote “Postal Love – Child and Family Support Program” with Taiwan Fund for Children and Families from May, 2024, calling upon 17 stores on PostMall to jointly collect daily necessities to provide substantial support for disadvantaged children and families. The goods and materials collected this time covered 25 categories, including staple foods like rice and noodles, snacks, cookies, health food, household cleaning products, etc., with a total value of over NT\$700,000, benefiting over 1,300 underprivileged families. In addition, to inspire people to show care and protect the environment in their daily life, a “Near-Expiry Products” Section has been established online at PostMall to encourage people to participate in public welfare activity through simple shopping while protecting the environment.

On October 16, the World Food Day, Chunghwa Post held a press conference entitled “Postal Love – Child and Family Support Program, Joining Hands to Help Children with Food”, calling on the public to cherish food, reduce waste, and uphold the spirit of nurturing every child as if they were our own” to care for the underprivileged and promote a more just and sustainable society. On the day of the event, representatives of the participating stores on PostMall attended in person to support the charitable cause and contributed to public welfare.



Group photo of the “Postal Love – Child and Family Support Program, Joining Hands to Help Children with Food” press conference

**中華郵政 × 家扶基金會** 113.10.1 ~ 10.31

**郵愛家扶** 攜手 Food 助兒童

感謝 i 郵購店家的愛心捐贈 (依筆畫排序)

Wellness生活實驗室	田倉米糧行	回然花東農產行	真愛天使
情人蜂蜜	淨旦生技	盛香珍	YM BIOMED 陽明生醫

**十月惜福月**

<b>惜福良品</b> Well Protein+ 乳清蛋白 散裝20包/組 • 效期至114年9月2日 原價1,600元 惜福價 <b>780元</b>	<b>惜福良品</b> 情人蜂蜜   泰國龍眼蜜+百花蜂蜜共8瓶 • 效期至114年7月10日 原價2,200元 惜福價 <b>560元</b>
<b>惜福良品</b> 巧食家   胡椒豬肚雞腿湯5包組 • 效期至114年1月17日 原價720元 惜福價 <b>480元</b>	<b>惜福良品</b> 龜毛 mini 優格雞蛋棒6包 • 效期至114年2月26日 原價1,120元 惜福價 <b>600元</b>

**就是 i 簽 每月1波** 期間限定

10月加碼預告 10.1-10.10 周年慶

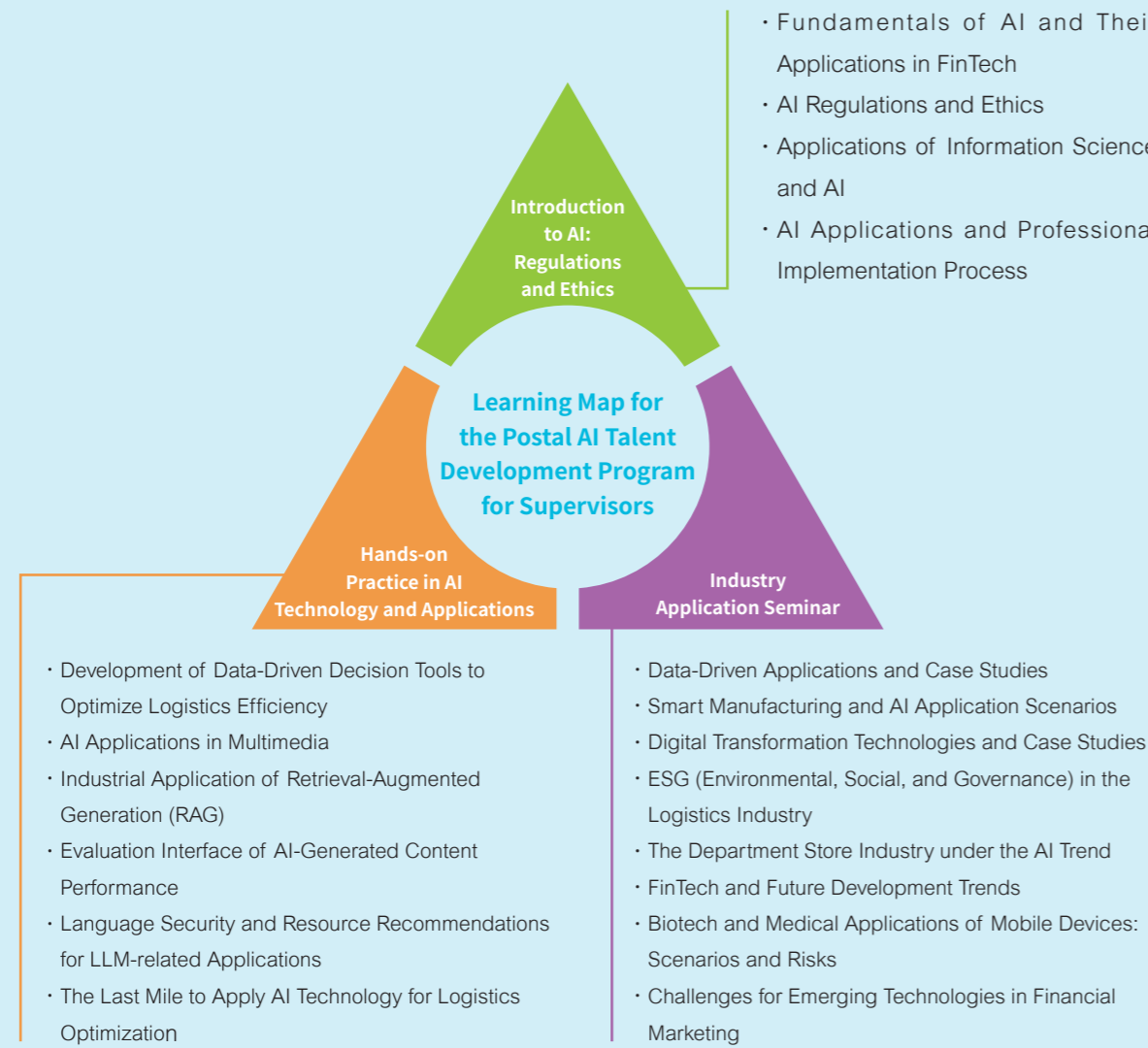
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Chunghwa Post official line promotional image

### Train AI Talent to Drive Digital Transformation

In the face of the challenges and opportunities in the digital era, Chunghwa Post adheres to the principle of sustainable management and innovation integration, actively promotes digital transformation, and demonstrates excellent results in talent cultivation. In 2024, we worked with National Taiwan University of Science and Technology in the establishment of the Postal AI Talent Development Program for Supervisors, training 90 visionary leaders with AI application skills, laying the foundation for digital transformation and smart postal services. To comprehensively promote digital transformation, Chunghwa Post has planned four stages, including cognitive exploration, small-scale trials, standardization, and implementation expansion to gradually introduce AI application.



Chunghwa Post will accelerate its pace and actively apply new technologies and methods proposed by academia to the industry. We particularly strengthen the transformation strategies of the three major businesses of postal, saving and life insurance, including the optimization of the smart postal system and iBox Post, enhancing the convenience of integrated savings and remittance applications, and strengthening mobile insurance services.



Group photo of the opening ceremony of the Postal AI Talent Development Program for Supervisors



Graduation group photo of the Executive Training Program

## Promotion of Sports Equality, Honored with the Sports Activist Award-Promotion Award

To encourage people with disabilities to participate in sports activities that are beneficial to both their physical and mental health and promote national sports while advocating sports equality, Chunghwa Post started to organize the Postal Life Insurance Cup National Para Table Tennis Competition from 2004. It is the 17<sup>th</sup> year for Chunghwa Post to hold such an event in 2024, having attracted a cumulative number of 2,493 participants. This event provides a platform for people with disabilities to demonstrate their abilities and compete, allowing participants to experience the joy of sports through challenge and perseverance and further promote the spirit of “Delivering Love Without Barriers” to achieve the goal of social inclusion and equal development.

With years of unwavering commitment and deep engagement in sports, Chunghwa Post was honored with Taipei City 2024 Sports Contribution Commendation Awards- Promotion Award on September 10, 2024. This is not only a recognition of Chunghwa Post's efforts in sports equality, but also a demonstration of an enterprise's care and support for disadvantaged groups. In the future, Postal Life Insurance will continue to play its role in setting an example to spark greater public concern and support for people with disabilities, with the goal of creating a more inclusive and friendly environment where people can gain confidence and hope through sports.



Group photo at the opening ceremony of the 2024 Postal Life Insurance Cup National Para Table Tennis Competition

## Preventing Financial Fraud and Safeguarding the Public's Property

Since 2006, Chunghwa Post has established a dedicated unit to monitor fraud-related abnormal transactions. On July 5, 2023, a cross-departmental “Anti-fraud Task Force” was established, supervised by the Vice President level executive. When a customer shows signs of suspected fraud, Chunghwa Post will intensify Caring Counter Questions, and if necessary, notify the police to come to assist in intercepting the fraud. For specific transactions, such as cash withdrawals, deposits without passbook or pre-authorized transfer and so on by elderly customers, we will also strengthen Caring Counter Questions and screen as well as check suspected abnormal accounts on a daily basis for further judgement of suspicious cases.

We also actively cooperate with government agencies and financial institutions to align with the upgraded national anti-fraud program. We formed the “Eagle Eye Fraud Detection Alliance” with 35 peer institutions in the financial sector to create a postal AI anti-fraud model for the improvement of the effectiveness and accuracy of the anti-fraud mechanism. On September 25, 2024, Chunghwa Post and the Criminal Investigation Bureau (CIB) of the National Police Agency signed an MOU on Anti-Fraud Cooperation, building intensified cooperation in sharing abnormal transaction information, anti-fraud education and advocacy. On November 1 to 2 of the same year, Chunghwa Post participated in 2024 FINTECH TAIPEI to showcase the digital innovation services and anti-fraud measures.

With proactive effort, Chunghwa Post successfully notified the police to intercept 2,281 fraud cases in 2024, involving a total amount of over NT\$896.38 million, and won multiple anti-fraud awards. In the “Financial Anti-Fraud High Level Forum” organized by the Bankers Association of the Republic of China, the staff, Chuang, from Changhua Ximen Post Office received an award from the Premier of Executive Yuan, for successfully intercepting 5 fraud cases, with a total amount of approximately NT\$3.64 million. Moreover, Chunghwa Post was also awarded Financial Anti-Fraud Model Award in the National Anti-Fraud Public Welfare Lecture. In compliance with Anti-money laundering and counter terrorism financing policies, we reported 1,547 suspected money laundering transactions and d 308,872 large-value currency transactions in 2024, enhancing the effectiveness of Taiwan's anti-money laundering and anti-terrorist financing mechanisms.

In the future, Chunghwa Post will continue to dedicate itself to creating a safer financial environment, fulfilling its corporate social responsibility, and using AI anti-fraud models, big data, machine learning, and other artificial intelligence technologies to further enhance the effectiveness and accuracy of anti-fraud mechanisms to ensure the property safety of the public.



## Implementation of Sustainable Development Goals (SDGs)

- Chunghwa Post launched An-xin Whole Life Insurance and Accident Microinsurance Rider
- Chunghwa Post served as a member of the Taiwan Economic Revitalization Team

- Chunghwa Post planned the Key Points for Assisting Rural Schools with Food Delivery

- Workplace Safety and Health Week Activity Implementation Plan

- Chunghwa Post planned the Financial Literacy Campus Tour Lectures
- Edu-care Services in Workplaces

- As of the end of 2024, the ratio of female directors and supervisors was 44.4%, and that of female senior executives (director or higher position holders) accounted for 63.16%.

- Chunghwa Post installed solar PV power generation system with the capacity of 3,631 kW from 2015 to 2024, producing 4.25 million kWh annually, reducing carbon emissions by approximately 2,199 tonnes.
- Continuous investment in green bonds to nurture green industries



- The project to introduce Robotic Process Automation (RPA) was activated in 2021, and as of 2024, RPA has been introduced to a cumulative of 91 processes.
- From 2023, to carry out the inventory of carbon emissions, a data dashboard will be installed to convert electricity consumption into carbon emissions.

- In addition to abiding by the Four Postal Acts and their Sub-laws, Chunghwa Post has also established the Ethical Corporate Management Best Practice Principles for Chunghwa Post Co., Ltd. to establish the concept of integrity and honesty to improve the management of the Company.

- Continued the introduction of TCFD mechanism for postal savings and life insurance business, and the mechanism was newly introduced for postal business in 2024.

- Chunghwa Post recycled 656,200 Convenience Boxes in 2024, with the reuse rate of 14.29%.

- Chunghwa Post handled the redevelopment of real estate assets and the activation & lease of the spare space. In 2024, the rental income amounted to NT\$415.24 million, an increase of 5.54% compared to the NT\$393.44 million in 2023.

- Installed 2,425 accessible ATMs and 290 ATMs with voice-activated services
- 38 sessions of Chunghwa Post's Staying Young Activities were held in 2024, with a total of 3,895 participants.

- From 2007 to the end of 2024, the cumulative number of Green Mark has reached 22; in 2024, one Green Building Candidate Certificates and one Green Mark were obtained.

- The land development project around the Post Logistics Park is expected to add 6,000 employment opportunities in the local area.



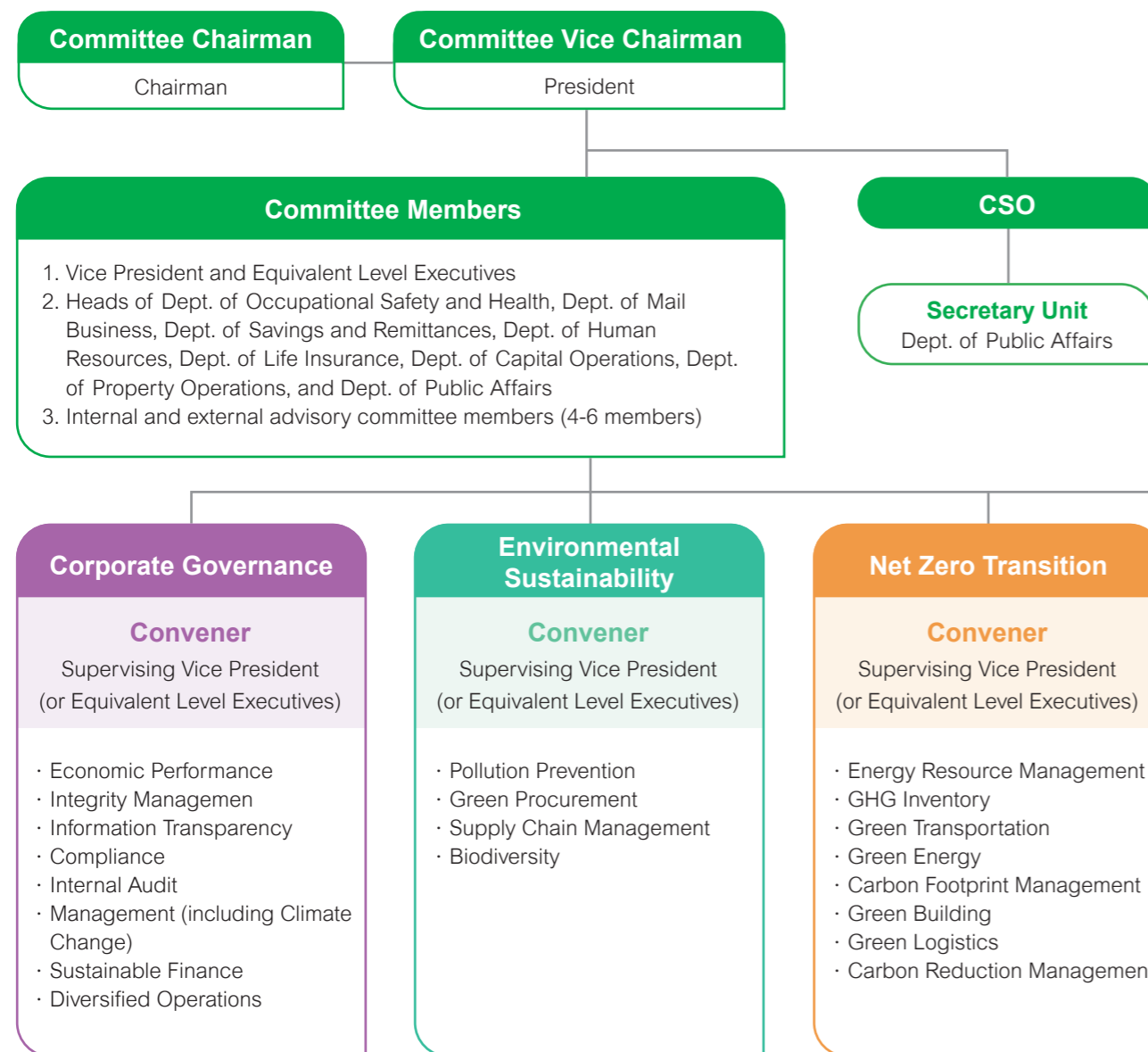
Chapter

# 01 ESG Sustainability Management

## 1.1 Sustainability Governance Framework

In response to climate change, the promotion of 2050 Net Zero Emissions, energy transition and strengthened responsible investment, Chunghwa Post has upgraded the original CSR Promotion Group to the committee level. After being approved in February, 2023, the Sustainable Development Committee serves as the decision-making and promotion unit for sustainable development. Designated a Chief Sustainability Officer (CSO) to be in charge of supervising the promotion and development of sustainability efforts on November 5, 2024.

### Organizational Structure of Chunghwa Post's Sustainable Development Committee



### Main Tasks of Chunghwa Post's Sustainable Development Committee

- To cooperate with the government's policies and formulate sustainable development goals and strategies.
- To review major proposals related to sustainable development.
- To promote and supervise sustainable development work.
- Review and evaluation of sustainable development business implementation results.
- Discussions on sustainable development related issues.

## 1.2 Stakeholder Engagement

The stakeholder identification and engagement were conducted based on the GRI standards of Stakeholder Engagement. Chunghwa Post holds the meetings every year to discuss the identification of stakeholders. By referring to the stakeholder groups identified in the same trade, inviting external ESG experts to make assessment of the significance of the existing and potential negative and positive impacts of the stakeholders, and reviewing and discussing the identified results with department heads, a total of 8 categories of stakeholders were identified.



Employees		
Issues of Concern	Engagement Channel	Frequency
* Labor/Management Relations * Employment * Occupational Health and Safety * Economic Performance * Customer Privacy	Official Correspondence	Instantly
	Chunghwa Post Official Website	Instantly
	Opinion exchange platform	Instantly
	Federation of Trade Unions	Annually
	Congress	Annually
	Labor-Management Meeting	Quarterly
	Trade Union Cooperation and Coordination Briefings	Annually
	Employees Welfare Association	Quarterly
	Employee satisfaction survey	Annually

Customers/ Clients		
Issues of Concern	Engagement Channel	Frequency
* Information Security * Customer Privacy * Complete Delivery Rate * Universal Postal Service * Customer Satisfaction	Grievance mailbox	Instantly
	Customer service hotline	Instantly
	Chunghwa Post Official Website	Instantly
	Facebook fan page	Instantly
	Customer Satisfaction Survey	Annually
	Service counter	Instantly
	External communication mailbox	Instantly

Shareholder		
Issues of Concern	Engagement Channel	Frequency
* Labor/Management Relations	Board meeting	The board meeting is convened every 2 months, and special meetings are convened occasionally
* Human Capital Development	Annual report/Financial report	Regularly
* Complete Delivery Rate	Official Correspondence	Instantly
* Innovative Services	Chunghwa Post Official Website	Instantly
* Universal Postal Service	External communication mailbox	Instantly
* Active Ownership	Budget & settlement account	Annually

Suppliers/ Contractors		
Issues of Concern	Engagement Channel	Frequency
* Task Force on Climate-related Financial Disclosures (TCFD)	Symposium/Educational Training	Instantly
	Supplier Evaluation Questionnaire	Annually
	Chunghwa Post Official Website	Instantly
* Innovative Services	External communication mailbox	Instantly
* Anti-corruption	Distributor meeting	Quarterly
* GHG Emissions	Face-to-face communication	Instantly
* Economic Performance	Purchasing/Distribution Contract	Contract period



## Government agencies

Issues of Concern	Engagement Channel	Frequency
* Information Security	On-the-spot verification of work	Occasionally
* Customer Privacy	Chunghwa Post Official Website	Instantly
* Labor/Management Relations	Official Correspondence	Instantly
* Occupational Health and Safety	Discussion meeting	Instantly
* Universal Postal Service	External communication mailbox	Instantly
	Budget & settlement account	Annually



## Community residents

Issues of Concern	Engagement Channel	Frequency
* Information Security	Chunghwa Post Official Website	Instantly
* Customer Privacy	External communication mailbox	Instantly
* Complete Delivery Rate	Visits neighbors	Instantly
* Universal Postal Service	Opinion through public opinion representatives	Instantly
* Customer Satisfaction	On-site communication by the person in charge	Instantly



## Media

Issues of Concern	Engagement Channel	Frequency
* Occupational Health and Safety	Chunghwa Post Official Website	Instantly
* Customer Privacy	Press conference	Instantly
* Information Security	External communication mailbox	Instantly
* Compliance	Line group	Instantly
* Economic Performance	News push notification	Instantly



## Legislator

Issues of Concern	Engagement Channel	Frequency
	Chunghwa Post Official Website	Instantly
* Universal Postal Service	Various public opinion representative discussion meetings, coordination	Instantly
* Complete Delivery Rate	meetings	
* Customer Privacy	meetings	
* Innovative Services	Legislative Yuan Councils, Committees	Instantly
* Demographic Change	Official Correspondence	Instantly
	Face-to-face communication	Instantly

### 1.3 Sustainability Impact Assessment

The assessment of materiality is a crucial policy for Chunghwa Post when it comes to the compilation of sustainability reports, formulation of long-term sustainability goals, and guidelines for communication with the stakeholders. In accordance with the GRI Universal Standards 2021, the methodology of materiality assessment incorporated economic, environmental and social aspects, along with the actual and potential positive or negative impacts. Meetings were also convened for consultations with internal and external experts for the determination of the prioritization of the material sustainability topics and their boundaries for the 2024 Sustainability Report.

#### Step 1: Identify targets for communication

Conducted stakeholder identification and engagement in accordance with GRI standards of Stakeholder Engagement and identified 8 categories of stakeholders.

#### Step 2: Collect sustainability-related topics

Understand or collect stakeholders' views and opinions on internal and external issues of concern through the Sustainable Development Committee.

#### Identification of sustainability-related issues



Sustainability Governance  
12



Customer Responsibility  
8



Employee Care  
14



Social Commitment  
8



Environmental Sustainability  
8

#### Step 3: Identify actual and potential impacts and assess their significance

Evaluated the level of significance of the impact of the topics and ranked these topics based on their results of positive and negative impacts. This year, a total of 28 material sustainability topics were identified, including 22 with positive impacts and 6 with negative impacts.

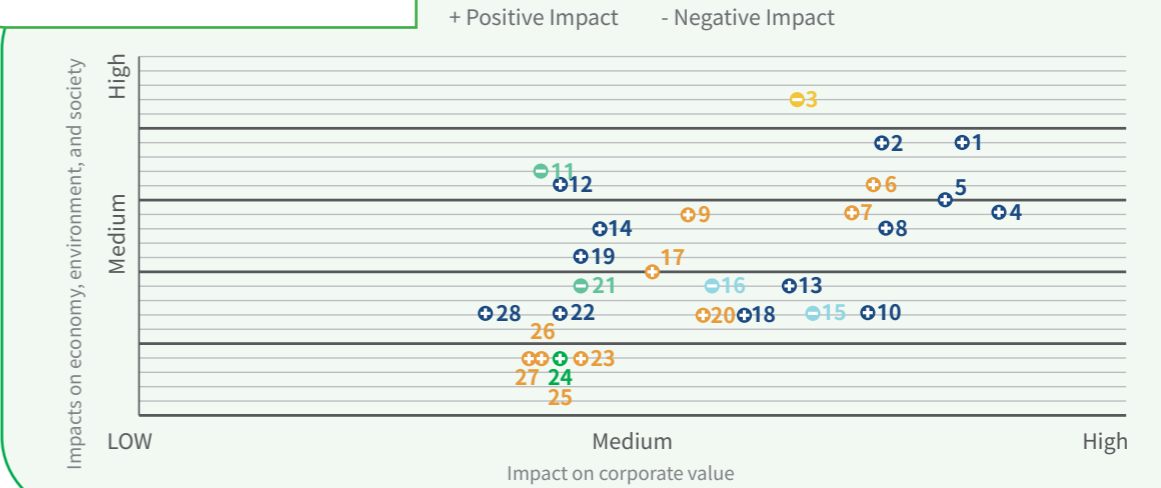
Chunghwa Post further evaluated the impact of the material topics on organizational operations and conducted double materiality analysis. Chunghwa Post Sustainable Development Committee and relevant high-level executives scored the impact of the material topics mentioned above. The results of level of impacts of "environment, economy, people (including human rights) were integrated, a double materiality matrix was produced.

#### Chunghwa Post Sustainability Impact Assessment

Defined positive and negative impacts:  
28 significant impacts

Impact	Positive	Negative
Economy	12	3
Environment	1	2
People	9	1

#### Double materiality matrix



01. + Information Security

02. + Compliance

03. - Customer Privacy

04. + Economic Performance

05. + Integrity management

06. + Customer Satisfaction

07. + Financial System Stability

08. + Innovative Services

09. + Employment

10. + Universal Postal Service

11. - Task Force on Climate-related Financial Disclosures

12. + \*Product Portfolio

13. + Corporate Governance

14. + \*Audit
15. - Complete Delivery Rate

16. - Demographic Change

17. + Occupational Health and Safety

18. + Marketing and Labeling

19. + Anti-corruption

20. + Labor/Management Relations

21. - GHG Emissions

22. + Indirect Economic Impact

23. + Training and Education

24. + Energy

25. + Customer Health and Safety

26. + Gender Equality Strategy

27. + Local Community

28. + \*Active Ownership

1.4 Visions for Sustainable Development

Material Sustainability Topics and Value Chain

■ Directly related    ● Contribute to    ▲ Result in

Chapter	Material Topics	Management Indicator	Target for 2024		Short Term Target for 2025	Medium- and Long-Term Strategic Objective	Value Chain Impact Boundary
			Target	Performance			
<div>Stepping toward Net Zero Emissions</div> <div><div>7</div><div>7 AFFORDABLE AND CLEAN ENERGY</div></div> <div><div>11</div><div>11 SUSTAINABLE CITIES AND COMMUNITIES</div></div> <div><div>12</div><div>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</div></div> <div><div>13</div><div>13 CLIMATE ACTION</div></div>	<ul style="list-style-type: none"><li>• Energy (GRI 302)</li><li>• GHG Emissions (GRI 305)</li><li>• Audit (GRI G4 Supplementary Topics)</li><li>• Active Ownership (GRI G4 Supplementary Topics)</li></ul>	Number of operating sites for ISO14064-1 external verification	1,297 operating locations	1. Head Office buildings (Jinshan and Aiguo Buildings) 2. Taipei Mail Processing Center 3. Branches (Some branch buildings also include administrative units)	Continue to conduct carbon inventory and verification/assurance operations at all operating locations in Taiwan	In support of the national 2050 Net-Zero Policy	<div>▲ Chunghwa Post</div> <div>■ Employees</div> <div>● Suppliers/ Contractors</div> <div>■ Customers/ Clients</div> <div>■ Investee company</div>
		Installation of solar systems	Note 2	155.83kW	Continue to cooperate with the promotion of policies	Cooperate with the promotion of national policies	
		Ratio of electric motorcycles	40%	41%	46.1%	50%	
		Participation in shareholders' meetings or special shareholders' meetings	100%	100%	100%	Continue to participate in shareholders' meetings or special shareholders' meetings of TWSE listed companies	
		Customer satisfaction score	4.5	4.8	4.5	4.5	
<div>Innovative Postal Services</div> <div><div>8</div><div>8 DECENT WORK AND ECONOMIC GROWTH</div></div> <div><div>9</div><div>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</div></div>	<ul style="list-style-type: none"><li>• Customer Health and Safety (GRI 416)</li><li>• Marketing and Labeling (GRI 417)</li><li>• Customer Satisfaction (Customized)</li><li>• Complete Delivery Rate (Customized)</li><li>• Innovative Services (Customized)</li></ul>	Marketing and labeling and food safety incidents	0	0	0	Promote staff awareness and issue public notices to ensure that all vendors on PostMall are compliant with relevant laws and regulations	<div>▲ Chunghwa Post</div> <div>■ Employees</div> <div>■ Suppliers/ Contractors</div> <div>● Customers/ Clients</div>
		Complete delivery rate of special mails	98.50%	99.53%	99.00%	99.00%	
		Mobile/online insurance service	30,000 cases / 10,000 cases	33,334 cases / 9,802 cases	35,000 cases / 12,000 cases	Continue to organize various inventive activities	
		Successful on-site guided shopping/ amount <sup>Note 1</sup> on PostMall	10,000 transactions / NT\$ 20 million	12,751 transactions / NT\$ 25.80 million	15,000 transactions / NT\$ 30 million	20,000 transactions / NT\$ 40 million	

Note: 1. Owing to the fact that the vendors participating in the guided shopping system differ every time, the cooperation model and calculation methods are also different, and the results of the cooperation cannot be predicted. In the future, the target values are set based on expected objectives.

Note: 2. It changes slightly every year depending on the implementation status. Therefore, target setting is not applicable.

Chapter	Material Topics	Management Indicator	Target for 2024		Short Term Target for 2025	Medium- and Long-Term Strategic Objective	Value Chain Impact Boundary
			Target	Performance			
<div>Fulfilling Social Inclusion</div> <div><div>1NO POVERTY</div><div>2ZERO HUNGER</div><div>10WORKED INEQUALITIES</div><div>16PEACE, JUSTICE AND STRONG INSTITUTIONS</div></div>	<ul style="list-style-type: none"><li>• Demographic Change (Customized)</li><li>• Product Portfolio (GRI G4 Supplementary Topics)</li><li>• Indirect Economic Impact (GRI 203)</li><li>• Local Community (GRI 413)</li><li>• Universal Postal Service (Customized)</li></ul>	Monthly premium income receivable for new contracts of pure protection products	NT\$ 320 million	NT\$ 267 million	NT\$ 320 million	Cooperate with the government in the promotion of small amount whole life insurance policies	<div>▲ Chunghwa Post</div> <div>● Shareholder</div> <div>● Community residents</div> <div>■ Media</div> <div>■ Customers/ Clients</div>
		Micro-insurance premium income	NT\$ 3.3313 million	NT\$ 4.4106 million	NT\$ 3.8194 million	FSC's annual microinsurance target amount	
		Number of times caring for the elderly living alone	77,000	88,306	78,000	80,000	
		Assistance in the marketing and promotion of agricultural products	15 sessions	27 sessions	15 sessions	Look for high-quality agricultural products from various places to join in the event	
<div>Creation of a Happy Workplace</div> <div><div>4QUALITY EDUCATION</div><div>5GENDER EQUALITY</div><div>8DECENT WORK AND ECONOMIC GROWTH</div></div>	<ul style="list-style-type: none"><li>• Employment (GRI 401)</li><li>• Labor/Management Relations (GRI 402)</li><li>• Occupational Health and Safety (GRI 403)</li><li>• Training and Education (GRI 404)</li><li>• Gender Equality Strategy (Customized)</li></ul>	Turnover rate	Less than 8%	4.73%	Less than 8%	Less than 8%	<div>▲ Chunghwa Post</div> <div>■ Employees</div> <div>● Suppliers/ Contractors</div>
		Professional consulting services for employees (including case consultation, group consultation and special lectures)	At least 50 cases	241	At least 50 cases	At least 50 cases	
		Internal audits	21 times	21 times	21 times	Continue to promote independent management of occupational safety and health	
		Employee professional knowledge and business skills training (including both physical and digital training)	700,000 hours	957,750 hours	700,000 hours	700,000 hours	
		Established new digital learning courses (including replacing old ones)	60	74	60	60	
		Online courses on gender mainstreaming tools	Plan to establish an online course on “Gender Mainstreaming and Prevention and Handling of Sexual Harassment”	Complete the establishment	Established the online course on “Gender Mainstreaming and Prevention and Handling of Sexual Harassment”	Produce at least 1 online course every year	

Chapter	Material Topics	Management Indicator	Target for 2024		Short Term Target for 2025	Medium- and Long-Term Strategic Objective	Value Chain Impact Boundary
			Target	Performance			
<div>Strengthen Organizational Resilience</div> <div><div>3GOOD HEALTH AND WELL-BEING</div><div>8DECENT WORK AND ECONOMIC GROWTH</div><div>16PEACE, JUSTICE AND STRONG INSTITUTIONS</div></div>	<ul style="list-style-type: none"><li>• Economic Performance (GRI 201)</li><li>• Task Force on Climate-related Financial Disclosures (GRI 201)</li><li>• Anti-corruption (GRI 205)</li><li>• Customer Privacy (GRI 418)</li><li>• Information Security (Customized)</li><li>• Integrity management (Customized)</li><li>• Compliance (Customized)</li><li>• Corporate Governance (Customized)</li><li>• Financial System Stability (Customized)</li></ul>	Number of mails sent and received	1.74105 billion mails	1.81329 billion mails	1.74125 billion mails	1.68985 billion mails	<div>▲ Chunghwa Post</div> <div>■ Employees</div> <div>■ Shareholder</div> <div>● Government agencies</div> <div>● Legislator</div> <div>■ Suppliers/ Contractors</div> <div>■ Customers/ Clients</div>
		Philatelic income	NT\$ 568.9 million	NT\$ 578.45 million	NT\$ 568.9 million	NT\$ 598 million	
		Average daily settlement amount of savings business	NT\$ 6.967 trillion	NT\$ 7.2591 trillion	NT\$ 7.3 trillion	NT\$ 7.33 trillion	
		TCFD (climate-related financial disclosure)	Implement TCFD project for Postal Remittances and Savings Business, Life Insurance Business, and Postal Business	Complete the project	Implemented in accordance with regulation	Make disclosure according to schedules prescribed by the competent authorities	
		Integrity meeting	21 times	21 times	21 times	21 times	
		Completion rate of at least 15 hours of professional information security courses and functional training for the personnel in the dedicated unit of information security	100%	100%	1. The training completion rate reached 100%. 2. Organized the review of ISO27001	1. Cultivate the professional competence of the personnel in charge of information security 2. Pass the third-party verification of the information security management system (ISO 27001) and continue to maintain the validity of the certificate	
		Completion rate of all staff participating in personal data protection-related education and training courses	Above 95%	100%	1. The training completion rate reached 95% and above. 2. Organized the review of BS 10012 and ISO 27701.	1. Ensure that the staff comply with personal data protection related regulations. 2. Pass the third-party verification of the personal information management system (BS 10012) and the privacy information management system (ISO 27701), and continue to maintain the validity of the certificates.	
		Number of self-assessment and audits for compliance	2	2	2	2	
		Audit of the implementation of anti-money laundering operations in the post offices at all levels	At least 156 post offices	161 post offices	At least 155 post offices	At least 156 post offices	
		Training hours for director and supervisors	Required by the competent agencies	342 hours	Required by the competent agencies	Required by the competent agencies	
		IFRS 17 Insurance Contracts System	Parallel testing and make adjustments based on testing results	Completed parallel testing and made adjustments based on testing results	Completed the account opening and handled IFRS4 and IFRS17 dual-track accounting simultaneously	To align with IFRS17 in 2026	



# 02

Chapter

## Stepping toward Net Zero Emissions

### Material Topics Included

- Energy(302)
- Greenhouse Gas Emissions(GRI 305)
- Active ownership(GRI G4 Supplementary Topics)
- Audit (GRI G4 Supplementary Topics)

### Criticality

In the face of climate change and the deteriorating natural environmental, enterprises shall embrace the concept of environmental sustainability for the co-existence with the earth. Chunghwa Post is therefore committed to promoting more green innovative services to enhance customers' awareness of energy conservation and carbon reduction that will also help reduce the operating costs while enhancing the competitiveness of the Company in terms of sustainability issues.

The Company's investment funds mainly come from public deposits and simple life insurance premium income. The personnel using funds should be self-disciplined to ensure the sustainable and stable operation of the Company. Chunghwa Post invests in the stocks of TWSE listed companies that comply with social responsibility. The shareholder activism is implemented to urge the investee companies to prioritize operational concerns within their companies for the improvement of the well-being of the people.

### Corresponding SDGs



### Sustainable Management

#### Policies

- Developing a sustainable environment
- Establish green energy logistics
- Continue to invest in stocks of TWSE/TPEX listed companies that comply with ESG sustainable development
- Strengthen asset management and utilization, actively activate real estate assets, and improve asset operation performance

#### Management process

- Task Force on Climate-related Financial Disclosures (TCFD)
- ISO 14064-1 Greenhouse Gas Inventory System
- ISO 50001 Energy Management System
- Stewardship Principles for Institutional Investors
- Regulations Governing Investment of Postal Savings in Bonds, Bills and Notes
- Regulations Governing Postal Savings Investment in Beneficiary Certificates and Publicly Listed or OTC Traded Stocks
- Notes on Lending Operations of Chunghwa Post Co., Ltd. for buying and selling domestic stocks, ETFs, beneficiary securities, beneficiary certificates, convertible bonds, and stock securities

#### Preventive or remedial measures

- Customer Suggestion Box and 24-hour customer service hotline: 0800-700-365
- At each post office, there are "Customer Opinion Forms" with free return postage for customers to reflection their opinions

2.1 Climate Change

Governance

The Board of Directors holds the final accountability for the governance of climate-related risks. It is responsible for the approval and supervision of the risk management framework and policies related to climate-related risks. Senior management is in charge of the promotion of the management mechanism of climate-related risks, establishing management processes, and regularly reporting to the Board of Directors on the management of climate-related risks.

In 2024, we developed customized training courses for senior management, and the contents included international climate change trends and challenges, Science Based Targets initiative (SBTi), Taskforce on Climate-related Financial Disclosures (TNFD) and so on for them to be equipped with sufficient and appropriate capabilities to face climate-related risks and make the best decisions. Starting from 2024, online environmental education courses are available in the E-Learning mechanism, and the contents of the courses include climate change risk management, sustainable finance and environmental education, Green Finance Action solutions, etc. to facilitate our staff's understanding of sustainability-related topics and enhance their climate risk awareness through course training, so as to effectively implement relevant risk control measures.

Strategies

We comprehensively considered both internal and external environments related to climate change risks and opportunities, and formulated climate-related risk and opportunity topics to be identified. Based on the evaluation results of "probability of occurrence" and "degree of impact," we prioritized these topics to define material climate risk and opportunity events.

Flowchart for Chunghwa Post's Climate-Related Risk and Opportunity Identification and Assessment Process

Identify climate context	Identify climate scenarios	Identify potential financial impacts	Prioritize materiality
Type of climate-related risks and opportunities	Scenarios of Chunghwa Post' s risk and strategy assessment		
• Transition Risks • Opportunities	• 1.5° C Scenario • Taiwan' s 2050 Net-Zero Emissions Pathway and Strategies • Nationally Determined Contribution (NDC) of the Republic of China (Taiwan)		
• Physical Risks	• IPCC Sixth Assessment Report – Worst-Case Global Warming Scenario (SSP5-8.5)		

**Identification of climate-related risks :** Chunghwa Post identified the physical and transition risks of climate change risks and identified eight major climate risk events in total.

Materiality Ranking	Major Risk Event	Risk Description / Potential Financial Impact	Countermeasures
1	Regulations and policies	The governments have strengthened their supervision on carbon emissions, resulting in the loss of profits of the investment target issuers due to carbon taxes (fees) or increased risk of default, leading to the drop of the value of securities invested by the Company or the decrease in the credit rating of the issuers.	(1) Regularly review the proportion of existing investment positions in petrochemical-related industries, and the changes in carbon emissions and ESG performance of the issuing companies. (2) Observe the actual actions of high-risk investment targets regarding carbon emission issues and use it as a reference for continuous optimization of investment portfolios.
2	Low-carbon investment environment	The market is making transition to low-carbon economy, and the original risk assessment method for investment targets may gradually become inapplicable, which further brings about the risk of investment losses.	(1) Strengthen due diligence and ongoing management post-investment. (2) Incorporate climate change risk assessment into the investment business review mechanism.
3	Rising raw material costs	The prices of non-renewable energy such as fuel are expected to increase year by year, resulting in the rise of financial costs.	The implementation of the project to replace postal scooters with electric ones will help reduce the amount of fuel purchased and also lower the energy costs for scooters.
4	Stakeholders' concern	Capital expenditure for the replacement of fuel postal scooters with e-scooters in response to the implementation of government policies	Purchase or rent e-scooters based on actual mail delivery needs.

Materiality Ranking	Major Risk Event	Risk Description / Potential Financial Impact	Countermeasures
5	Risk of asset loss in self-owned operating sites	Flooding disasters and slope disasters caused by extreme weather result in the loss of the value of the real estate of the self-owned operating sites.	(1) Regularly review and assess the risk of property value impairment caused by climate change. (2) If the piece of real estate is in an area with high risk of disasters, it is then advisable to assess the feasibility of asset disposal or enhance the coverage of commercial insurance protection.
6	Increase in Number of Extreme Heat Days	The increasing number of days with temperatures exceeding 36°C due to future extreme heat events may cause mail delivery delays, resulting in higher overtime labor costs.	An annual assessment is conducted to evaluate the financial impact of increased overtime costs resulting from the rise in extreme heat days.
7	Typhoon/ Flood Extreme Weather Events	Extreme weather events such as typhoons or floods may lead to increased disaster-related losses.	An annual assessment is conducted to evaluate the financial impact of increased disaster-related costs resulting from the rise in typhoon/flood events.
8	Customer behavior change: replacing existing products with low-carbon goods	As international corporations increasingly require their supply chains of carbon disclosure and carbon management, the inability to provide carbon footprint information and external verification of our freight services may lead to the loss of existing clients and reduction in revenue.	Plan to implement carbon footprint inventory and verification of postal services as the strategy to avoid the loss of orders.

**Identification of climate-related opportunities :** Chunghwa Post recognized that the transition toward a low-carbon economy involves climate risks but also brings opportunities in the process of climate change mitigation and adaptation, and identified four major climate opportunity events in total.

Materiality Ranking	Opportunity Event	Opportunity Type	Opportunity Description / Potential Financial Impact
1	Diversification of the financial markets	Market	Actively seek opportunities in new markets or new types of assets, invest in green bonds and green infrastructure in this diversified financial market to achieve the diversified business goals.
2	Turn to use more efficient buildings	Resource Efficiency	New buildings are built in accordance with the green building labels and smart building standards. In addition, renewable energy equipment is also installed to achieve the goal of energy conservation and carbon reduction.
3	Use low-carbon energy/incentive policy	Energy Source	Transition to low-carbon energy sources to save annual energy costs.
4	Shift to decentralized energy	Energy Source	The Post Logistics Park introduced the energy storage strategy to obtain the government subsidies, saving the costs generated due to the price difference between off-peak and peak electricity prices, and gaining benefit from joining Taiwan Power Company's distributed energy storage plan.

Indicator and Objective

NO.	Type	Key Climate Indicators	Target for 2025	Target for 2030	Target for 2050
1	GHG Emissions	GHG emissions from operational locations	GHG emissions from 21 locations <sup>Note 1</sup> shall not exceed 2021 level	The GHG emissions from 21 operating locations to reduce by 9% compared with 2021	Achieve net-zero GHG emissions at operational locations
2	GHG Emissions	Carbon footprint of postal/parcel/ freight	Plan the carbon footprint invention and verification of the postal business as the corresponding measure	Carry out carbon footprint guidance and verification every three years.	Carry out carbon footprint guidance and verification every three years
3	Energy Use	Amount of electricity saved at the operating locations	Electricity usage to reduce by 2% compared with 2023 <sup>Note2</sup>	Electricity usage to reduce by 7% compared with 2023	Electricity usage to reduce by 27% compared with 2023
4	Energy Use	Replacement of electric vehicles	The replacement rate increases by 2% every year	Electric vehicles account for 56.1%	The electric vehicles to reach 100%
5	Transition Risk	Proportion of carbon-related assets in investment portfolio	The proportion of petrochemical industry assets does not exceed 0.8% in the investment portfolio	The proportion of petrochemical industry assets does not exceed 0.7% in the investment portfolio	The proportion of petrochemical industry assets does not exceed 0.6% in the investment portfolio
6	Physical Risk	The proportion of life insurance mortgage collateral in regions subject to physical risks	The proportion of life insurance mortgage collateral with medium-to-high risk level or above shall not exceed that in 2021	The proportion of life insurance mortgage collateral with medium-to-high risk level or above to drop by 0.01% compared with 2021	The proportion of life insurance mortgage collateral with medium-to-high risk level or above to drop by 0.02% compared with 2021

NO.	Type	Key Climate Indicators	Target for 2025	Target for 2030	Target for 2050
7	Climate Opportunities	The amount or proportion of investment in economic activities in relation to low-carbon transformation	The proportion of green energy industry in the investment portfolio shall not be lower than that in 2021	The proportion of green energy industry in the investment portfolio to increase by 0.6% compared with 2021	The proportion of green energy industry in the investment portfolio to increase by 1.3% compared with 2021
8	Climate Governance	The hours of climate-related education and training of the board members every year	To reach 3 hours/year	To reach 8 hours/year	To reach 16 hours/year
9	Engagement and Communication	Number of hours of climate-related education and training	To reach 3 hours/year	To reach 6 hours/year	To reach 6 hours/year

Note: 1. The 21 operating locations refer to the Head Office buildings (the Jinshan and Aiguo Building), 19 responsibility center branches, and the Taipei Mail Processing Center. The identified greenhouse gas (GHG) emission sources fall under Scope 1 and Scope 2.

2. In accordance with the “2024–2026 Electricity Efficiency and Management Plan for Government Agencies and Schools” approved by the Executive Yuan, the base year for electricity conservation is set as 2023. Therefore, the base year for this indicator is aligned with the plan.

## 2.2 Green Investment

In response to the impact of potential asset changes in the future, the Department of Capital Operations has incorporated factors of environmental protection, social responsibility, corporate governance (ESG), as well as climate factors into the investment decision-making process, and actively invested in targets with sustainable value, such as stocks, bonds, funds, and other assets. It is prohibited to invest in companies classified as tobacco, alcohol, and gambling industries in the Global Industry Classification Standard (GICS) developed by MSCI. In addition, due diligence is conducted proactively on investment targets, and management is continued after investment for the grasp of changes in climate change risks so as to take countermeasures in a timely manner.

### The ratio of the TWSE/TPEX listed companies invested that comply with ESG sustainable development to the market value of domestic stock investment



### Investment in Social Responsibility Bonds to Support Sustainable Development

To support sustainable financial development and fulfill the social responsibility of responsible investment, Chunghwa Post continues to invest in sustainable development bonds.

Domestic investment: The total amount of investment in six green bonds of Taipei Bonds, Taiwan Power Company, TSMC, etc. amounted to NT\$13.5 billion.

Foreign investment: Purchased one green bond issued by Credit Agricole Corporate & Investment Bank with the amount of AUS\$50 million and two green bonds issued by Citigroup Global Markets Holdings Inc., with amounts of AUD 30 million and USD 10 million.

### Investment in Green Power and Renewable Energy Industries to Facilitate Industrial Transformation

As of the end of 2024, the amount of investment in green power and renewable energy industries related stocks and bonds amounted to approximately NT\$63.796 billion to assist with the smooth industrial transition to clean energy.

Chunghwa Post will continue to pay attention to the commitments, visions, and strategies of the carbon reduction transformation of the invested companies, and make assessment of them through their participation in the Science-Based Targets Initiative (SBTi). We will seek to influence and support its transition through engagement depending on the future policy trends, which may possibly reduce investment risks, and further increase the long-term investment returns.

### Corporate Engagement

In 2024, Chunghwa Post participated in 183 shareholders' meetings or special shareholders' meetings of TWSE listed companies by dispatching personnel or exercising e-vote. Before attending these shareholders' meetings of the investee companies, we prudently evaluated the various proposals, prepared evaluation reports and exercised voting rights to express the attention paid to the corporate governance of the investee company. After each shareholders' meeting, written records of the exercise of voting rights will then be submitted to the board of directors.

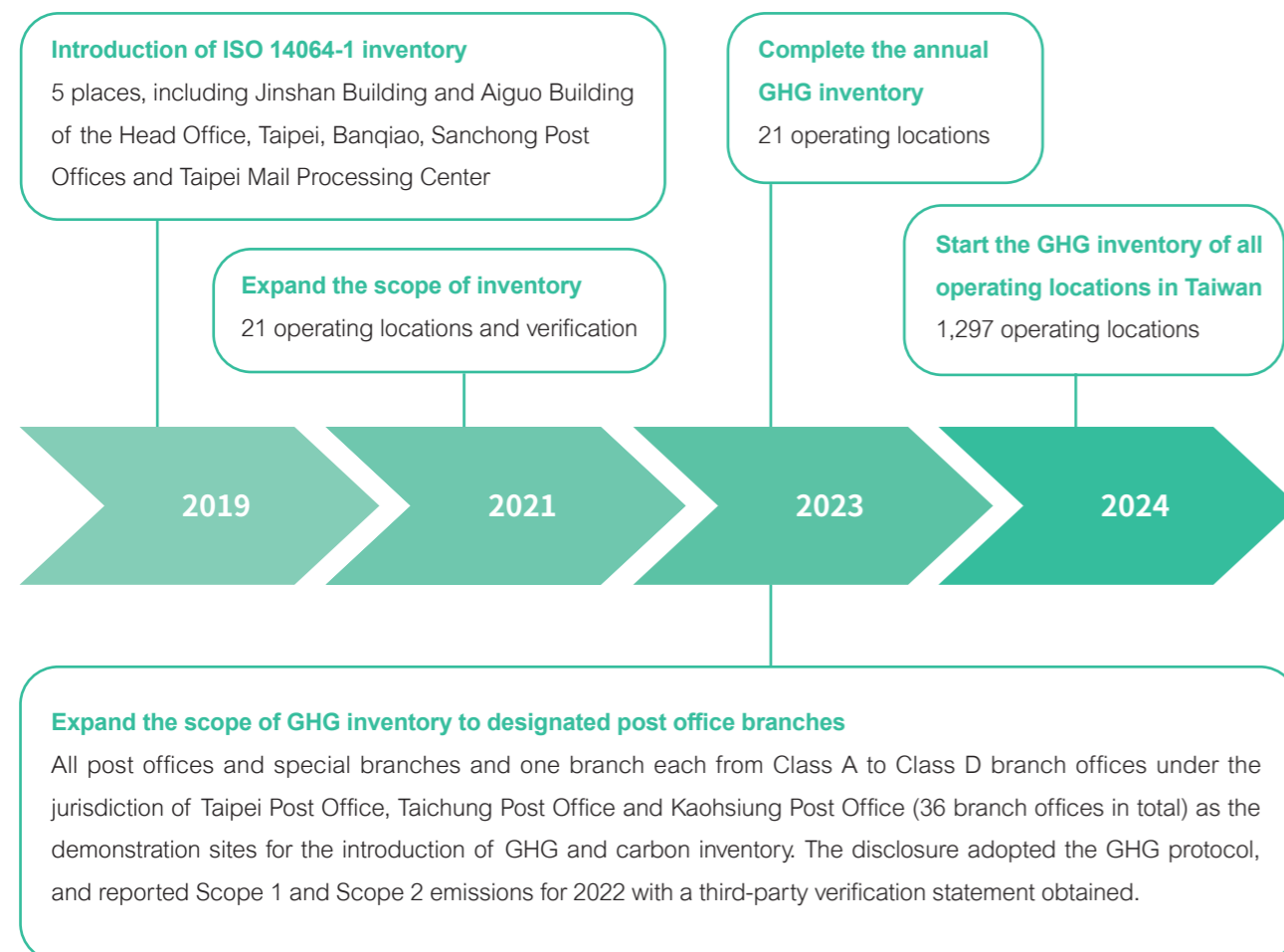
When there are flaws in the corporate governance of the invested company or incidents that may harm the social environment, Chunghwa Post will make use of its shareholder rights to engage in dialogue with the invested company for improvement to meet the goals of corporate governance and sustainable development. In 2024, we held negotiations with four corporations.



## 2.3 Implementation of Carbon Management

Chunghwa Post actively promotes GHG inventory. However, the number of our operating locations is higher than that of other peers in the financial and insurance sectors, with a total of 1,297 post offices at all levels across Taiwan, including the Head Office and the Taipei Mail Processing Center, resulting in a broad scope for inventory operations. To strengthen the carbon management mechanism at the organizational level and facilitate the planning and promotion of the subsequent carbon reduction action plans and phased goals, Chunghwa Post has gradually introduced GHG inventory operations since 2019, and continued to implement GHG management. To align with international trends and cooperate with national policy and objective to step toward net-zero emissions by 2050, the GHG inventory operations at all our operating locations initiated in 2024. The inventory scope included the Jinshan and Aiguo Building of the Head Office, Taipei Mail Processing Center, and all post office branches (some branches include administrative units), and was verified by a third party. In 2024, the GHG emissions of all the operating locations in Taiwan reached 78,400.5749 tCO<sub>2</sub>e, and the GHG emission intensity was 0.30 tCO<sub>2</sub>e/NT\$ million. The results of the carbon inventory showed that the carbon dioxide generated at Chunghwa Post mainly comes from the gasoline and diesel used in the transportation and the purchased electricity of all the operating locations.

### Chunghwa Post's GHG Inventory Introduction Process

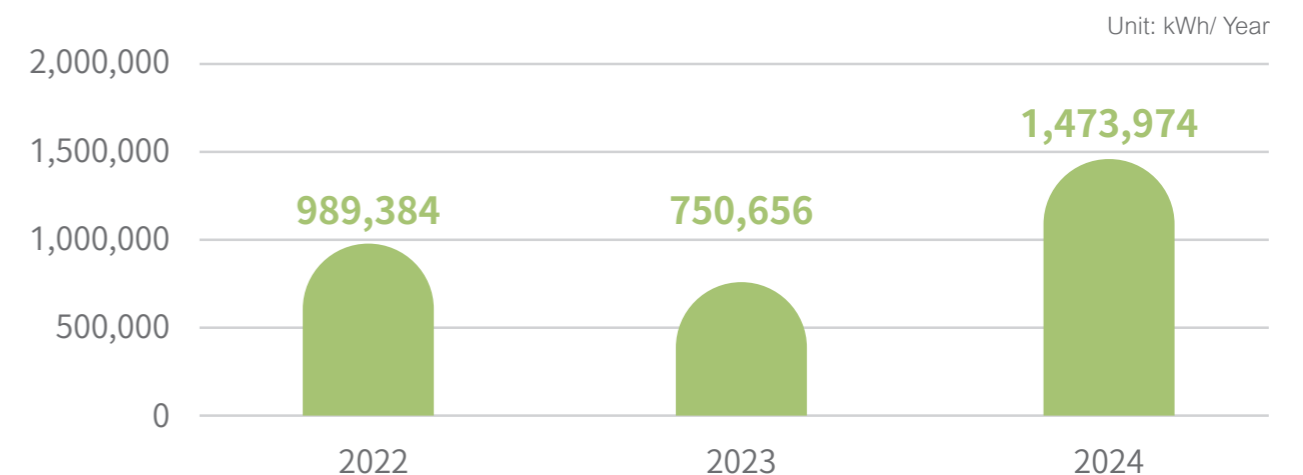


To effectively improve the energy efficiency, Chunghwa Post not only conducts GHG inventory but also imports ISO 50001:2018 Energy Management System in stages. Each office then evaluates its self-owned building. The ones in high energy consuming areas, with equipment that had not been repaired or replaced for long and were in urgent need of energy conservation improvement were prioritized as a counseled branch for establishment. In 2023, a total of 37 locations established the energy management systems and passed verification as well as obtained certificates. In 2024, guidance for the continuous improvement of the energy management system originally installed by Chunghwa Post and the post offices was conducted, and it was also expanded to include 104 special branches and Class A post offices in the operation, completed the third-party system verification and obtained the certification on January 30, 2025.

### Energy-Saving Actions at Operating Sites

For the 21 operating locations with relatively high electricity consumption, the main job is to implement the replacement of lighting equipment and air-conditioning systems in 2024. The total estimated energy saved reached 1,473,974 kWh/year, equivalent to 5,306.31 GJ. The GHG equivalent reduction is approximately 698,663.68 kgCO<sub>2</sub>e (based on the 2024 electricity carbon emission coefficient announced by the Energy Bureau of the Ministry of Economic Affairs).

### Chunghwa Post's Estimated Energy Savings Over the Years



At the same time, Chunghwa Post is also devoted to various green innovative services, which not only enhance our customers' awareness of energy conservation and carbon reduction, but also reduce operating costs and improve the competitiveness in sustainability issues. We can further practice green living in daily lives, actively respond to various indicators of green office, and jointly conserve energy and resources by implementing paperless and green procurement measures, creating an eco-friendly working space and motivating our employees to work in a green office. As of 2024, a total of 230 post offices have responded to Ministry of Environment's Net-Zero Green Life- Responding to Green Office Campaign.

Chunghwa Post's Responses to Green Office Indicators and Measures

 Adopt video conferences

 Promote paperless offices

 Save water and electricity

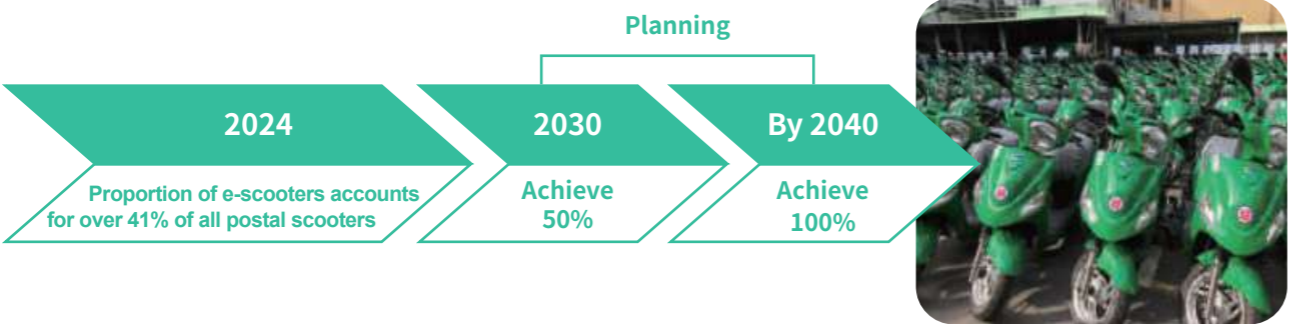
 Purchase eco-friendly products

 Use eco-friendly lunch boxes

 Regularly maintain equipment

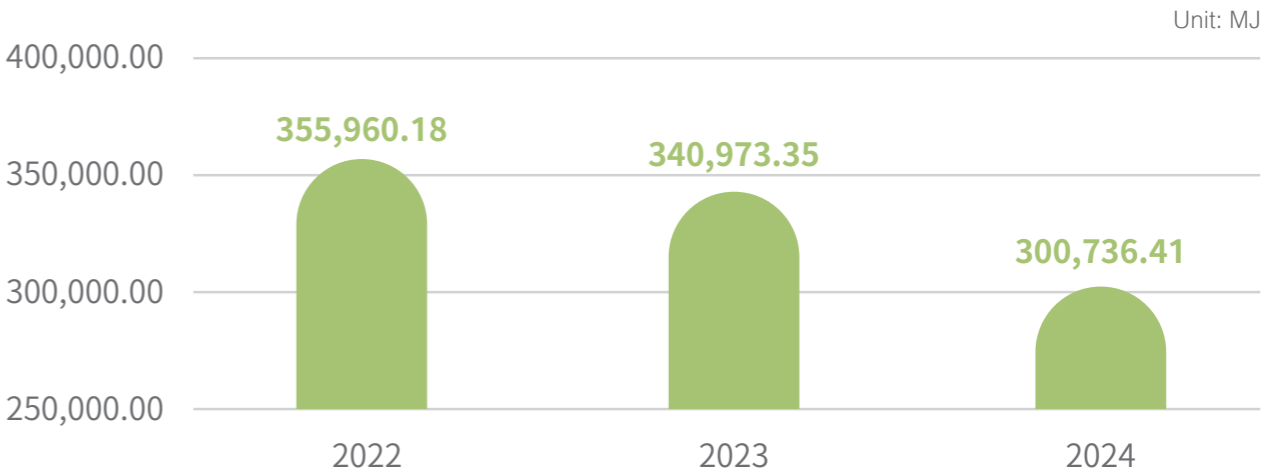
Carbon Reduction in Transport

In response to the green energy policy, Chunghwa Post has implemented a policy to promote the use of electric scooters and e-vans since 2017. The number of vehicles purchased and the quotas allocated to each unit depend on factors such as the number of delivery sections of each post office, the age of existing vehicles, mileage, and the annual budgets. However, as the current transport capacity of electric vehicles (EVs) cannot fully replace that of traditional fuel-powered ones yet, a full-scale replacement has not been carried out. In the future, we will continue to improve the overall energy efficiency through continuous improvement of the transportation operation process. Meanwhile, attention to the development of vehicle-related technology is also paid for a timely replacement with new ones to meet the postal business demands while taking into account energy conservation and carbon reduction.



To improve the efficiency of postal delivery, the number of vehicles used has continued to increase in recent years. In 2024, with the use of electric vehicles and the continuous promotion of carbon reduction measures in transport, energy consumption decreased by 11.80% compared with 2023.

Energy use for postal delivery



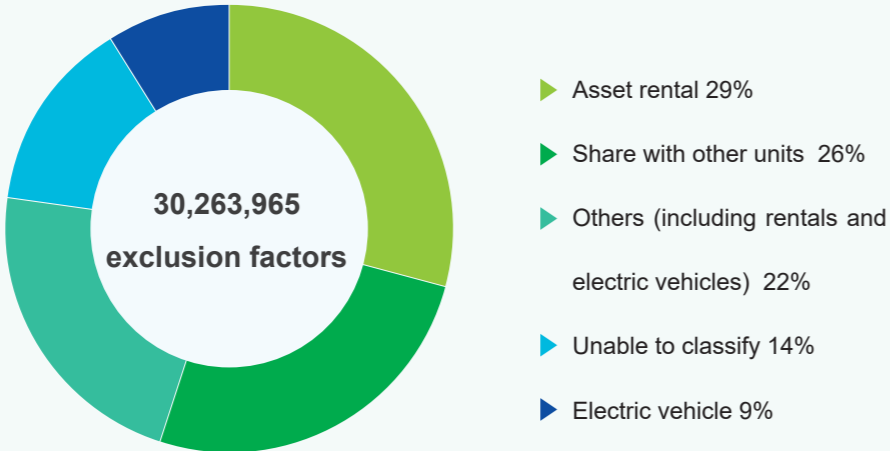
ESG Data Governance

To implement the ESG energy conservation and carbon reduction policy and fully grasp the electricity consumption condition, the Robotic Process Automation (RPA) technology was introduced in 2022 to automatically capture the monthly electricity consumption data of all units and post offices of Chunghwa Post and analyze the monthly power consumption with a visual and interactive dashboard. In addition, the electricity conservation rate is also calculated for the comparison of that during the same period in the previous year, which allows the unit in charge to make instant control of the electricity consumption of the whole company. This not only effectively reduces the entire time of data collection and inventory of electricity accounts by manpower but also improves the efficiency of electricity management as a whole.

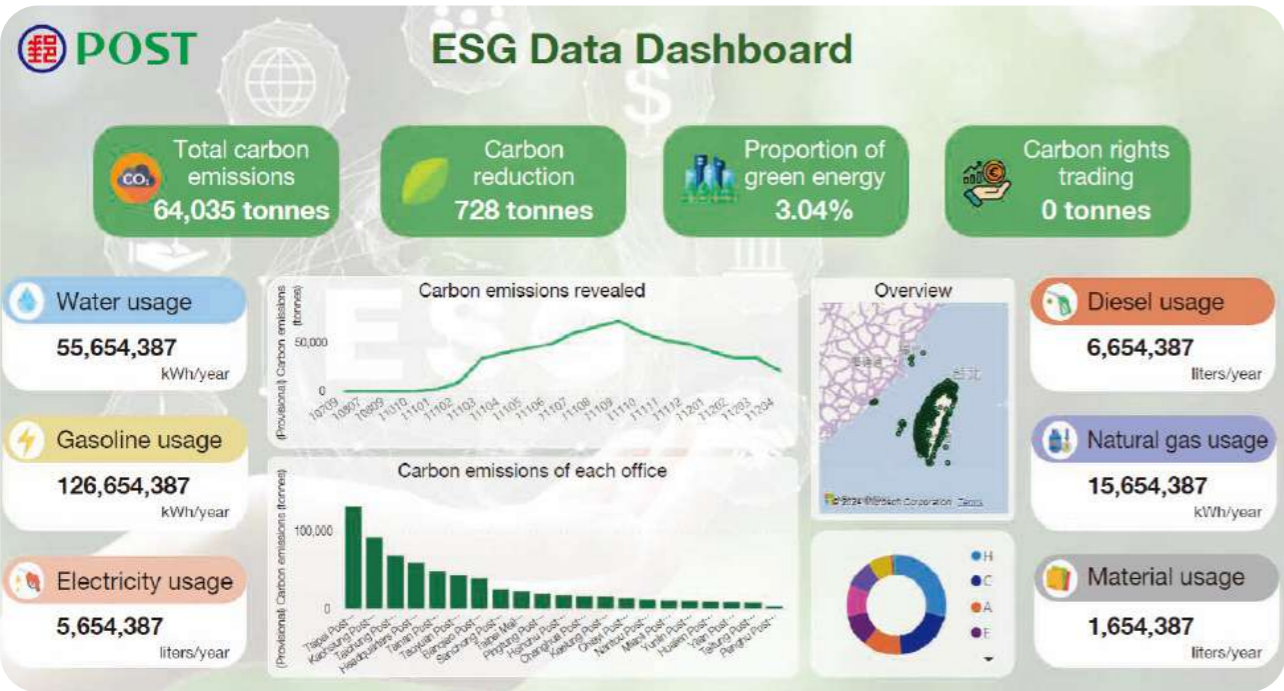
Over the past two years (2023 to 2024), the Company has compiled electricity usage data to analyze its overall electricity consumption. Compared with the previous year, the Company achieved a power saving rate of 2.51%, demonstrating a significant energy-saving effect.



Statistics of electricity consumption for exclusion factors



From 2023, to take inventory of and grasp the carbon emission situations, Chunghwa Post installed a data dashboard to convert electricity consumption into carbon emissions. The electricity consumption data collected is multiplied by the electricity carbon emission factor announced annually to convert data into carbon emissions, allowing the unit in charge to grasp the instant carbon emissions from electricity consumption in each office and branch in every month and year.



The prototype of the ESG Data Dashboard

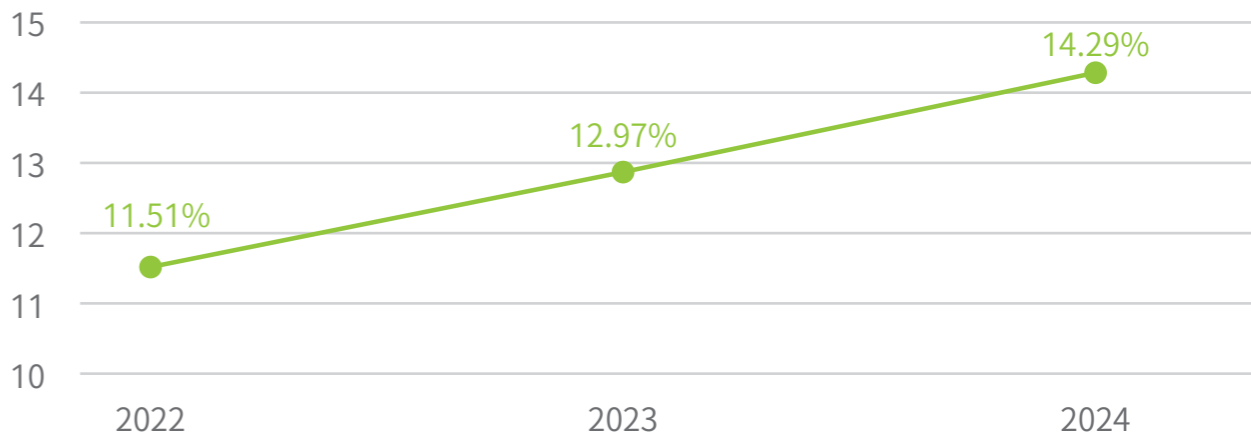
2.4 Low-carbon Operations

2.4.1 Reduction of Resource Consumption

The traditional postal, saving and life insurance business processes all require documents and receipts. To reduce the consumption of paper, digital services are provided to replace physical paper consumption, reducing consumption of paper while lowering labor costs and customer wait time, improving operational efficiency and service quality. In addition, to encourage resource recycling, customers reusing postal convenience boxes will continue to be provided with postage discounts. In 2024, 3,937,349 convenience boxes were used for the first time, and 656,200 were recycled, with the reuse rate of 14.29%.

Note: Reuse rate (%) = Number of boxes reused/ (number of boxes used for the first time + the number of reused boxes).

Reuse rate of the Convenience Boxes



Insurance Service

2024	Mobile Device Insurance	Online Insurance	E-insurance policy	Electric annotation sheet	Insurance/ Claims alliance chain	iPOST/ Mobile Post Office App, POST	E-statements/ E-notes
Number of transactions	33,334	9,802	10,704	1,408	5,778/3,027	12,992/76,433	475,310
Amount of paper saved per transaction	1 piece of A3/ 3 pieces of A4	1 piece of A3/ 3 pieces of A4	15 pieces of A4	1 piece of A4	2 pieces of A4	2 pieces of A4	1 piece of A4
Carbon reduction benefit (kgCO <sub>2</sub> e)	1,293.36	380.32	1,220.26	10.70	133.84	1,359.26	3,612.36

Savings and Remittances

	E-statements	Electronic Heritage Financial Services	Electronic official documents on seizure	E-report	Income and expense tracking worksheet	Letter checking blockchain
Number of transaction	24,280,000	240,000	540,000	Daily report:1,460 Monthly report:36 Reporting Info:760	760,000	8,410
Amount of paper saved per transaction	2 pieces of A4	2 pieces of A4	1 piece of A4	Daily report:1 piece of A4 Monthly report: 195 pieces of A4 Reporting Info: 1 piece of A4	3 pieces of A4	2 pieces of A4
Carbon reduction benefit (kgCO <sub>2</sub> e)	369,056.00	3,648.00	4,104.00	70.22	17,328.00	127.83

Postal Services

The PDA signature Service has been officially implemented since July, 2022. By the end of 2024, a total of 4,003,477 sheets of A4 paper have been saved, with an estimated carbon reduction benefit of approximately 28.83 tCO<sub>2</sub>e.

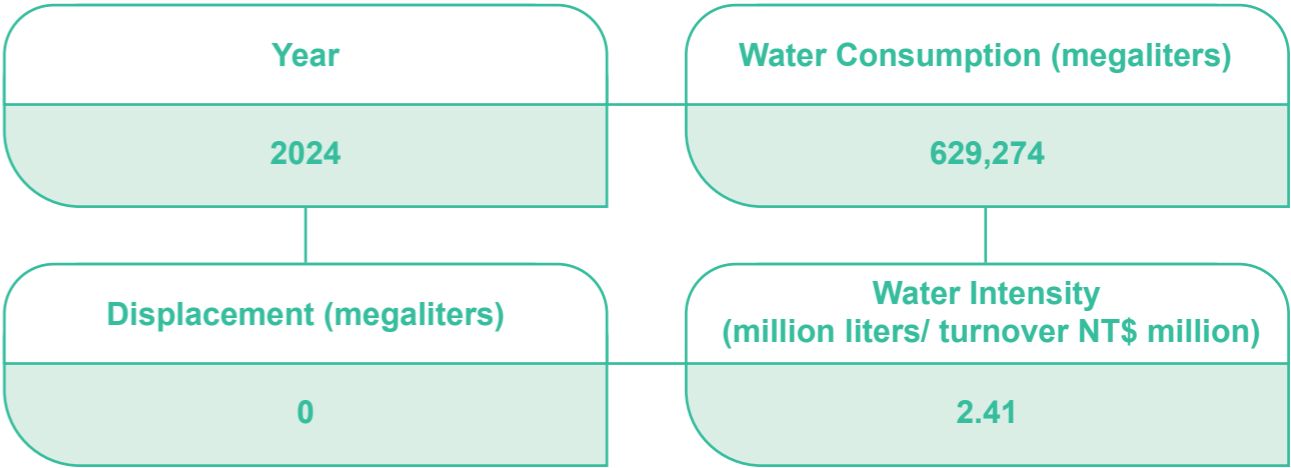
E-commerce service

PostMall provides e-invoice to reduce physical printing and mailing of invoices.

Water Use and Water Conservation Measures

Water use at Chunghwa Post is mainly for daily use in the offices, and the source is all from the tap water, which would not cause a major impact on the water intake. The total water consumption in 2024 totaled 629,274 million liters.

Water Consumption statistics at operating locations



Banqiao Post Office of Chunghwa Post participated in the “2024 Annual Water Conservation Excellent Performance Unit Selection” held by the Water Resources Administration of MOEA. After the on-site inspection of the selection team, Banqiao Post Office finally stood out and won the Outstanding Award in the Public Agency Group. Chunghwa Post participated in the 2025 Water Conservation Excellent Performance Awarding Ceremony held by MOEA on March 20, 2025.



Honored with the Outstanding Award in 2024 Water Conservation Excellent Performance Unit Selection- Public Agency Group

## Beach Cleanup for the Love of the Earth

Chunghwa Post takes specific actions to make contributions to environmental protection. To jointly protect the marine environment and the ocean, 2 sessions of beach cleanup activities were held in 2024, with a total of 146 participants, and the marine debris cleaned totaled 56 bags (402 kilograms).



Sanchong Post Office Beach Cleanup Activity



Chiayi Post Office Beach Cleanup Activity

## 2.4.2 Low-carbon Facilities

To actively respond to the green building promotion policy, low-carbon design is introduced for the renovation of old buildings. It is hoped that our new buildings will meet the daily energy conservation and water resources indicators in the future. From 2007 to 2024, the cumulative number of Green Building Label was 22, among which 13 met the Carbon Dioxide Reduction Index; the cumulative number of Green Building Candidate Certificate was 36, among which 19 met the Carbon Dioxide Reduction Index. In 2024, one Green Building Label was obtained (Tainan Wanli Post Office), and one Green Building Candidate Certificate was approved (Changhua Guangfu Rd. Post Office).

## Smart Energy-saving and Environmentally-friendly Park

The Postal Logistics Park has been the major construction of Chunghwa Post in recent years. By incorporating human-centered and sustainability-oriented thinking into the design, this Park makes full use of renewable energy, such as wind and solar energy. Multi-functional intelligence management systems with the functions of safety monitoring, traffic guidance, parking management, personnel control, intelligent lighting and intelligent conference rooms are planned. The comprehensive use of smart sensing network control and high-efficiency electromechanical integration technology can effectively improve the quality and functionality of building use, realizing a smart green building that integrates sustainability, energy conservation, and humanity, and the energy saving potential of the buildings is estimated to reach over 30%. In addition, the functions and life of the buildings in the park are improved based on the Building Information Modeling (BIM).

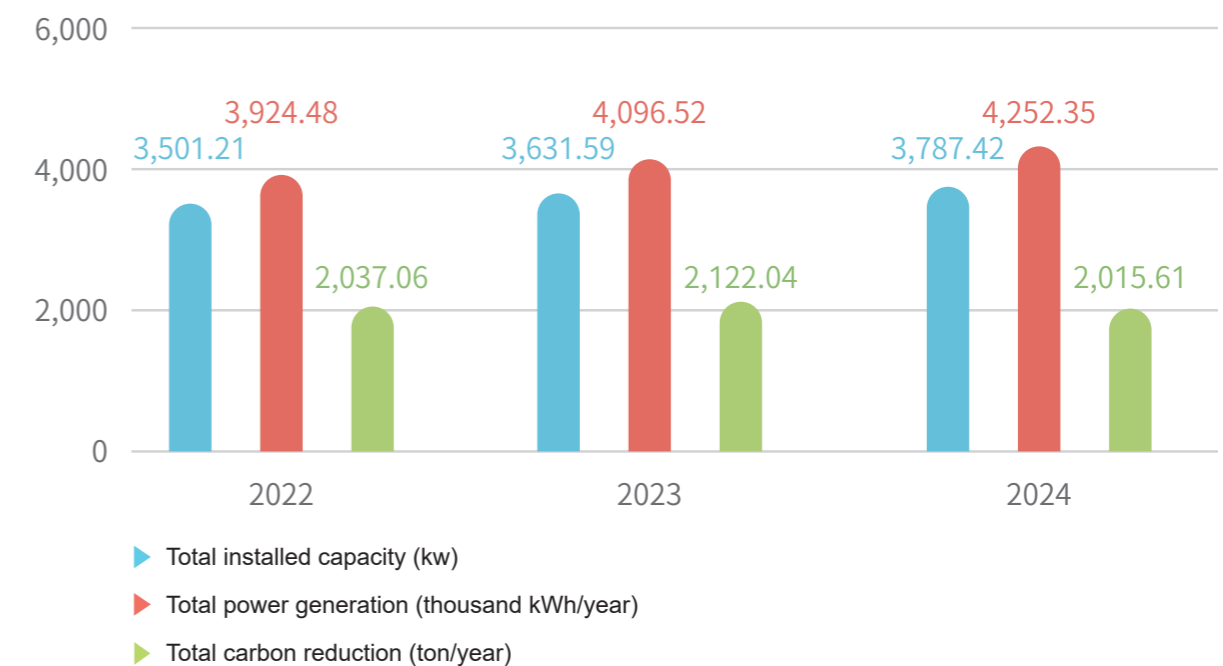
### Chunghwa Post's Postal Logistics Center in the Logistics Park



## Installation of Solar PV System

Since 2015, Chunghwa Post has successively installed solar PV power generation systems on the roofs of the buildings of its post offices and sold the electricity generated back to Taiwan Power Company. As of the end of 2024, Chunghwa Post Installed solar PV power generation system with the total capacity of 3,787.42 kWh, and will continue to inventory idle rooftop space to further increase the proportion of renewable energy use.

### Benefits of Solar PV Equipment Installation



03Chapter

Innovative Postal Services

Criticality

Chunghwa Post bases on the privatization principle to provide universal, fair, and reasonable postal services to facilitate sound development of the postal business and to enhance the well-being of all citizens. The core value is to provide customer-oriented, honest, and efficient services. In the face of the wave of technological and digital transformation, Chunghwa Post has to continue to innovate its services, improve customer satisfaction, protect customer privacy, and move toward digitalization and intelligent transformation to achieve the strategic vision of being “A postal service company that provides excellent services and is trusted by the people”.

Sustainable Management

Policies

- Provide customer-oriented, honest and efficient services
- A postal service company that provides excellent services and is trusted by the people
- Develop smart logistics and digital finance, provide universal and high-quality service in postal, savings and life insurance operations
- Make good use of digital technology, strengthen innovation capability, improve business physique, and enhance competitiveness
- Continue to expand cross-strait postal and remittance business to provide convenience services

Management process

- Four Postal Acts
- Four-year Development Plan for Postal Business
- Execution Plan for Service Quality Improvement
- Financial Consumer Protection Act
- Principle for Financial Service Industries to Treat Clients Fairly
- Dispute Resolution Mechanism of Savings and Remittances Business
- Complaint Management and Handling Procedure
- Internal Management Review Procedure for Customer Satisfaction
- Postal Staff Training of BIF (Business Information Framework)

- Operation Directions for Financial Institutions Using Emerging Technologies
- Key Points for Postal Agency Business Promotion
- Epidemic Prevention Regulations for Mail Collection for Home Quarantine or Home Isolation
- Key points for the System and Procedures for the Solicitation and Processing of Postal Simple Life Insurance Business

Preventive or remedial measures

- Customer suggestion box and 24-hour customer service hotline: 0800-700-365
- At each post office, there are “Customer Opinion Forms” with free return postage for customers to reflect their opinions

Material Topics Included

- Customer Health and Safety (GRI 416)
- Marketing and Labeling (GRI 417)
- Customer Satisfaction (Custom topic)
- Complete Delivery Rate (Custom topic)
- Innovative Services (Custom topic)

Corresponding SDGs



### 3.1 Extending the Value of Postal Services

Chunghwa Post shoulders the legal duty of providing Universal Postal Service for the collection and delivery of domestic and international mails. We have established operating sites throughout Taiwan, and the goal is to maintain a coverage rate of more than 99%. As of the end of 2024, there are 1,296 post offices (including 1,295 post offices and 1 Taipei Mail Processing Center) and 678 contracted agencies (including 422 agencies and 256 stamp sales agencies), offering standardized and affordable rates and nationwide services to ensure every citizen's right to basic communication. To meet the postal needs of the public, Chunghwa Post currently still maintains the basic requirement of at least 1 mailbox per village, and various self-service postal machines have been gradually installed in recent years to ensure immediate, reliable, and efficient postal services.

Self-service postal machines	Number
iBox Post	2,408
Postage Label Vending Machine	26
Stamp-vending Machine	31

#### 3.1.1 Multi-Platform Services

##### Convenient iBox Services

iBox is mainly installed in post offices, MRT stations, community buildings, and other places where people gather, which can effectively extend post office service hours and locations. Combined with the IoT technology and the extensive mail delivery network of post offices, iBox provides customers with 24/7 self-service mail pickup/outgoing mail services. In addition, third-party payment processors for iBox postage payment include Postal VISA Debit Cards, Stored Value Card (EasyCard, iPass and icash) and iPASS MONEY, Easy Wallet, JKOPAY, icash Pay, All Win Fintech +PAY, and PX Pay.

To develop smart logistics and improve accessibility, iBox actively expands cross-industry alliance. By adopting a “multi-parcel, single-drop” delivery approach, energy consumption and carbon emissions associated with the vehicle trips can be significantly reduced, creating positive benefits for the environment and society.

##### iBox Cross-industry Alliance Achievements



Laundry delivery

Recycling second-hand books

The recycling of coffee capsules

Recycling of online shopping packaging

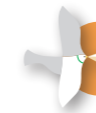
Revitalize idle materials and send them to recipients

##### Postal Agency Services

Chunghwa Post accepts consignment from manufacturers to sell all kinds of commodities and sells these products in the physical postal channels (post offices) and virtual channel (PostMall). The listing of consignment products has to go through strict review mechanism, and all products have to pass the inspection by an impartial third party. Moreover, before putting the products on the shelves, the product labels submitted will be carefully checked to see if they are compliant with the Commodity Labeling Act or the specifications of the parent law of the product category (such as the Regulations Governing the Labeling of the Alcohol Products) to ensure that customers can get correct information of the products.

##### PostMall

PostMall integrates its virtual and physical channels, providing a comprehensive and safe trading platform with complete logistics, financial flow, information flow, and customer flow resources, assisting Taiwan's small and medium-sized enterprises, self-employed entrepreneurs, and farmers with the creation of opportunities in stay-at-home economy. As of the end of 2024, the number of PostMall members exceeded 410,000. The 2024 annual turnover is approximately NT\$561.63 million.



### 3.1.2 Special Postal Services

#### Philatelic Promotion

As time passes, Chunghwa Post continues to refine the stamp design, printing, and distribution strategies accordingly. We have shifted to gift giving, refinement, and customization, and developed innovative printing technologies. Themes popular among young people are strengthened, such as the combination of internationally renowned cartoon characters with peripheral products, a series of gold and silver ingots, and other products, to actively develop various philatelic products that meet market demands and drive a boom in purchasing and collecting.

In 2024, the Issuing Ceremonies of the Miniature Sheet of Stamps- Tainan 400 Commemorative Souvenir Sheet and Railway Tourism of Taiwan Postage Stamps (Issue of 2024) were held. The opening ceremony of Rocupex 2024 Taipei Stamp Exhibition & the Issuing Ceremony of Taiwan Scenery Postage Stamps — Taipei City was held from October 9<sup>th</sup> to 12<sup>th</sup>. This 28<sup>th</sup> National Stamp Exhibition aimed at upholding its mission to foster interest in philately while delivering a premium cultural experience to the public. The exhibition displayed 262 frames of stamp collections from all over Taiwan, including 211 frames in the competition category, 40 frames in the invited section, and 11 frames showcasing the best philatelic works from Philately Classroom.



Stamp Treasure



Stamps Search

#### Opening Ceremony of the Rocupex 2024 Taipei Stamp Exhibition and the Issuance of “Taipei City” Taiwan Scenery Postage Stamps



#### Postal Characters Postage Stamps



#### Opening Ceremony of the “Com.350 Tainan 400 Commemorative Souvenir Sheet”



#### Opening Ceremony of the “Railway Tourism of Taiwan Postage Stamps”



#### Sp.753 Taiwan Scenery Postage Stamps — Taipei City



#### Sp.754 Taiwan Scenery Postage Stamps — Keelung City



### Sp.755 New Year's Greeting Postage Stamps (Issue of 2024)



To welcome the New Year, Chunghwa Post issued the New Year's Greeting Postage Stamp. The design is based on the theme: celebrating the New Year as the snake transforms into a dragon.

To promote the philatelic culture, Chunghwa Post has actively engaged with communities and assisted in establishing the Senior Philatelic Society since 2023. Activities are organized by post offices and community development associations, senior citizens learning centers, or public welfare groups within their respective jurisdictions. The target group is mainly the community residents at the age of 55 and above. Senior philatelists or retired teachers from the philatelic classrooms recommended by each unit or local philatelic societies are invited to give lectures. Each group plans activities once or twice a month, with 2 sessions for each class. Chunghwa Post has established 44 senior philatelic societies with 1,046 members in 2024.



Postal Museum holds the philately seminars on the third Saturday every month, inviting philatelic experts to give lectures and share philatelic knowledge and experience. In Postal Museum Kaohsiung Branch, the philately seminars in southern Taiwan are held on a quarterly basis, providing a platform for philatelists to observe, learn, and engage in mutual teaching and learning.



In addition, to promote the philatelic culture and implement grassroots philatelic education, Post offices and the Postal Museum organized the 2024 Summer Parent-Child Philatelic Study Camp. A total of 24 study camps were held, and the number of members was 1,272. Considering the huge impact of the earthquake dated on April 3, 2024 on Hualien Area, this camp provided a special offer of free registration fee for Hualien residents who participated in the Hualien Post Office camp. Chunghwa Post fulfills its corporate social responsibility by taking practical actions to support the disaster-impacted areas.



2024 Summer Parent-Child Philatelic Study Camp

### Advocacy for Ecological Conservation

To arouse the public's care about ecology and attention to nature conservation and sustainable development, Chunghwa Post has issued multiple sets of ecology-related themed stamps and postage labels. Chunghwa Post issued the Conservation of Birds Postage Stamps (Issue of 2024) and also the stamps designed around the concepts of sustainability.



Sp.750 Conservation of Birds Postage Stamps (Issue of 2024)



Def. 150 Personal Greeting Stamps — Sustainability

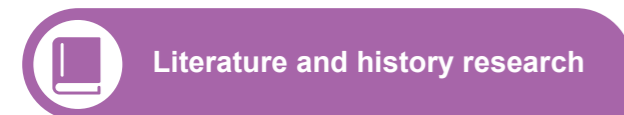
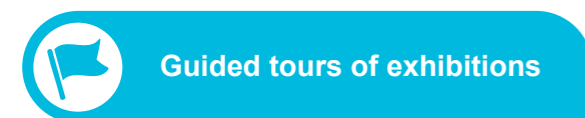
## Postal Museum

Postal Museum was established on December 1, 1965, serving as a professional postal museum with collection, research, exhibition, and education functions. It has long been committed to preserving postal culture and historical materials, promoting the cultural heritage and mission of the postal service. It fosters internal learning and a spirit of service among staff while also serving as a platform for philatelic knowledge exchange, fulfilling both social educational and recreational functions. In recent years, based on the purpose of revitalizing the value of assets, sharing collection resources and promoting cultural tourism, Chunghwa Post has used the unused or surplus space in the buildings under the Taipei, Taichung and Kaohsiung post offices to establish postal art and cultural exhibition spaces in northern, central and southern Taiwan.

Postal Museum is a good neighbor for all. Through the participation in community activities, we integrate with local culture, implement Chunghwa Post's philosophy of caring for the community and giving back to society, deepen the engagement with local communities, strengthening the image of postal service, and enhance the public welfare image of postal service.



## Permanent activities of the Postal Museum



24<sup>th</sup> GuLing Street Books & Creative Bazaar in 2024

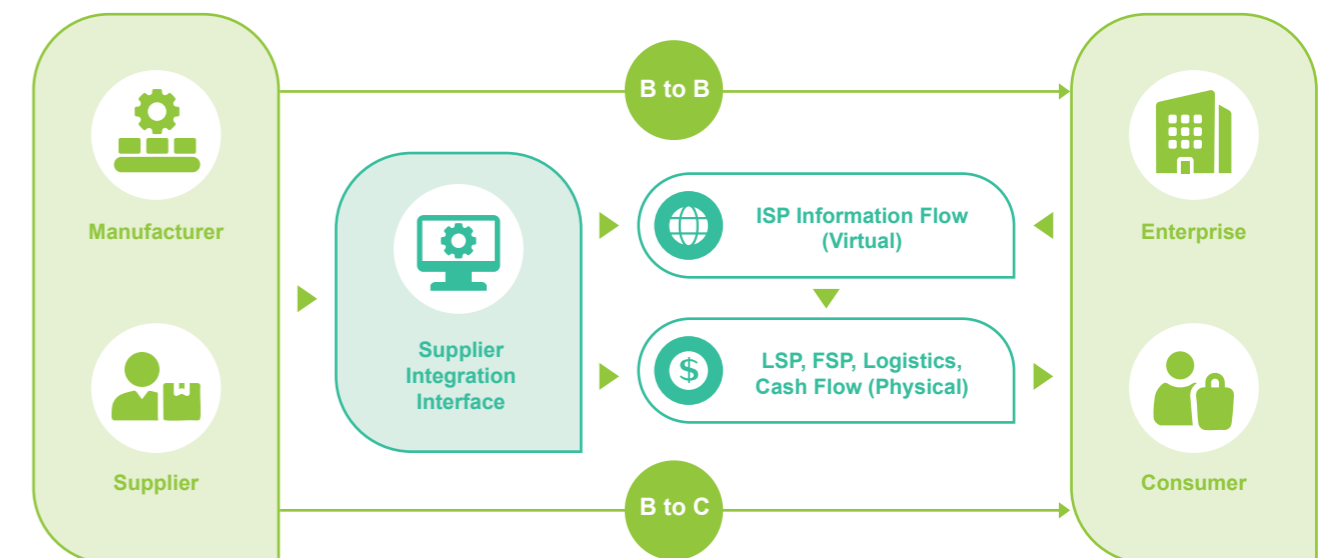


South Taipei Fun Carnival

## 3.2 Improvement of Service Quality

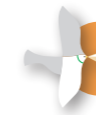
Chunghwa Post strives to improve its software and hardware integration capabilities and connects its resources of logistics, financial flow, and information flow, providing comprehensive postal services to enterprises and the general public. To promote the vision of "excellent services and being trusted by all citizens", the "Execution Plan for Service Quality Improvement" and "Plans for Random Assessments of Public Service" have been established. Each business unit establishes the Service Quality Improvement Working Group for the formulation of strategies and methods to improve services and inspections are strengthened to reach the goal of improving service quality.

### Chunghwa Post's value chain



### 3.2.1 Smart Postal Services

In response to the coming of the digital age, Chunghwa Post actively makes use of the IoT technology, big data analysis and new automated mail sorting equipment to improve service quality, and has introduced handheld Personal Digital Assistance (PDA), and built a digital address database in stages. We also connect in series with the GPS communication system of postal vehicles to achieve digitalization of mail information, automation of processing, and transparency of processes, providing the public with real-time dynamic query services for mail delivery. In addition, to assist with the development of cross-border e-commerce, the airmail import and export cargo terminal was established, while cargo-to-mail and self-operated mail transfer services are also promoted.



## Postal Logistics Park

To meet the needs of business transformation and development of logistics industry, as well as to work in line with the government's policy of "digital nation and smart island", Chunghwa Post has built the Chunghwa Post Logistics Park in the Second Industrial Zone at Taoyuan Airport MRT (A7 Station), integrating business flow, logistics, financial flow, and information flow, and connecting with Taipei, the financial and political center, and Hsinchu Science Park to form a logistics industry cluster effect, aiming to effectively integrate the urban consumer logistics, regional transit logistics, and international logistics, providing the public and enterprises with safe, secure, and stable cross-border logistics services. The park covers a total area of 17.14 hectares, with the Postal Logistics Center, North Taiwan Mail Operating Center, Information Center, Operation Center (formerly Training Center), Industrial and Commercial Service Center (construction is temporarily suspended), and the construction of public facilities within the park area. Currently, the construction of the public facilities and the Logistics Center have been completed, while other buildings are still under construction. The park is scheduled to be completed in 2025 and put into operation in 2026.



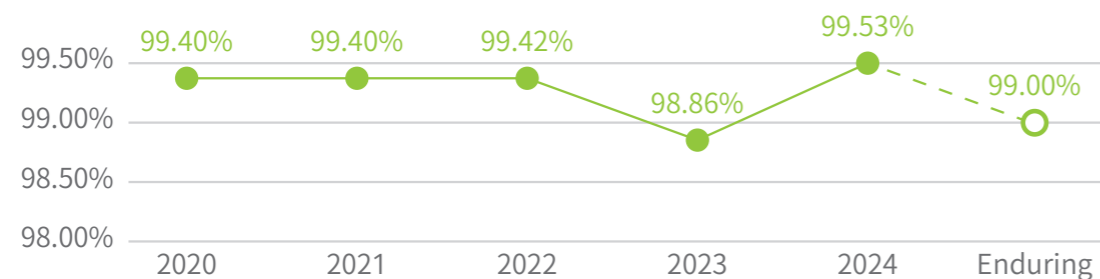
The Postal Logistics Center is the first national e-commerce logistics center in Taiwan

## 3.2.2 Customer Relationship Management

### Complete Delivery Rate

Mail delivery is the main business of Chunghwa Post, and the Company has always attached great importance to the quality of mail delivery. The Complete Delivery Rate is the comprehensive calculation of ratio of registered mail, parcel and express mail delivered by the delivery unit to the mail address, serving as the service indicator.

#### Complete delivery rate of special mails

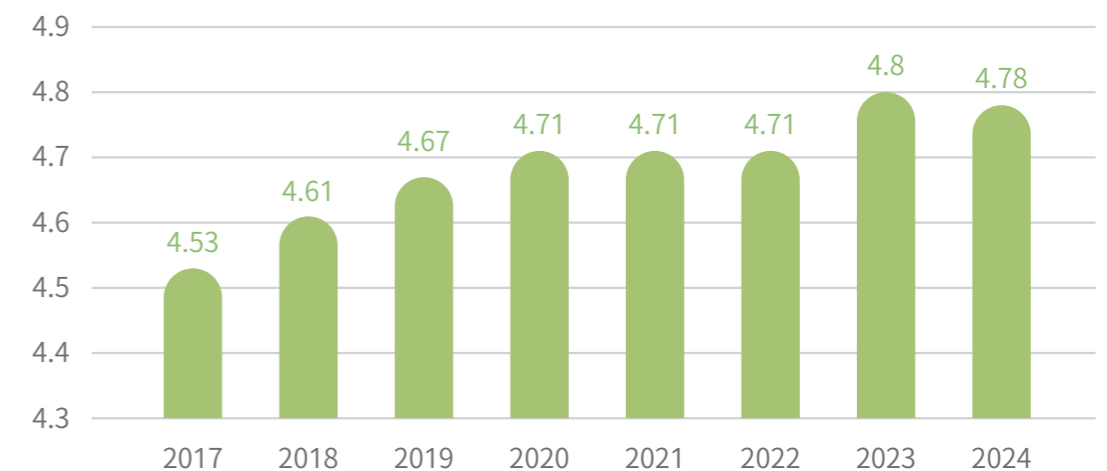


## Customer Satisfaction

To ensure that our customers can contact us to get timely assistance, Chunghwa Post provides multiple business consultation channels, including counter, telephone, video call, customer suggestion mailbox (Email), customer comment form, online intelligent customer service (including online text and real-person text customer services), and so on. In addition, there is also a customer service center to handle customer inquiries, applications, suggestions, complaints, compliments, and business opportunity notifications, serving as a bridge for communication with customers.

The customer service center conducts monthly customer satisfaction survey for analysis and evaluation. For the unsatisfied part, relevant units will be notified for improvement. Based on the average score of 4.53 points of the customer satisfaction in 2017, the satisfaction increased to 4.78 points in 2024, meeting the target of the short-term goal. As for the overall satisfaction of Caring for Agricultural Products Marketing on PostMail, the average satisfaction of the stores in 2024 was 4.7 stars (a total of 33 stores), which also met the short-term goal.

#### Results of customer satisfaction survey over the years





# 04

## Chapter Fulfilling Social Inclusion

### Criticality

To cope with changes in the market and work in line with government policies, Chunghwa Post develops insurance products to meet the insurance needs and expectation of the public and provides high-quality services to the policyholders to enhance the market competitiveness. In addition, to fulfill its corporate social responsibility, promote community development and implement the business philosophy of serving the society and giving back to the society, Chunghwa Post also functions as a friendly and reliable neighbor to community residents so that they can have emotional connection with the post through the public welfare activities, which also helps us create a high-quality corporate image. Based on the implementation of the local connection, postal popularization and business philosophy of social care, the goal of providing “postal services for public welfare and taking root in local development” can be reached, improving Chunghwa Post’s competitiveness in terms of sustainability issues.

### Sustainable Management

#### Policies

- Postal services for public welfare and taking root in local development
- To provide universal, cheap and secure mail communication service
- To provide postal funds and support the government's major public construction and private investment plans
- To develop protection-type insurance products with the trend of demographic changes to work in line with the government policy to improve national insurance coverage

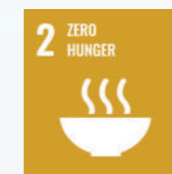
#### Management process

- Regulations Governing Pre-sale Procedures for Insurance Products
- Precautionary Matters on Life Insurance Product Review
- Regulations Governing Postal Simple Life Insurance Operations
- Regulations Governing Enrollment in Postal Simple Life Insurance Policies
- Code of Practice on Risk Management in the Insurance Industry
- Dispute Resolution Mechanism of Postal life insurance policyholders
- Financial Consumer Protection Act

### Material Topics Included

- Indirect Economic Impact (GRI 203)
- Local Community (GRI 413)
- Universal Postal Service (Custom topic)
- Demographic Change (Custom topic)
- Product Portfolio (GRI G4 Supplementary Topics)

### Corresponding SDGs



- Principle for Financial Service Industries to Treat Clients Fairly
- Article 27 of the Simple Life Insurance Act
- Article 18 of the Postal Savings and Remittances Act
- Measures for caring for community activities
- Standards of delivery of universal service
- The customer service units, contact hotline, and the "suggestion box" are set up in the Micro-insurance Section and the Financial-friendly Service Section on Chunghwa Post's official website

#### Preventive or remedial measures

- Customer suggestion box and 24-hour customer service hotline: 0800-700-365
- At each post office, there are “Customer Opinion Forms” with free return postage for customers to reflect their opinions

4.1 Taiwan's Green Giant

4.1.1 Trusted by All Citizens

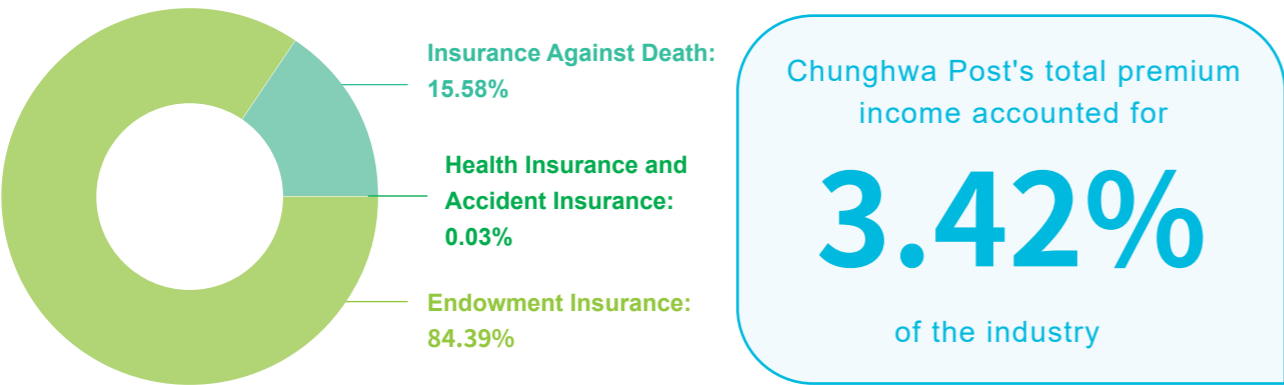
As a good neighbor to all people, Chunghwa Post is currently the largest depository institution, and the balance of postal savings deposited amounts to over NT\$ 7 trillion, making Chunghwa Post the largest depository institution in Taiwan, also nicknamed the “green giant” by the financial industry. In the future, it will continue to promote various businesses such as the salary deposits, online post office (iPost), Mobile Post Office app, WebATM, Visa debit card, mobile payment, and digital account to increase the share of depository funds.

2024 Postal Savings and Remittances Statistics of Chunghwa Post

Item	Number of Accounts	Balance Amount (NT\$100 million)	Balance Ratio
Postal Passbook Savings	29,509,656	29,451.10	40.42%
Postal Time Deposit	6,771,102	42,968.65	58.97%
Postal Giro	1,501,856	440.70	0.61%
Total	37,782,614	72,860.45	100.00%

Postal Simple Life Insurance features non-physical examination insurance with simple procedures, providing all R.O.C. citizens with basic financial security. In addition, one-stop insurance coverage and claim services are available at the post offices across Taiwan, which is well-received by the general public. The number of policies (in force) as of the end of 2024 was 2,195,285 with the insured amount of NT\$717.77353 billion and the total premium income amounted to NT\$75.84134 billion.

Proportion of life insurance business premium income in 2024



Promotion of financial and Insurance Literacy

To enhance the public’s understanding of new type of financial services and the concept of prudent financial management, Chunghwa Post organizes the “Campus Lectures/Community Lectures on Financial Knowledge every year. According to questionnaire survey, the lecturers presented the content in a clear and easy-to-understand manner, and they also incorporated life experience and on-site interactions for the participants to better understand the overall financial knowledge and the payment tools. It is recommended that more sessions be organized. In 2024, a total of 126 sessions were held, with an achievement rate of 151.8%. To strengthen the public’s anti-fraud awareness, we will increase the number of lectures in the communities (including community college), and at least 80 sessions are expected to be held in 2025.

Item		2022	2023	2024
Campus Lectures on Financial Knowledge	Number of sessions	36	34	45
	Number of participants	2,173	1,937	4,152
Financial Literacy Community (including community college) Lectures	Number of sessions	28	46	81
	Number of participants	1,388	1,962	3,322

Fraud Prevention, Navigating Youth Without Missteps



In terms of the postal life insurance businesses, Chunghwa Post's 19 Responsibility Center Offices contacted community groups, high schools or colleges in their jurisdiction and jointly organized the Postal Life Insurance Exchange Symposium and Insurance Knowledge Community/ Campus Lecture, and stayed close to customers to deepen relationships to understand customers' needs and suggestions for postal life insurance while conveying the importance of insurance to help grasp the pulse of the market.

### Postal Life Insurance Exchange Symposium



### Insurance Knowledge Community/ Campus Lecture



### Prudent Execution of Insurance Operations

Chunghwa Post is dedicated to staying close to market demand. In 2024, we launched the online Simple Life Insurance products Jhen-Ai-015 Endowment and Xin-e88 term insurance for the public to choose from. As of the end of 2024, the number of registered salespeople was 25,584, who can provide relevant services to policyholders at any time in accordance with "Regulations Governing Business Solicitation, Policy Underwriting and Claim Adjusting of Insurance Enterprises".

In addition, Chunghwa Post has also established the "Postal Simple Life Insurance Underwriting Systems and Procedures" and the "The System and Procedures for Claims Settlement of Postal Simple Life Insurance", requiring the personnel to conduct underwriting in an impartial and detached manner, respond promptly to communications concerning claims, and treat policyholders with humility, fairness, and conscience to minimize the risk of legal action by beneficiaries pursuing payment of entitled insurance claims.



Precautionary  
Matters on Life  
Insurance Product  
Review

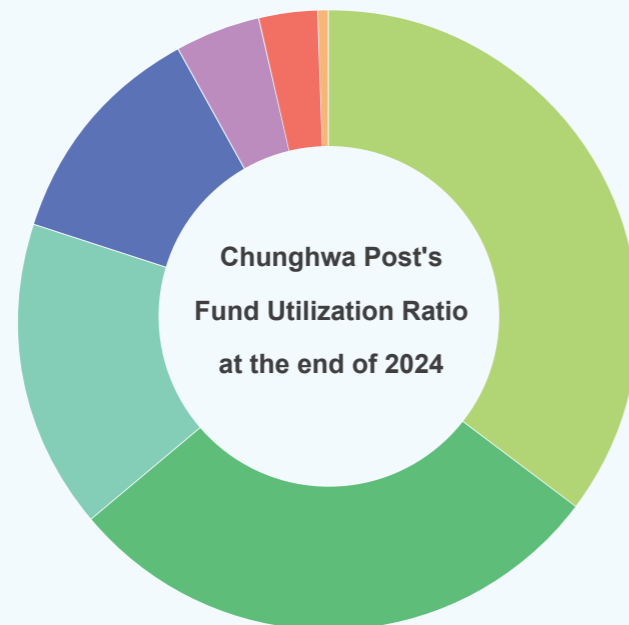
### Promotion of a Healthy and Safe Life

In modern society, it is impossible to predict unexpected accidents, which makes it crucial for us to provide basic financial protection for ourselves and our families. "Postal Simple Life JI-AN/ JIN-PING-AN INJURY AND CHILD INJURY DISABILITY INSURANCE RIDER" is designed specially to deal with accidental injuries. When the insured becomes disabled or passes away due to an accident, insurance benefits will be provided to help alleviate the financial burden on their family. This insurance provides a long-term safety net, covering the insured until they reach the age 75, and covers unexpected external accidents not caused by illness, ensuring comprehensive protection against sudden risks. In addition, the premiums are affordable, making it suitable for risk management at home or when traveling.

Medical expenses are rising, and a single hospitalization can result in a significant financial burden. To allow the insured to receive treatment with peace of mind during hospitalization without worrying about their financial pressure, the "Postal Simple Life DAILY HOSPITALIZATION EXPENSE INSURANCE RIDER" provides comprehensive medical protection, including general hospitalization, payment for ICU and Burn Ward benefits, and covers hospitalization due to diseases or accidental injuries as stipulated in the contract terms. Coverage for illness begins 30 days after that rider takes effect or is reinstated, while accidental injuries are covered throughout the entire valid period of the rider, ensuring peace of mind for every insured person during health-related hardships.

### 4.1.2 Steady Investment

Chunghwa Post has maintained stable operation over the years. Despite the impacts of financial crisis, economic recession, and industry and capital outflows, the number of deposit accounts and balance amount of the savings business still tops domestic financial institutions. Chunghwa Post abides by relevant laws and regulations strictly and properly utilizes the funds from postal savings and simple life insurance. The personnel using funds have to comply with the Self-disciplinary Rules for Fund Manager and sign the declaration. The Department of Civil Service Ethics conducts regular inspection of the personal transactions of the personnel and keeps records on a regular basis. The number of personnel receiving the random inspection throughout the year exceeds 1/3 of the total number of personnel in the department.



- ▶ Time deposits 35.17%
- ▶ Bond 28.60%
- ▶ Foreign investment 16.02%
- ▶ Interbank Lending, Short-term Notes, etc. 12.00%
- ▶ Demand deposits 4.35%
- ▶ Stocks and funds 3.24%
- ▶ Pledge and Mortgage Loans 0.41%
- ▶ Real estate 0.19%

### Investment in ESG-related ETFs

#### Domestic

A decrease of NT\$183 million due to adjustment of shareholding status for the high stock prices.

An increase of NT\$126 million.

2023

2024

#### Foreign

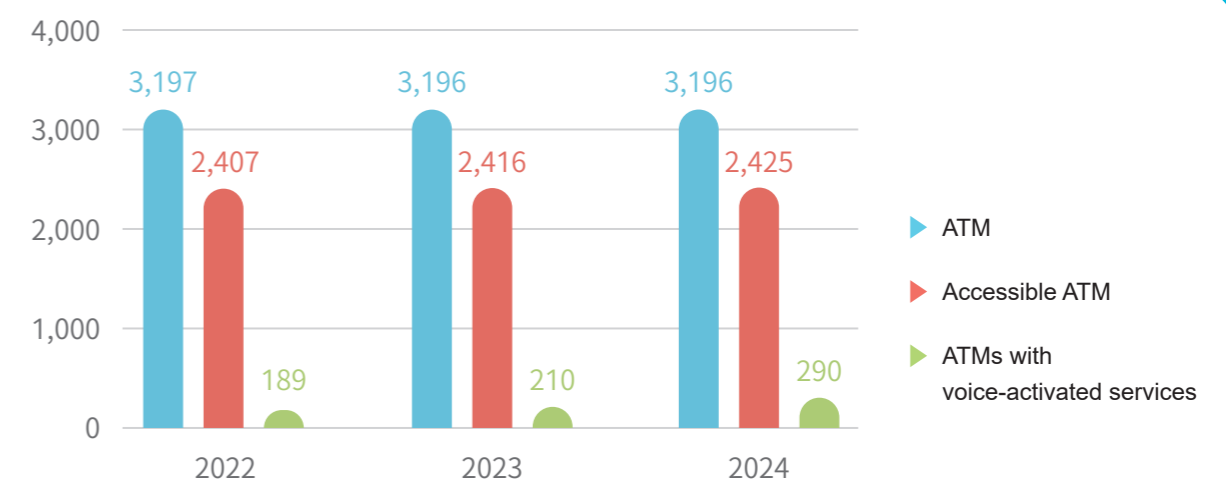
An increase of US\$8.95 million (approximately NT\$275 million).

A decrease of US\$33.61 million (approximately NT\$962 million) due to adjustment of shareholding status for the high stock prices.

## 4.2 Financial Inclusion

Chunghwa Post shoulders the policy mission of financial inclusion, and makes use of the advantages of the presence of operating sites across Taiwan covering outlying islands and remote areas to take care of the financially disadvantaged population. We also continue to keep being customer demand-oriented and adhere to the core values of “excellent services” and “being trusted by all people”, and provide friendly financial services. We align with the government’s financial digitalization policy, continue to promote payment channels such as the online payments and media transfer collection services, provide the public with convenient and safe mobile payment and electronic payment services, and thereby improving the digital financial literacy of all citizens.

### Number of ATM installed by Chunghwa Post over the years



### 4.2.1 Treat Clients Fairly

The Dispute Resolution Mechanism of Savings and Remittances Business and the Dispute Resolution Mechanism of Chunghwa Post Life Insurance Policyholders have been established in accordance with Financial Consumer Protection Act and the Principle for Financial Service Industries to Treat Clients Fairly to treat all financial consumers in a fair and reasonable manner and protect the rights and interests of them. In addition, Chunghwa Post has set up postage-free “Customer Opinion Forms” in the customer service area and the “suggestion box” on the official website as well as the 24-hour customer service hotline, providing customers with a variety of complaints and communication channels.

## Friendly Financial Service Section

Establish a corporate culture that attaches great importance to Financial-friendly Service, and Chunghwa Post Co., Ltd.'s Compliance with Standards, Policies, and Strategies Outlined in the Banking Industry's Financial Friendly Service Guidelines was established. Every year, educational training is organized for the directors, person in charge, senior management, supervisors, and counter staff. In addition, the supervisors and counter staff of each post office will carry out financial-friendly service drills on a regular basis.

### Accessible Facilities and Service Bell



### Improve the multi-purpose form-filling station and provide reading glasses for customer convenience



### Assistance by designated staff



### Accessible ATMs / ATMs with voice-activated services



### Accessible Website



### Mobile Post Office APP accessibility design

(Operation tutorial video for visually impaired)



Scan to watch video

## Constructing a Robust Social Safety Net

To cooperate with the policy of caring for the economically disadvantaged and given the rapid ageing population in Taiwan, there is an urgent need for the widespread adoption of basic insurance for the elderly. Chunghwa Post launched the Accident Microinsurance Rider and An-xin Whole Life Insurance in 2014 and 2017 respectively to assist the government in constructing a robust social safety net. In addition, revisions are made in accordance with relevant regulations of the Financial Supervisory Commission (FSC), and the insurance eligibility criteria are gradually loosened to enable more people to obtain basic coverage at lower thresholds. In 2024, the proportion of premium income in the first year of protection-type and elderly insurance products accounted for 99.85%.

Insurance items	Feature
<b>An-xin Whole Life Insurance</b>	<ol style="list-style-type: none"><li>1.The middle and high age groups can be provided with basic protection.</li><li>2.The payment period is diversified and can be selected according to individual needs.</li><li>3.The policyholders can enjoy lifetime protection from the contract establishment date to the policy anniversary at age 110.</li></ol>
<b>Accident Microinsurance Rider</b>	<ol style="list-style-type: none"><li>1.It can take care of vulnerable groups and provide basic accident protection for those who are eligible for insurance.</li><li>2.It is easy to apply for insurance and the physical examination is not required.</li><li>3.The premium is low with light burden.</li></ol>

The above two products are deeply trusted by the public. Through promotion and advocacy, we provide basic protection for the financially disadvantaged, and have been recognized by the Insurance Bureau of the Financial Supervisory Commission (FSC). We have won FSC's "2024 Annual Microinsurance Contest", "Outstanding Sales Award", "Disability Care Award", "Age-Friendly Award" and "General Coverage Award" of "2024 Small Amount Whole Life Insurance Competition".

## 4.2.2 Digital Services

To meet customers' demand for digital finance, Chunghwa Post actively conducts the integration of virtual and reality services, expands electronic services channels and works with Third-party Service Providers (TSPs) to use financial technology to embed postal financial services into people's lives, creates a diverse and friendly financial environment, and carries out cross-field cooperation, providing multiple services including digital savings account, Mobile Post Office App, electronic payment that can be linked to the postal savings account, the Postal VISA Debit Card, open banking, and digital identity authentication, embedding postal financial services into people's life scenes. We also actively plan the launch of innovative business to provide a life circle of postal digital financial services.

## Diversified and Convenient Savings and Remittances Services

Digital deposit accounts can be applied online for domestic customers through the internet or mobile devices



The new version of the Mobile Post Office APP is interconnected with diverse payment options. The milestone of reaching our four millionth depositor was achieved in May, 2024.



### Issue digital VISA Debit Card



- ▶ One-click application to start digitalization of payment
- ▶ Use biometrics verification mechanism to upgrade transaction security
- ▶ Use virtual visa debit card to reduce carbon emissions
- ▶ Analyze usage data to categorize customer groups to expand new customer bases and business opportunities

Cross-APP (Open Banking) information connection for depositors to check the information of the postal savings accounts

Enhanced Automated Teller Machine (ATM) services, added QR Code scanning equipment to provide QR code scanning withdrawal function

## Mobile Device Insurance Service/ Online Insurance

The Mobile Device Insurance Service for the life insurance business has been launched since 2018. Policyholders do not need to visit the counter and can make use of rapid and convenient services of online reservation for insurance services, internet ATM insurance policy loan, and online application and inquiry functions. The number of policies purchased through the Mobile Device Insurance Service in 2024 totaled 33,334, with the achievement rate of 111.11%, and the cumulative number of policies purchased through the Mobile Device Insurance Service since the launch of this service totaled 81,813. Online Insurance Business was launched from March 21, 2022, and the first online insurance product, Postal Simple Life Insurance e68 Fix-termed Insurance, was released, providing insurance services that are not limited by time and space. The number of online insurance applications established amounted to 9,802 in 2024, with the achievement rate of 98.02%.

## 4.3 Social Care

To fulfill the corporate social responsibility and implement local connection and industrial assistance, Chunghwa Post has set the goal of “postal services for public welfare and taking root in local development” and aimed at becoming a friendly and reliable neighbor in the promotion of the community development through the extension of daily businesses, so as to enhance the community’s emotional connection with the postal services and organize public welfare activities to implement the business philosophy of serving the society and giving back to society.

### Care for the Underprivileged

#### Pay visits to elderly people living alone



#### Renovation of old houses for the elderly living alone



#### Assisting the delivery of ingredients for school lunches in rural and remote areas



#### Organize Staying Young Activities



## Public Welfare Activities/ Scholarship

### Caring for Agricultural Products Marketing

Integrate the virtual and physical postal marketing systems and the home delivery system services to provide planned assistance for small-scale farmers to benefit.

#### 2024 "Caring for the Marketing of Agricultural Products" Event



### National Blood Donation Campaign "Donating Blood with Chunghwa Post"



### Scholarships for Dependents of Postal Life Insurance Policyholders



## Charitable Fundraising

To fulfill the corporate social responsibility as a postal corporation, Chunghwa Post cooperated with the Puren Youth Care Foundation and the Sunshine Social Welfare Foundation to organize the charitable fundraising events entitled the "Delivering hope, turning the lives of financially disadvantaged students" and "Hand in Hand, accompanying burn-injured children to embrace the future with courage". By taking specific actions, we reached out to assist the disadvantaged groups and enhanced the public welfare image of Chunghwa Post as well as the popularity of the postal Visa debit cards. A total amount of NT\$1,316,967 was raised.



## Donations

We organized 9 donation activities in 2024, and the donation targets included schools in rural areas, disadvantaged families, people with disabilities, and nursing homes. The donated materials were agricultural products, daily necessities or school supplies.



05

Chapter

Creation of a Happy Workplace

Material Topics Included

- Employment (GRI 401)
- Labor/Management Relations(GRI 402)
- Occupational Health and Safety (GRI 403)
- Training and Education (GRI 404)
- Gender equality strategy(Custom topic)

Criticality

Talent is the foundation of an enterprise and employees are business partners and company assets. Productivity and competitiveness can only be achieved with healthy and happy employees of the Company. In the face of an era of globalization, digitization and diversification, Chunghwa Post will face the challenges of business transformation since the manpower system will undergo structural changes due to the retirement period of the post-war baby boomers, and that will have an impact on business operations. To cope with the challenges of business transformation and avoid the impact of changes in the manpower structure on operations, we recruit young and high-quality personnel through a fair, just and open screening system to activate manpower, reduce average age and cost of employment and improve problems such as manpower gaps and personnel aging, aiming at facilitating the cultivation of management talents, strengthening both the Company's succession echelon and human capital And establish awareness and culture of respecting human rights and create a good workplace environment, ensuring the employees' human rights and building solid trust relationships to lead continued growth and sustainable management.

Corresponding SDGs



Sustainable Management

Policies

- Strengthen talent recruitment, cultivation and utilization to improve work efficiency in response to business development needs
- Respect for life, care for health
- Traffic Safety First

Management process

- Labor Standards Act
- Act of Gender Equality in Employment
- Employment Service Act
- Occupational Safety and Health Act
- Regulations governing the Management of Rational Personnel Quota of State-owned Enterprises

- The Collective Agreement Signed by Chunghwa Postal Workers' Union
- Salary and promotion system
- Partnership system for new recruits
- Regulations Governing the Pension and Severance of Employees of Chunghwa Post Co., Ltd.
- Key Points for Personnel Training in Chunghwa Post Co., Ltd.
- Precautions for the Training Operation in the Postal Service Training Center
- Implementation Directions for Online Education and Training in Postal Service Training Center
- Staff annual training plan
- ISO 45001 Occupational Safety and Health Management System
- Guidelines for the Prevention, Compliant Filing and Management of Sexual Harassment

Preventive or remedial measures

- Employee rights and interests: Chunghwa Post has requested the labor union to appoint representatives and hold labor-management meetings on a regular basis in order to promote the harmony between labor and management. In addition, we set up a committee for handling difficult matters to take care of the rights and interests of employees and clear the channels for employees' opinions.
- Sexual harassment: Chunghwa Post attaches great importance to the issue of gender equality. We have formulated the "Guidelines for the Prevention, Compliant Filing and Management of Sexual Harassment". In addition, a Sexual Harassment Complaint Investigation

Committee, which is responsible for handling sexual harassment complaints and investigation cases, has been established. The Company sets up a hotline (02-23969549) and fax (02-23969103) for the grievance from employees. The complaint mailbox is available at ps01@mail.post.gov.tw.

- Workplace Violence: the Company has formulated the "Wrongful Infringement Prevention Program in the Performance of Duties" to protect employees from being physically or mentally violated in the performance of their duties due to the actions of others. Besides, a workplace violence prevention and handling group responsible for dealing with workplace violence is established. A hotline (02-23928412) and fax (02-23964884) has been set up.

## 5.1 Personnel Management

Chunghwa Post develops various workforce management in terms of "selection," "utilization," "cultivation," and "retention" of workforce and seeks a reasonable allocation of workforce, while focusing on various employee benefits to maintain good employee-employer relations. Therefore, we can consolidate the Company's outstanding workforce and achieve corporate sustainable management.

### Human Resources Policy



Immediate replenishment of manpower and promotion of organizational revitalization



Promotion of metabolism and implementation of experience inheritance



Reasonable staff allocation and activation of manpower utilization



Cultivation of outstanding talents and encouragement of observation and learning



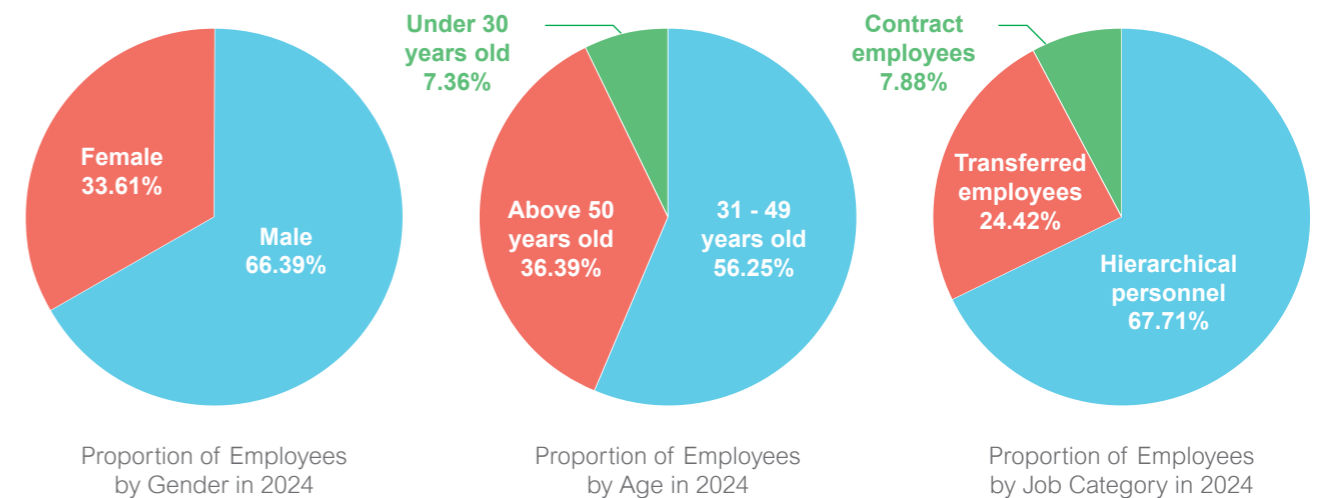
Emphasis on labor-management communication and care for the mental and physical wellbeing of employees



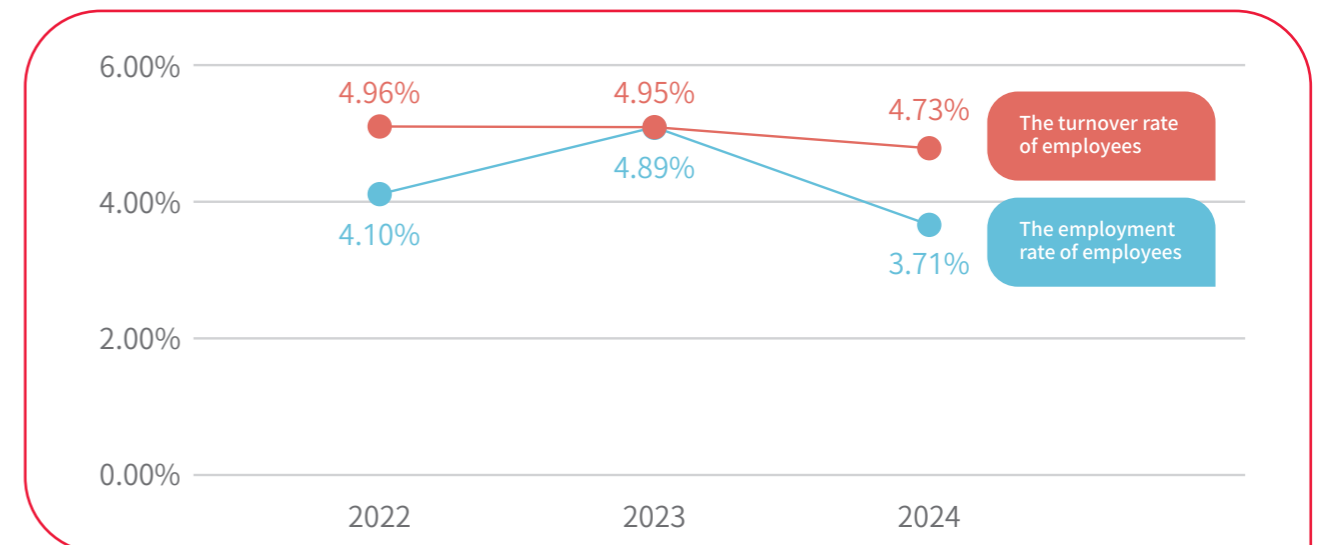
Implementation of protecting the employment rights and interests of persons with disabilities

### Staff Composition

The Company had a total of 25,374 employees by the end of 2024 (among them, 3 are the chairman, the president and the confidential staff members; 6,195 are transferred employees; 17,178 are hierarchical personnel; 1,998 were contract employees), a decrease of 258 compared with the number in 2023. In addition, the average age of the employees is 45.3, the same as the previous year. This indicates that more employees aged between 31 and 49 are willing to stay as the working environment and benefit system have been gradually improved in recent years.



### Changes in Employment Rate and Turnover Rate of Chunghwa Post over the Years



### Talent Recruitment and Retention

The Company also provides various welfare measures and handles employee retirement in accordance with the law. In order to provide employees with a comprehensive welfare system, we have established the Employee Welfare Committee of Chunghwa Post and Postal Staff Sports Committee to be in charge of handling various welfare services, including the leave system that is superior to the Labor Standards Act, child education subsidies, supplements for wedding, childbirth and funeral of employees, gift certificates for the four major Festivals, year-end party, recreational and sports activities, employee group injury insurance, term life insurance, and so on. In addition, due to the severe epidemic situation, the Employee Welfare Committee also insured every employee with group comprehensive epidemic prevention insurance.



Staff Sports Competitions in 2024



Year-End Party in 2024

Chunghwa Post has set out "Key Points for Applying for Parental Leave without Pay" for the matters of applying for parental leave without pay. According to the key points, the maximum duration for employees to apply for parental leave without pay is 3 years, which is better than the 2 years stipulated in the Act of Gender Equality in Employment. In 2024 a total of 574 employee applied for parental leave without pay, with the reinstatement rate was 98.32% and the retention rate was 98.68%.

### Employee Retirement Planning

In the first and second half of each year, the Company arranges "Career Planning Workshop for Retirees" for aged and approved (self-requested) retirees. Those who are willing to participate are free to sign up for the training. In 2024, 8 sessions of "Career Planning Workshop for Retirees" were organized, with a total of 386 trainees.

Every year, Chunghwa Post handles subsidies for relevant activities held by Postal Retirees Association in accordance with the Principles for Handling Subsidies (Donations) to Non-governmental Organizations and Individual for Chunghwa Post Co., Ltd. In addition, in accordance with the Implementation Measures for the Care of Retired Employees and the Families of Deceased Employees, retirement souvenirs are distributed to retired personnel and for those meeting relevant criteria, holiday benefits are distributed.



Career Planning Workshop for Retirees in 2024

## 5.2 Employee Care

The Company has not yet established norms for human rights policies but has practiced the spirit of human rights. In accordance with Article 6, Paragraph 2 of the Occupational Safety and Health Act, and with reference to the Ministry of Labor's Guidelines for Preventing Illegal Harm While Performing Duties, Prevention Plan for Illegal Harm When Performing Duties of Chunghwa Post Co., Ltd. has been established and implemented. The Head Office and all post offices (Taipei Mail Processing Center) shall set up Workplace Unlawful Conduct Prevention and Response Task Force to be in charge of the prevention, handling, and implementing effectiveness of unlawful conduct prevention and the formulation of improvement measures. A dedicated hotline (02-23921310#2110) and fax (02-23964884) are provided to protect employees from physical and mental harm caused by actions of others when performing their duties. However, 23 workplace bullying-related incidents occurred, 17 of which have been closed (1 case withdrawn, 11 not established, and 5 established), and 6 cases have not been closed (6 under investigation).

In addition, the Gender Equality Working Group has been established to be in charge of promoting gender equality related business, which is convened by the vice president supervising the Department of Human Resources, and the committee members shall consist at least 2 external experts and scholars, and the proportion of each gender of the members shall not be less than 1/3. In principle, a meeting is convened every four months. Every year, employees are arranged to participate in courses on human rights, gender mainstreaming, and prevention of sexual harassment and illegal infringement in the workplace (including physical and digital training). Outsourced security personnel must receive relevant training and education as prescribed by law, showing our dedication to creating an environment free of gender discrimination.

Guidelines for the Prevention, Compliant Filing and Management of Sexual Harassment and the Sexual Harassment Complaint Investigation Committee were established in accordance with the Sexual Harassment Prevention Act and the Act of Gender Equality in Employment to be in charge of handling sexual harassment complaint investigation cases. The hotline (02-23969549), fax (02-23969103), and email (psn01@mail.post.gov.tw) serve as the channels for grievance and consultation. Appropriate preventive, corrective and punitive measures are taken for sexual harassment incidents to protect the rights and privacy of employees. In 2024, there were no incidents involving the use of child labor and forced labor, or violations of the rights of indigenous peoples. However, 11 sexual harassment cases were reported during the year, all of which have been closed: 1 was withdrawn, 6 were unsubstantiated, and 4 were substantiated.



Human Rights Related Education Courses in 2024



Lectures on Physical and Mental Health of Employees in 2024

In addition to safeguarding the human rights of the employees, we also care about the basic rights and interests of outsourced workers. The Company has set up a labor procurement contract template, an information service contract template, and a postal labor service contract template, all of which are made according to the procurement contract template issued by the Public Construction Commission, Executive Yuan. If the supplier violates the provisions of Article 101 of the Government Procurement Act, it shall be handled in accordance with its regulations.

Labor-Management Communication and Care

Chunghwa Post attaches great importance to the physical and mental health of employees. To promptly gather the feedback and insights from the employees, the labor-management meeting is convened every three months. At least 50 cases of professional consulting services for employees, including case consultation, group consultation and special lectures, are handled every year. In addition, various benefit measures are also provided and employee retirement benefits are also handled in accordance with the law. In 2024, a total of 241 sessions, including 133 case consultations, 1 group consultations and 107 sessions of related lectures were held.

Chunghwa Post has maintained a harmonious relationship with the Chunghwa Postal Workers' Union. The Trade Union Cooperation and Coordination Briefing is organized once a year. The two parties reach a consensus on enhancing the rights and interests of employees through rational and peaceful negotiation. A collective agreement was signed in 2017 and implemented after being approved by the Ministry of Labor. A total of 14 articles of the agreement are related to employee health and safety, accounting for 28% of the collective agreement. The percentage of total employees covered by the collective agreement in 2024 was 99.98%. The part not covered included the deputy business (technical) director, and personnel holding managerial positions and higher, who are considered as the employer, and therefore did not join the labor union.

Promotion of Edu-care Services in the Workplace

We encourage women to join the workplace, empowering them to develop confidence and independence, and thrive by contributing their unique qualities and professional skills. As of the end of 2024, the overall proportion of female employees is 33.61%, of which 63.16% are women holding positions as senior executives (directors and above), while that of female directors and supervisors among board members is 44.44%. Through the implementation of three measures, including “Postal Preschool”, “Edu-care Services in the Workplace”, and “Contracted Childcare Services”, we provide preferential early childhood education services to more than 100 employees’ children. Relevant benefits and measures will continue to be discussed and promoted to encourage young employees to “dare to get married, be willing to have children, and raise children happily” while the young children of our employees can receive the best care.

Edu-care services in the workplace

Postal Preschool

The private kindergarten for employees’ children affiliated to Employee Welfare Committee of Chunghwa Post was established in 1962 and the Employee Welfare Committee of Chunghwa Post assists with the handling of related affairs and external professional preschool education institution is commissioned to run the preschool.

Educare Services in the Workplace

Established 7 locations for Edu-care Services in Workplace. The Head Office also commissioned the Employee Welfare Committee to set up the Private Kindergarten for Employees’ Children Affiliated to Employee Welfare Committee of Chunghwa Post to provide child care services.



5.3 Talent Cultivation

Chunghwa Post attaches great importance to employee development and has established a complete talent development system to coordinate with the company's core businesses and schedule annual training plans based on the professional training needs of each business unit. The Postal Service Training Center of the Human Resources Department and the designated units (training units of the headquarters, post offices and the Human Resources Offices of the Taipei Mail Processing Center) handle various education and training courses to improve employees' business skills and professional capabilities in terms of management, planning, marketing, services and so on to simultaneously cultivate the professional talent required to launch new business so as to cope with this rapidly changing society and strengthen the corporate competitiveness.

The Flow Chart of Chunghwa Post Training Operation



To encourage employees to pursue new knowledge, every year, seminars with various themes (such as digital transformation, big data, Employee Assistance Programs (EAPs), integrity promotion, and gender mainstreaming) are held. In response to the growing trends of AI applications and digital development, we redesigned the leadership development training in 2024 to strengthen the core management competencies and enhance work efficiency through the use of AI tools. In addition, we continued to improve the E-Learning mechanism and actively promote online learning for all employees. In 2024, the number of digital learning hours reached 644,051.5 hours, and the number of subjects in digital courses reached 74 (23.34% ahead of the target of 60 subjects).

Employee education and training



Onboarding Training



Mid-Level Management Talent Development Program

The annual training for life insurance salespersons is conducted in accordance with the Guidelines for Salespeople of the Postal Simple Life Insurance. Employees are recommended to participate in external training and workshops from time to time for the professional courses, such as Fair Valuation of Insurance Contract Liabilities, Effective Internal Control and Audit for the Implementation of ESG Social Responsibility, Analysis of the Principle of Fair Treatment of Customers, Practical operations of ICS and Experience Sharing, Redefining IFRS 17 Performance Evaluation Indicators, and Civil Law: Family and Inheritance, to enhance work efficiency and improve the professionalism among employees.



Life Insurance Rising Star Program



Training on Lowered Entry Age for Anxin Whole Life Insurance

In addition, the Company encourages employees to study in colleges and universities by subsidizing expenses or assigns them to participate in external training, seminars or exchanges (including domestic, foreign and in Mainland China) according to business needs. It helps them absorb external knowledge of industry and academia and enrich the professional knowledge of employees. In 2024, 1,404 employees attended the professional training; 70 employees went to domestic colleges and universities (including graduate schools) for further study. 1,042 employees were recommended for external training; 1,715 employees were subsidized to obtain professional licenses. The percentage of male and female employees receiving performance appraisal reached 100%.

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Diversified functional learning channels

1 Executive MBA Program

2 In-service master's program

3 Overseas business observation, visit, exchange or seminars

4 Business observation, visit, exchange or seminar in mainland China

5 External professional training

6 External seminars

7 Advanced technology seminars and industry-university exchange matchmaking

## 5.4 Occupational Safety and Health

### Workplace Safety Management Structure and System

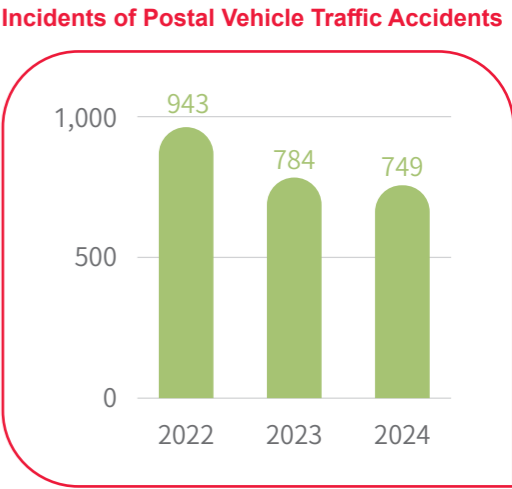
In order to effectively manage the occupational safety and health of employees, Chunghwa Post introduced the ISO 45001 management system in 2020. Since August 2020, it has been assisting various post offices (Taipei Mail Processing Center) in building the system. In 2022, the system setup of 15 post offices including Keelung, Taipei, Banqiao, Sanchong, Taoyuan, Hsinchu, Miaoli, Taichung, Changhua, Nantou, Yunlin, Chiayi, Tainan, Kaohsiung, Pingtung and the Taipei Mail Processing Center has been completed. The Safety and Health Technology Center (SAHTECH) was entrusted in 2024 to conduct the internal audit of the Occupational Safety and Health Management System at 19 Responsibility Center Offices, the Taipei Mail Processing Center, and the Headquarters. Every year, the unit supervisors will assign qualified personnel to perform hazard identification and risk assessment and then formulate appropriate management targets based on the current situation. All the employees have completed on-the-job training on occupational safety and health between 2020 and 2022, which conforms to the stipulations of the Occupational Safety and Health Act requiring at least 3 hours of training every three years. The total number of trainees of the on-the-job training on occupational safety and health reached 4,232.

Before signing a contract with the contractors or performing construction, each performance management unit must explain the "Hazardous Factor Notice" and "Contractor's Construction Safety and Health Rules" to them. When corrective and preventive measures are proposed due to changes in construction methods, equipment, and operating procedures or in the event of abnormal improvements in safety, health and environmental protection or occurrence of major industrial safety accidents, hazard identification and risk and opportunity assessment shall be conducted again to ensure that the environmental, safety, and health risks can be effectively controlled.

### Incident Management of Workplace Accidents

The Company has established a set of standard procedures for responding to the accident in order to reduce the injury and risk after the accident. The headquarters, various post offices and the Taipei Mail Processing Center all set up accident handling groups, with the director of the labor safety unit serving as the convener. Accidents are handled in accordance with the "Accident Handling and Identification Principles of Chunghwa Post Co., Ltd.". The severity of the event is first sorted out to determine the level of investigation. Then the investigation teams corresponding to each level will complete the investigation within a specific time frame. Strict control and improvement measures are carried out to prevent similar incidents from happening again.

The nature of the core business of Chunghwa Post is similar to the transportation industry. Therefore, the Company has established an accident prevention and implementation group to prepare monthly reports and statistics for the traffic accidents of the field staff at various post offices (centers) under its jurisdiction. Quarterly meetings are held to review and analyze the cause of the accident and propose preventive plans. In 2024, the number of postal vehicle traffic accidents was 749, a decrease of 35 compared with 2023.



Health Monitoring and Promotion

The Company provides a good working environment with the belief of taking care of employees and working together for the mutual benefits. It has set up an ergonomic hazard prevention plan, a maternal health protection plan, a plan to prevent diseases induced by abnormal workload, and a plan to prevent illegal infringement when performing duties. Some post offices have set up medical rooms and high-quality breastfeeding (lactation) room to provide health consulting services to the employees and contractors, and nurses or contract nurses are hired in accordance with legal regulations to promote health and safety lectures. We also sign on-site health service contracts with qualified physicians for their regular visits to the Company for health education, health promotion, and health guidance to enhance the employees' awareness of independent health management.

2024 Friendly Workplace Related Certifications

Badge of Accredited Healthy Workplace

► Taichung Post Office

Badge of Accredited Healthy Workplace, Smokefree & Health Promotion

► Headquarters, Yunlin Post Office, Tainan Post Office

Certification Mark of Excellent Breastfeeding Room

► Headquarters, Chiayi Post Office

To prevent the flu among the employees to reduce the risk of severe conditions and the risk of hospitalization, we conducted 2024 Government-funded Influenza Vaccination with Taipei Daan District Health Center and Ren Ai Hospital in Jinshan and Aiguo Building on November 14, with a total of 138 people vaccinated.



Employee health checks are conducted on a regular basis and employees are granted a subsidy of \$3,500 per person for a health examination. To take care of the health of field workers, the Company has conducted an annual health examination for field workers over the age of 50 since 2017. Starting from 2021, the health examination for employees aged 40 and above and under 50 is conducted every two years, that for those under 40 is once every 3 years. At the same time, we also care about the health of outsourced workers. The contract stipulates that the contractor should carry out relevant health examination for its own employees. In 2024, there were no cases of related occupational disease among all workers.

In addition, to improve the health protection of our employees, we provide employee group injury insurance, term life insurance, and consolation payments and accidental injury insurance can be applied by field personnel who are bitten by dogs when performing duties (including commuting to and from work). When our field associates have an accident, he or she may contact the Employees Welfare Association or the labor union of the service unit for the assistance of insurance claims.

Employee Health Examination Statistics Over the Years at Chunghwa Post

Year	2022	2023	2024
Number of employees for general health examinations	4,014	12,985	17,810
Number of employees for special health examination	0	0	0
Fees for health examination (NT\$1,000)	13,943.8	44,728.4	62,326

06

Chapter

Strengthen Organizational Resilience

Criticality

In accordance with the Four Postal Acts and by upholding the principle of adopting corporate management practices, the Company aims to provide accessible, fair and reasonable postal services and to promote sound development of the postal business and thereby enhance the welfare of all citizens. Therefore, corporate governance is strengthened while taking into account economic performance to ensure corporate sustainability. Properly internalized external laws and regulations as well as the increasing trust of our stakeholders are the cornerstone of the sustainable development of the Company.

Sustainable Management

Policies

- To run a postal administration that provides excellent services and is trusted by all citizens
- Strengthen corporate governance, improve financial structure, and enhance risk control and management capabilities
- Integrate postal resources, research and develop diversified products, and provide universal and high-quality services in postal, saving and life insurance operations
- Provide customer-oriented, honest and efficient services
- Honor, Responsibility, Commitment
- Preventing corruption, stamping out corruption, and cracking down on corruption

Management process

- Four Postal Acts and their Sub-laws
- Four-year Development Plan for Postal Business
- Ethical Corporate Management Best Practice Principles
- Procedures for Ethical Management and Guidelines for Conduct
- Code of Conduct for Board of Directors
- Stewardship Principles for Institutional Investors
- Self-disciplinary Rules for Fund Manager
- Self-disciplinary Rules for Equity Linked Note Investment Personnel
- Guidelines for Salespeople of the Postal Simple Life Insurance

- Regulations Governing Anti-Money Laundering and Countering the Financing of Terrorism for Chunghwa Post Co., Ltd.
- Dispute Resolution Mechanism of Savings and Remittances Business
- Regulations Governing the Capital Adequacy of Financial Supervisory Authorities, International Financial Reporting Standards (IFRS)
- Risk Management Policy
- Regulatory Compliance System (Implementation Plan)
- Internal Control System
- Corporate Governance Best Practice Principles for Chunghwa Post Co., Ltd.
- ISO 27001 Information Security Management System
- ISO 27701 Privacy Information Management System

- BS 10012 Personal Information Management System
- Notification of Cyber Security Incident and Response Procedures

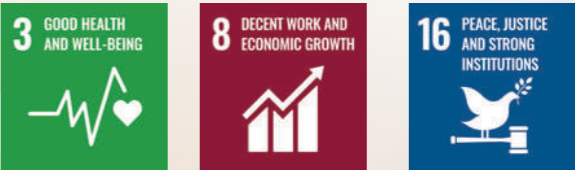
Preventive or remedial measures

- Whistleblower's Zone on Chunghwa Post Official Website
- Dedicated mailbox: P.O. Box 610, Taipei Beimen Taipei City, 10099 Taiwan
- Email: whistleblower@mail.post.gov.tw
- Hotline: (02) 2396-9104
- Customer suggestion box and 24-hour customer service hotline: 0800-700-365

Material Topics Included

- Economic Performance (GRI 201)
- Task Force on Climate-related Financial Disclosures (GRI 201)
- Anti-corruption (GRI 205)
- Customer Privacy (GRI 418)
- Compliance (Custom topic)
- Information Security (Custom topic)
- Integrity Management (Custom topic)
- Corporate Governance (Custom topic)
- Financial System Stability (Custom topic)

Corresponding SDGs





## 6.2 Risk Management

To ensure the integrity of the risk management system, a complete organizational structure of risk management has been established to implement the checks and balances mechanism of risk management and improve the labor division efficiency of risk management. Effective risk management systems have been established in accordance with the type of risks faced by the businesses of the company. Management methods and risk measurement indicators are clearly set up to ensure the proper implementation of the annual business targets. The Risk Management Office performs daily operational monitoring, prepares the risk control reports regularly, submits the report to the Risk Management Committee every two months, and reports to the board of directors every six months.

### Organizational Structure of Risk Management



### 6.2.1 Integrity Management

The Code of Conduct for Board of Directors of Chunghwa Post Co., Ltd. has been established to guide directors' conduct in alignment with ethical standards, covering obligations such as confidentiality, fair transaction, avoiding conflict of interest, avoiding the appropriation of corporate opportunities for personal gain, safeguarding and properly using company assets, and encouraging the reporting of any unlawful or unethical conduct to prevent material harm. According to Chunghwa Post's Regulations Governing Procedure for Board of Directors Meetings, directors shall recuse themselves from discussions and voting on matters in which they have a conflict of interest. A total of 12 board meetings were held in 2024. In addition, Chunghwa Post has also established operational regulations governing transactions with related parties. At the beginning of each term, directors and supervisors are required to submit disclosures of their related party information and concurrent positions. These disclosures are overseen by relevant departments and all related transactions are handled in accordance with the established rules.

#### Internal Control

The Audit Office has appointed qualified and appropriate number of dedicated internal auditors based on business needs in accordance with relevant laws and regulations, and the Company has set up an auditor general that is appointed by the board of directors to be in charge of supervising the Audit Office and making regular reports to the board of directors and supervisors. The Audit Office reports to the board of directors, and appropriate number of dedicated internal auditors and an auditor general are appointed to assist the board of directors and managers to inspect and evaluate whether the internal control system is effectively working from detached, independent, objective and impartial perspectives. Suggestions are given when appropriate for improvement. The inspection feedback listed by external inspecting units such as the Financial Supervisory Commission, Central Bank and CPAs were reported to the board of directors as required and tracking will continue until improvement is completely made.

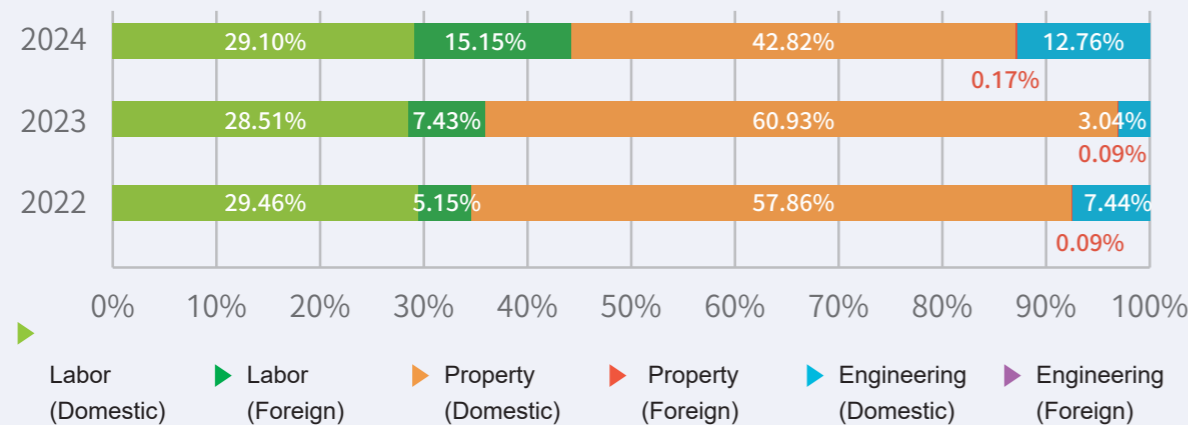
The Company's Department of Civil Service Ethics conducts the integrity agency risk assessment of the organization, business characteristics, and personnel on a yearly basis. In 2024, 100% of the operating locations completed the integrity risk assessment, and the assessment results in 2023 showed that there was no significant corruption risk. In addition, to implement the self-discipline norms of the personnel using funds of the Company and fulfill the obligation to avoid conflicts of interests, dedicated personnel are assigned to audit the personal transactions of the personnel. In 2024, the audit was carried out 12 times, and a total of 72 people were audited to ensure safety operation of funds, avoid improper trading behavior, and maintain the reputation of the Company. For those managing monetary payment, the procurement personnel and postal staff, the supervisors of the units carry out audits every six months. A total of 22,919 individuals were audited in 2024 H1, and 22,875 in H2.

The assessment results showed that there was no significant corruption risk. No employees were involved in any cases of corruption in 2024, but there were 4 suspected general illegal cases that were sent to the judicial authorities for investigation, and the relevant employees were held accountable for their administrative liability. In 2024, there were 3 employees whose contracts were terminated due to general illegal behavior during the reporting period.

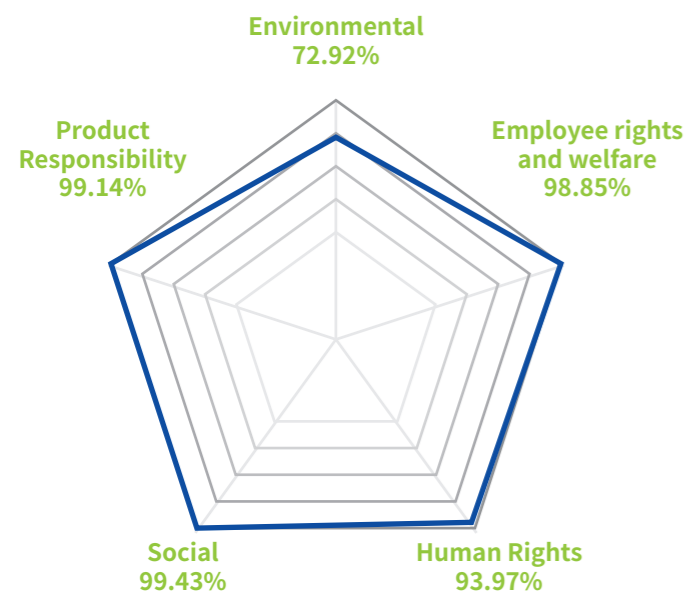
## Supply Chain Management

There were 298 suppliers in 2024, and the ratio of domestic procurement was about 84.68%. All green procurement operations are carried out in accordance with the scoring methods set forth in the annual government agency performance evaluation guidelines for green procurement, and the proportion of green procurement compliance was 100%.

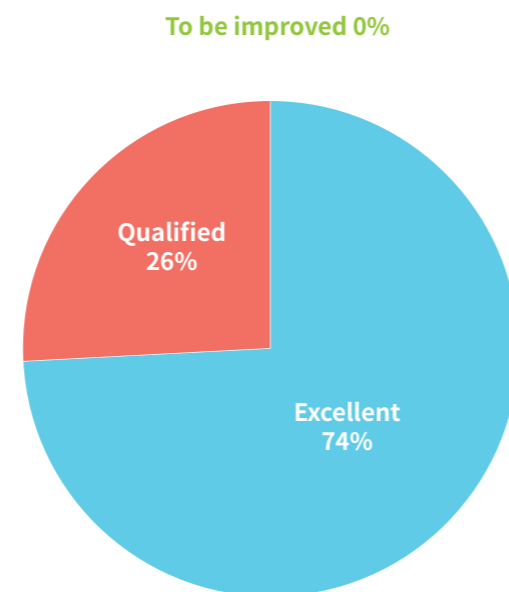
### Percentage of procurement amount of Chunghwa Post's suppliers over the years



To strengthen supplier management, Chunghwa Post introduced the Supplier Self-Assessment Questionnaire on ESG whose content covers 5 major aspects, including environmental protection, labor practices, labor rights, business ethics, and product responsibility. A total of 58 copies of questionnaire were retrieved in 2024. Amount them, 42 suppliers were rated excellent, yet the scores in the environmental protection aspect were relatively lower, leaving room for improvement.



Information disclosure of the scores of the aspects in suppliers



Information disclosure of supplier classification

## 6.2.2 Legal Compliance

In addition to abiding by the Four Postal Acts and their Sub-laws, Chunghwa Post has also established an integrity system for the directors and employees to improve the management of the Company. Chunghwa Post also fully implements the Legal Compliance system, with one Chief Compliance Officer (CCO) in charge of comprehensive regulatory compliance and legal affairs.

In accordance with the Regulations Governing the Internal Controls and Audit System for Postal Remittances and Savings and the Regulations Governing Implementation of Internal Control and Auditing System of Insurance Enterprises, and by referring to the practices of the same trade, Chunghwa Post has defined "major violation of laws and regulations" as the situation of being punished (or corrected or fined) by the Financial Supervisory Commission. There were no major violations of laws and regulations at Chunghwa Post in 2024. If there is major violation of laws and regulations, it shall be immediately reported to the directors and supervisors. Causes of major violations or deficiencies in terms of regulatory compliance are analyzed, and the possible impact and suggestions for improvement are presented, which after being signed by the president, the content is reported to the board of directors.

To encourage reporting illegal activities for the improvement of the management of the company, Key Points for the Implementation of the Whistleblower System of Chunghwa Post Co., Ltd. (including the whistleblower protection policy) was established in 2021 to provide complete reporting channels internally and externally. The announcement is made on the Whistleblower's Zone on Chunghwa Post's official website. Provisions on integrity and reporting channels are also stipulated in the procurement contract and bidding instruction for procurement projects. Channels for whistleblowing include the followings: Mailbox: P.O. Box 610, Taipei Beimen Taipei City, 10099 Taiwan; Reporting line: 02-23969104; Reporting email: whistleblower@mail.post.gov.tw.

### Anti-corruption Advocacy at Chunghwa Post

- 1 Text propaganda
- 2 Lectures
- 3 New employee training
- 4 Oral propaganda
- 5 Online and electronic publicity
- 6 Integrity status questionnaire
- 7 Reward-based activities
- 8 Anti-corruption and social engagement



Photos of Integrity Promotion Activities

Regulatory Violations and Improvement Measures

In 2024, there were no major violations of laws and regulations, information and labels of products and services, and marketing and communication-related regulations. Relevant events and improvement measures are detailed as follows :

Regulatory Violation Events in 2024		Amount of fine (NT\$)
1	In the open space behind Kaohsiung Post Office, dengue fever-carrying mosquito larvae were found, and Kaohsiung City Government issued a notice, requiring the removal of items that were prone to water accumulation within the office premises, and all other post offices have been informed to enhance their removal efforts. In addition, inspections would also be conducted from time to time.	6,000
2	The Head Office did not pay additional wages as required for extended working hours and also for work on rest days (appeal pending).	100,000
3	Miaoli Post Office did not provide 1 statutory holiday and 1 rest day every 7 days as prescribed.	20,000
Total		126,000

Note: None of the events were major violations.

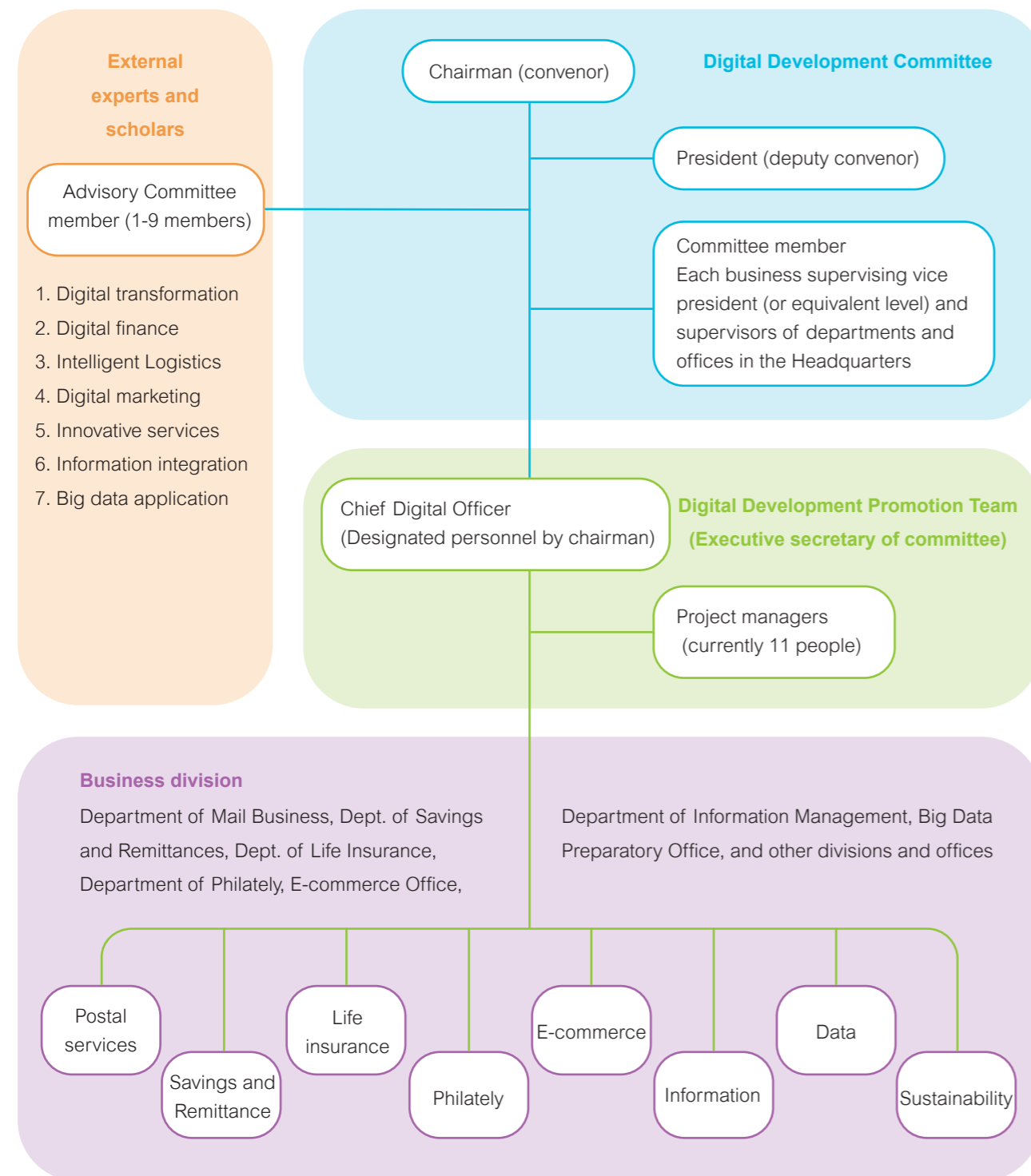
6.3 Digital Development

Chunghwa Post established the Digital Development Committee in 2021 to strengthen the efforts in digital development, leading all units to promote various digital transformation action plans. The Committee is composed of the chairman as the convener, the President as the deputy convener, the Corporate governance supervisor, the related supervising Vice President (or management of equivalent level), the Chief Secretary, the Chief Digital Officer, and the Director of Department of Information Management. This committee is convened every quarter.

The main tasks of the committee

- 1 Deliberate and approve the overall policies for postal data and digital technology development
- 2 Supervise the promotion of data and digital technology development
- 3 Cross-departmental resource integration and work coordination





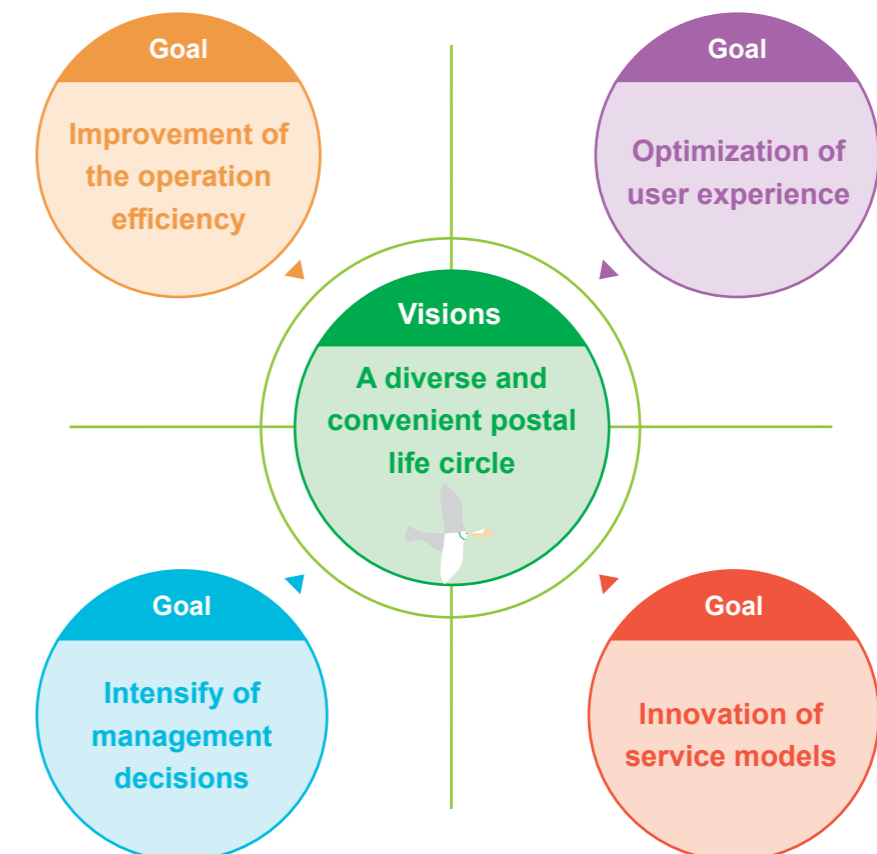
#### Members of Postal Services Sub-team:

Department of Mail Business & Operations, Taipei mail processing centers, and Electronic Mail Section of Taipei Post Office

#### Members of Sustainability Sub-team:

Relevant departments (excluding the Department of Mail Business & Operations, Dept. of Savings and Remittances, Dept. of Life Insurance, Department of Philately, E-commerce Office, Department of Information Management, Big Data Preparatory Office)

### Digital Roadmap and Strategies



#### Basic Environment Aspect

Promotion of digital infrastructure

#### Talent Cultivation Aspect

Reengineering corporate culture, cultivation of digital talent

#### Operation Process Aspect

Optimization of operation and service process

#### Value-added Data Aspect

Development of data application

#### Business Model Aspect

- Optimization of user experience with the Integration of virtual and reality
- Resource integration to construct a postal life circle
- Strengthening smart logistics development
- Promotion of diversified financial services
- Import of Insurtech application
- Innovative marketing of philatelic products
- Constructing a high-quality e-commerce platform

## The Robotic Process Automation

To optimize operational and service processes and improve efficiency, Chunghwa Post has introduced the Robotic Process Automation (RPA) Project since 2021 and divided the promotion into three stages. As of the end of 2024, it has been introduced into 13 units in the Head Office, 19 post offices of all levels, and 1 mail processing center, with a cumulative 88 automated and 3 intelligent automated processes being completed. Each process not only saves 65% to 100% of manual operation time, but also releases a total of 5,096.27 man-days of manpower each year. In addition, the operating time of most processes is reduced by over 50%.

### First stage

# 3 business units

# 3 business processes

The short-term and rapid results were obtained through a demonstration process each in the Dept. of Savings and Remittances, Dept. of Life Insurance and E-commerce Office so that the staff can actually experience the convenience brought by RPA.

### Second stage

# 10 business units

# More than 30 business processes

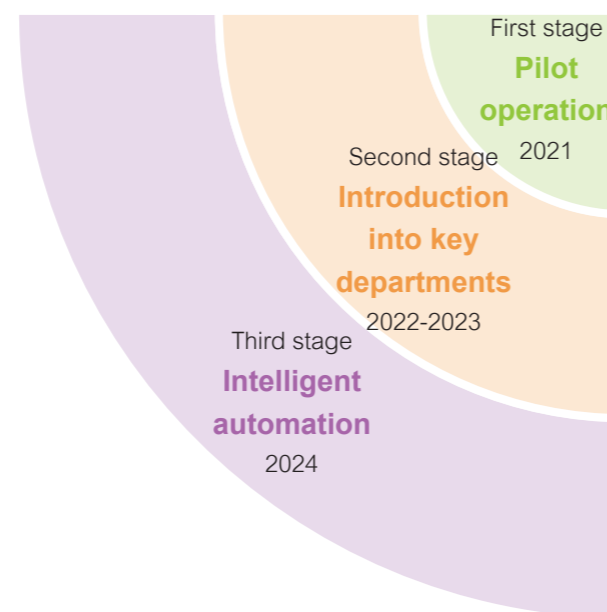
Expanded the departments and business processes for introduction, and internal RPA competitions were held to gradually cultivate RPA seed personnel, reserving momentum for the next stage of full promotion.

### Third stage

# 33 business units

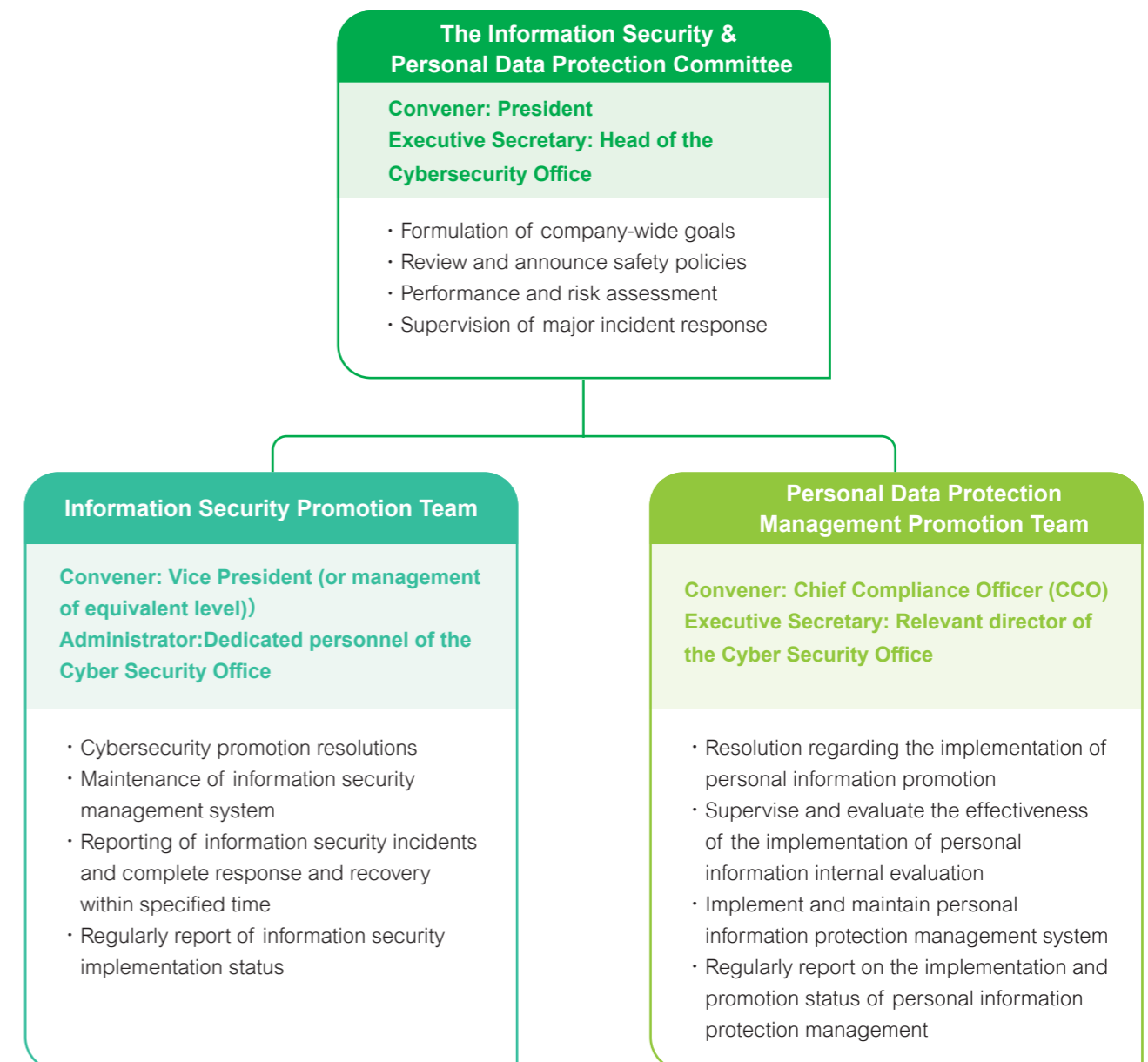
# Integration of AI-OCR technology tools

Integrated the AI-OCR technology for the automatic identification of specific columns of paper documents to further realize intelligent automation.



## 6.4 Cyber Communication Security

Due to the rapid development of information technology, the overall business environment is changing rapidly. In addition to working on the diversified development of our businesses, digital transformation is also accelerated to provide more complete and convenient data services. However, this is accompanied by increased information security risks. Therefore, Chunghwa Post established an Information Security Officer (concurrently held by the vice president or management of equivalent level), Cyber Security Office, and the Information Security & Personal Data Protection Committee to coordinate the promotion of information security and personal information solutions and maintain information security and the normal operation of information security and the personal information management system to ensure that our core cyber communication system can achieve the goals of confidentiality, integrity and availability, thereby safeguarding the customer privacy and reducing security risks. or management of equivalent level.



## Information Security Management System

To ensure the information and information system of the postal savings and remittance system are properly protected, we have obtained the international standard information security management system (ISO 27001) verified by a third-party (BSI), and obtained the updated verification in July, 2024 to continuously strengthen the information security management mechanism. Chunghwa Post was honored with the Digital Trust and Sustainable Development Award by BSI in 2024 in recognition of our long-term efforts and achievements in digital transformation and corporate social responsibility. There are a total of 44 measurement indicators for the information security effectiveness of the postal savings and remittance system. The statistical results of relevant indicators in the 2024 measurement cycle have all reached the set goals.



Moreover, all information equipment has safety control measures, including regular update of password, allowing USB flash drive to read instead of to write, controlling the computer authority for software installing and so on. In addition, social engineering drills are held regularly, and phishing emails are sent to test our associates' awareness of information security protection. A total of 4 social engineering drills were held in 2024 with 10 test emails sent to all employees at each drill, with the pass rate of 98.24%. Information security education and training are strengthened to those who failed the tests.

To ensure information security, Chunghwa Post has established multiple cybersecurity equipment and preventive measures and was honored with "Best Information Security Award" in the bank category in 2024 China Times Financial Services Awards and Digital Information Security Award (Security Category) - Gold Award by Commercial Times in 2024.



China Times  
Financial Services Awards - Information Security



Commercial Times  
Digital Information Security Award (Security Category) -  
Gold Award

## Safeguarding Customer Privacy Actively

To protect the right of the person involved, the Personal Data Protection Management System (BS 10012) and the Privacy Information Management System (ISO 27701) have been certified by the third-party verification body (BSI) to maintain the validity of the certificate to reduce any possible impact and risk brought by a personal data infringement event. According to the statistical results in the measurement period in 2024, all the 8 indicators have reached the targets. There were no confirmed incidents of information leakage, theft, or loss of customer data in 2024.

07Chapter  
Appendix

7.1 ESG Data Disclosure

Financial Data

Financial Information of Chunghwa Post			
Unit: NT\$1,000			
Item/Year	2022	2023	2024
Operating revenues	232,402,132	228,753,559	261,548,327
Operating cost	187,482,818	200,864,842	229,306,090
Gross profit	44,919,314	27,888,717	32,242,237
Operating income (loss)	10,647,763	-3,944,969	321,819
Non-operating income (loss)	860,731	396,610	319,415
Net income before tax	11,508,494	-3,548,359	641,234
Net profit from continuing operations	19,640,549	-1,655,379	2,655,157
Net Profit (loss)	19,640,549	-1,655,379	2,655,157
Other comprehensive income (after tax)	-49,782,113	51,828,902	23,101,974
Total comprehensive income	-30,141,564	50,173,523	25,757,131
EPS (NT\$)	2.40	-0.20	0.32
Employee welfares	41,905,161	37,530,003	37,435,579
Dividends paid to shareholders	8,575,411	8,347,227	8,584,261
Tax paid to the government	2,278,016	3,240,354	3,435,052
Note: The information for 2022 and 2023 is a restatement of the numbers approved by the National Audit Office.			

Financial Assistance from Government

Chunghwa Post's Financial Assistance from Government Over the Years			
Unit: NT\$			
Item/Year	2022	2023	2024
Subsidy Amount	56,657,179	16,701,734	13,708,300

Procurement Statistics

Overview of Chunghwa Post's Suppliers over the years						Unit: NT\$100 million	
Type of contract	Purchase area	2022		2023		2024	
		Number of suppliers	Purchase amount	Number of suppliers	Purchase amount	Number of suppliers	Purchase amount
Service (contracting and services)	Domestic	164	25.53	171	23.47	164	22.80
	Foreign	14	4.46	14	6.12	12	11.87
Property (raw materials and equipment)	Domestic	110	50.15	121	32.41	105	33.55
	Foreign	1	0.08	2	0.07	2	0.13
Construction work (construction and engineering)	Domestic	18	6.45	5	2.50	11	10.00
	Foreign	0	0	0	0	0	0
Total of numbers	Proportion of domestic purchase amount	307	95.11%	313	92.48%	294	84.68%
	Proportion of foreign purchase amount		4.89%		7.52%		15.32%

Statistics of GHG emissions

Chunghwa Post's GHG Emissions		
Items		2024
Direct GHG Emissions	Category 1	30,661.1617
Indirect GHG Emissions	Category 2	47,739.4132
Total		78,400.5749
Emission intensity (total emissions tCO <sub>2</sub> e/ annual turnover NT\$ million)		0.30
Note:		
1. The scope of inventory for 2024 included the Head Office buildings (Jinshan and Aiguo Buildings), Taipei Mail Processing Center, and branch offices at all levels (1,295 branch offices in total, and some branch buildings also include administrative units).		
2. The calculation is based on the emission coefficient method. The conversion coefficient used is from the latest table of GHG emission coefficient management v. 6.0.4 released by Ministry of Environment, Executive Yuan; the Global Warning Potential (GWP) was from IPCC Sixth Assessment Report.		
3. As the inventory scope expended, the base year for GHG emissions was changed to 2024, and operational control approach was adopted.		
4. Direct GHG emissions (Scope 1) included diesel, gasoline, natural gas, refrigerants, septic tanks, etc.		
5. Indirect GHG emissions (Scope 2): Scope 2 included purchased electricity, and the electricity emission coefficient was the one announced by Bureau of Energy, Ministry of Economic Affairs: the 2024 electricity emission coefficient= 0.474kg /CO <sub>2</sub> e.		
6. In 2024, Category 4 included GHG emissions from fuel and energy-related activities and waste generated in operational activities, totaling 16,834.4242 tCO <sub>2</sub> e.		
7. Calculation of GHG emissions included: carbon dioxide (CO <sub>2</sub> ), methane CH <sub>4</sub> ), nitrous oxide (N <sub>2</sub> O), hydrofluorocarbons (HFCs), perfluorocarbons (PFCs), sulfur hexafluoride (SF <sub>6</sub> ), nitrogen trifluoride (NF <sub>3</sub> ). Category 2 calculated TCO <sub>2</sub> e on location base.		

Statistics of energy use

Chunghwa Post's Energy Usage				
Category	Unit	2022	2023	2024
Electricity use	kWh	33,983,816.65	33,411,879.87	100,716,062.00
Gasoline use	L	1,846,813.09	1,785,678.23	5,765,849.13
Diesel use	L	2,486,356.17	2,371,336.33	3,556,663.90
Natural gas use	M <sup>3</sup>	28,597.23	23,195.76	19,902.50
LPG use	KG	2,640.00	4,763.16	2,579.98
Total energy use	MJ	271,087,779.09	263,008,754.59	675,747,851.57
Annual turnover	NT\$ million	232,402.13	228,753.56	261,548.33
Energy intensity	MJ / NT\$ million	1,166.46	1,149.75	2,583.6443
Note:				
1.The statistical data for 2022-2023 covers 21 operating sites, including the Head Office buildings (Jinshan and Aiguo Buildings), Taipei, Banqiao, Sanchong, Taoyuan, Taichung, Tainan, Kaohsiung, Keelung, Hsinchu, Changhua, Chiayi, Yilan, Miaoli, Nantou, Yunlin, Pingtung, Hualien, Taitung, and Penghu post offices and Taipei Mail Processing Center. The scope of the 2024 statistics covered the Head Office buildings (Jinshan and Aiguo Buildings), Taipei Mail Processing Center, and branch offices at all levels (1,295 branch offices in total, and some branch buildings also include administrative units).				
2.The energy conservation coefficients: Electricity: 3,600KJ; Gasoline: 7,609kcal/L; Diesel: 8,642kcal/L; Natural gas: 8000kcal/M3. In 2022, 1kcal = 4.184kJ was used for calculation. From 2023 to 2024, the calculation was based on 1kcal=4.1868kJ in the GHG emission inventory guideline newly issued by the Environmental Protection Agency (now Ministry of Environment) in 2022.				

Employee Statistics

Chunghwa Post's Historical Workforce Statistics (by Work Schedules)									
Year	2022			2023			2024		
Working hours/ Gender	Male	Female	Total	Male	Female	Total	Male	Female	Total
Full-time staff (Full-time)	16,971	7,838	24,809	16,873	7,949	24,822	16,717	7,874	24,591
Part-time staff (Part-time)	130	709	839	127	683	810	128	655	783
Total	17,101	8,547	25,648	17,000	8,632	25,632	16,845	8,529	25,374

Chunghwa Post'sEmployee Age Distribution Analysis												
Year	2022				2023				2024			
Age/ Gender	Male	Female	Total	Proportion	Male	Female	Total	Proportion	Male	Female	Total	Proportion
Under 30	1,232	1,392	2,624	10.23%	1,232	1,358	2,591	10.11%	936	931	1,867	7.36%
31–50 years old	8,524	4,260	12,784	49.84%	8,746	4,617	13,363	52.13%	9,129	5,144	14,273	56.25%
Over 50	7,345	2,895	10,240	39.93%	7,021	2,657	9,678	37.76%	6,780	2,454	9,234	36.39%
Total	17,101	8,547	25,648	100%	17,000	8,632	25,632	100%	16,845	8,529	25,374	100%

Non-employee workers

Chunghwa Post's Outsourced Personnel Statistics by Business Unit			
	2022	2023	2024
Average daily headcount	5,088	4,882	4,974

Employee Turnover

Chunghwa Post's New Employee Statistics									
Year	2022			2023			2024		
Age/Gender	Male	Female	Total	Male	Female	Total	Male	Female	Total
Under 30	276	283	559	309	320	629	220	144	364
31–50 years old	263	210	473	410	191	601	415	153	568
Over 50	17	3	20	16	7	23	9	0	9
Total	556	496	1,052	735	518	1,253	644	297	941
Employee Hiring Rate	4.10%			4.89%			3.71%		

Chunghwa Post's Employee Turnover Statistics									
Year	2022			2023			2024		
Age/Gender	Male	Female	Total	Male	Female	Total	Male	Female	Total
Under 30	31	26	57	33	40	73	28	24	52
31–50 years old	119	73	192	112	54	166	121	49	170
Over 50	664	359	1,023	696	334	1,030	651	326	977
Total	814	458	1,272	841	428	1,269	800	399	1,199
Employee Turnover Rate	4.96%			4.95%			4.73%		

Chunghwa Post's Statistics of Reasons for Employee Turnover									
Year	2022			2023			2024		
Category/Gender	Male	Female	Total	Male	Female	Total	Male	Female	Total
Voluntary turnover	526	348	874	496	293	789	450	232	682
Involuntary turnover	10	2	12	21	8	29	31	4	35
Retirement	278	108	386	324	127	451	319	163	482
Total	814	458	1,272	841	428	1,269	800	399	1,199
Voluntary turnover rate	3.41%			3.08%			2.69%		
Involuntary turnover rate	0.05%			0.11%			0.14%		

Annual Total Compensation Ratio

Compensation Ratio in 2024		
Region	Ratio of the annual total compensation of the highest-paid individual to the median annual total compensation of all other employees	Increase rate of the highest-paid individual's annual total compensation relative to the median increase rate of other employees' annual total compensation
Taiwan	3.71	7.04

Employee Education and Training

Chunghwa Post's Education and Training for Different Types of Employees							
Year		2022		2023		2024	
Item/Gender		Male	Female	Male	Female	Male	Female
Supervisors	Number of people	2,632	1,600	2,584	1,618	2,550	1,654
	Training hours	47,907.00	38,735.50	61,632.75	49,158.50	55,507.00	49,434.30
	Average training hours	18.20	24.21	23.85	30.38	21.77	29.89
Non-supervisors	Number of people	14,469	6,947	14,416	7,014	14,295	6,875
	Training hours	145,856.00	117,380.00	136,713.00	115,058.00	107,487.00	101,270.00
	Average training hours	10.08	16.90	9.48	16.40	7.52	14.73

Parental leave

Chunghwa Post's Parental Leave Statistics Over the Years									
Year	2022			2023			2024		
Item/Gender	Male	Female	Total	Male	Female	Total	Male	Female	Total
Number of Employees Eligible for Parental Leave	1,321	925	2,246	1,251	923	2,174	1,425	1,049	2,474
Number of Employees Who Applied for Parental Leave	139	415	554	138	437	575	141	433	574
Number of Employees Expected to Return from Parental Leave in the Reporting Year	90	207	297	93	221	314	87	211	298
Number of Employees Who Returned from Parental Leave in the Reporting Year	83	197	280	91	213	304	86	207	293
Number of Employees Who Returned from Parental Leave in the Previous Year and Remained Employed for at Least One Year	48	156	204	81	190	271	89	211	300
Parental Leave Return-to-Work Rate (%)	92.22%	95.17%	94.28%	97.85%	96.38%	96.82%	98.85%	98.10%	98.32%
Parental Leave Retention Rate (%)	94.12%	99.36%	98.08%	97.59%	96.45%	96.79%	97.80%	99.06%	98.68%

Occupational Safety Training

Chunghwa Post's Occupational Safety and Health Education and Training in 2024					
Category	Training target	Initial training hours	Number of new trainees	On-the-job refresher training	Number of refresher trainees
Occupational Safety and Health Training	Class-1 manager of occupational safety and health affairs	42 hours	15	6 hours every 2 years	86
	Class-2 manager of occupational safety and health affairs	35 hours	20	6 hours every 2 years	12
	Class-3 manager of occupational safety and health affairs	21 hours	36	6 hours every 2 years	134
	Class-4 manager of occupational safety and health affairs	6 hours	0	6 hours every 2 years	0
	Occupational safety (health) specialist	130 hours	1	12 hours every 2 years	7
	Occupational safety and health management personnel	115 hours	4	12 hours every 2 years	12
	Occupational health service nurses	50 hours	0	At least 12 hours every 3 years	8
Safety and Health Training for Special Operations	Forklift operator	18 hours	2	3 hours every 3 years	28
General Training	First aid personnel	16 hours	236	3 hours every 3 years	126
	Fire prevention manager	12 hours	58	6 hours every 3 years	17

2024 Occupational Safety and Health Management System Education and Training		
Category	Training Hours for New Employees	Number of New Employees Trained
ISO45001 internal auditors	6 hours	58
Hazard identification, risk and opportunity assessment	3 hours	190
Operational control practices	3 hours	45
Audit of occupational safety and health related regulations	3 hours	37

Occupational Injury Statistics

Chunghwa Post's Occupational Injury Statistics Over the Years										
Category	Item	2022			2023			2024		
		Employee		Non-Employee	Employee		Non-Employee	Employee		Non-Employee
		Male	Female		Male	Female		Male	Female	
Number of Occupational Fatalities	Gender	0	0	0	2	0	0	1	0	0
	Total	0			2			1		
Occupational Fatality Rate	Gender	0	0	0	0.06	0	0	0.03	0	0
	Total	0			0.04			0.02		
Number of Serious Occupational Injury (Excluding Fatalities)	Gender	17	1	0	14	3	0	11	3	0
	Total	18			17			14		
Serious Occupational Injury Rate	Gender	0.50	0.06	0	0.42	0.18	0	0.33	0.19	0
	Total	0.35			0.34			0.29		
Number of Recordable Occupational Injuries (Including Fatalities and Serious Injuries)	Gender	660	144	0	379	80	6	432	57	0
	Total	804			459			489		
Recordable Occupational Injury Rate	Gender	19.37	8.46	0	11.28	4.86	0.62	13.13	3.55	0
	Total	15.74			9.17			9.99		

7.2 GRI Standards Content Index

The following content has been verified and certified by an independent third-party organization, the British Standards Institution (BSI). The verification results are presented in Section 7.5.

Statement of use	Chunghwa Post has reported in accordance with the GRI Standards for the period of the year 2024 (January 1, 2024 to December 31, 2024).
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard	N/A

GRI standard	No.	Disclosure	Chapter and Section	Page No.	Omit/remark
General disclosures					
GRI 2: General Disclosures 2021	2-1	Organizational details	About Chunghwa Post	8	
	2-2	Entities included in the organization's sustainability reporting	Editing Guidelines	4	
	2-3	Reporting period, frequency and contact point	Editing Guidelines	4	
	2-4	Restatements of information	Editing Guidelines	4	
	2-5	External assurance	Editing Guidelines	4	
	2-6	Activities, value chain and other business relationships	Message from the Top Management	6	
			About Chunghwa Post	8	
			3.Innovative Postal Services	66	
			4.Fulfilling Social Inclusion	78	
			6.2.1 Integrity Management	111	
	2-7	Employees	5.1 Personnel Management 7.1 ESG Data Disclosure	94 122	
	2-8	Workers who are not employees	5.1 Personnel Management 7.1 ESG Data Disclosure	94 122	
	2-9	Governance structure and composition	6.1 Corporate Governance 6.2 Risk Management	108 110	
	2-10	Nomination and selection of the highest governance body	6.1 Corporate Governance	108	
	2-11	Chair of the highest governance body	6.1 Corporate Governance	108	
	2-12	Role of the highest governance body in overseeing the management of impacts	1.ESG Sustainability Management	30	
			2.1 Climate Change	48	
	2-13	Delegation of responsibility for managing impacts	1.ESG Sustainability Management	30	
	2-14	Role of the highest governance body in sustainability reporting	Editing Guidelines 1.ESG Sustainability Management	4 30	

GRI standard	No.	Disclosure	Chapter and Section	Page No.	Omit/remark
GRI 2: General Disclosures 2021	2-15	Conflicts of interest	6.2.1 Integrity Management	111	
	2-16	Communication of critical concerns	Message from the Top Management	6	
			1.ESG Sustainability Management	30	
	2-17	Collective knowledge of the highest governance body	6.1 Corporate Governance	108	
	2-18	Evaluation of the performance of the highest governance body	6.1 Corporate Governance	108	
	2-19	Remuneration policies	6.1 Corporate Governance	108	
	2-20	Process to determine remuneration	6.1 Corporate Governance	108	
	2-21	Annual total compensation ratio	7.1 ESG Data Disclosure	122	
	2-22	Statement on sustainable development strategy	Message from the Top Management	6	
	2-23	Policy commitments	4.1 Taiwan's Green Giant	80	
			4.2 Financial Inclusion	85	
			5.1 Personnel Management	94	
			5.4 Occupational Safety and Health	103	
	2-24	Embedding policy commitments	1.4 Visions for Sustainable Development	40	
			2.2 Green Investment	54	
			4.1 Taiwan's Green Giant	80	
			4.2 Financial Inclusion	85	
			5.2 Employee Care	97	
			6.1 Corporate Governance	108	
			6.2.1 Integrity Management	111	
	2-25	Processes to remediate negative impacts	5.2 Employee Care	97	
			6.2.2 Legal Compliance	113	
	2-26	Mechanisms for seeking advice and raising concerns	4.2.1 Treat Clients Fairly	85	
			5.2 Employee Care	97	
			6.2 Risk Management	110	
			6.4 Cyber Communication Security	119	
	2-27	Compliance with laws and regulations	6.2.1 Integrity Management	111	
			6.2.2 Legal Compliance	113	
	2-28	Membership associations	About Chunghwa Post	8	
	2-29	Approach to stakeholder engagement	1.2 Stakeholder Engagement	34	
	2-30	Collective bargaining agreements	5.2 Employee Care	97	
Material topics					
GRI 3: Material Topics 2021	3-1	Process to determine material topics	1.3 Sustainability Impact Assessment	38	
	3-2	List of material topics	1.3 Sustainability Impact Assessment	38	

GRI standard	No.	Disclosure	Chapter and Section	Page No.	Omit/remark
Economic Performance					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Strengthen Organizational Resilience	106	
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	About Chunghwa Post 7.1 ESG Data Disclosure	8 122	
	201-2	Financial implications and other risks and opportunities due to climate change	2.1 Climate Change 2.2 Green Investment	48 54	
	201-3	Defined benefit plan obligations and other retirement plans	5.1 Personnel Management	94	
	201-4	Financial assistance received from government	7.1 ESG Data Disclosure	122	
Indirect Economic Impacts					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Fulfilling Social Inclusion	78	
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported	3.1.2 Special Postal Services	70	
			4.2 Financial Inclusion	85	
			4.3 Social Care	89	
	203-2	Significant indirect economic impacts	4.3 Social Care	89	
Anti-corruption					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Strengthen Organizational Resilience	106	
GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption	6.2.1 Integrity Management	111	
	205-3	Confirmed incidents of corruption and actions taken	6.2.1 Integrity Management	111	
Energy					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Stepping toward Net Zero Emissions	46	

GRI standard	No.	Disclosure	Chapter and Section	Page No.	Omit/remark
GRI 302: Energy 2016	302-1	Energy consumption within the organization	7.1 ESG Data Disclosure	122	
	302-3	Energy intensity	7.1 ESG Data Disclosure	122	
	302-4	Reduction of energy consumption	2.3 Implementation of Carbon Management	56	
	302-5	Reductions in energy requirements of products and services	2.3 Implementation of Carbon Management	56	
			2.4 Low-carbon Operations	61	
Emissions					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Stepping toward Net Zero Emissions	46	
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	7.1 ESG Data Disclosure	122	
	305-2	Energy indirect (Scope 2) GHG emissions	7.1 ESG Data Disclosure	122	
	305-3	Other indirect (Scope 3) GHG emissions	7.1 ESG Data Disclosure	122	
	305-4	GHG emissions intensity	7.1 ESG Data Disclosure	122	
	305-5	Reduction of GHG emissions	2.3 Implementation of Carbon Management	56	
			2.4 Low-carbon Operations	61	
			7.1 ESG Data Disclosure	122	
Employment					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Creation of a Happy Workplace	92	
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	5.1 Personnel Management	94	
			7.1 ESG Data Disclosure	122	
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	5.1 Personnel Management	94	
	401-3	Parental leave	5.1 Personnel Management	94	
			7.1 ESG Data Disclosure	122	
Labor/Management Relations					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Creation of a Happy Workplace	92	

GRI standard	No.	Disclosure	Chapter and Section	Page No.	Omit/remark
GRI 402: Labor/Management Relations 2016	402-1	Minimum notice periods regarding operational changes	5.1 Personnel Management	94	
Occupational Health and Safety					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Creation of a Happy Workplace	92	
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system	5.4 Occupational Safety and Health	103	
	403-2	Hazard identification, risk assessment, and incident investigation	5.4 Occupational Safety and Health	103	
	403-3	Occupational health services	5.4 Occupational Safety and Health	103	
	403-4	Worker participation, consultation, and communication on occupational health and safety	5.4 Occupational Safety and Health	103	
	403-5	Worker training on occupational health and safety	7.1 ESG Data Disclosure	122	
	403-6	Promotion of worker health	5.4 Occupational Safety and Health	103	
			7.1 ESG Data Disclosure	122	
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	5.4 Occupational Safety and Health	103	
	403-8	Workers covered by an occupational health and safety management system	5.4 Occupational Safety and Health	103	
	403-9	Work-related injuries	5.4 Occupational Safety and Health 7.1 ESG Data Disclosure	103 122	
	403-10	Work-related ill health	5.4 Occupational Safety and Health	103	
Training and Education					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Creation of a Happy Workplace	92	
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	5.3 Talent Cultivation 7.1 ESG Data Disclosure	100 122	
	404-2	Programs for upgrading employee skills and transition assistance programs	5.1 Personnel Management 5.2 Employee Care 5.3 Talent Cultivation	94 97 100	
	404-3	Percentage of employees receiving regular performance and career development reviews	5.3 Talent Cultivation	100	

GRI standard	No.	Disclosure	Chapter and Section	Page No.	Omit/remark
Local Communities					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Fulfilling Social Inclusion	78	
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	3.1.2 Special Postal Services	70	
			4.3 Social Care	89	
Customer Health and Safety					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Innovative Postal Services	66	
GRI 416: Customer Health and Safety 2016	416-1	Assessment of the health and safety impacts of product and service categories	3.1.1 Multi-Platform Services	68	
	416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	6.2.2 Legal Compliance	113	
Marketing and Labeling					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Innovative Postal Services	66	
GRI 417: Marketing and Labeling 2016	417-1	Requirements for product and service information and labeling	3.1 Extending the Value of Postal Services	68	
			4.1 Taiwan's Green Giant	80	
	417-2	Incidents of non-compliance concerning product and service information and labeling	6.2.2 Legal Compliance	113	
	417-3	Incidents of non-compliance concerning marketing communications	6.2.2 Legal Compliance	113	
Customer Privacy					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Strengthen Organizational Resilience	106	
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	6.4 Cyber Communication Security	119	

GRI standard	No.	Disclosure	Chapter and Section	Page No.	Omit/remark
Custom topic					
Product Portfolio					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Fulfilling Social Inclusion	78	
Audit					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Stepping toward Net Zero Emissions	46	
Active Ownership					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Stepping toward Net Zero Emissions	46	
Corporate Governance					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Strengthen Organizational Resilience	106	
Integrity management					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Strengthen Organizational Resilience	106	
Innovative Services					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Innovative Postal Services	66	
Financial System Stability					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Strengthen Organizational Resilience	106	

GRI standard	No.	Disclosure	Chapter and Section	Page No.	Omit/remark
Demographic Change					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Fulfilling Social Inclusion	78	
Universal Postal Service					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Innovative Postal Services	66	
Customer Satisfaction					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Innovative Postal Services	66	
Complete Delivery Rate					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Innovative Postal Services	66	
Information Security					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Strengthen Organizational Resilience	106	
Task Force on Climate-related Financial Disclosures					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Strengthen Organizational Resilience	106	
Compliance					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Strengthen Organizational Resilience	106	
Gender Equality Strategy					
GRI 3: Material Topics 2021	3-3	Management of material topics	1.4 Visions for Sustainable Development	40	
			Management Approach of Creation of a Happy Workplace	92	

7.3 SASB Standards Index - Insurance

Topic	Code	Metric	Chapter and Section	Page No.	Omit/remark
Transparent Information & Fair Advice for Customers	FN-IN 270a.1	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product-related information to new and returning customers	6.2.2 Legal Compliance	113	No relevant litigation has occurred this year.
	FN-IN 270a.2	Complaints-to-claims ratio	3.2.2 Customer Relationship Management	76	0.152 (per 10,000) According to the complaint rate statistics of Financial Ombudsman Institution, including but not limited to the claim-related parts.
	FN-IN 270a.3	Customer retention rate	-	-	13-month policy persistency rate: 92.51% 25-month policy persistency rate: 88.93%
	FN-IN 270a.4	Description of approach to informing customers about products	4.2 Financial Inclusion	85	-
Incorporation of Environmental, Social and Governance Factors in Investment Management	FN-IN 410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment management processes and strategies	2.2 Green Investment	54	-
Policies Designed to Incentivise Responsible Behaviour	FN-IN 410b.1	Net premiums written related to energy efficiency and low carbon technology	-	-	This insurance business only belongs to simple life insurance, so it is not applicable to this question.
	FN-IN 410b.2	Discussion of products or product features that incentivise health, safety or environmentally responsible actions or behaviours	4.1.1 Trusted by All Citizens	80	This insurance business only belongs to simple life insurance, so it is not applicable to this question.

Topic	Code	Metric	Chapter and Section	Page No.	Omit/remark
Physical Risk Exposure	FN-IN 450a.1	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	-	-	This insurance business only belongs to simple life insurance, so it is not applicable to this question.
	FN-IN 450a.2	Total amount of monetary losses attributable to insurance pay-outs from (1) modelled natural catastrophes and (2) non-modelled natural catastrophes, by type of event and geographical segment (net and gross of reinsurance)	-	-	This insurance business only belongs to simple life insurance, so it is not applicable to this question.
	FN-IN 450a.3	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of entity-level risks and capital adequacy	-	-	This insurance business only belongs to simple life insurance, so it is not applicable to this question.
Systemic Risk Management	FN-IN 550a.1	Exposure to derivative instruments by category: (1) total exposure to noncentrally cleared derivatives, (2) total fair value of acceptable collateral posted with a central clearinghouse, and (3) total exposure to centrally cleared derivatives	-	-	Chunghwa Post does not invest in non-hedging derivative financial instruments.
	FN-IN 550a.2	Total fair value of securities lending collateral assets	-	-	No Data
	FN-IN 550a.3	Description of approach to managing capital- and liquidity-related risks associated with systemic non-insurance activities	6.2 Risk Management	110	-
Activity Metrics	FN-IN-000.A	Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	4.1.1 Trusted by All Citizens	80	Number of in-force life insurance policies: 2,195,285

7.4 SASB Standards Index - Road Transportation

Topic	Code	Metric	Chapter and Section	Page No.	Omit/remark
Greenhouse Gas Emissions	TR-RO-110a.1	Gross global Scope 1 emissions	7.1 ESG Data Disclosure	122	-
	TR-RO-110a.2	Discussion of long- and short-term strategy or plan to manage Scope 1 emissions, emissions reduction targets, and an analysis of performance against those targets	2.3 Implementation of Carbon Management 2.4 Low-carbon Operations	56	• 2024 Target: (1) Implement electricity conservation measures to reduce carbon dioxide emissions in accordance with relevant energy conservation projects approved by the Executive Yuan.
				61	(2) Conduct the carbon inventory and verification operations for all the operating sites in Taiwan for the first time.
					• Continue to conduct carbon inventory for all operating sites, and gradually organize the path to carbon reduction at the organizational level. • Cooperate with the national 2050 Net-zero Policy.
	TR-RO-110a.3	(1) Total fuel consumed, (2) percentage natural gas and (3) percentage renewable	2.3 Implementation of Carbon Management 7.1 ESG Data Disclosure	56 122	-
Air Quality	TR-RO-120a.1	Air emissions of the following pollutants: (1) NOx (excluding N2O), (2) SOx, and (3) particulate matter (PM10)	-		No relevant information.

Topic	Code	Metric	Chapter and Section	Page No.	Omit/remark
Workforce Conditions, Health & Safety	TR-RO-320a.1	(1) Total recordable incident rate (TRIR) and (2) fatality rate for (a) direct employees and (b) contract employees	5.4 Occupational Safety and Health 7.1 ESG Data Disclosure	103 122	(1)9.99 (2)0.02
	TR-RO-320a.2	(1) Voluntary and (2) involuntary turnover rate for all employees	7.1 ESG Data Disclosure	122	(1)2.69% (2)0.14%
	TR-RO-320a.3	Description of approach to managing short-term and long-term driver health risks	5.2 Employee Care	97	-
Accident & Safety Management	TR-RO-540a.1	Number of road accidents and incidents	5.4 Occupational Safety and Health	103	The number of accidents of drivers in 2024 was 749.
	TR-RO-540a.3	(1) Number and (2) aggregate volume of spills and releases to the environment	-		After investigation, there were no incidents of pollutant leakage of outflow to the environment in 2024.
Activity Metrics	TR-RO-000.A	Revenue tonne-kilometres (RTK)	-		No relevant data.
	TR-RO-000.B	Load factor	-		No relevant data.
	TR-RO-000.C	Number of employees, number of truck drivers	-		Number of employees: 25,374 (including half-day positions) Number of large truck drivers: 692

# 7.5 British Standards Institution(BSI) Verification statement



## INDEPENDENT ASSURANCE OPINION STATEMENT

### 2024 Chunghwa Post Corporate Sustainability Report

The British Standards Institution is independent to Chunghwa Post Co., Ltd. (hereafter referred to as Chunghwa Post in this statement) and has no financial interest in the operation of Chunghwa Post other than for the assessment and verification of the sustainability statements contained in this report.

This independent assurance opinion statement has been prepared for the stakeholders of Chunghwa Post only for the purposes of assuring its statements relating to its sustainability report, more particularly described in the Scope below. It was not prepared for any other purpose. The British Standards Institution will not, in providing this independent assurance 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 independent assurance opinion statement may be read.

This independent assurance opinion statement is prepared on the basis of review by the British Standards Institution of information presented to it by Chunghwa Post. 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 independent assurance opinion statement or matters relating to it should be addressed to Chunghwa Post only.

#### Scope

The scope of engagement agreed upon with Chunghwa Post includes the followings:

1. The assurance scope is consistent with the description of 2024 Chunghwa Post Corporate Sustainability Report.
2. The evaluation of the nature and extent of the Chunghwa Post's adherence to AA1000 AccountAbility Principles (2018) and the reliability of specified sustainability performance information in this report as conducted in accordance with type 2 of AA1000 AS v3 sustainability assurance engagement.

This statement was prepared in English and translated into Chinese for reference only.

#### Opinion Statement

We conclude that the 2024 Chunghwa Post Corporate Sustainability Report provides a fair view of the Chunghwa Post sustainability programmes and performances during 2024. The sustainability report subject to assurance is materially correct without voluntary omissions based upon testing within the limitations of the scope of the assurance, the information and data provided by the Chunghwa Post and the sample taken. We believe that the performance information of Environment, Social and Governance (ESG) are correctly represented. The sustainability performance information disclosed in the report demonstrate Chunghwa Post's efforts recognized by its stakeholders.

Our work was carried out by a team of sustainability report assurors in accordance with the AA1000AS v3. We planned and performed this part of our work to obtain the necessary information and explanations we considered to provide sufficient evidence that Chunghwa Post's description of their approach to AA1000AS v3 and their self-declaration in accordance with GRI Standards were fairly stated.

#### Methodology

Our work was designed to gather evidence on which to base our conclusion. We undertook the following activities:

- a review of issues raised by external parties that could be relevant to Chunghwa Post's policies to provide a check on the appropriateness of statements made in the report.
- discussion with managers on Chunghwa Post's approach to stakeholder engagement. Moreover, we had sampled 1 external stakeholder to conduct interview.
- interview with 43 staffs involved in sustainability management, report preparation and provision of report information were carried out.
- review of materiality assessment process.
- review of key organizational developments.
- review of the extent and maturity of the relevant accounting systems for financial and non-financial reports.
- review of the findings of internal audits.
- the verification of performance data and claims made in the report through meeting with managers responsible for gathering data.
- review of the processes for gathering and ensuring the accuracy of data, followed data trails to initial aggregated source and checked sample data to greater depth during site visits.
- the consolidated financial data are based on audited financial data, we checked that this data was consistently reproduced.
- review of supporting evidence for claims made in the reports.
- an assessment of the organization's reporting and management processes concerning this reporting against the principles of Inclusivity, Materiality, Responsiveness, and Impact as described in the AA1000AP (2018).

#### Conclusions

A detailed review against the Inclusivity, Materiality, Responsiveness, and Impact of AA1000AP (2018) and sustainability performance information as well as GRI Standards is set out below:

##### Inclusivity

In this report, it reflects that Chunghwa Post has continually sought the engagement of its stakeholders and established material sustainability topics, as the participation of stakeholders has been conducted in developing and achieving an accountable and strategic response to sustainability. There are fair reporting and disclosures for the information of Environment, Social and Governance (ESG) in this report, so that appropriate planning and target-setting can be supported. In our professional opinion the report covers the Chunghwa Post's inclusivity issues and has demonstrated sustainable conduct supported by top management and implemented in all levels among organization.

##### Materiality

The Chunghwa Post publishes material topics that will substantively influence and impact the assessments, decisions, actions and performance of Chunghwa Post and its stakeholders. The sustainability information disclosed enables its stakeholders to make informed judgements about the Chunghwa Post's management and performance. In our professional opinion the report covers the Chunghwa Post's materiality assessment process and material issues.

##### Responsiveness

Chunghwa Post has implemented the practice to respond to the expectations and perceptions of its stakeholders. An Ethical Policy for the Chunghwa Post is developed and continually provides the opportunity to further enhance Chunghwa Post's responsiveness to stakeholder concerns. Topics that stakeholder concern about have been responded timely. In our professional opinion the report covers the Chunghwa Post's responsiveness issues.

##### Impact

Chunghwa Post has identified and fairly represented impacts that were measured and disclosed in probably balanced and effective way. Chunghwa Post has established processes to monitor, measure, evaluate, and manage impacts that lead to more effective decision-making and results-based management within an organization. In our professional opinion the report covers the Chunghwa Post's impact issues.

##### Performance information

Based on our work described in this statement and with no conflict of interest with the Chunghwa Post in relation to providing the assurance of ESG performance information, which has been assured, specified sustainability performance information such as GRI Standards disclosures disclosed in this report, Chunghwa Post and BSI have agreed upon to include in the scope. In our view, nothing has come to our attention that the data and information contained within 2024 Chunghwa Post Corporate Sustainability Report were no significant errors, omissions, or misstatements based on procedures undertaken by means of vouching, re-tracking, re-computing and confirmation.

##### GRI Sustainability Reporting Standards (GRI Standards)

Chunghwa Post provided us with their self-declaration of in accordance with GRI Standards 2021 (For each material topic covered in the applicable GRI Sector Standard and relevant GRI Topic Standard, including the disclosures of applicable economic, environmental, and social information, comply with all reporting requirements for disclosures). Based on our review, we confirm that sustainable development disclosures with reference to GRI Standards' disclosures are reported, partially reported, or omitted. In our professional opinion the self-declaration covers the Chunghwa Post's sustainability topics.

##### Assurance level

The moderate level assurance provided is in accordance with AA1000AS v3 in our review, as defined by the scope and methodology described in this statement.

##### Responsibility

This sustainability report is the responsibility of the Chunghwa Post's chairman as declared in his responsibility letter. Our responsibility is to provide an independent assurance opinion statement to stakeholders giving our professional opinion based on the scope and methodology described.

##### Competency and Independence

The assurance team was composed of auditors experienced in relevant sectors, and trained in a range of sustainability, environmental and social standards including AA1000AS, ISO 14001, ISO 45001, ISO 14064, and ISO 9001. BSI is a leading global standards and assessment body founded in 1901. The assurance is carried out in line with the BSI Fair Trading Code of Practice.



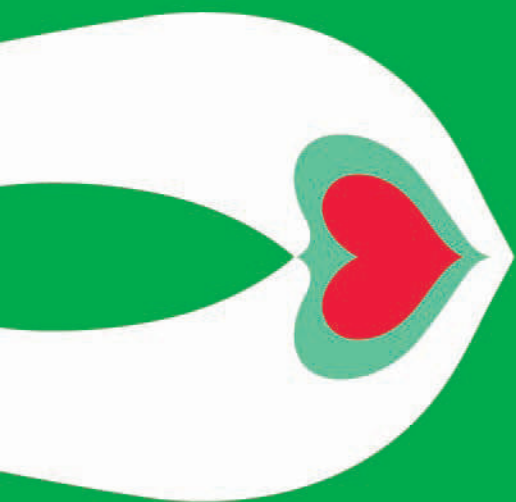
Statement No: SRA-TW-817055  
2025-05-14

For and on behalf of BSI:

Peter Pu, Managing Director BSI Taiwan

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