



中華郵政
CHUNGHWA POST

CHUNGHWA POST 2025 ESG REPORT





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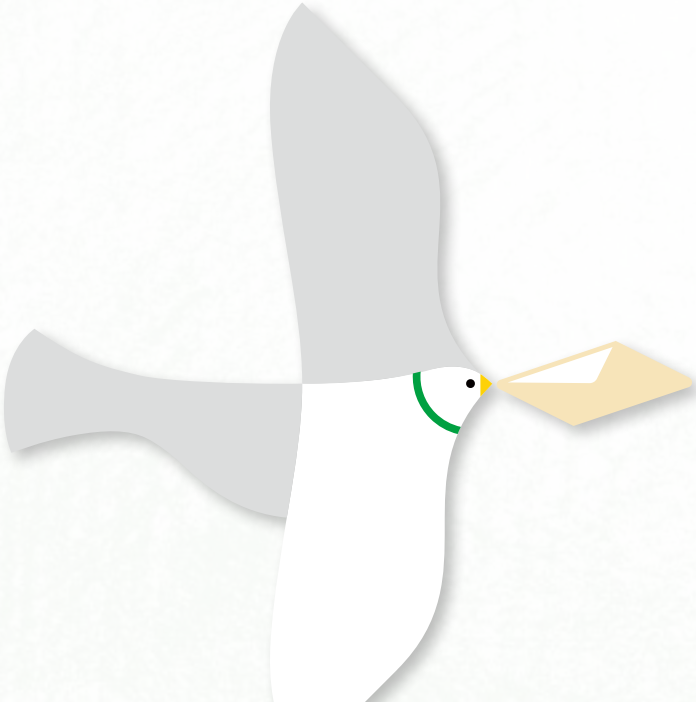
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Editing Guidelines

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.

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. The Company also plans to progressively introduce the IFRS Sustainability Disclosure Standards S1 and S2.

Reporting Period and Scope

The reporting period of this Report is from January 1 to December 31, 2025. Certain contents of this Report include information prior to 2025 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. Previous edition: Published in July 2025.

The scope of this Report mainly covers the Company’s operating locations and does not include invested entities. Any deviation from the aforementioned reporting scope is specifically indicated in the corresponding sections. The data and statistical information presented in this Report are based on the Company’s internal statistics and survey results. Financial data are based on publicly disclosed information that has been audited and verified by an independent certified public accounting firm. All information and data are presented using generally recognized numerical expressions. Unless otherwise specified, all financial figures are denominated in New Taiwan Dollars (NTD). Certain information cited in this Report is obtained from publicly disclosed data available on government agency websites. Any converted figures are identified and explained in the Report.

Assurance of Report Quality

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 AA1000 Assurance Standard v3 (AA1000AS 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. The Independent Assurance Statement for this Report is provided in Appendix 7.8.

Category	Standards Followed	Assurance / Assurance Body
Sustainability	AA1000 Assurance Standard v3 (Type 2, Moderate Level of Assurance)	British Standards Institution (BSI)
Financial	The auditor’s report and audit opinion in 2025 were based on the Regulations Governing Financial Statement Audit and Attestation Engagements of Certified Public Accountants, Letter No. Jin-Guan-Yin-Fa-Zi- 10802731571, and the auditing standards.	KPMG Taiwan
Systems	ISO 10002 Customer Complaints Management System	British Standards Institution (BSI)
	ISO 14064-1 Organizational Greenhouse Gas Inventory	British Standards Institution (BSI)
	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

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Chunghwa Post
ESG Website

Message from the Top Management

In the face of climate change, rapid advances in digital technology, demographic changes, and increasingly diverse societal needs, Chunghwa Post remains committed to its mission of serving the public through steady operations, ongoing transformation and continuous improvement, striving to provide services that are more resilient, efficient, and people-centered while fulfilling its responsibility toward sustainable development.

In 2025, despite changes in the market environment, Chunghwa Post continued to deliver stable operational performance and service capacity, showing the results of sound management and operational resilience. The annual goals across core business areas, including postal services, philately, banking services, remittances, and agency services successfully reached annual targets. Meanwhile, we continue to strengthen our sustainability governance framework by carrying out regular reviews of sustainability strategies and implementation progress through the Sustainability Development Committee. Under the oversight of the Chief Sustainability Officer, sustainability-related initiatives are further promoted and the concept of sustainability is more systematically integrated into business decision-making and operational management. These efforts and achievements have also been recognized externally. In the 2025 5th Taiwan Sustainability Action Awards (TSAA) organized by the Taiwan Institute for Sustainable Energy (TAISE), Chunghwa Post was honored with two Gold Awards in the “Environmental Sustainability” and “Social Inclusion” categories and one Bronze Award in the “Economic Development” category. Moreover, Chunghwa Post also won the 2025 “Top 100 Sustainability Exemplary Award” and the “Corporate Sustainability Report Award-Platinum Award” in the 18th Taiwan Corporate Sustainability Awards (TCSA). These recognitions demonstrate Chunghwa Post’s progress in sustainability governance, information disclosure, and the overall effectiveness of sustainability efforts.

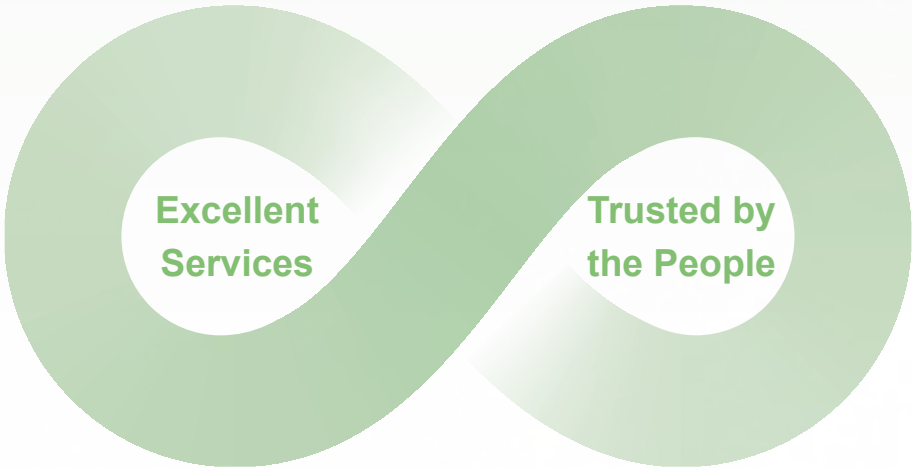
In terms of transformation and development, Chunghwa Post continues to promote digital applications and smart services to improve overall operational efficiency and customer experience through process optimization, service upgrades, and system refinement. At the same time, we also actively invest in AI capability development, strengthening employees’ digital literacy and innovation capabilities to build organizational momentum for transformation. Chunghwa Post was honored with two Excellent Awards in the Digital Financial Inclusion Award and Digital Information Security Award in Commercial Times Digital Financial Awards, as well as the Best Social Responsibility Award in the Life Insurance Category of the Faith, Hope & Love Awards organized by the Risk Management, Insurance & Finance Foundation. These accomplishments underscore the efforts and progress we have made. In addition, we have strengthened our efforts in energy management and operational facilities to steadily advance green transition, moving toward low-carbon operations.

As a key state-owned enterprise deeply rooted in Taiwanese society, Chunghwa Post not only provides a diverse range of postal, savings, remittance, life insurance, and logistic services, but also carries the important responsibility of connecting communities, strengthening public trust, and enhancing the reach and quality of postal services. Moving forward, we will continue to fulfill our mission of serving society, drive innovation and transformation, and pursue sustainable development. Working closely with our employees, customers, partners, and all sectors of society, we aim to build a trusted, forward-looking, and sustainable future for all.

Chairperson
Wang, Kwo-Tsai
王國材

President
Chiang, Jui-Tang
江瑞堂

About Chunghwa Post



Promote digital transformation, strengthen innovation capabilities, improve business fundamentals, 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.



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



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

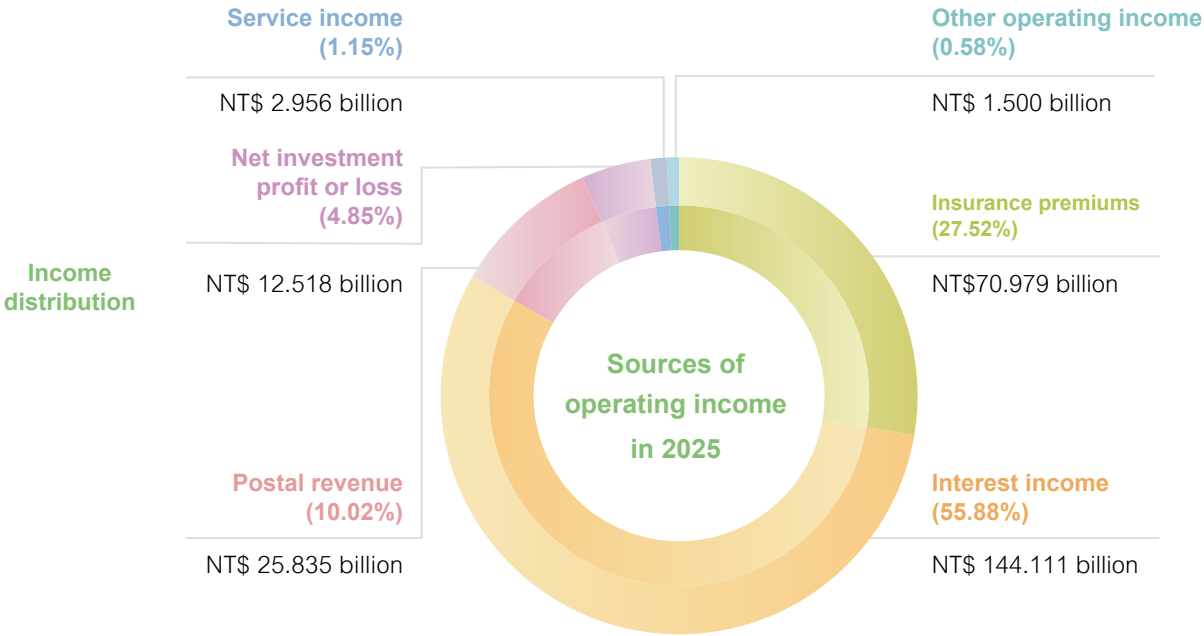
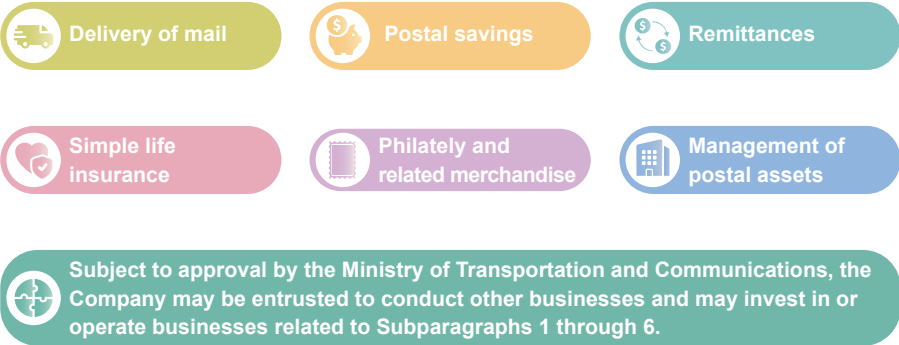


Continue to expand cross-strait postal and remittance business to provide convenient services to the public.

Profile of Chunghwa Post Co., Ltd.

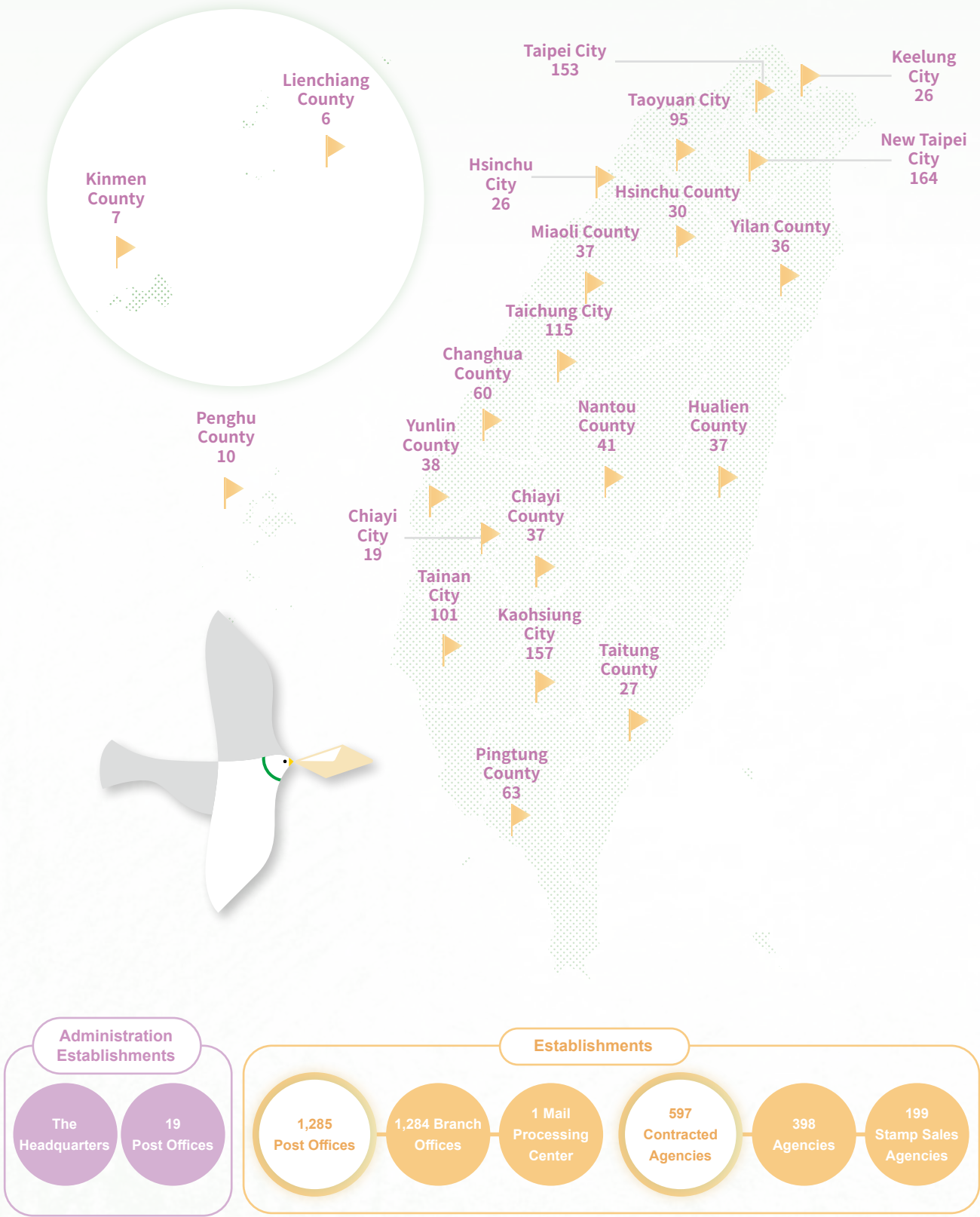
Company Name	Chunghwa Post Co., Ltd.
Headquarters	No.55 , Sec. 2, Jinshan S. Rd., Da-an District, Taipei City
Date of Corporatization	Jan. 1, 2003
Total assets	NT\$ 8.88 trillion (as of Dec. 31, 2025)
Capital	NT\$ 84.262 billion
Shareholder structure	100% owned by Ministry of Transportation and Communications

Core Operations and Services



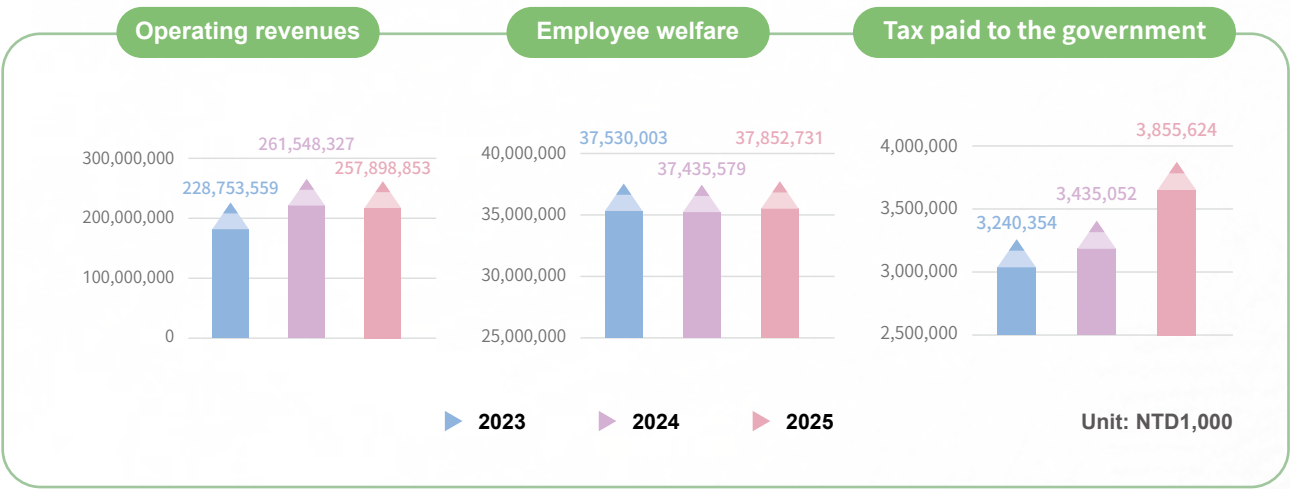
Number of employees: 25,104 employees (as of the end of 2025)

Distribution of Post Offices Locations



Operational Performance

Attainment status of operational performance goals				
Business item	Unit	2025 Goals	2025 Final account	Target attainment rate (%)
Mail business	Thousand items	1,741,254	1,771,713	101.75
Philatelic business	NT\$ thousand	568,900	666,742	117.20
Savings business (Average daily balance)	NT\$100 million	73,000.00	74,100.52	101.51
Remittance business (Remittance capacity)	NT\$100 million	13,930.00	15,316.79	109.96
Postal simple life insurance business (Premium income)	NT\$100 million	853.36	709.79	83.18
Agental services (Notional amount)	NT\$100 million	45.41	449.73	990.38



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 2025, Chunghwa Post holds management positions in 5 public associations and participates as a member in about 28 others.



2025 Sustainability Achievements and Performance

Financial Supervisory Commission (FSC)



2025 Microinsurance Contest: Outstanding Sales Award and Care for Persons with Mental/Physical Disabilities Award.
2025 Small Amount Whole Life Insurance Competition: Aging Friendly Award and Universal Security Award.
2025 Board Diversity Policy Promotion Award

Excellence Magazine



2025 Excellence Insurance Evaluation: Excellence in Leadership Award and Excellence in Treating Customers Fairly Award

Joint Credit Information Center



2025 Golden Quality Award: Outstanding Institution in the Credit Data Category

Taiwan Institute for Sustainable Energy (TAISE)



2025 TSAA: Gold in Environmental Sustainability, Bronze in Economic Development, and Gold in Social Inclusion
2025 TCSA: Taiwan Top 100 Sustainability Model Enterprise and Platinum in Corporate Sustainability Report

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



2025 Insurance Quality Awards and Insurance Dragon & Phoenix Awards
2025 Faith, Hope & Love Awards of Insurance: Best Social Responsibility Award, Life Insurance Category

Commercial Times



2025 Digital Finance Awards: Excellence Awards in Digital Inclusion (Bank Group) and Digital Information Security (Security Group)

Financial Information Service Co., Ltd.



2025 Financial Information Systems Annual Conference: Excellence Award for Interbank Business Promotion, Joint Anti-Fraud Contribution Award, and Interbank Service Innovation Award

Strengthen Organizational Resilience

Mail Accepted 1.77 billion mails	Philatelic income NT\$666.74 million	Average daily settlement amount of savings business NT\$7.41 trillion
The total number of life insurance policies in force was 2,262,025 items	Training hours for director and supervisors 383 hours	The ratio of female directors and supervisors accounted for 44.44%
Anti-Corruption and Integrity Promotion Lectures 24 sessions	Compliance Officer In-service/ Pre-service Training 2,063 employees	lectures on advocacy of special laws and regulations 23 sessions
Seminars on AI Applications, Digital Transformation, and Big Data Trends 224 sessions	The proportion of green procurement compliance 99.98%	

Promoting Postal Transformation

The number of online insurance applications established amounted to 12,341	The number of policies established through the Mobile Insurance Service totaled 55,005	Complete delivery rate of special mails 99.18%
Postmall Referral Order Amount approximately NT\$37,000,000	Random Inspections of Postal Agency Products 4 times	Customer Service Satisfaction Score Score 4.78 points
Digital Archives of Stamps, Images, and Materials 301 items in 15 categories		

Promoting Social Inclusion

The cumulative number of insurance policies in force reached 2,262,025	Financial Fraud Cases Prevented 2,566 cases	Financial Literacy Campus/ Community Lectures 182 sessions
Insurance Knowledge Community/ Campus Lecture 68 sessions	The number of policies established through the Mobile Insurance Service totaled 55,005 items	Senior Fitness Activities 39 sessions
Automated Service Equipment Deployment 3,180 Automated Teller Machine 1,735 Automated Passbook Update Machines	Care Services for Elderly People Living Alone 93,408	National Blood Donation Campaign “Donating Blood with Chunghwa Post” 664 sessions
Charitable Donations for the “Caring Agricultural Product Marketing” Campaign NT\$470,000 (A total of 30 marketing activities)		Scholarships awarded to policyholders’children reached NT\$5 million

Strengthen the Foundation for Innovation

Employee Assistance Program(EAP) professional consulting services 263 cases	The percentage of total employees covered by Collective Agreement was 98.86%.	Recordable Occupational Injury Rate 9.41
Professional Training for Postal Business Personnel: 1,418 employees	Employee professional knowledge and business skills training (physical training) 333,296.5 hours	E-learning Training 655,954 hours

Stepping toward Net Zero Emissions

Installed Solar Power Generation Systems 378.57 kW	Electric Scooters as a Share of Postal Motorcycles Reached 50%	Estimated Energy Savings at Operating Locations: approximately 2,102,145 kWh/year
Reuse rate of the Convenience Boxes Reached 14.35%	Green Building Labels obtained 1 certification	The scope of carbon inventory was expanded to all levels of branch offices 1,290 operating locations
sustainable development bonds NT\$8.09 billion	The proportion of investments in domestic listed and OTC-listed companies meeting corporate social responsibility (CSR) criteria 99.14%	Corporate Engagement 4 corporations

Implementation of Sustainable Development Goals (SDGs)

Goal 3 Good Health and Well-Being

- ▶ Workplace Safety and Health Week Activity Implementation Plan.

Goal 2 Zero Hunger

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

Goal 1 No Poverty

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

Goal 4 Quality Education

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

Goal 5 Gender Equality

- ▶ As of the end of 2025, the ratio of female directors and supervisors was 44.44%, and that of female senior executives (director or higher position holders) accounted for 55.88%.

Goal 7 Affordable and Clean Energy

- ▶ Installed solar PV power generation system with the capacity of 4,165 kW from 2015 to 2025, with a cumulative power generation of 4.68 million kWh, reducing carbon emissions by approximately 2,411 tonnes.
- ▶ Continuous investment in green bonds to nurture green industries.

Goal 8 Decent Work and Economic Growth

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



Goal 12 Responsible Consumption and Production

- ▶ Recycled 624,669 Convenience Boxes in 2025, with the reuse rate of 14.35%.

Goal 11 Sustainable Cities And Communities

- ▶ Handled the redevelopment of real estate assets and the activation & lease of the spare space. In 2025, the rental income amounted to NT\$411.89 million.

Goal 10 Reduced Inequalities

- ▶ Installed 2,425 accessible ATMs and 295 ATMs with voice-activated services.
- ▶ 39 sessions of Chunghwa Post's Senior Fitness Activities were held in 2025, with a total of 3,987 participants.

Goal 9 Industry, Innovation And Infrastructure

- ▶ From 2007 to the end of 2025, the cumulative number of Green Mark has reached 23; in 2025, one Green Building Candidate Certificate and one Green Mark were obtained.

Goal 13 Climate Action

- ▶ Continued to implement the TCFD framework across the postal, postal savings, and life insurance businesses in 2025.

Goal 16 Peace, Justice and Strong Institutions

- ▶ 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.

Goal 17 Partnerships for the Goals

- ▶ The project to introduce Robotic Process Automation (RPA) was activated in 2021. As of 2025, a total of 125 automated processes and 7 intelligent automated processes had been introduced.
- ▶ To carry out the inventory of carbon emissions, a data dashboard will be installed to convert electricity consumption into carbon emissions.





Sustainability Topics and Target Tracking

Chapter	SDGs	Material Topics	Management Indicator	2025 Target	2025 Performance	Short Term Target for 2026	Medium- and Long-Term Strategic Objective
Strengthen Organizational Resilience	  	• Integrity Management • Information Security and Customer Privacy • Compliance • Supplier management • Information disclosure	Annual premium income	85.336 billion	70.979 billion	75,000 million	Worked in line with the government's policy to promote insurance products
			monthly receivable premium income from insurance policies	0.758 billion	0.747 billion	Insurance revenue for the year amounted to NTD 5.675 billion ^{Note 1}	Worked in line with the government's policy to promote insurance products
			Number of mails sent and received	1.74125 billion mails	1.77171 billion mail	1.711881 billion mail	1.69895 billion mail
			Philatelic income	568.90 million	666.74 million	598.00 million	620.50 million
			Average daily settlement amount of savings business	7.3 trillion	7.4101 trillion	7.3558 trillion	7.3858 trillion
			Integrity meeting	21	21	21	21
			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	≥ 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 155 post offices	159 post offices	At least 155 post offices	At least 156 post offices
Innovative Postal Services Promoting Postal Transformation	 	•Customer Satisfaction •Complete Delivery Rate •Universal Postal •Innovative Services	Training hours for director and supervisors	156 hours	383 hours	114 hours	Required by the competent agencies
			IFRS 17 Insurance Contracts System	Completed the account opening and handled IFRS4 and IFRS17 dual-track accounting simultaneously	Completed	Alignment with IFRS17	Continue to implement relevant practices in accordance with the requirements of the new standards.
			Satisfaction of Customer Service Personnel	4.5	4.84	4.5	4.5
			Complete delivery rate of special mails	99.00%	99.18%	98.5%	99.00%
			Mobile/online insurance service	35,000 cases /12,000 cases	55,005 cases /12,341 cases	55,000 cases /14,000 cases	Continue to organize various inventive activities
			Successful on-site guided shopping/ amount ^{Note 2} on Postmall	14,000 transactions/ 28 million	17,128 transactions /37 million	15,000 transactions /30 million	16,000 transactions /32 million

Note:

1. Revise the objectives in response to IFRS17; following the adoption of IFRS17, the Company revised the presentation of its insurance accounting accounts in accordance with the new standards. The change did not affect the Company's economic performance.

2. 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.

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

Chapter	SDGs	Material Topics	Management Indicator	2025 Target	2025 Performance	Short Term Target for 2026	Medium- and Long-Term Strategic Objective
Promoting Social Inclusion	   	•Financial Health and Financial Inclusion •Integrating Sustainability into Investment Decisions •Community and Local Prosperity •Public and Customer Health and Safety •Marketing and Labeling •Demographic Change	Monthly premium income receivable for new contracts of pure protection products	320 million	286 million	468 million	Cooperate with the government in the promotion of small amount whole life insurance policies
			Micro-insurance premium income	3.8194 million	4.6650 million	3.9874 million	FSC's annual microinsurance target amount
			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
			Senior Fitness Activities	38 sessions / 2,800 participants	39 sessions / 3,987 participants	38 sessions / 2,900 participants	38 sessions / 3,000 participants
			Care for elderly people living alone	78,000	93,408	88,000	80,000
			Assistance in the marketing and promotion of agricultural products	15 sessions	30 sessions	15 sessions	Look for high-quality agricultural products from various places to join in the event
Strengthen the Foundation for Innovation Strengthen the Foundation for Innovation	  	•Employee relations and communication •Occupational Health and Safety •Training and Education •Gender equality strategy	Turnover rate	Less than 8%	5.22%	Less than 8%	Less than 8%
			Professional consulting services for employees (including case consultation, group consultation and special lectures)	At least 50 cases	263	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	989,250.5 hours	700,000 hours	700,000 hours
			Established new digital learning courses (including replacing old ones)	60	70	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
Stepping toward Net Zero Emissions	   	•Task Force on Climate-related Financial Disclosures •Energy •Greenhouse Gas Emissions •Financed emissions	Number of operating sites for ISO14064-1 external verification	Continue to cooperate with the promotion of policies	1,290 operating locations	1,286 operating locations	In support of the national 2050 Net-Zero Policy
			TCFD (climate-related financial disclosure)	Implement TCFD project for Postal Business	Complete the project	Regular Disclosure of Climate-Related Risk Reports	Make disclosure according to schedules prescribed by the competent authorities
			Installation of solar systems	Installation of solar systems	378.57kW	12.24kW	Cooperate with the promotion of national policies
			Ratio of electric motorcycles	46.1%	50%	52%	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

Chapter.1 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.

● Material Topics Included

- ▶ Integrity Management
- ▶ Information Security and Customer Privacy
- ▶ Compliance
- ▶ Supplier management
- ▶ Information disclosure

● Corresponding SDGs



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, savings and life insurance operations
- ▶ Provide customer-oriented, honest and efficient services
- ▶ Honor, Responsibility, Commitment
- ▶ Preventing corruption, stamping out corruption, and cracking down on corruption

● 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 customer service hotline 24-hour customer service hotline: 0800-700-365
- ▶ For mobile phone users, please call the toll service number:(04)2354-2030

● Management process

- ▶ The 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
- ▶ Regulations Governing Anti-Money Laundering and Countering the Financing of Terrorism
- ▶ 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
- ▶ 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

ESG Special Column

Building a Model of Transparency through Cross-Sector Collaboration

To cooperate with Taipei City Government's West District Gateway Project and the National Industrial Policy of Asia Silicon Valley Development Plan 2.0 (ASVDP 2.0), Chunghwa Post is promoting the Taipei Post Office Public Office Urban Renewal Project, integrating adjacent historical buildings and urban spaces to create a core urban area that combines cultural preservation, smart industries, and financial services. The total investment of this project amounted to approximately NT\$27.8 billion, with Chunghwa Post serving as the project implementer while jointly investing in this project with Taiwan Stock Exchange Corporation, Taiwan Futures Exchange Corporation, and Taipei Exchange and Taiwan Depository & Clearing Corporation. Through cross-agency collaboration, the project promotes urban renewal and industrial upgrading while driving the overall development of the West District.

To ensure that the implementation of major public construction projects takes into account both clean governance and administrative transparency, Chunghwa Post has established the Procurement Integrity Platform for the Taipei Post Office Public Urban Renewal Project, inviting agencies such as prosecutorial, anti-corruption, and investigative agencies to establish a cross-agency collaboration and supervision mechanism that supports information disclosure, early-warning systems for risks, and real-time communication channels. This helps enhance transparency and credibility in procurement and project delivery, ensuring regulatory compliance while promoting operational efficiency.

To demonstrate our commitment to clean governance and transparency, Chunghwa Post held a launch ceremony of the Procurement Integrity Platform on January 13, 2025 in the high ceiling lobby on the first floor of the Beimen Post Office in Taipei. This launch ceremony was chaired by Chunghwa Post President, Jui-Tang Chiang and witnessed by representatives from central and local government agencies and non-governmental organizations, including Ministry of Justice's Agency against Corruption, Taipei District Prosecutors Office, Taipei City Investigation Office of the Investigation Bureau of the Ministry of Justice, Ministry of Transportation and Communications' Department of Civil Service Ethics, Taipei City Urban Regeneration Office, Executive Yuan's Public Construction Commission, and Transparency International Taiwan.

In addition, this project combined postal service transformation with the reuse of state-owned land to promote the preservation, restoration, and reuse of the historic Beimen Post Office, allowing this historical building to be reintegrated into the context of modern urban development while preserving its cultural value, thus recreating the important landscape features and identity of the Beimen area. Through comprehensive urban renewal planning, the project will gradually develop a city museum park integrating cultural assets, financial services and smart industries, creating a key hub for digital innovation and economic exchange in Asia.

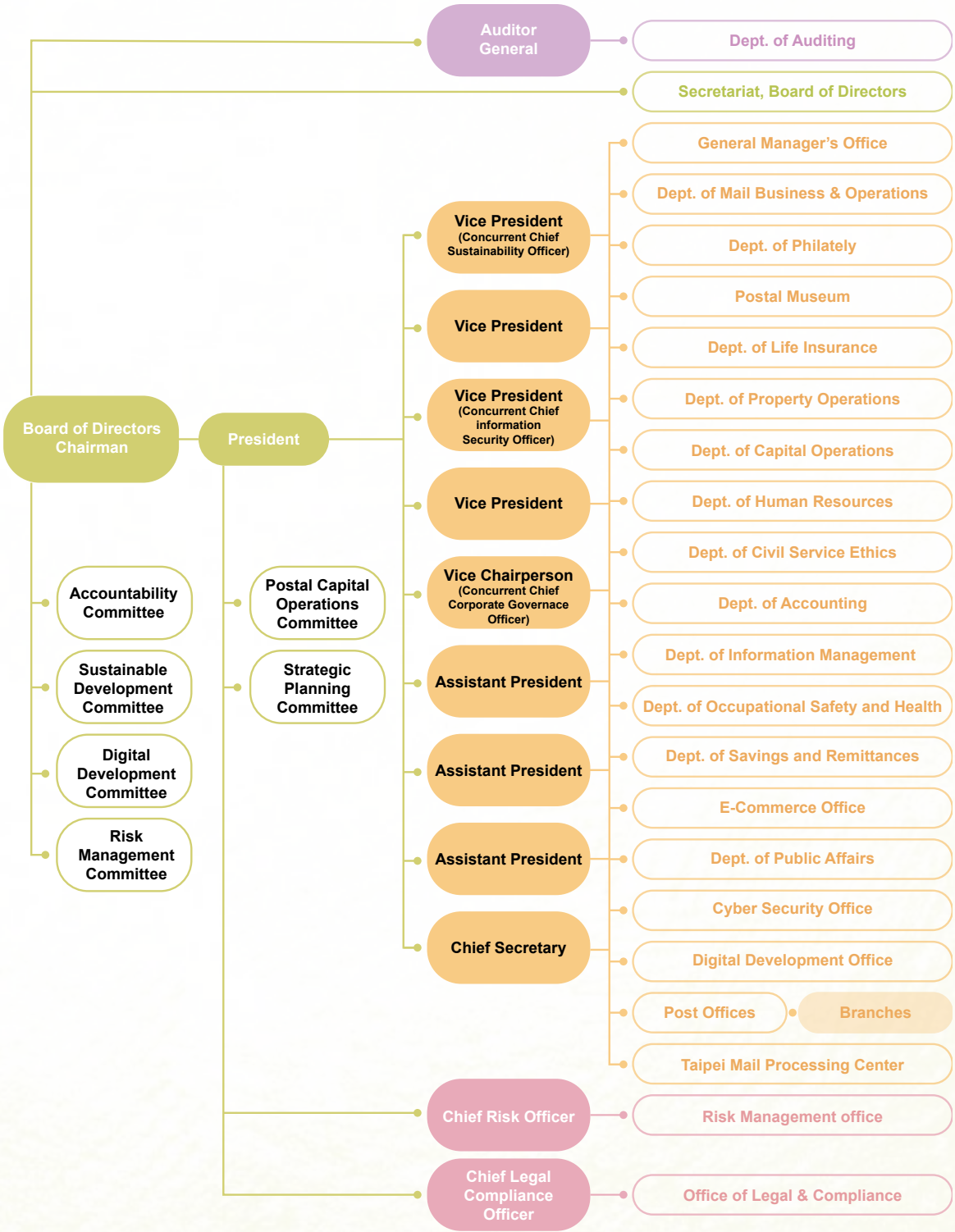
In the future, Chunghwa Post will continue to integrate opinions from the public and private sectors through the anti-corruption platform, implement the principles of administrative transparency and clean governance, ensure that the project is promoted in an open and transparent manner under professional supervision, and be completed on schedule and with high quality, setting an example for major national construction projects that combine urban renewal, cultural preservation, and clean governance.



Launch Ceremony of the Procurement Integrity Platform for the Taipei Post Office Public Urban Renewal Project

1.1 Corporate Governance

Corporate Governance Framework of Chunghwa Post Co., Ltd

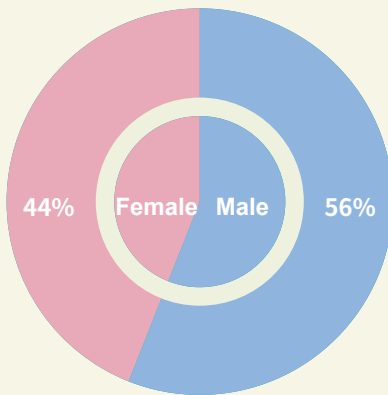


Board of Director

The number of directors and supervisors totaled 18. Among them, 3 directors are expert representatives and 3 are labor directors (representatives elected by the labor union).

The board of director serves as the highest-level decision-making team of Chunghwa Post. The continuing education and training for directors and supervisors in 2025 included six material topics, namely Information Security, Principle for Financial Service Industries to Treat Clients Fairly, IFRS 17 (International Financial Reporting Standards 17), Anti-money Laundering and Combating Terrorism, TCFD (climate-related financial disclosure), and Prevention of Workplace Sexual Harassment and Other Unlawful Infringements. With the actual training hours reaching 383 hours, much higher than the 156 hours required by the competent authorities. Board members also participated in education and training in the fields of AI, carbon trading, net-zero sustainability, circular economy benefits, and sustainable finance.

Gender ratio of board members



Note: As of the end of 2025, the Company has a board of directors composed of 15 directors, comprising 9 males and 6 females. Among them, 14 were aged over 50 and 1 was under the age of 50. The Company also had 3 supervisors, comprising 1 male and 2 females, all of whom were over the age of 50.

Chunghwa Post Annual Report



Please refer to Chunghwa Post Annual Report for detailed basic information and experience of the directors and supervisors

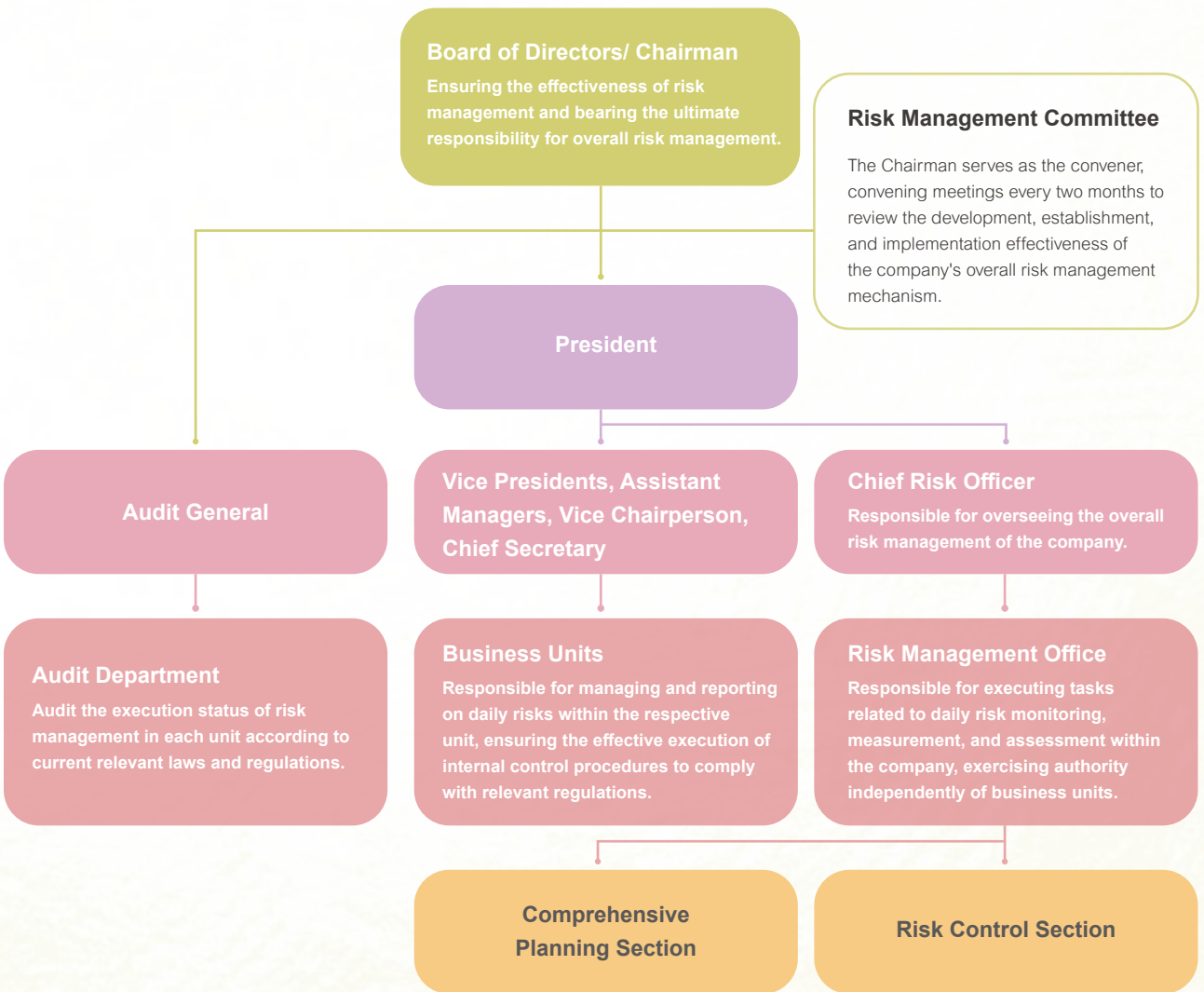
Evaluation of the Board of Directors

Chunghwa Post is not a listed company, but we still promote corporate governance and sustainable corporate development voluntarily. To establish an effective corporate governance system and promote sound business development, the Corporate Governance Best Practice Principles for Chunghwa Post Co., Ltd. was formulated in 2021 in accordance with the latest Corporate Governance Blueprint (2018-2020) announced by Financial Supervisory Commission (FSC) in April, 2018, and it took effect after the resolution of the board meeting is passed, and the board performance assessment was also conducted. The Company also carried out the board performance evaluation. In accordance with Article 40-1 of the Corporate Governance Best Practice Principles for Insurance Companies and its appendix, Chunghwa Post conducted annual evaluation of the board of directors and established assessment items of the Annual Board Performance Evaluation Form for (I) Self-Assessment and (II) Peer Assessment. The results of the 2025 self-evaluation and peer-evaluation were 95.42 points and 94.23 points respectively (out of 100). The assessment items all reached the “Excellent” level (above 90 points) stipulated in the Corporate Governance Best Practice Principles for Insurance Companies.

1.2 Risk Management

To ensure the integrity of the risk management system, the Company has established a sound risk management structure and Risk Management Policy in accordance with the Three Lines of Defense principle under the internal control system, thereby implementing checks and balances and enhancing operational efficiency through clear functional division. 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 and the board of directors every two months.

Risk Management Organizational Structure



1.2.1 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. In accordance with the Company's Regulations Governing Procedure for Board of Directors Meetings, when any director is an interested party with respect to any agenda item, the director shall enter recusal. In 2025, no director recusal due to conflicts of interest occurred. 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 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. In 2024, in accordance with the Regulations Governing Establishment of Internal Control Systems by Public Companies promulgated by the Financial Supervisory Commission, the Company added "Sustainable Information Management" related operating procedures to its internal control system and included them in the audit plans for 2025 and 2026.

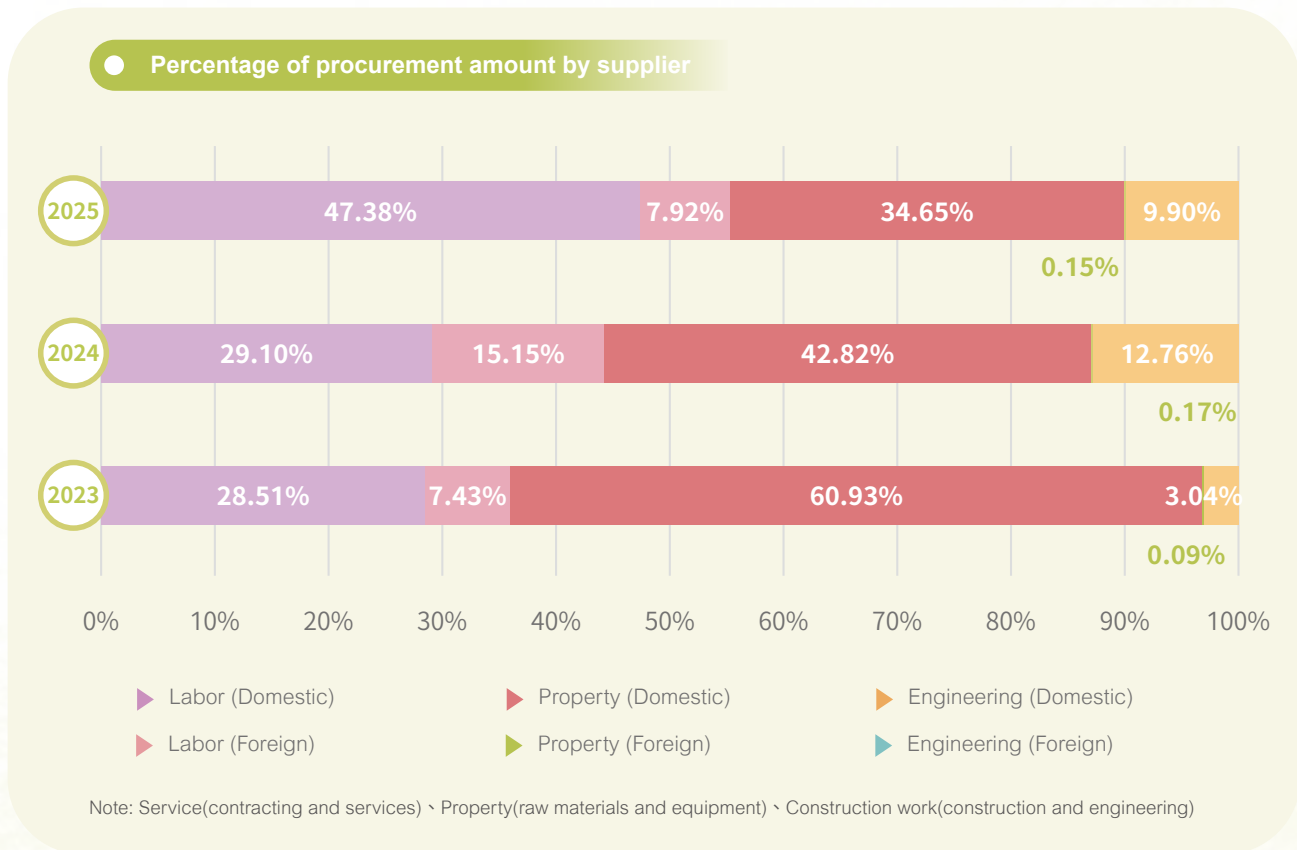
The Company's Department of Civil Service Ethics conducts the integrity agency risk assessment of the organization, business characteristics, and personnel on a yearly basis in accordance with the "Anti-Corruption Work Handbook" compiled by the Agency Against Corruption of the Ministry of Justice. In 2025, 100% of all operating locations have completed the integrity risk assessments, and no significant corruption risks were identified. 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 2025, 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. In 2025 H1, the total number of people being audited was 22,823, and in 2025 H2, the number was 23,078.

The assessment results showed that there was no significant corruption risk. No employees were involved in any cases of corruption in 2025, but there were 7 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 2025, there was 1 employee whose contracts were terminated due to general illegal behavior during the reporting period.

Supply Chain Management

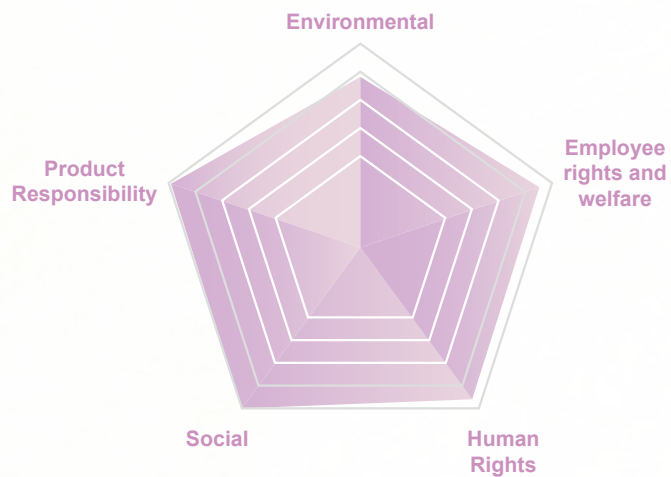
Chunghwa Post carries out bidder qualification reviews in accordance with the Government Procurement Act, checking whether bidders are rejected by the Public Construction Commission's Government e-Procurement System. Relevant review and control measures have been integrated into the existing procurement procedures. If during contract execution, it is found that the awarded vendor was previously ineligible or blacklisted, the award of the contract shall be revoked and the contract terminated in accordance with the Article 50, Paragraph 2 of the Government Procurement Act, and relevant losses shall be recovered in accordance with applicable laws and regulations.

In 2025, the number of suppliers totaled 364, an increase from the previous year mainly because of the upcoming completion and operation of the Post Logistics Park, which will lead to an increase in the number of related procurement cases and the ratio of domestic procurement was about 91.93%. All green procurement operations were carried out in accordance with the scoring methods set forth in the annual performance evaluation guidelines for green procurement by government agencies, with the achievement rate for designated green procurement items reaching 99.98%.

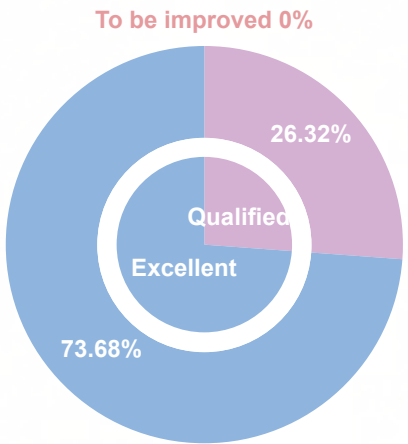


To strengthen supplier management, Chunghwa Post introduced the Supplier Self-Assessment Questionnaire on ESG whose content covers 5 major aspects, including environmental protection, labor practices, labor rights, business ethics, and product responsibility. A total of 38 copies of questionnaire were retrieved in 2025. Among them, 28 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



1.2.2 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. The proposed enhancements and improvement plan for the 2025 legal compliance system were submitted on December 3, 2025, and approved by the Chief Compliance Officer.

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. If there is major violation of laws and regulations, it should 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.

Four Postal Acts



Anti-corruption Advocacy at Chunghwa Post

- Text propaganda
- New employee training
- Online and electronic publicity
- Oral propaganda
- Lectures
- Reward-based activities
- Anti-corruption and social engagement
- Integrity status questionnaire



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.

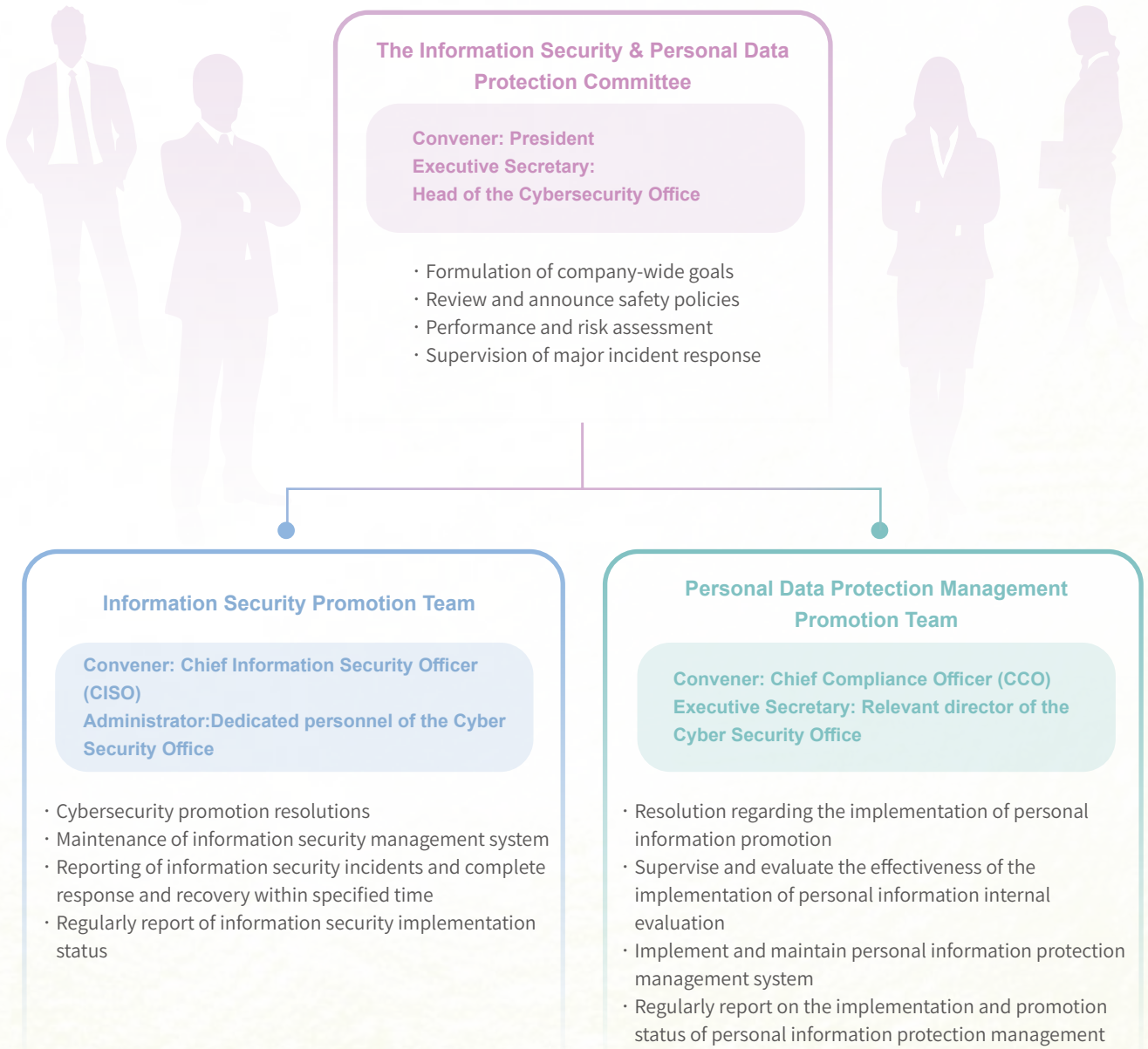
Violations and Improvement Measures

In 2025, there were no major violations of laws and regulations, information and labels of products and services, and marketing and communication-related regulations. However, the Financial Supervisory Commission has issued a corrective order, and there were still deficiencies in occupational safety and health. For details concerning the penalties imposed in the previous year, please refer to the relevant sections in the 2024 ESG Report.

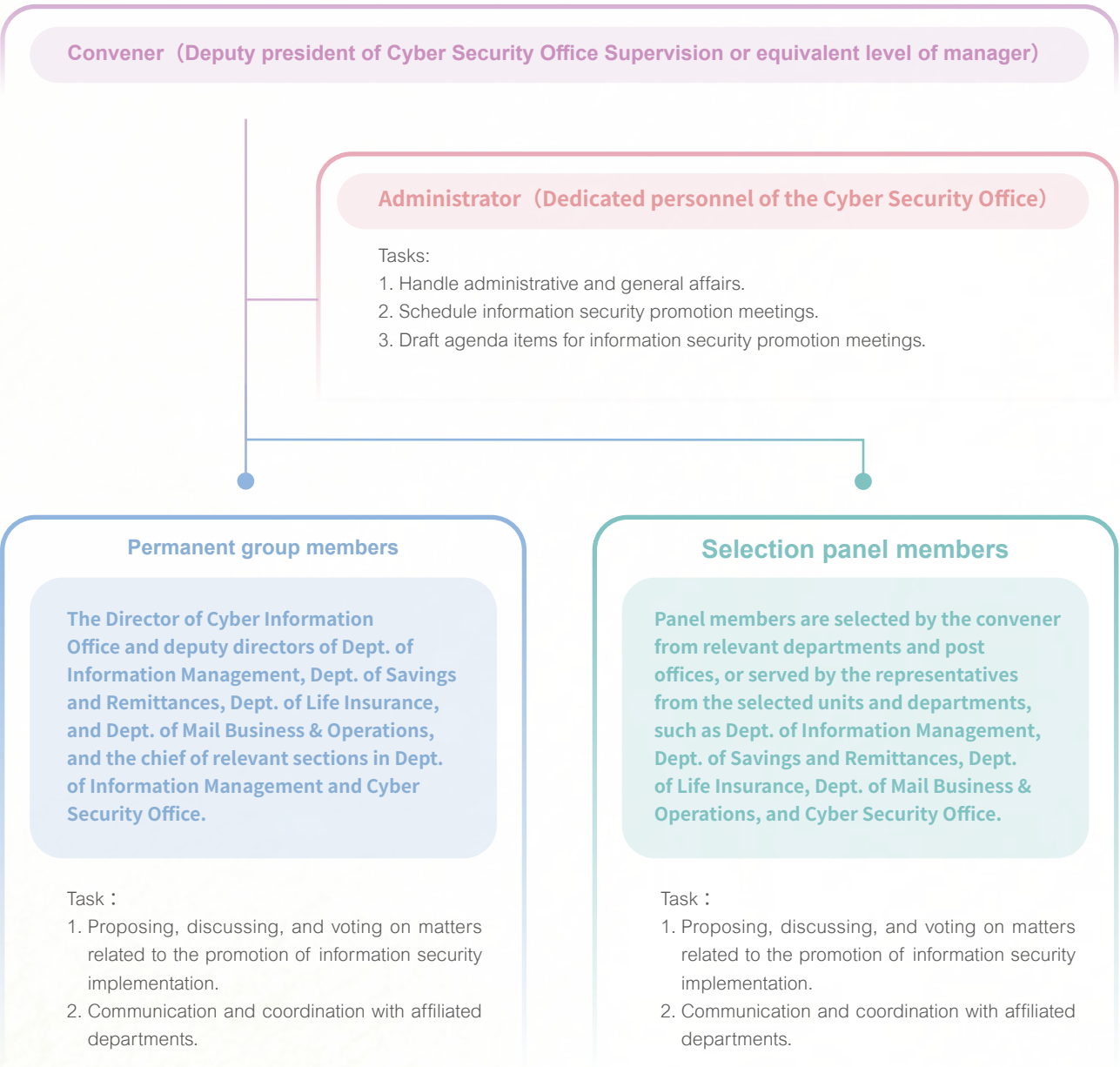
Regulatory Violation and Correction Events in 2025	Amount of fine (NTD)
The workplace passages, floors, stairs, ramps, work platforms, and other areas where employees may step were not maintained in a safe condition to prevent falls, slips, tramps, tumbles or other injuries, and required measures were not taken.	30,000
▶ There were cases where solicitation activities were not conducted within the designated life insurance business area, or where only the policyholder's signature was obtained within the designated life insurance business area. ▶ For insurance sales to senior clients, there were cases where required telephone verification calls were not properly conducted in accordance with internal regulations after policy solicitation and prior to underwriting approval.	-
In the Bond and Securities Trading Office of the Department of Capital Operations (the Dealing Room), certain telephone calls were not fully recorded, indicating that the communication device control framework for domestic equity trading personnel was not fully implemented as required by internal rules.	-
Total	30,000

1.3 Cyber Communication Security

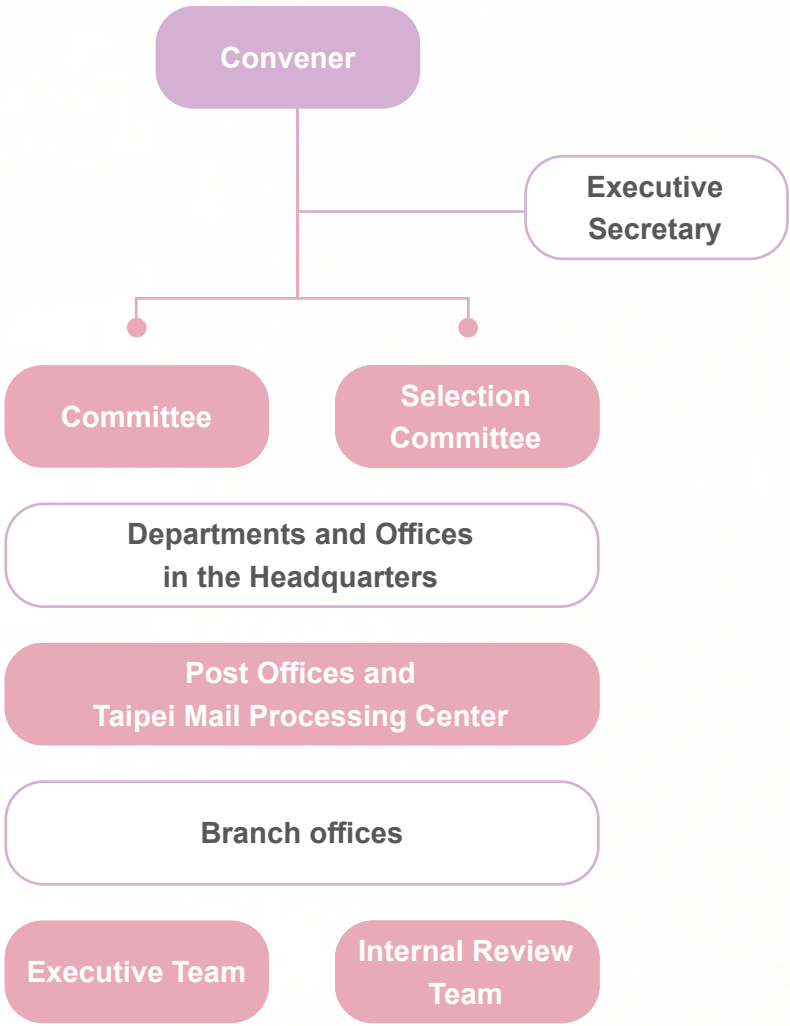
Information technology is developing rapidly, and the overall business environment is changing quickly. In addition to diversifying our business operations, digital transformation is also accelerated to provide more complete and convenient data services. However, this is accompanied by increased information security risks. Therefore, Chunghwa Post established an Information Security Officer (concurrently held by the vice president or an individual 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.



● Organizational Chart of the Information Security Promotion Team



● Personal Data Protection Management Task Force Organizational Chart



Information Security Management System

To ensure that information and information systems related to postal savings and remittance services are properly protected, Chunghwa Post has obtained third-party certification by BSI for its Information Security Management System (ISO 27001) and continues to strengthen its information security management mechanisms. There are a total of 47 measurement indicators for the information security effectiveness of the postal savings and remittance system. The statistical results of relevant indicators in the 2025 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 2025 with 10 test emails sent to all employees at each drill, with the pass rate of 99.06%. Information security education and training are strengthened to those who failed the tests.

To ensure information security, Chunghwa Post has implemented various cybersecurity systems and preventive measures and received the Excellence Award in Digital Information Security (Security Group) at the 2025 Commercial Times Digital Finance Awards.



Safeguarding Customer Privacy Actively

For the purpose of protecting the rights of customer data subjects, a Personal Information Management System (PIMS) (BS 10012) was introduced and certified and the Privacy Information Management System (ISO 27701) have been Implemented and 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 2025, all the 8 indicators have reached the targets. There were no confirmed incidents of information leakage, theft, or loss of customer data in 2025.

Management of Customer Personal Information Related to Postal Delivery Services

To ensure the safety delivery of mails, reduce the risk of mis-delivery, and protect the rights and interests of senders and recipients, Chunghwa Post operates in accordance with the rights and responsibilities conferred by the Postal Act and international postal regulations in the mail delivery and counter collection operations. Providers of mail acceptance or delivery services shall display their names, trademarks, or other identifiable marks on the envelop of the mail item. However, mail items without the recipient's name and address may be exempted from the marking requirement. All mail delivered is stamped or marked with a "postage paid" symbol on the envelop in accordance with regulations. When recipient verification is necessary to ensure accurate delivery and avoid disputes, the recipient may be requested to provide valid identification. In specific situations, a traceable signature or receipt record may be maintained. At the same time, as part of its legal obligations to provide universal postal services, Chunghwa Post processes personal data within the legally authorized scope to ensure secure and consistent operation of such services.



Chapter.2 Promoting Postal Transformation



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, protect customer privacy, 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”.

Material Topics Included

- ▶ Customer Satisfaction
- ▶ Complete Delivery Rate
- ▶ Universal Postal
- ▶ Innovative Services

Corresponding SDGs



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

- ▶ The Four Postal Acts and their Sub-laws
- ▶ Four-year Development Plan for Postal Business
- ▶ Execution Plan for Service Quality Improvement
- ▶ Financial Consumer Protection Act
- ▶ Internal Management Review Procedure for Customer Satisfaction
- ▶ Postal Staff Training of BIF (Business Information Framework)
- ▶ Operation Directions for Financial Institutions Using Emerging Technologies

Preventive or remedial measures

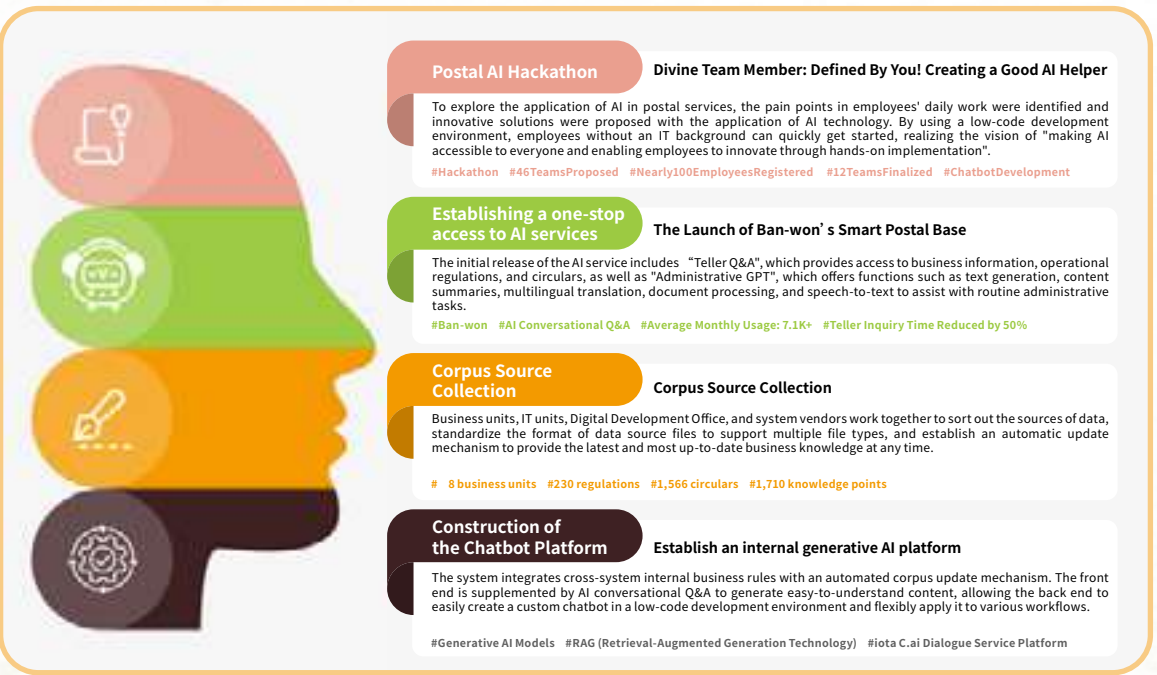
- ▶ Customer suggestion box and customer service hotline 24-hour customer service hotline: 0800-700-365
- ▶ For mobile phone users, please call the toll service number:(04)2354-2030
- ▶ At each post office, there are “Customer Opinion Forms” with free return postage for customers to reflect their opinions

ESG Special Column

Establishing a Governable AI Services Ecosystem

As generative artificial intelligence (AI) matures rapidly, the challenges for an organization to adopt AI are not only limited to tool selection or technological effectiveness, but how to avoid fragmented applications, minimize governance risks, and integrate AI into daily workflows in a way that enables sustainable organizational capability. For postal services with diverse business types and a national service network, the lack of a unified architecture and governance mechanism will not only make it difficult to scale across the organization, it may also create information disparities, increase administrative burden, and even affect the stability of overall organizational operations.

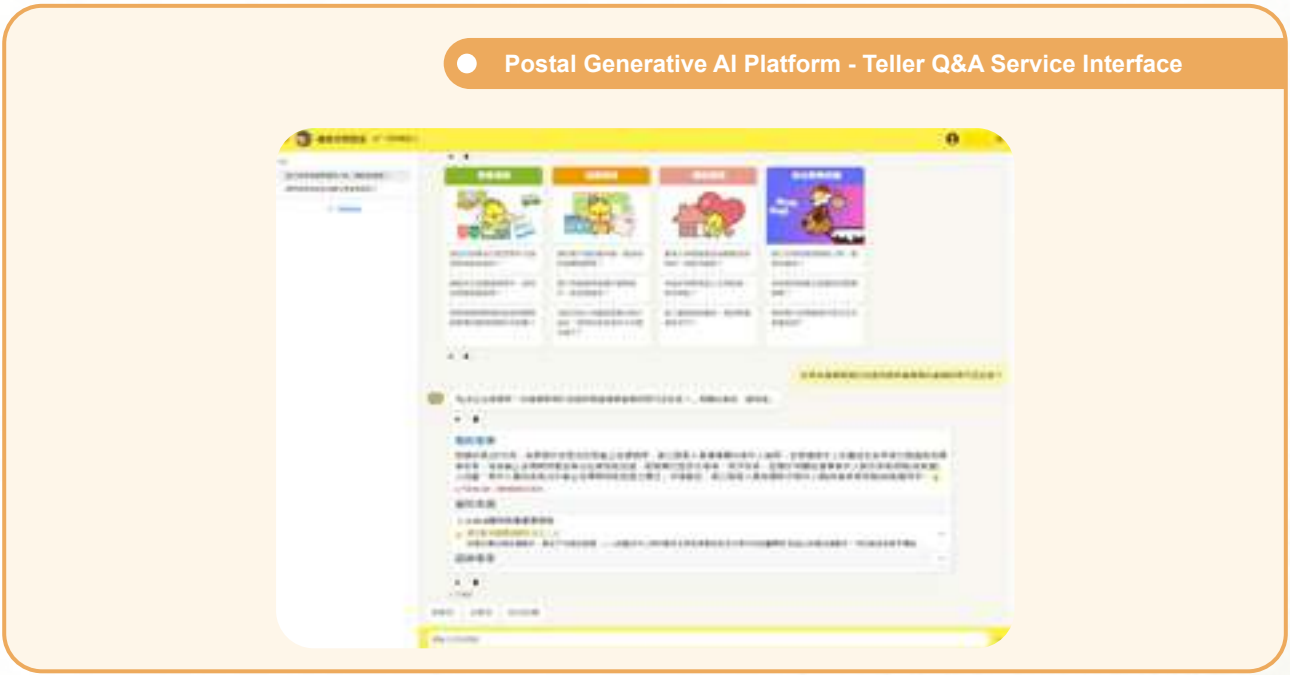
Since the initial implementation of generative AI, Chunghwa Post has adopted a "platform-based, governance-first" strategy, establishing an internal generative AI platform as the common infrastructure for various AI applications. A centralized architecture and standardized service design enables the gradual expansion of AI applications in a controllable and traceable manner, preventing fragmented tool adoption while laying a stable and consistent foundation for future application development. Moreover, to transform technological capabilities into concrete and easy-to-use services, Chunghwa Post has integrated services from a user experience perspective and created the intelligent virtual character "Ban-won" as a common symbol and operating interface for internal AI services. This allows our employees to gradually build trust and develop consistent usage habits through a unified user experience, making AI a reliable tool for supporting their daily work. The platform and related application training were launched in 2025. In addition, the "Postal AI Hackathon" is also organized to nurture AI talent and encourage employees to unleash their potential. Please see 4.1.2 Building Growth Momentum for details.



Achievement of the implementation of the "Postal Generative AI Platform"

To ensure that the responses are based on internal company data and to maintain accuracy and traceability, the postal service's internal generative AI platform combines Large Language Models (LLM) with its existing knowledge management system and incorporates Retrieval Augmented Generation (RAG) technology. The system can provide decision support and operational guidance within a clearly defined data scope, serving as a reliable and trusted business support system. The platform's first application, the AI service of "Teller Q&A" service, focuses on supporting frontline service operations, enabling tellers to instantly access operational guidance and reference information through conversational interactions in real time. This not only improves information retrieval efficiency, but also facilitates the systematic updating of a large number of old and scattered documents, making knowledge a usable and trustworthy digital asset again, which further shortens education and training time, and improves service consistency and risk control capabilities.

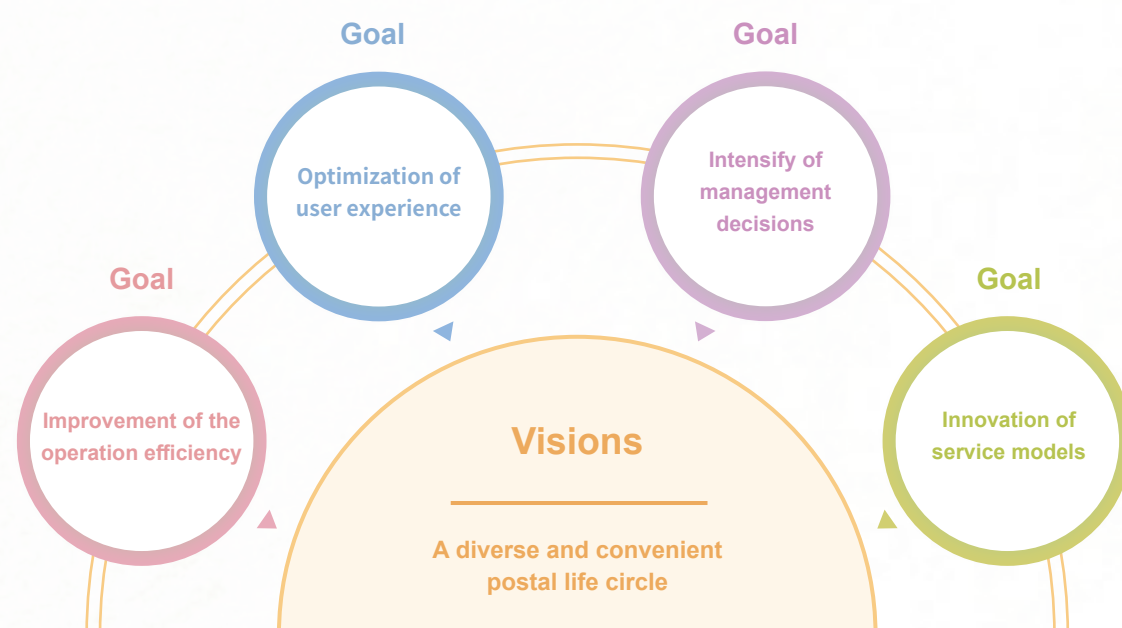
The interface is designed with a predefined FAQ menu that addresses common customer service inquiries. Each response includes links to its information sources to enhance information transparency and user trust. At the same time, the system also incorporates a feedback mechanism to collect employees' actual usage experience, which serves as an important basis for subsequent optimization of model accuracy and knowledge content, gradually forming a continuous improvement cycle over time.



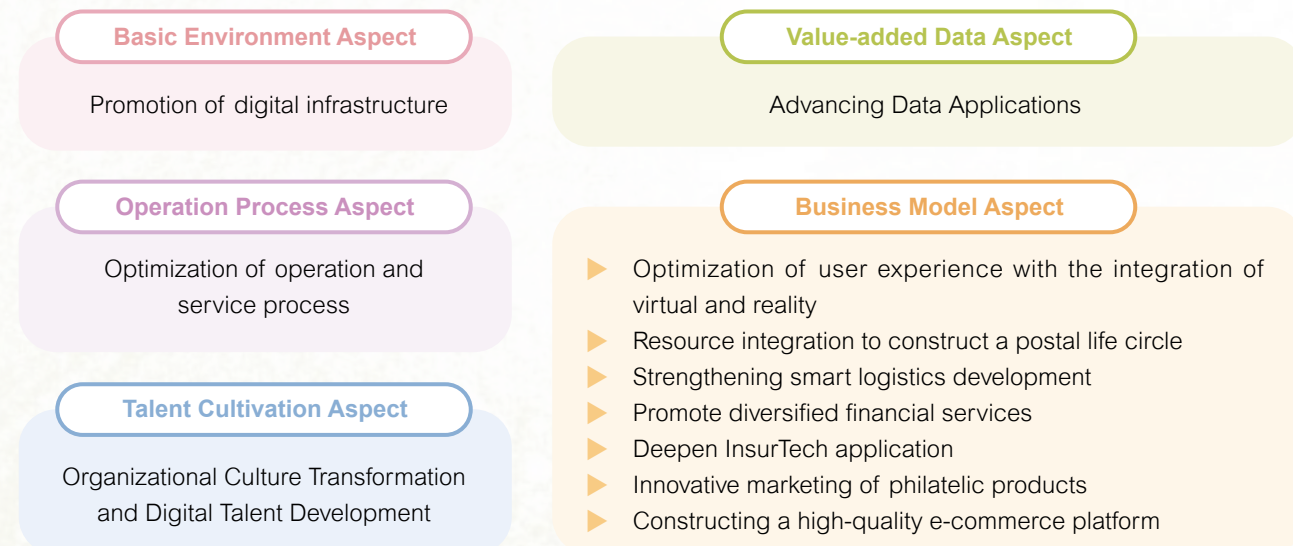
In addition to frontline services, the platform also launched "Administrative GPT" as an administrative assistant, supporting text generation, content summaries, multilingual translation, document processing, and speech-to-text to assist employees in handling routine administrative tasks, allowing them to be relieved from repetitive work and allocate more effort to higher-value activities, such as analysis, communication, and coordination to further enhance the overall effectiveness and efficiency of organizational operations. With the establishment of an internal generative AI platform, the postal service has moved from a single application to a governance-based AI service architecture. This approach not only allows room for future expansion and more advanced application deployment, but also strengthens organizational digital resilience, creating a sustainable intelligent transformation model that aligns efficiency, governance, and sustainable development.

2.1 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 Convener), President (as Deputy Convener), Corporate Governance Supervisor, Vice President supervising the digital development promotion team (or management of equivalent level), Chief Secretary, Chief Digital Officer, and Director of Digital Development Office. Experts and scholars in relevant fields are also invited to serve as external advisory committee members. This committee is convened every quarter.



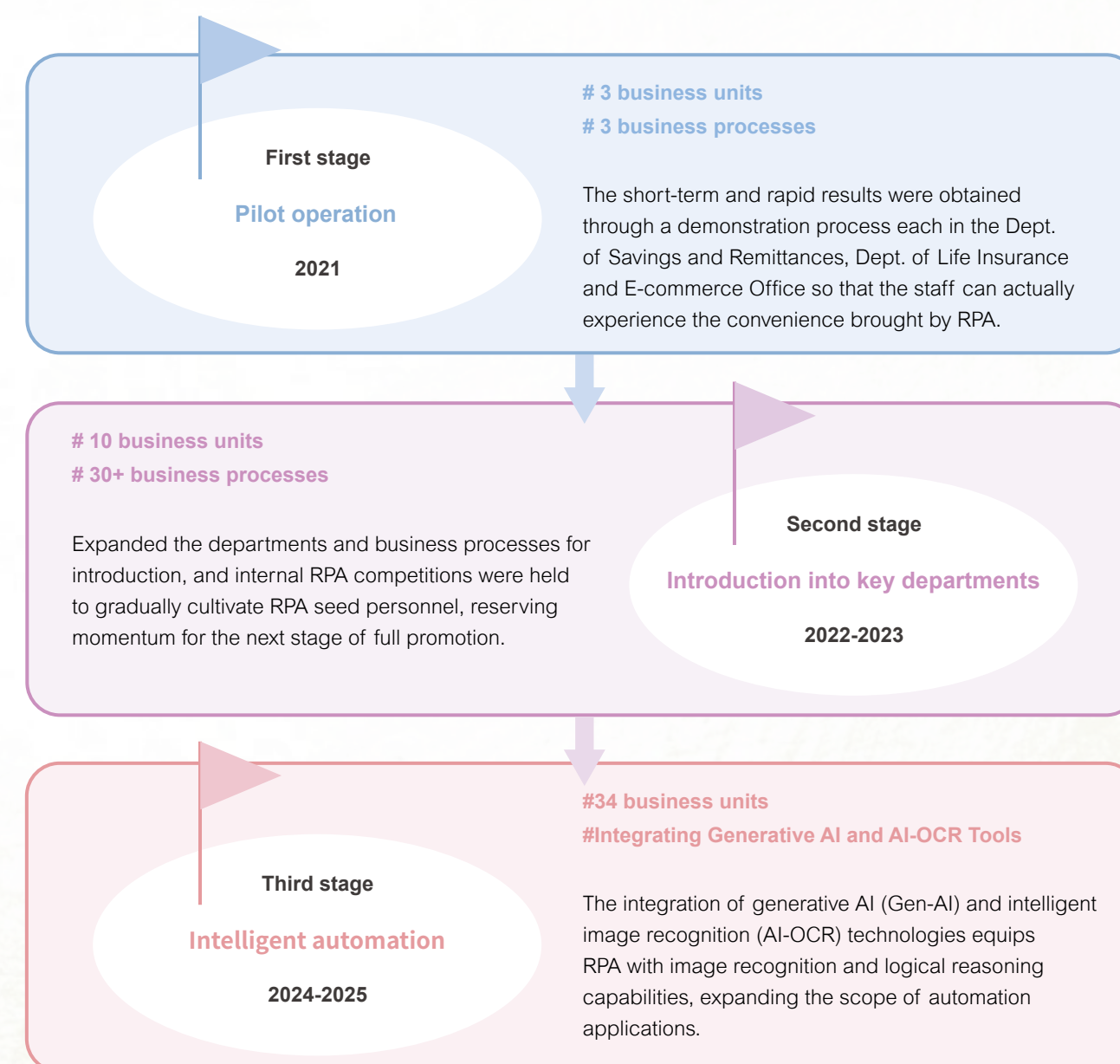
Five Key Implementation Dimensions and 11 Digital Development Strategies



Process Transformation

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 2025, it has been introduced into 14 units in the Headquarters, 19 post offices, and 1 mail processing center, with a cumulative 125 automated and 7 intelligent automated processes being completed. Each process can save approximately 65% to 100% of manual processing time and free up a total of 5,668 person-days of labor annually. In addition, the operating time of most processes is reduced by over 50%.

Development Blueprint for RPA Application



2.2 Creating Postal Business Opportunities

The decline in traditional mail volumes reflects a global trend driven by digital transformation. Government agencies and large-volume mail clients continue to market their products or services through digital technology channels, and customers are increasingly adopting online communication channels. Consequently, Chunghwa Post foresees a continued decline in mail-related operations. In terms of parcel logistics, however, changes in customer behavior have resulted in increased demand for store-delivery (store pickup) services. Therefore, optimization of mail operations and utilizing emerging technologies to enhance processing speed, delivery efficiency, and precision marketing through membership-based services will be a key factor in market competitiveness.

2.2.1 Enhancing Delivery Efficiency

Chunghwa Post is legally mandated to provide domestic universal delivery services. 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 2025, there are 1,285 post offices and 597 contracted agencies, offering standardized and affordable rates and nationwide services to ensure every citizen's right to basic communication.

Self-service postal machines and Postal Network

To meet the postal needs of the public, Chunghwa Post currently ensures that each village or neighborhood is equipped with at least one mailbox. As of the end of 2025, the total number of mailboxes amounted to 7,304. In recent years, various self-service postal machines have also been gradually installed to provide immediate, reliable, and efficient postal services.

Self-service postal machines	Number
iBox	2,408
Postage Label Vending Machine	25
Stamp-vending Machine	26

Postal Services



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

The park covers a total area of 17.14 hectares, with the Postal Logistics Center, North Taiwan Mail Operating Center, the Postal Information Center, the Postal Operation Center (formerly Training Center), and all public facilities were completed in 2025. A "Business Service Center" was also planned (construction has been temporarily suspended). The subsequent construction work will continue to progress, with operational launch for 2026.

2.2.2 Intelligent Logistics

In response to the digital age, Chunghwa Post actively makes use of IoT technology, big data analysis and new automated mail sorting equipment to improve service quality, and has introduced handheld Personal Digital Assistant (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.

Establishment of iBox Services

To cope with the diverse postal needs of the new generation of customers, Chunghwa Post integrates postal logistics, financial, and information resources to continuously promote the “iBox” service, providing 24/7 self-service mail pickup and sending service. The iBox are mainly installed in post offices, MRT stations, community buildings, and places where crowds gather to effectively extend service hours and expand their reach. To date, 2,408 iBoxe have been installed across Taiwan. The public can also pay postage using various methods such as Postal Visa Debit Card, Stored-Value Card (EasyCard, iPass and icash), iPASS MONEY, Easy Wallet, JKOPAY, icash Pay, Plus Pay, and PX Pay Plus.

Expand Door-to-Door Mail Collection Services

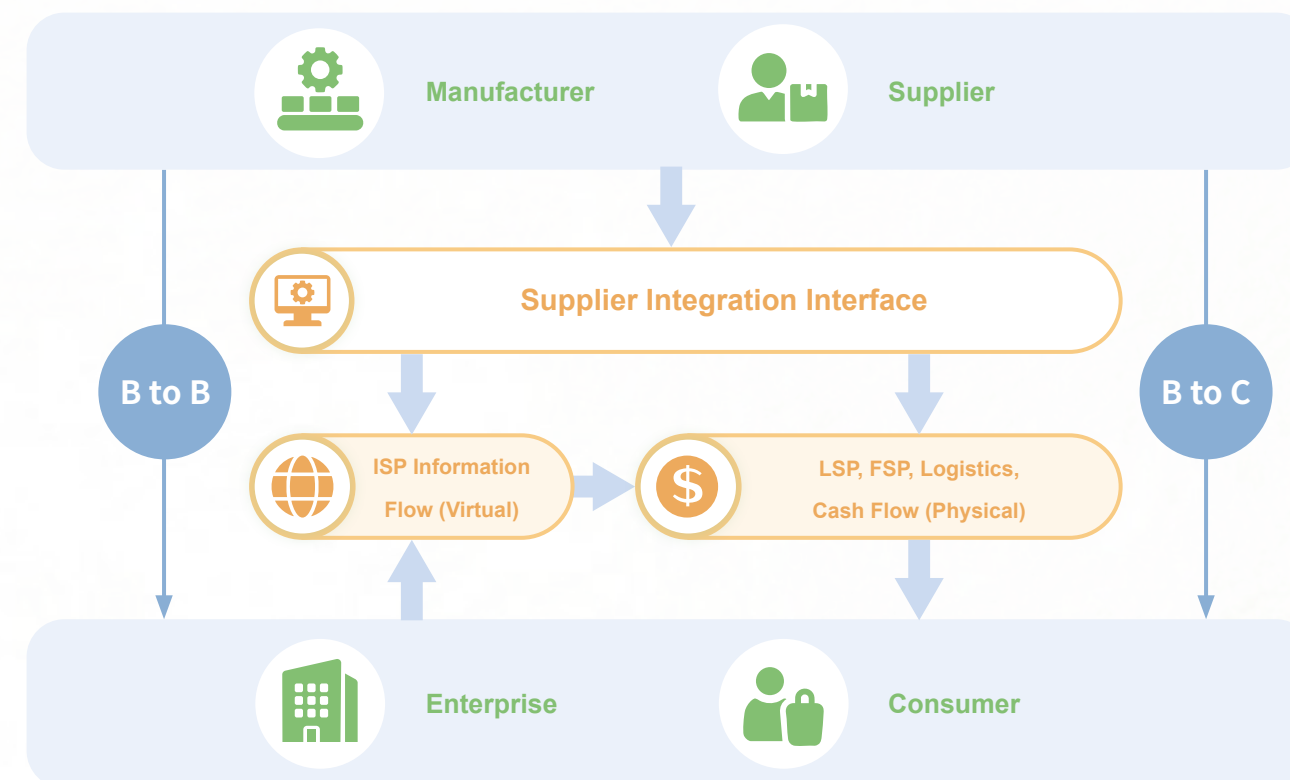
In addition to hardware infrastructure, starting in March 2025, Chunghwa Post's Door-to-Door Mail Collection System has been integrated into the EZpost website and the post office APP, expanding services from contracted customers to individual users and e-commerce businesses and transforming the traditional in-person mail delivery process into an online and digital one. After becoming a member, members of the public can make an appointment via the EZpost website. The system will dispatch a postman to pick up the mail according to the delivery route, and the mail can be picked up as quickly as the same day. The mail collection information will be pushed to the post office's official APP, which improves the transparency of the mailing process and the timeliness of the service.

The pricing for door-to-door pickup service is the same as that for sending packages at the post office counter. Pickup service is available even for a single package, and discounts are available for packages exceeding a certain quantity.

2.2.3 Optimization of Customer Experience

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.

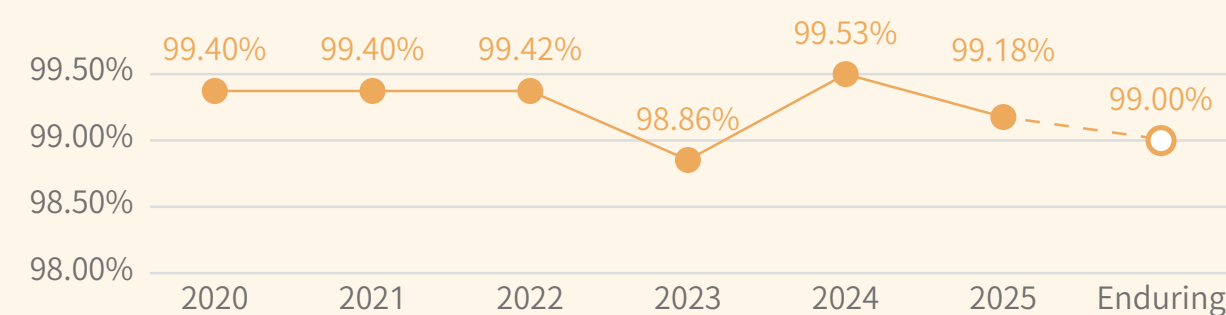
Chunghwa Post's value chain



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, parcels and express mail delivered by the delivery unit to the mail address, serving as the service indicator. In 2025, the complete delivery rate of special mail was 99.18%.

Complete delivery rate of special mail

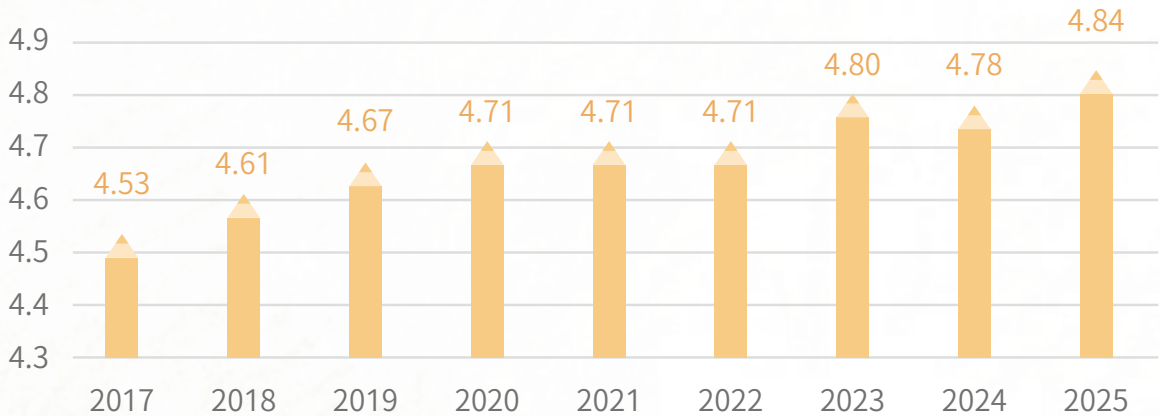


Satisfaction of Customer Service Personnel

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. In 2025, there were 23 customer complaints in total, covering categories such as unanswered calls due to busy line, service quality concerns, inappropriate responses, and inadequate business knowledge. Chunghwa Post carries out reviews of the cases by category and regularly tracks the effectiveness of improvements to reduce the recurrence of similar cases.

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 4.84 points in 2025, meeting the target of the short-term goal.

Results of Customer Service Personnel satisfaction survey over the years



Intelligent Text-Based Customer Service

To improve overall service quality and enhance the convenience of communication channels, an intelligent text-based customer service system was launched on February 23, 2021. In 2025, the intelligent text-based customer service platform was used an average of 66,468 times per month, with an average satisfaction rate of 83.16%

2.3 Special Postal Services

As time passes, Chunghwa Post continues to refine the stamp design, printing, and distribution strategies accordingly. Moving toward customer-oriented approach focused on lifestyle relevance, youth appeal, premium refinement, personalization, and limited-edition offerings. 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 2025, a number of stamp issuing ceremonies and product launch events were held, including the issuing ceremonies of the stamps of “The Championship of the WBSC Premier 12 2024 Commemorative Issue”, “The 150th Birthday of Albert Schweitzer Commemorative Issue”, and “Taiwan Crafts Postage Stamps”, the issuance and product launch of the “Bugcat Capoo Souvenir Sheets”, the issuance of the “100th Anniversary of the National Palace Museum Commemorative Issue”, and the press conference for the “Underwater Mailbox Returns with Expanded Reach”.



The issuing ceremony of the “The Championship of the WBSC Premier 12 2024 Commemorative



The issuing ceremony of the “Taiwan Crafts Postage Stamps”



Press conference of “Underwater Mailbox Returns with Expanded Reach”



2025 National Stamp Exhibition and
Taiwan–Thailand Joint Stamp Exhibition



Promotional booth at the PHILAKOREA
2025 World Stamp Exhibition



“Taipei Night” Promotional Event

Postal Cutie Co-Branding Collaboration Sparks New Trend in Stamp Collecting

To attract young people and make stamp collecting more fun, Chunghwa Post has chosen Taiwan’s iconic original IP- the beloved character Bugcat Capoo as the subject of two souvenir sheets, each containing five stamps with NT\$ 8 denominations. The Bugcat Capoo Souvenir Sheets were issued on September 30, 2025. By combining popular characters with postal culture, innovation and vitality are injected into traditional philately, demonstrating the postal service's efforts to promote the rejuvenation of philately and combine it with cultural creativity.

Alongside the stamp issuance, Chunghwa Post also introduced the co-branded “Bugcat Capoo Happy Postal Days” product series and held a press conference on the same day to issue the Bugcat Capoo Souvenir Sheets, aiming to increase public interest and participation in philatelic culture through promotional activities. To increase the popularity of the event, limited-time “Bugcat Capoo Post Offices” were set up in six locations, including Taipei, Banqiao, Taoyuan, Taichung, Tainan, and Kaohsiung. A stamp collection event was planned to attract people to post offices across Taiwan, boosting visitor flow and interaction at post offices nationwide.

This cross-sector collaboration brings together stamp design, cultural and creative merchandise, and interactive experiential engagement, demonstrating the innovative integration of postal culture with popular IPs, while successfully engaging younger generations in philatelic activities and expanding the collector base. In the future, Chunghwa Post will continue to promote philatelic culture through diverse and innovative methods, making stamps not only postage vouchers, but also an important medium that combines cultural creativity and lifestyle aesthetics.



“Bugcat Capoo Happy Postal Days
co-branded products



Bugcat Capoo Souvenir Sheet A



Bugcat Capoo Souvenir Sheet B



Issuing ceremony and product launch of Bugcat Capoo Souvenir Sheets

The Postal Museum holds the “Postal Museum Philately Talks” seminar on the third Saturday of each month, inviting experts in philately to give lectures and share their knowledge and experience in stamp collecting. The seminar provides a venue for philatelists to observe, learn, and grow through mutual exchange.



In addition, to promote the philatelic culture and implement grassroots philatelic education, Post offices and Two sessions of the “2025 Summer Parent-Child Stamp Collecting Workshop” were held on July 12 and 13, and July 19 and 20 in post offices and the Postal Museum, with a total of 23 workshops, attracting 1,363 participants.

Co-Learning for Seniors, Fostering Parent-Child Bonding

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 59 senior philatelic societies with 1,436 members in 2025.



2025 Summer Parent-Child Philatelic Study Camp



Advocacy for Ecological Conservation

To arouse the public' 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. We will continue to plan related themed stamps and postcards to showcase the unique ecological beauty of Taiwan and promote the importance of environmental conservation.

Previously Issued Nature-themed Stamps

Taiwan Endangered Mammals Postage Stamps— Leopard Cat



Purple Crow Butterfly Postage Label



Conservation of Birds Postage Stamps (Issue of 2024)



Conservation of Birds Postage Stamps



TAIPEI 2023 – 39th Asian International Stamp Exhibition Commemorative Issue



Alpine Plants Postage Stamps (II)



Personal Greeting Stamps — Sustainability



Postal Museum

The 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.

The 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.

Postal Museum



Current Exhibition



Permanent activities of the Postal Museum

- ▶ Guided tours of exhibitions
- ▶ Literature and history research
- ▶ Collection of stamps and many subjects
- ▶ Social education and leisure

“Listen to Brother Pigeon’s Storytelling” Activity



Scheduled Guided Tours



The 25th GuLing Street Books & Creative Bazaar (2025)



South Taipei Fun Carnival



Children’s Month Celebration Activities in Academic Year 2024



Chapter.3 Promoting Social Inclusion



Criticality

In response to market changes and in line with government policies and inclusive finance, Chunghwa Post continues to develop products that address public needs for protection, retirement planning, and risk management. Through transparent marketing, clear product disclosures, comprehensive risk communication, and safeguards for customer well-being and safety, the Company protects policyholders' rights and maintains market trust. It also incorporates sustainability into investment and operational decisions, while supporting local public welfare and community engagement to strengthen public affinity with Chunghwa Post and build a trusted corporate image.

Material Topics Included

- ▶ Financial Health and Financial Inclusion
- ▶ Integrating Sustainability into Investment Decisions
- ▶ Community and Local Prosperity
- ▶ Public and Customer Health and Safety
- ▶ Marketing and Labeling
- ▶ Demographic Change

Corresponding SDGs



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
- ▶ Guidelines for Salespeople of the Postal Simple Life Insurance 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
- ▶ Principle for Financial Service Industries to Treat Clients Fairly
- ▶ Simple Life Insurance Act
- ▶ Postal Savings and Remittances Act
- ▶ Measures for caring for community activities
- ▶ Standards of delivery of universal service
- ▶ Dispute Resolution Mechanism of Savings and Remittances Business

Preventive or remedial measures

- ▶ Customer suggestion box and 24-hour customer service hotline: 0800-700-365
- ▶ For mobile phone users, please call the toll service number:(04)2354-2030
- ▶ At each post office, there are "Customer Opinion Forms" with free return postage for customers to reflect their opinions
- ▶ 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

ESG Special Column

Aligning Postal Life Insurance with International Standards

To continuously improve service quality and implement the principle of Treating Customers Fairly (TCF), Chunghwa Post actively strengthens customer satisfaction management and complaint handling mechanisms. Postal Life Insurance has successfully passed the British Standards Institution (BSI) certification for ISO 10002 : 2018 Complaint Handling Management System, showing Postal Life Insurance's achievements in aligning with international standards in customer service and rights protection. On December 29, 2025, the Associate Vice President represented Chunghwa Post to receive the certificate issued by the BSI Taiwan, marking a significant milestone for Postal Life Insurance in its customer handling management system.

In the face of a diversified financial services environment, Chunghwa Post has always valued customer feedback and continuously established standardized processes for handling customer opinions, complaints, and follow-up improvements, ensuring that customer concerns are properly addressed while continuously enhancing service quality. Through the introduction of the ISO 10002 management system, Chunghwa post makes comprehensive review, optimizes all service processes of postal life insurance business, and clearly defines the mechanisms for receiving, investigating, responding to, and improving complaint cases. At the same time, the education and training and the internal auditing systems help strengthen our employees' service awareness and problem-solving capabilities to ensure that every customer opinion is handled properly in a fair, timely, and consistent manner.

The certification by BSI not only signifies international recognition of customer handling and service quality management systems in life insurance business, but also underscores Chunghwa Post's strong commitment to customer rights protection and the principles of treating customers fairly. We will continue to improve customer satisfaction management and service quality, adhering to the concept of "Postal Life Insurance, Your Top Choice" to provide the public with more considerate, secure, and trustworthy insurance services.



Chunghwa Post's life insurance business has passed ISO 10002 certification and has been awarded a certificate.

Disaster Response and Financial Support Measures

In September 2025, some public facilities in Hualien were damaged due to floods. Chunghwa Post immediately activated its response and recovery mechanisms, upholding the core principle of "uninterrupted service" through the integration of manpower and resources to ensure the continued provision of postal and financial services, demonstrating the vital role of the postal system in disaster recovery and public service resilience. Following the disaster, Hualien Post Office quickly

assessed the affected locations and activated contingency plans. Due to damage to its facilities, the Guangfu Post Office was immediately relocated to the nearby Guangfu Futian Post Office to maintain the postal and financial service needs of the local residents. Through cross-site coordination and manpower redeployment, postal and financial services were restored within approximately one week, allowing uninterrupted access to mail delivery, savings and remittance services, and other financial transactions, effectively reducing the impact of the disaster on daily life.

During the post-disaster recovery process, Chunghwa Post also accelerated the repair and safety inspection of the Guangfu Post Office building to ensure that the facilities met safety standards before resuming normal operations, while maintaining both service quality and public safety. In addition, in response to the large volume of relief supplies and donated goods flowing into the disaster-affected areas, Hualien Post Office mobilized postal workers and transportation resources to assist in the delivery of supplies to the affected areas, giving full play to the real-time support function of the postal logistics network and helping people in the disaster area get through the difficult time.

At the same time, Chunghwa Post also launched insurance and financial support measures to help policyholders affected by disasters alleviate their financial burden. For claims related to natural disasters, including typhoons, Chunghwa Post eased claims requirements and accelerated the claims review process to provide timely support. If a policyholder is unfortunately deceased, beneficiaries may promptly apply for death insurance benefits with the relevant documentation. In addition, injured policyholders requiring hospitalization may apply for daily hospitalization benefits according to the number of days hospitalized, with any required supporting documents submitted later. In 2025, a total of 5 applications were processed, with a total compensation amount of approximately NTD 3.38 million.

Moreover, Chunghwa Post also offered several financial relief measures, including extending premium payment deadlines and interest-free policy loans. For policyholders impacted by the disaster whose premiums could not be automatically deducted because of insufficient funds, we offered an extended payment arrangement. Upon submission of proof of disaster impact, the premium payment deadline may be deferred for a further three months after the original grace period expires. In addition, affected policyholders may apply for new policy loans within three months of the disaster and enjoy a three-month interest-free period to help ease short-term financial pressure. In 2025, there were a total of 8 policy loan applications, with a total loan amount of NTD 1,470,900. If the policy is damaged by disaster, it can be reissued free of charge.

In terms of mortgage relief, Chunghwa Post also provided relief measures for mortgage borrowers affected by the disaster. Affected policyholders may apply within three months of the disaster for a one-year grace period, during which only interest needs to be paid and principal repayment is temporarily waived. Those who need house repairs and meet the relevant regulations can apply for small repair loans of NTD 200,000 to NTD 500,000 to help disaster-affected families restore their living environment as soon as possible.

Through rapid disaster response and diversified financial support measures, Chunghwa Post not only ensured uninterrupted postal services in disaster areas but also continued to safeguard policyholders' rights and the public's daily needs. In the future, Chunghwa Post will continue to reinforce its operational resilience and disaster response capabilities, so that it can still provide stable postal and financial services in the face of various emergencies and become an important and reliable public service network for society.



Hualien Post Office mobilized all available resources to distribute relief supplies.



3.1 Proper Management of Funds

Postal Savings

- ▶ **Postal Passbook Savings:** It refers to savings deposited or withdrawn by the depositor at any time using a postal savings passbook or other authorized methods.
- ▶ **Postal Time Deposits:** Savings funds deposited for a specific period of time and withdrawable by the depositor using a deposit certificate or other agreed means.
- ▶ **Postal Giro:** Deposits maintained in accounts that enable depositors to perform deposit and withdrawal transactions, remittances, fund transfers, and giro check services, while also accepting deposits from third parties.

Banking Services



Postal Remittances

- ▶ **Domestic Remittances:** Services that enable customers to entrust Chunghwa Post with a specified amount of funds for payment to designated recipients within the country.
- ▶ **International Remittances:** Services that enable customers to entrust Chunghwa Post with a specified amount of funds for payment to designated recipients outside the country, and whereby Chunghwa Post receives inward remittances from correspondent institutions for payment to recipients within the country.
- ▶ **Postal Gift Coupons:** A bearer security issued by Chunghwa Post that entitles the holder to receive payment of its face value from Chunghwa Post upon presentation.

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\$ 7.4 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.

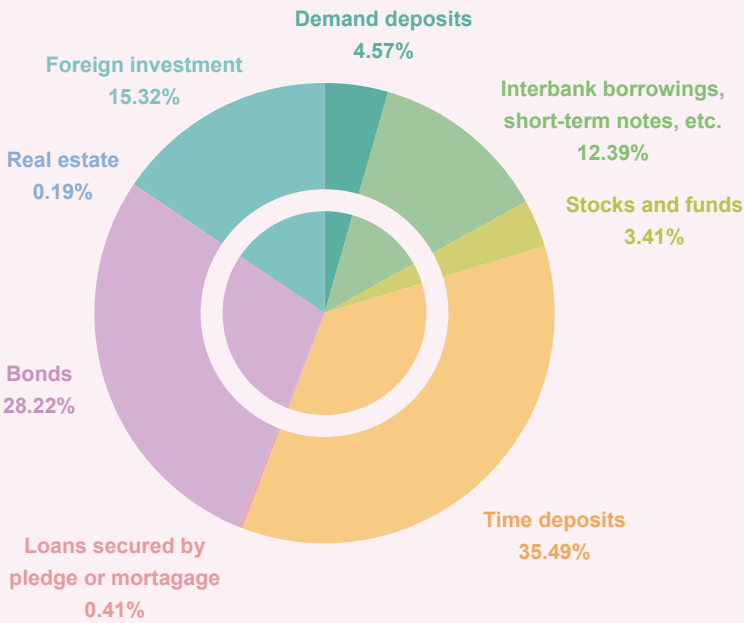
2025 Postal Savings and Remittances Statistics

Item	Number of Accounts	Balance Amount (NT \$100 million)
Postal Passbook Savings	29,628,177	30,093.01
Postal Time Deposit	7,061,979	44,285.96
Postal Giro	1,485,158	469.93
Total	38,175,314	74,848.90

Fund Utilization

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.

Chunghwa Post's Fund Utilization Ratio at the end of 2025



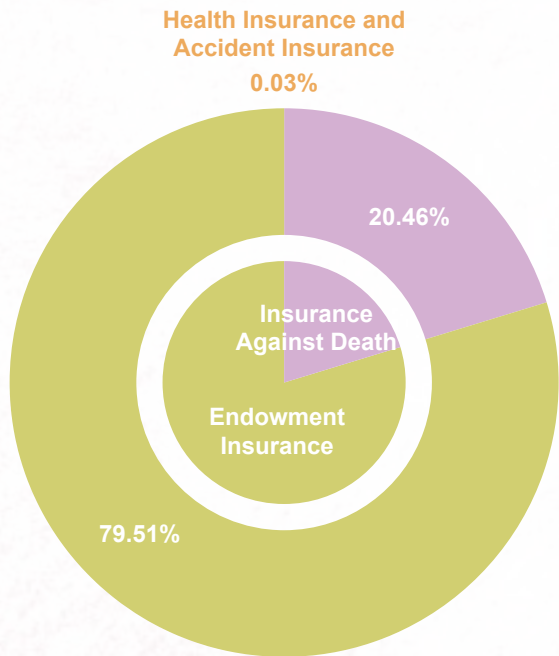
Investment in ESG-related ETFs

	2023	2024	2025
Domestic	A decrease of NT\$183 million due to adjustment of shareholding status for the high stock prices.	An increase of NT\$126 million	A decrease of NT\$716 million due to adjustment of shareholding status for the high stock prices.
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.	An increase of US\$ 19.37 million (approximately NT\$591 million)

3.2 A Comprehensive Social Safety Net

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 2025 was 2,262,025 with the insured amount of NT\$749.0253 billion and the total premium income amounted to NT\$70.9795 billion.

● Proportion of life insurance business premium income in 2025



● Life Insurance Business



3.2.1 Prudent Execution of Insurance Operations

Chunghwa Post is committed to aligning with market demands. Pursuant to the "Precautionary Matters on Life Insurance Product Review", information and terms of various insurance products are simultaneously disclosed on the official website for consumers' review. In addition, an interactive navigation page, "Master of the Insurance Seas" has been designed to assist users to quickly find insurance options that may suit them. In 2025, Chunghwa Post launched "Hao-Ji-Li Endowment" and "Jin-Man-Yi Endowment" for the public to choose from, bringing the total number of products currently on sale to 15.

● Master of the Insurance Seas



● Precautionary Matters on Life Insurance Product Review



As of the end of 2025, the number of registered salespeople was 25,365, 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 personnel to conduct underwriting in an impartial and detached manner, respond promptly to communications related to claims settlement, and treat policyholders with humility, fairness, justice, and conscience. Through these efforts, the Company is committed to establishing sound communication channels and enhancing policyholders' satisfaction with and trust in its insurance services.

Accessible Insurance Products

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 a lower threshold, thereby promoting financial inclusion. In 2025, the proportion of premium income in the first year of protection-type and elderly insurance products accounted for 99.92%.

Insurance items	Feature
An-xin Whole Life Insurance	▶ The middle and high age groups can be provided with basic protection. ▶ The payment period is diversified and can be selected according to individual needs. ▶ The policyholders can enjoy lifetime protection from the contract establishment date to the policy anniversary at age 110.
Accident Microinsurance Rider	▶ It can take care of vulnerable groups and provide basic accident protection for those who are eligible for insurance. ▶ It is easy to apply for insurance and the physical examination is not required. ▶ The premium is low with light burden.

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 "2025 Annual Microinsurance Contest", "2025 Small Amount Whole Life Insurance Competition".

Disaster Emergency Response and Care

For policyholders who pass away or are injured due to major accidents, natural disasters, or pandemics, and their families, the Company offers condolences, sympathy, and care, while assisting with subsequent claims settlement. A 24-hour customer service hotline (0800-700-365; mobile users may call the paid line at (04) 2354-2030) is also available for emergency inquiries, enabling families to quickly access relevant services.

3.2.2 Trusted by All Citizens

Promotion of financial and insurance literacy

To enhance public understanding of new financial services, establish correct and prudent financial and consumption attitude, and strengthen fraud prevention awareness, Chunghwa Post has been organizing Campus Lectures/ Community Lectures on Financial Knowledge every year since 2005. We invite our partner investment trust or securities companies, as well as our employees who are familiar with digital financial services and fraud prevention to serve as lecturers. The lecturers present the content in a clear and easy-to-understand manner to integrate financial knowledge into life experience and add interactive and prize-winning quiz sessions to the event to enhance participant engagement and resonance of the attendees of the lectures. In 2025, a total of 182 sessions were held.

Item		2023	2024	2025
Campus Lectures on Financial Knowledge	Number of sessions	34	45	43
	Number of participants	1,937	4,152	2,616
Financial Literacy Community (including community college) Lectures	Number of sessions	49	81	98
	Number of participants	2,186	3,322	4,237
lectures for government agencies, organizations, and companies	Number of sessions	-	-	41
	Number of participants	-	-	3,022



Financial Literacy Lectures at Community Colleges - Financial Literacy Promotion



Campus Lectures on Financial Knowledge-Introduction to Digital Finance



Financial Literacy Community Lectures - Anti-fraud Campaign



Financial Literacy Lectures for Government Agencies - Financial planning

In terms of the postal life insurance businesses, Chunghwa Post's 19 post 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 - Yilan Post Office



Insurance Knowledge
Lecture - Miaoli Post Office



Financial and Insurance
Literacy and Fraud Prevention
Lecture - Taoyuan Post Office



Financial and Insurance Literacy and Fraud Prevention Lecture -
Chihlee University of Technology

Preventing Financial Fraud

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. By upgrading anti-fraud work from operational execution to strategic governance, risk management and cross-functional resource integration are coordinated to strengthen the overall effectiveness of fraud prevention governance.

From the implementation perspective, Chunghwa Post has introduced AI models to deepen the analysis of customer and transaction behavior, and implement automated and differentiated control for high-risk accounts. When customers show signs of potential fraud or engage in specific transactions, such as cash withdrawals by elderly customers, over-the-counter deposits without passbooks, or pre-arranged transfers, frontline staff are reminded to reinforce caring counter questions, in collaboration with police joint prevention and intervention measures, as well as daily screening of suspicious accounts, to enhance overall fraud prevention effectiveness.

Domestic fraud cases have been increasing in recent years. To cooperate with the government in maintaining financial order and strengthening anti-fraud awareness, Chunghwa Post adopts comprehensive anti-fraud measures to safeguard customers' assets and strengthen overall financial security. Chunghwa Post has long operating hours, numerous business locations, and the largest number of deposit accounts among financial institutions. Our depositors come from all walks of life, including students, housewives, middle-aged and elder adults, together with vulnerable populations receiving social welfare assistance, who are more likely to become targets of fraud due to limited fraud prevention awareness, potentially leading to their accounts being classified as warning accounts.



We actively care for our depositors (especially older adults) and make inquiries about their withdrawal purposes. When a case is identified as a fraud-related incident, proactive intervention measures are taken, including warning and dissuading the customer and notifying the police for further assistance, to safeguard the public's safety and property. As of the end of 2025, 2,566 cases of financial fraud had been successfully prevented, reducing the public's property losses by approximately NT\$1.21475 billion.

● Awarded multiple anti-fraud awards

On August 13, 2025, the Bankers Association of the Republic of China held the "2025 FinTech Anti-Fraud Summit". During the summit, commendations were presented to personnel in the Warning Center for their distinguished achievements in fraud detection and enforcement, and 10 financial practitioners across the country for their exceptional performance in preventing fraud at the counters. Chunghwa Post President, Jui-Tang Chiang, and an outstanding employee, Bo-Huang Jiang accepted the awards on behalf of Chunghwa Post. Jiang successfully prevented seven fraud cases, with a total amount of approximately NT\$ 4.01 million.



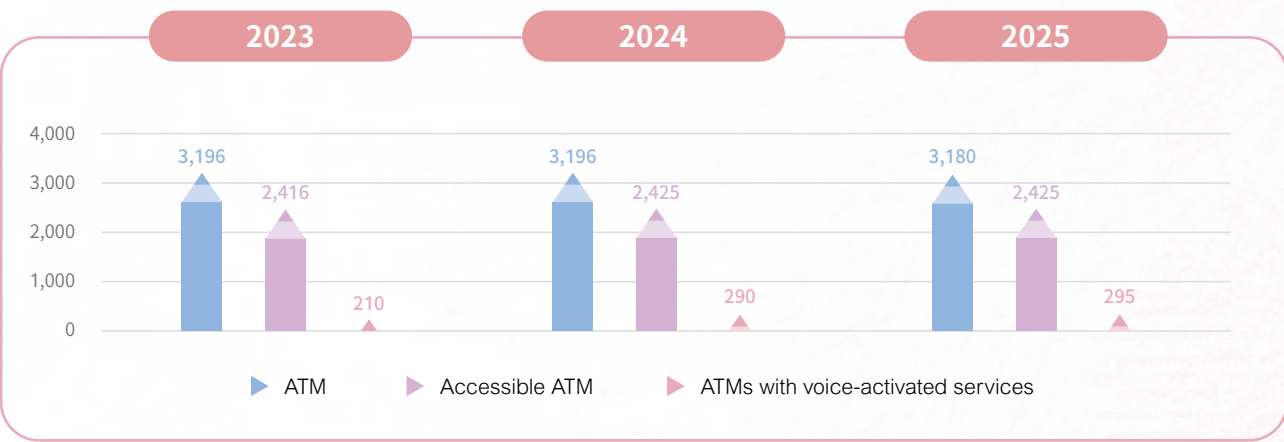
At the "2025 Annual Financial Information Systems Conference" held by Financial Information Service Co., Ltd., Chunghwa Post was awarded the Award for Excellence in Interbank Business Promotion, Contribution Award for Anti-Fraud Joint Defense, and Interbank Service Innovation Award. The Vice President of Chunghwa Post received these awards on behalf of the Company.

3.3 Financial Inclusion

Chunghwa Post shoulders the policy mission of financial inclusion, and continues 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 make good use of the advantages of the presence of operating sites across Taiwan covering outlying islands and remote areas to provide comprehensive and universal financial services centered on the community, and care for the financially disadvantaged. As of the end of 2025, a total of 3,180 ATMs (Automated Teller Machine) had been installed.

In addition, in line with the government's public welfare policy, depositors with disabilities are offered the benefit of waiving the transaction fee for three ATM cross-bank withdrawals per month. As of the end of December 2025, a total of 6,216 households have applied for this benefit.

● Number of ATM s installed over the years



3.3.1 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 customer'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, Mobile payment , the Postal Physical VISA Debit Card , open banking, and digital identity authentication. We also actively plan the launch of innovative business to provide a life circle of postal digital financial services.

We continue to optimize our Official Website and Mobile Post Office App, utilize digital technology to improve operational processes and service measures, shorten customer wait time at counters, expedite claims processing, and improve policyholder services such as payment/other important rights notices, to improve customer satisfaction.

● 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 Mobile Post Office App connects with diverse payment services and reached the milestone of 5.22 million depositors in Dec. 2025.

- ▶ Enhanced Automated Teller Machine (ATM) services, added QR Code scanning equipment to provide QR code scanning withdrawal function
- ▶ Cross-APP (TDCC e-Passbook) information connection for depositors to check the information of the postal savings accounts
- ▶ Postal ATMs Nationwide provide multilingual services

● 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



In response to the government's "Special Budget for Strengthening the Resilience of the Economy, Society, and National Security in Response to International Developments", Chunghwa Post cooperated with the government's "Cash for Everyone" universal cash handout policy by leveraging its service locations to provide multiple channels for the public to receive the universal cash handout of NT\$10,000 simply through "registration and deposit", "ATM withdrawal", and "post office withdrawal" . A lucky draw event was also held to encourage public participation.

Mobile Device Insurance Service/ Online Insurance

The mobile insurance application service for the life insurance business was launched in 2018. Policyholders are not required to visit a counter and can enjoy fast and convenient services, including online appointment-based insurance applications, Internet ATM policy loans, and online application and inquiry functions through the Internet Post Office and Mobile Post Office. Since the launch of the service, the cumulative number of mobile insurance applications has reached 136,818. The online insurance business was launched in 2022, along with the release of the first online insurance product, "Postal Simple Life Insurance e68 Term Life Insurance." In 2024, "Postal Simple Life Insurance Xin e88 Insurance" was launched to provide insurance application services free from time and location constraints. Since the launch of the service, cumulative online insurance applications have reached 37,762. In 2025, the insurance salespersons became more familiar with the mobile insurance application process, and public acceptance of using tablets as a replacement for paper documents has also been increasing. In addition, the Company also launched several incentive programs to encourage digital transformation and drive growth in the number of transaction volumes.

Item	2025		2026	
	Target quantity	Number of policies issued	Attainment rate	Target quantity
Mobile Device Insurance	35,000	55,005	157.16%	55,000
Online Insurance	12,000	12,341	102.84%	14,000

3.3.2 Treat Clients Fairly

To uphold and implement financial customer protection, Chunghwa Post complies with applicable laws and regulations governing the financial and insurance services industry, and has established the Chunghwa Post Dispute Resolution Mechanism of Savings and Remittances Business and 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

To implement the principles of the Convention on the Rights of Persons with Disabilities (CRPD), Chunghwa Post has established a corporate culture that values friendly financial service and formulated Chunghwa Post Policy and Strategy for Compliance with the Guidelines on Financial Friendly Services for the Banking Industry. Every year, Chunghwa Post provides education and training programs to its directors, responsible persons, senior management, supervisors, and frontline staff of each post office. The head of each post office and the frontline staff also regularly conduct accessible financial service drills, including simulated customer interactions with persons with disabilities. Audits, reviews, and corrective actions in relation to the implementation of friendly financial services are reported to the board of directors to ensure that persons with disabilities and minority groups are able to participate fully and equally in society.

To facilitate customers’ access to information on and use of our friendly financial services and accessibility facilities, relevant announcements and information are updated annually in the “Friendly Financial Services” Section of our official website.



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)

List of Accessible Service Facilities and Measures at Post Offices



understand the implementation status of friendly financial service



In alignment with the government’s policies designed to support economically vulnerable families, Chunghwa Post assists in the collection of deposits for the Children Future Education and Development Account through over-the-counter collection and account transfer services. Through a joint savings mechanism between the government and families, the Children Future Education and Development Account can be accumulated. In 2025, the number of cases to be collected amounted to 190,295.

3.4 Social Engagement

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.

3.4.1 Upholding the Spirit of Giving Back

Care for the Underprivileged

Pay visits to elderly people living alone

In 2025, the program helped 93,408 elders, with an investment of approximately NT\$ 5 million.

Renovation of old houses for the elderly living alone

In 2025, a total of 24 projects were implemented, with an investment of NT\$1.8 million.

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

As of the end of 2025, we have assisted in 1,946 trips (from pick-up points to schools) of delivery.

Care for the Elderly Living Alone



Response to Long-term Care Policies

Organized a Series of Senior Fitness Activities

In 2025, a total of 39 related activities were held, with attracting 3,987 participants.



Senior Fitness Activities



Senior Fitness Activities

Public Welfare Activities/ Scholarship

● National Blood Donation Campaign “Donating Blood with Chunghwa Post”



● 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 “Chunghwa Post Stands by Students from Near-Poverty Families to Support Their Continued Education” and “Lighting the Way for Sunshine Children to Grow with Hope and 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\$612,394 was raised.



Chunghwa Post Stands by Students from Near-Poverty Families to Support Their Continued Education



Lighting the Way for Sunshine Children to Grow with Hope and Courage

● Scholarships for Dependents of Postal Life Insurance Policyholders



● Regulations Governing Scholarships for Dependents of Postal Life Insurance Policyholders



● Donations

We organized 13 donation activities in 2025, 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.



Material donation

3.4.2 Agricultural Product Marketing Support

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. A total of 4 random inspections were carried out in 2025 (1 inspection per quarter).

Postmall

This platform leverages the comprehensive logistics, financial, information, and customer resources of the postal service's online and off-line channels to assist Taiwanese SMEs, entrepreneurs, and farmers in creating business opportunities. In 2025, a new "Taiwanese Specialty Souvenirs" section was established, bringing together products that have won awards from local/central governments or are cultural and creative products from local temples, to shape Postmall's image as a platform for specialty products. As of the end of 2025, the number of Postmall members exceeded 450,000. The 2025 annual turnover is approximately NT\$ 591.39 million. Achievement rate reached 179%; fee income reached 123% of the target.

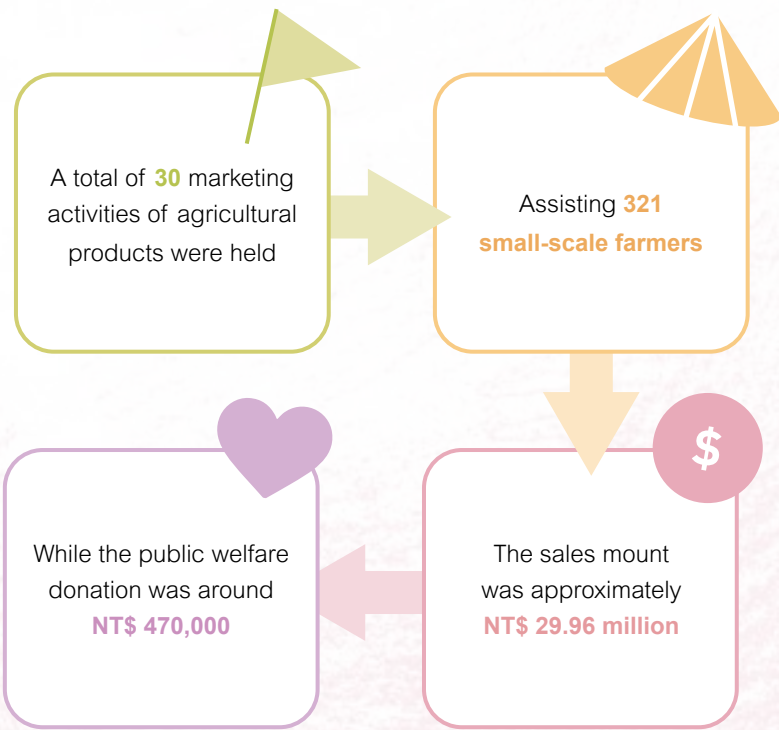
● Postmall



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.

● 2025 "Caring for the Marketing of Agricultural Products" Event





Taichung - Love Knows No Bounds: Pears for Charity



Kaohsiung Dashu Yuherbau Lychees



Pingtung Pineapples

● Caring for Agricultural Products Marketing



Joint Recommendation from Agriculture and Food Agency & Chunghwa Post

Chunghwa Post and the Agriculture and Food Agency of the Ministry of Agriculture have worked together to promote the "Joint Recommendation Program" for five years. The Recommendation Section features high-quality and traceable agricultural products or those with organic labels, which are carefully selected by the Agriculture and Food Agency. With the combination of Chunghwa Post's online and off-line channels with its logistics and distribution network nationwide, a new model for e-commerce sales of agricultural products has been created, which has received high recognition from consumers.



Physical Exhibition and Sales Market of Selected Products by Agriculture and Food Agency & Chunghwa Post

3.4.3 Loving the Earth Initiative

Chunghwa Post continues to carry out beach clean-ups, environmental cleaning, and tree-planting events in various regions, engaging its employees, their families, volunteers, and local communities. Through these actions, waste is removed from coastal areas and hiking trails, recycling and plastic reduction practices are promoted, and public awareness of environmental protection is raised to foster local environmental stewardship.



Chiayi Post Office Beach Cleanup



Taipei Post Office Mountain Cleanup



Sanchong Post Office Tree-Planting Volunteer Activity



Distributing tree seedlings to participants

Chapter.4 Strengthening the Foundation of Innovation



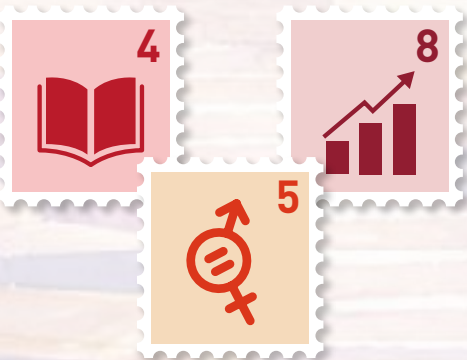
● Criticality

Talent is the foundation of an enterprise, and employees are its core human capital. In response to changes in workforce structure arising from business transformation and retirement waves, and to avoid impacts on operations, Chunghwa Post recruits young and high-quality personnel through a fair, impartial, and transparent selection system. This helps revitalize the workforce, lower the average employee age and personnel costs, and address workforce gaps and aging. The Company also cultivates management talent, strengthens its succession pipeline, and enhances its human capital. By fostering awareness and a culture of respect for human rights and creating a sound workplace environment, the Company protects employees' human rights and builds solid relationships of trust. These efforts support continued growth and sustainable operations.

● Material Topics Included

- ▶ Employee relations and communication
- ▶ Occupational Health and Safety
- ▶ Training and Education
- ▶ Gender equality strategy

● 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

● Preventive or remedial measures

- ▶ Employee rights and interests: In accordance with applicable laws and regulations, Chunghwa Post requests the labor union to appoint representatives and regularly convenes labor-management meetings. In addition, the Company has established the Committee for Handling Employee Difficulties to safeguard employees' rights and interests and ensure effective communication channels for employees.
- ▶ Sexual Harassment: The Company has established a Sexual Harassment Complaint Investigation Committee and provides multiple complaint channels, including a dedicated hotline (02-23969549), fax line (02-23969103), and email address (psn01@mail.post.gov.tw), to receive and handle related complaints.
- ▶ Workplace Violence: the Company has formulated the "Wrongful Infringement Prevention Program in the Performance of Duties" and handling group responsible for dealing with workplace violence is established. A hotline (02-23928412) and fax (02-23964884) has been set up.

● Management process

- ▶ Labor Standards Act
- ▶ Act of Gender Equality in Employment
- ▶ 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.
- ▶ Staff annual training plan
- ▶ Precautions for the Training Operation in the Postal Service Training Center
- ▶ Implementation Directions for Online Education and Training in Postal Service Training Center
- ▶ ISO 45001 Occupational Safety and Health Management System
- ▶ Guidelines for the Prevention, Compliant Filing and Management of Sexual Harassment

ESG Special Column

A New Milestone in Labor-Management Partnership

To continuously strengthen labor-management cooperation and improve employees' working conditions, Chunghwa Post and its labor union completed the signing ceremony of the collective bargaining agreement amendment on April 30, 2025. Representatives from the Ministry of Transportation and Communication and the Ministry of Labor were invited to witness the event, demonstrating our commitment to promoting a friendly workplace culture, protecting workers' rights, and fostering labor-management cooperation, thus laying a solid foundation for the company's sustainable operation. Since its signing on November 28, 2017, the Chunghwa Post Collective Agreement has undergone multiple rounds of negotiations and amendments. Through continuous communication and coordination, both the labor and management reached a consensus on the relevant amendments in December 2024, and the amendments were officially completed after being approved by the Ministry of Transportation and Communications on March 28, 2025. Without altering existing employment conditions and benefits, this amendment further improves employee welfare programs and labor rights protections, reflecting the Company's governance philosophy of valuing employee well-being and fostering collaborative labor-management relations.

The latest revision of the collective agreement included amendments to 11 articles and the addition of one new article, resulting in a total of 51 articles after revision. Key amendments include stipulating that during labor dispute negotiation period, any reassignment of union representatives involved in the negotiations must be subject to prior communication and coordination with the union; adjusting the full attendance bonus system from quarterly calculation and payment to monthly calculation and quarterly payment; adding provisions to protect workers who suffer occupational injuries or illness from termination of their labor contracts unless otherwise permitted by law; and providing unions with free office space, equipment, communication, and utilities, etc., to enhance employee protection and promote labor-management cooperation. The revised collective agreement also incorporates occupational safety and health protection principles into its provisions. Several articles provide protections beyond those required under applicable laws and regulations, further enhancing employee safety and labor protection mechanisms and reflecting Chunghwa Post's emphasis on employee well-being and workplace safety. At the same time, a stable foundation of labor-management cooperation helps enhance organizational resilience and maintain steady corporate development in the face of challenges such as postal business transformation and changes in the market environment.

In the future, Chunghwa Post will continue to deepen labor-management cooperation, improve employee welfare and workplace environment, create a happy corporate culture, and take a solid labor-management partnership as an important foundation for the Company's sustainable business operations, working together to promote the long-term development of the postal service.



Collective Agreement Signing Ceremony.

4.1 Revitalization of the Company's Constitution

4.1.1 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.

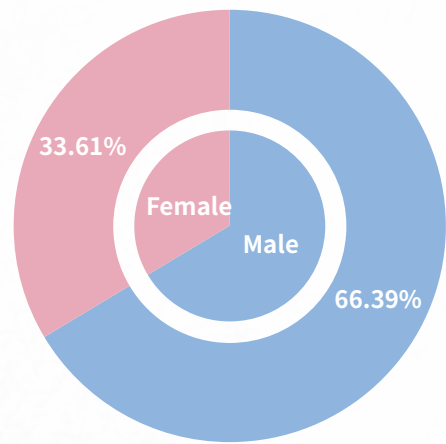
Human Resources Policy

- ▶ 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

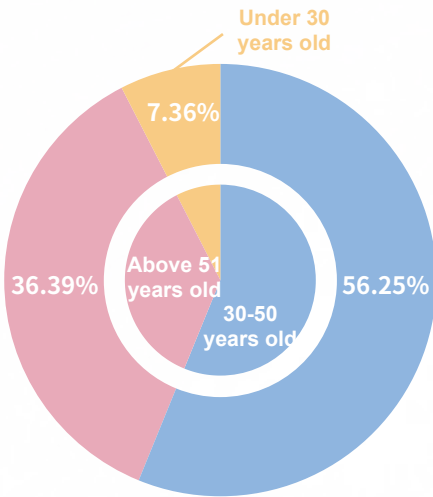
Staff Composition

The Company had a total of 25,104 employees as of the end of 2025, a decrease of 270 compared with 2024. In addition, the average age of employees was 45.1 years, lower than 45.6 years at the end of 2024.

● Proportion of Employees by Gender in 2025



● Proportion of Employees by Age in 2025



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, Chunghwa Post has established the Employee Welfare Committee and the Postal Staff Sports Committee to handle various welfare services, including a leave system superior to that stipulated in the Labor Standards Act, Mutual Aid Fund, year-end parties, and recreational and sports activities.



2025 Year-End Party

2025 Postal Employees' Sports Day



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 2025 a total of 599 employee applied for parental leave without pay, with the reinstatement rate was 97.85% and the retention rate was 97.95%.

Employee Compensation

The compensation of our employees (including senior management) is handled in accordance with the "Basic Principles for Authorization of Determining Remuneration for Employees of State-Owned Enterprises", "Directions for Salary Management of Enterprises under the Ministry of Transportation and Communications (MOTC)", and the "State-Owned Enterprise Management Act". Chunghwa Post is authorized to formulate compensation standards by considering business productivity, operational performance, and the affordability of personnel costs, and to refer to the adjustment range for general civil servants. These standards are then submitted to the Board of Directors for approval and reported to the Ministry of Transportation and Communications for record before implementation. The operating performance bonus includes both an appraisal bonus and a performance bonus. The appraisal bonus is distributed according to employee appraisal results, with a maximum provision of up to two months' total salary payroll. Performance bonuses are only payable if there is a surplus, with a maximum allocation of 2.4 months' salary to the total payroll, which should be distributed proportionally based on the unit's performance and the degree of difference in employee contributions. In addition, the Company may establish additional allowance regulations based on the nature and rarity of the job in a given region, within the annual personnel cost limit.

● Total Compensation Ratio



Note: Managerial personnel are employees whose position-based remuneration corresponds to Job Responsibility Level 6 or above.

Employee Retirement Planning

Chunghwa Post attaches great importance to the career transition and mental and physical adaptation of its employees after retirement. In the first and second half of each year, the Company arranges "Career Planning Workshop for Retirees" at the Headquarters and three training rooms in the north, central, and south. In 2025, a total of 8 sessions were held, with 407 participants. The courses covered aspects such as health and wellness, retirement fund management, mental adjustment, volunteer participation and social service, helping our employees to plan their retirement life in advance and fulfilling the company's commitment to protecting employees' full-time careers.

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.

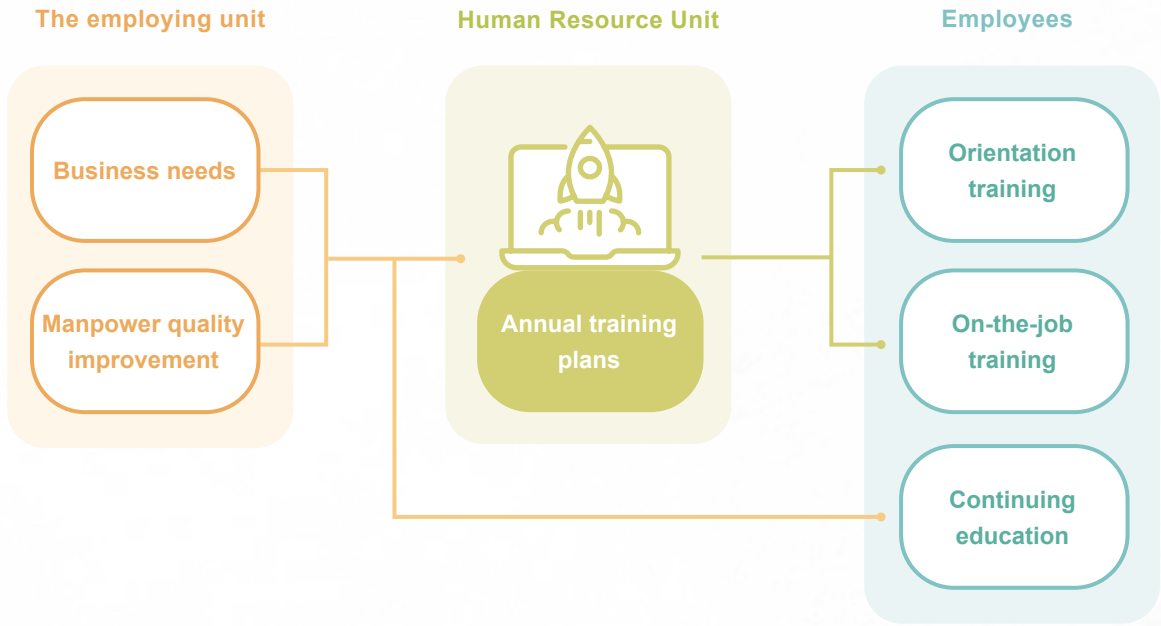


Career Planning Workshop for Retirees in 2025

4.1.2 Accumulating Growth Momentum

The Company regards talent as the core asset for sustainable management. To support the development of the core business, the Company 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.

The Flow Chart of Chunghwa Post Training Operation



Human-centered AI Transformation

The advent of AI and the digital age is rapidly changing people's lifestyles and work patterns. For Chunghwa Post, which has a vast service network and diversified business system, AI is not only an efficiency tool, but also an important support for responding to changes in human resource structure, business complexity, and expectations for service quality.

In the process of digital transformation, the Company has realized that standalone system implementation is insufficient to effectively meet long-term demands. Only by integrating AI applications into the daily workflows of all units can the full value of transformation be achieved. To cultivate our employees' understanding and application of AI, a number of AI-related lectures and training courses have been organized. In addition, through the "hackathon" competition, employees are encouraged to "start from business pain points and think about how AI can become a work aid." At the same time, through cross-departmental team exchanges and hands-on learning, AI is no longer regarded as a technology exclusive to the information department, but as a work partner that can be understood, tried, and continuously optimized.

The 2025 Postal AI Hackathon entitled "Divine Team Member: Defined By You! Creating a Good AI Helper" attracted 46 teams and nearly 100 employees from various business units. Most participants are from non-IT background, spanning postal services, savings and remittance operations, and administration, indicating that AI applications are progressively entering frontline workplaces. After written review, 12 teams were selected to enter the finals. Through intensive coaching and hands-on practice, they completed the phased results from clarifying requirements and designing processes to prototype implementation.



Group photo of the Postal AI Hackathon

Training for participants and hands-on Chatbot development



Instead of the quantity of competition results, we place more emphasis on the "capability diffusion" effect brought about by this event. The application scenarios proposed by each team cover aspects such as postal support, internal knowledge retrieval, and workflow assistance. Some outstanding ideas have been further developed into proof-of-concept (PoC) and incorporated into subsequent internal system development and application evaluation, forming a transformation path from creative idea to institutionalized application.

For postal services, this competition is also an important part of its digital sustainability development. By institutionalizing AI application thinking and cross-domain collaboration capabilities, we can reduce the risks of repetitive tasks and knowledge loss and also gradually establish a human-machine collaborative work model, reducing the burden on frontline staff and improving service consistency and organizational resilience. From a governance perspective, the hands-on experience accumulated through the competition serves as key foundation for future planning of an internal AI platform, the governance of AI applications, and mechanisms for their broader dissemination and scaling.

Looking ahead, Chunghwa Post will continue to prioritize "people-oriented" principles and promote the integration of AI technology and organizational culture, transforming innovation from a one-time activity outcome into a sustainable driving force that supports the quality of postal services, employee growth, and social trust in the long term, and gradually build a smart postal system with efficiency, resilience, and responsibility.

Various Business Training Programs

In 2025, the total number of physical training hours reached 333,296.5 hours, cultivating 1,418 professionals. The number of employees participating in further education at domestic colleges and universities (including graduate schools) was 95, the number of those recommended for external training was 1,312, and the number of those receiving subsidies to obtain professional certifications was 2,493. We foster the long-term growth of professional talent by effectively integrating internal and external resources. Feedback was collected based on the trainee opinion survey, and the average score in 2025 was 4.58 out of 5, an increase from 4.54 in 2024, showing that the training quality was recognized by the employees.

Diversified functional learning channels

- ▶ Executive MBA Program
- ▶ In-service master's program
- ▶ External professional training
- ▶ External seminars
- ▶ Overseas business observation, visit, exchange or seminars
- ▶ Business observation, visit, exchange or seminar in mainland China
- ▶ Advanced technology seminars and industry-university exchange matchmaking



To seize the opportunities of the information age, the Company focuses on specialized training programs in AI applications, digital transformation, and big data. In 2025, digital learning hours amounted to 655,954 hours, and the number of digital courses reached 70 (16.67% more than the target of 60 courses), demonstrating the outstanding results in organizational agile learning and development. The total physical training and digital learning hours reached 989,250.5 hours, providing adequate overall training capacity. The average annual training hours per employee reached 39.41 hours, indicating that while maintaining operational stability, the Company still invests significant resources in increasing the value of its human capital.



Executive Development Program

Postal Life Insurance Instructor Training Course



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, to enhance work efficiency and improve the professionalism among employees.

● Taichung Post Office Rising Star Training Program



● Keelung Post Office Rising Star Training Program



4.2 Creation of a Happy Workplace

4.2.1 Employee Care

Human Rights-Friendly Workplace

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 Headquarters and 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 and fax are provided to protect employees from physical and mental harm caused by actions of others when performing their duties.

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.

In accordance with the Sexual Harassment Prevention Act and the Gender Equality in Employment Act, the Company has established the "Guidelines for Sexual Harassment Prevention, Complaint Filing, Investigation, and Handling" and set up the Sexual Harassment Complaint Investigation Committee to handle sexual harassment complaint investigations. The Company has also established complaint and consultation channels and takes appropriate preventive, corrective, and disciplinary measures in response to sexual harassment incidents to protect employees' rights and privacy. If an investigation confirms that sexual harassment has occurred, the perpetrator will be subject to appropriate disciplinary action based on the severity of the case. Upon request by the complainant or victim, at least two psychological counseling sessions will be provided. During the investigation process, depending on the physical and mental condition of the parties involved, the Company will proactively refer them to or provide psychological counseling and legal assistance. The Company will also continue to track, review, and supervise the implementation of disciplinary actions or handling measures to ensure their effective execution and prevent similar incidents or retaliation from occurring.

In 2025, there were no incidents involving the use of child labor and forced labor, or violations of the rights of indigenous peoples. However, 50 workplace bullying-related incidents occurred, 50 of which have been closed (3 cases withdrawn, 24 not established, 13 established, and 10 were not accepted for processing.)A total of 16 sexual harassment cases were reported during the year; 15 cases have been closed(1 case withdrawn, 3 not established, and 11 established). All cases involved physical or verbal sexual harassment, and were not related to gender-based sexual harassment; one case remains unresolved (under investigation).

In 2025, sexual harassment prevention education and training (a mandatory course, 2 hours for employees and 4 for supervisors) was added to the E-Learning mechanism. The Headquarters and post offices (centers) also held several in-person sexual harassment prevention lectures and included sexual harassment prevention in the annual personnel performance evaluation of each post offices (center) to strengthen the Company's promotion of workplace sexual harassment prevention.



Lectures on Physical and Mental Health of Employees in 2025

● Workplace Unlawful Conduct Reporting Hotline

Tel: 02-23921310 ext. 2110
Fax: 02-23964884

● Gender Equality Reporting Hotline

Tel: 02-23969549
Fax: 02-23969103
Email: psn01@mail.post.gov.tw

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. In addition, the Company handles at least 50 Employee Assistance Program (EAP) professional consultation cases annually. Qualified external professional service providers are engaged to offer employees counseling services in areas including psychological well-being, legal affairs, financial planning, management, health, and medical care. Furthermore, seminars and workshops related to employee's physical and mental well-being are also organized on a regular basis. In 2025, a total of 263 sessions, including 168 case consultations and 95 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 After multiple rounds of consultation and discussion between labor and management, several employee rights protection matters were revised and submitted to the Ministry of Labor for approval on May 29, 2025. The Company notified the public that the revisions would take effect on May 30 of the same year. The percentage of total employees covered by the collective agreement in 2025 was 98.86%. 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 2025, the overall proportion of female employees is 33.61%, of which 55.88% are women holding positions as senior executives (directors and above), while that of female directors and supervisors among board members is 44.44%.By implementing three employee-support measures, namely the "Youzheng Topschool", "Edu-care Services in the Workplace", and "Contracted Childcare Services", Chunghwa Post provides affordable early childhood education services to the children of over 100 employees, easing the burden of childcare. 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. In August 2025, a new post office was added on Nantun Road in Taichung, bringing the total number to eight.



Regarding the case of alleged mistreatment of children at the Kaohsiung Linyuan Post Office Childcare Service Center in October 2025, parents filed complaints with local councilors and the media, alleging that staff at the center treated children inappropriately, including verbal intimidation and physical punishment. The center was operated by the "Kaohsiung City Love and Care Education Development Association", and Chunghwa Post was merely the venue provider. This organization also operates several non-profit kindergartens and childcare centers in Kaohsiung. After verification by relevant authorities, this has drawn significant public attention. The Education Bureau of Kaohsiung City Government immediately launched an investigation, and the K-12 Education Administration (MOE) held an emergency meeting. In accordance with Article 30, Paragraph 3 of the "Regulations Governing the Implementation of Workplace-based Early Childhood Education and Care Services", the agency agreement was terminated, and a public announcement was made to dissolve our cooperative relationship with the organization.

4.2.2 Occupational Safety and Health

Industrial Safety Management Structure and System

To effectively manage employees' occupational safety and health, Chunghwa Post introduced the ISO 45001 management system at its Headquarters in 2020 and established a promotion task force. The Company subsequently assisted its post offices in building the system. Except for the Yilan, Hualien, Taitung, and Penghu Post Offices, which did not meet the required number of personnel, the system was established in 2022 at 15 post offices, namely Keelung, Taipei, Banqiao, Sanchong, Taoyuan, Hsinchu, Miaoli, Taichung, Changhua, Nantou, Yunlin, Chiayi, Tainan, Kaohsiung, and Pingtung, as well as at the Taipei Mail Processing Center. The Safety and Health Technology Center (SAHTECH) was entrusted in 2025 to conduct the internal audit of the Occupational Safety and Health Management System at 19 post 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 2022 and 2025, 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 18,753 in 2025.

Hazard Identification and Risk Assessment

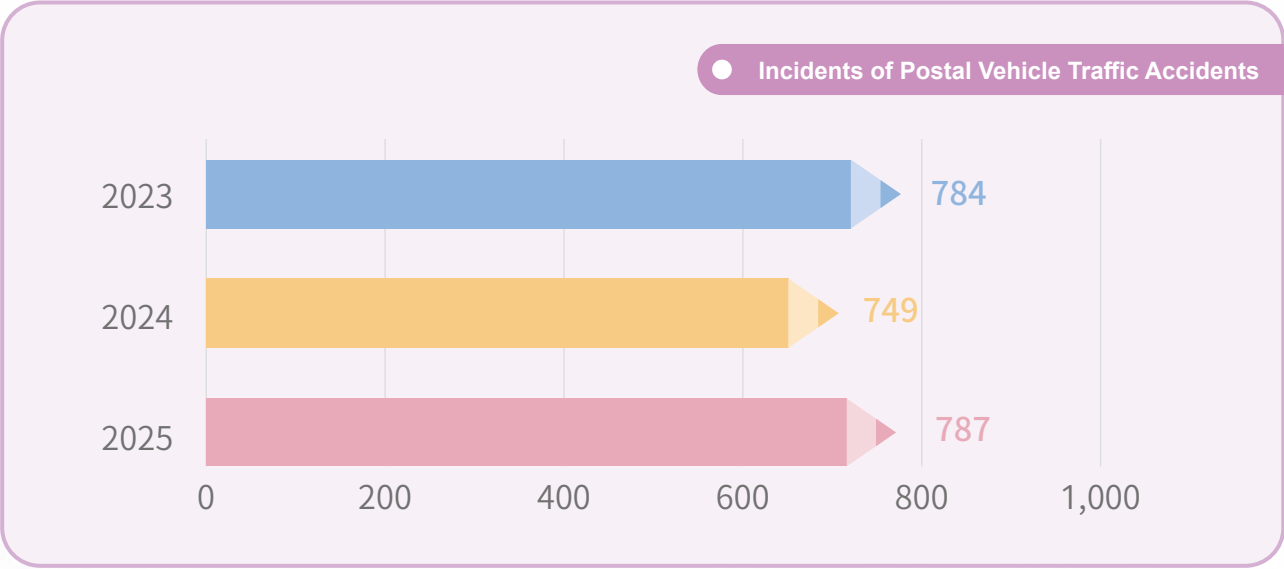
Before signing contracts or commencing work with contractors, each contract management unit should be aware of the working environment, hazards, and occupational safety and health regulations within the scope of the contract, and the necessary measures to be taken in accordance with these regulations. All contractors are informed in advance that they must comply with the company's "Safety and Health Work Rules" and sign a "Hazardous Factor Notice" and a "Contractor's Commitment to Work Safety, Health and Environmental Management". Before hiring new or existing workers and changing their jobs, contractors must provide them with general safety and health training appropriate to the job requirements, for no less than 3 hours. Furthermore, when changes occur in construction methods, equipment, or work procedures, or when there are abnormalities improvements in environmental safety and health or major occupational safety incidents, corrective and preventive measures are proposed, and hazard identification and risk and opportunity assessment shall be reviewed and updated to ensure that occupational safety and health risks can be effectively controlled.

The engineering procurement contract contains a specific section regulating occupational safety and health, construction site management, work coordination, and project meetings, with corresponding penalty provisions established. The site management section stipulates that daily toolbox meeting is required (including site disaster prevention, hazard notification, and uploading of data and photos to the MOTC's Construction Safety Real-Time Dynamic Management System APP). To enhance the construction quality and safety of our projects and establish a supervision mechanism for ongoing projects, the Company has established an "Action Plan to Promote Construction Quality Improvement and Reduce the Occurrence Rate of Defects" to reduce common defects during construction inspections.

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, 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 post offices (centers) under its jurisdiction. Quarterly meetings are held to review and analyze the cause of the accident and propose preventive plans. In 2025, the number of postal vehicle traffic accidents was 787. To reduce traffic accidents, continuous improvement measures are implemented.



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. The Company has established plans for ergonomic hazard prevention, maternal health protection, prevention of diseases caused by abnormal workloads, and prevention of workplace violence and unlawful infringement during the performance of 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.

2025 Friendly Workplace Related Certifications

Healthy Workplace Certification – Health Activation Mark	Taichung Post Office
Healthy Workplace Certification – Health Promotion Mark	Headquarters, Keelung Post Office, Chiayi Post Office, Tainan Post Office
Certification mark of excellent breastfeeding room	Headquarters, Chiayi Post Office
Certificate of Accreditation for Healthy Workplace Promotion and Self-Assessment	Kaohsiung Post Office

To prevent the flu among the employees to reduce the risk of severe conditions and the risk of hospitalization, we conducted 2025 Government-funded Influenza Vaccination with Taipei Daan District Health Center and Ren Ai Hospital in Jinshan and Aiguo Building on November 20, with a total of 200 people vaccinated.



Chunghwa Post conducts employee health checkups on a regular basis, with a subsidy of NT\$3,500 per person provided for employees aged 40 and above, and field staff under 40. Impacted by inflation and rising basic wages, health checkup costs continue to rise. To safeguard employee health and provide a friendly working environment, the subsidy will be adjusted to no more than NT\$4,500 per person per visit, starting from 2026. To safeguard the health of field staff, the health checkup program has been adjusted. Since 2017, annual health checkups have been provided for field staff aged 50 and above on a yearly basis, while from 2021, the program has been expanded to include staff aged 40 and above to under 50 every two years, while those under 40 receive health checks every three 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 2025, 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	2023	2024	2025
Number of employees for general health examinations	12,985	17,810	4,201
Fees for health examination (NTD 1,000)	44,728	62,326	14,553

Chapter.5 Stepping toward Net Zero Emissions



Criticality

Facing climate change and the worsening natural environment, enterprises should adopt an environmentally conscious approach to sustainable coexistence with the Earth. Chunghwa Post leverages climate-related risk disclosures to manage transition and physical risks, promote more green innovation services, enhance customers' carbon reduction awareness, and strengthen its competitiveness in sustainability. At the same time, in terms of capital allocation, the Company incorporates financed emissions management and responsible investment to strengthen the resilience of its investment portfolio. In response to government policies on renewable energy and carbon reduction, Chunghwa Post is transitioning to electric motorcycles, phasing out fuel-powered motorcycles to establish green logistics operations for the promotion of its positive environmental image.

Material Topics Included

- ▶ Task Force on Climate-related Financial Disclosures
- ▶ Energy
- ▶ Greenhouse Gas Emissions
- ▶ Financed emissions

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

Preventive or remedial measures

- ▶ Establishment of Customer Suggestion Box and 24-hour customer service hotline: 0800-700-365
- ▶ For mobile phone users, please call the toll service number : (04) 2354-2030
- ▶ At each post office, there are "Customer Opinion Forms" with free return postage for customers to reflection their opinions

Management process

- ▶ Task Force on Climate-related Financial Disclosures
- ▶ 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

ESG Special Column

Joint Action for Honey Plants Habitat Creation

To implement environmental sustainability and biodiversity conservation, Chunghwa Post will partner with the Forestry and Nature Conservation Agency in 2026 to jointly promote the “Joint Action for Honey Plants Habitat Creation” afforestation project in Nanhua District, Tainan City. To demonstrate our commitment to ecological conservation and afforestation, Chunghwa Post attended the 2025 Results Presentation Press Conference held by the Forestry and Nature Conservation Agency on December 1, 2025, showcasing our corporate commitment to nature conservation and green action.

This six-year project involved afforestation and habitat creation on approximately 0.8 hectares of land, planting species including Formosan Ash, Chinaberry Tree, and Common Schefflera to create a suitable ecological environment for wildlife to inhabit and forage, thereby enhancing regional biodiversity. Meanwhile, Formosan Ash and Chinaberry Tree are plants with high carbon sequestration capabilities, effectively absorbing carbon dioxide from the atmosphere and helping to improve the carbon sequestration efficiency of forests, thus balancing ecological conservation and climate change response. Through the promotion of honey plants and forest restoration, a more wildlife-friendly habitat can be created, and contribution to promoting natural ecological cycles and carbon reduction efforts can be further made.



Chairman Wang, Kwo-Tsai Delivers Remarks at the Unveiling and Tree-Planting Ceremony for the Honey Plant Habitat Co-Creation Initiative



Chunghwa Post and the Chiayi Branch, Forestry and Nature Conservation Agency Co-host the Unveiling and Tree-Planting Event for “Green Postal Delivery: Honey Plant Habitat Co-Creation Initiative”



Group Photo of 22 Enterprises at the Forestry and Nature Conservation Agency Results Presentation Press Conference



Chairman Wang, Kwo-Tsai Plants a Sapling on Behalf of Chunghwa Post

Implementation of Green Transportation and Air Pollution Control Measures

The fleet belonging to Taipei Mail Processing Center won the "Outstanding Air Pollution Control Operator - Outstanding CSR Enterprise Fleet Operator" award from the Taipei City Government Department of Environmental Protection, demonstrating the concrete achievements of the postal system in promoting green transportation and implementing environmental protection, and its performance has been highly recognized.

The award ceremony was held on December 29, 2025, at the theater of the Foreign Language Teaching and Resource Center, College of Liberal Arts, National Taiwan University. The Deputy Director of the Taipei Mail Processing Center represented the center in accepting the award. The Taipei Mail Processing Center bears the important responsibility of nationwide mail transshipment and delivery. Its fleet travels between the north and south daily, operating day and night to handle high-density mail transportation operations. To lower the environmental impact of its operations, the center continuously strengthens its vehicle management system and air pollution control measures, including implementing regular vehicle maintenance, strengthening vehicle emission management, and cooperating with the government to promote relevant environmental protection policies, so as to ensure that the fleet operation complies with relevant environmental protection regulations.

This award not only affirms Taipei Mail Processing Center's efforts in air pollution control and fleet management, but also demonstrates the Company's strong commitment to corporate social responsibility and environmental sustainability. By continuously improving vehicle management and environmental protection measures, the postal system is committed to reducing the environmental impact of its operations and promoting the development of green logistics while maintaining efficient postal services.

In the future, Chunghwa Post will continue to monitor and comply with the latest environmental regulations and policy directions, strengthen fleet environmental management and pollution control measures, and ensure that all postal operations comply with environmental standards. We will also continue to promote energy conservation, carbon reduction, and green transportation, fulfill our corporate social responsibility, and contribute to environmental sustainability and the improvement of urban air quality.



2025 Air Pollution Control Outstanding Enterprise Award Ceremony in Taipei City

5.1

Climate Impact Assessment

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.

The 2025 training programs covered topics such as the challenges of climate change and net-zero carbon emissions, as well as investment risks associated with green finance. Customized course content was developed to ensure that senior management possess the appropriate capabilities and expertise required to make the best decisions in the face of climate-related risks. ; 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 materialit

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 nine major climate risk events in total.

Materiality ranking	Risk Event	Risk type	Risk description/ Potential financial impact	Countermeasures	Impact timeframe
1	regulations and policies	Transition Risks	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.	▶ 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. ▶ 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.	Medium-term
2	Low-carbon investment environment	Transition Risks	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.	▶ Strengthen due diligence and ongoing management post-investment. ▶ Incorporate climate change risk assessment into the investment business review mechanism.	Medium-term
3	Rising raw material costs	Transition Risks	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.	Medium-term
4	Stakeholders' concern	Transition Risks	Capital expenditures increased due to the procurement of electric scooters to replace fuel-powered postal scooters in response to the implementation of government policies.	Purchase or rent e-scooters based on actual mail delivery needs.	Short-term

Materiality ranking	Risk Event	Risk type	Risk description/ Potential financial impact	Countermeasures	Impact timeframe
5	Increase in the Number of Extreme Heat Days	Physical Risks	Future extreme heat events are expected to increase the number of days with temperatures above 36°C in various regions, which may delay mail delivery services and generate additional overtime costs for operational staff.	An annual assessment is carried out to evaluate the impact of overtime costs arising from the increased number of extreme heat days, and the operational processes are reviewed and adjusted as needed.	Long-term
6	Risk of asset loss in self-owned operating sites	Physical Risks	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.	- Regularly review and assess the risk of property value impairment caused by climate change. - 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.	Short-term
7	Extreme Weather Events such as Typhoons and Floods	Physical Risks	Extreme weather events, including typhoons and floods, may result in higher disaster damage costs.	- Develop a disaster prevention and emergency response plan to strengthen disaster prevention and relief capabilities and enhance response capabilities. - Carry out risk assessments, employee education and training, and emergency response drills to reduce the impacts of	Short-term
8	Strengthening Emissions Reporting Obligations	Transition Risks	The Executive Yuan approved the GHG control targets for 2030 on May 6, 2025, and also announced that the scope of inventory and registrations would be expanded. Chunghwa Post is anticipated to be required to carry out inventory and registration process after 2031. Failure to comply with the applicable regulations may result in monetary penalties.	Carry out GHG inventory and verification procedures every year.	Medium-term

Materiality ranking	Risk Event	Risk type	Risk description/ Potential financial impact	Countermeasures	Impact timeframe
9	Customer behavior change: replacing existing products with low-carbon goods	Transition Risks	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.	Long-term

● Identification of climate-related opportunities

The transition toward a low-carbon economy entails climate-related risks; however, it also presents opportunities for the Company in the process of climate change mitigation and adaptation. A total of four significant climate-related opportunities were identified.

Materiality ranking	Opportunity event	Opportunity type	Opportunity description/ Potential financial impact	Impact timeframe
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.	Short-term
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.	Long-term
3	Shift to decentralized energy	Energy Source	The Post Logistics Park is expected to introduce an energy storage system strategy in 2031 to obtain government subsidies. The installation of the energy storage system is expected to generate cost savings from off-peak/peak electricity price differences and revenue from participation in Taiwan Power Company's distributed energy storage plan.	Medium-term
4	Use low-carbon energy/ incentive policy	Energy Source	Transition to low-carbon energy sources to save annual energy costs.	Medium-term

Indicator and Objective

NO.	Type	Key Climate Indicators	Target for 2025	Target for 2030	Target for 2050
1	GHG emissions	GHG emissions	GHG emissions from 21 locations ^{Note 1} shall not exceed 2021 level	GHG emissions from all operating sites in Taiwan to drop by 6% compared with 2024. ^{Note2}	Achieve zero emissions of GHG
		Carbon footprint of postal/parcel/freight	Plan the carbon footprint inventory and verification of postal services as a corresponding measure	Carry out carbon footprint guidance and verification every three years.	Carry out carbon footprint guidance and verification every three years.
2	Energy Use	Amount of electricity saved at the operating locations	Electricity usage to reduce by 2% compared with 2023 ^{Note3}	Electricity usage to reduce by 7% compared with 2023	Electricity usage to reduce by 27% compared with 2023
		Replacement of electric vehicles	Starting from 2024, the replacement rate increases by 2% every year	Electric vehicles account for 56.1%	The electric vehicles to reach 100%
3	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 0.5% in the investment portfolio. ^{Note4}	The proportion of petrochemical industry assets does not exceed 0.4% in the investment portfolio
4	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
5	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
			The amount of green bonds in the investment portfolio increased by 0.64% compared with 2021	The amount of green bonds in the investment portfolio increased by 1.5% compared with 2021	The amount of green bonds in the investment portfolio increased by 3% compared with 2021

Note:

1. The 21 operating locations refer to the Headquarters, 19 post offices, and the Taipei Mail Processing Center. The identified GHG emission sources are Category 1 and Category 2 emissions.

2. In response to the expansion of the 2024 inventory scope to cover all operating sites nationwide, Chunghwa Post's 2030 target was revised accordingly.

3. In accordance with the "Electricity Efficiency and Management Plan for Government Agencies and Schools for 2024 to 2026" approved by the Executive Yuan, the base year for the electricity conservation target is set as 2023. Therefore, the base year for this indicator is also set at the same year.

4. Companies in the petrochemical industry exclude those that have committed to the Science Based Targets Initiative (SBTi) and state-owned enterprises.

NO.	Type	Key Climate Indicators	Target for 2025	Target for 2030	Target for 2050
6	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
7	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
		Training hours on green building and smart building related topics.	To reach 3 hours/year	To reach 6 hours/year	To reach 6 hours/year

5.2 Low-Carbon Operations

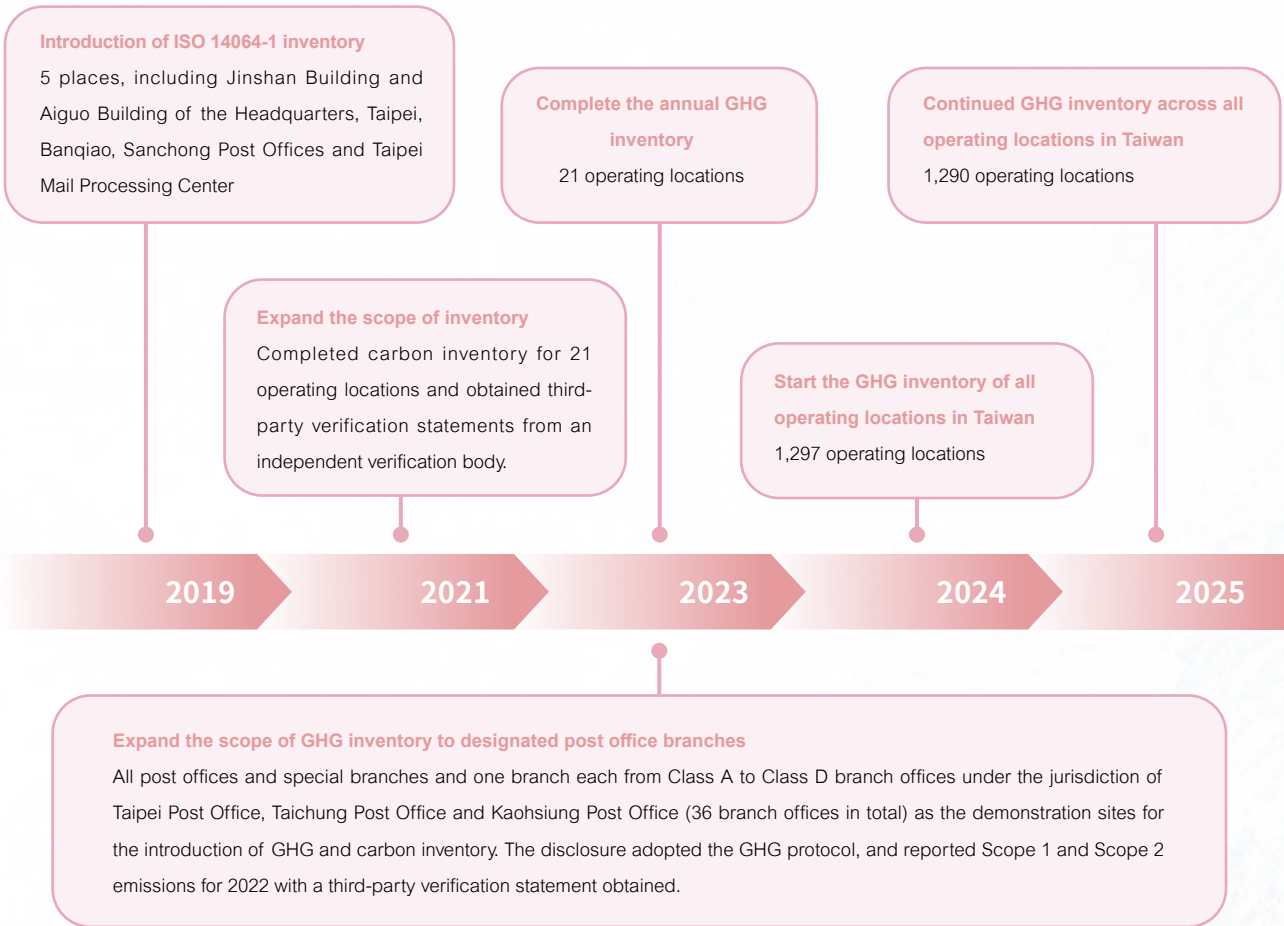
5.2.1 Energy-Saving Actions

GHG inventory and the implementation of energy management system

Chunghwa Post actively promotes GHG inventory. However, as the number of its operating locations is higher than that of other peers in the financial and insurance sectors, the scope of inventory work is extensive. As of December 2025, Chunghwa Post had a total of 1,290 operating locations across Taiwan, including post offices at all levels, the Headquarters, and the Taipei Mail Processing Center. 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 Headquarters, Taipei Mail Processing Center, and all post office branches (some branches include administrative units), and was verified by a third party. In 2025, Chunghwa Post continued to conduct GHG inventory operations and added the inventory and emissions calculation for Scope 3 Category 4. The total GHG emissions from all operating locations across Taiwan amounted to 98,306.7205 tCO₂e, with a GHG emission intensity of 0.3812 tCO₂e/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.

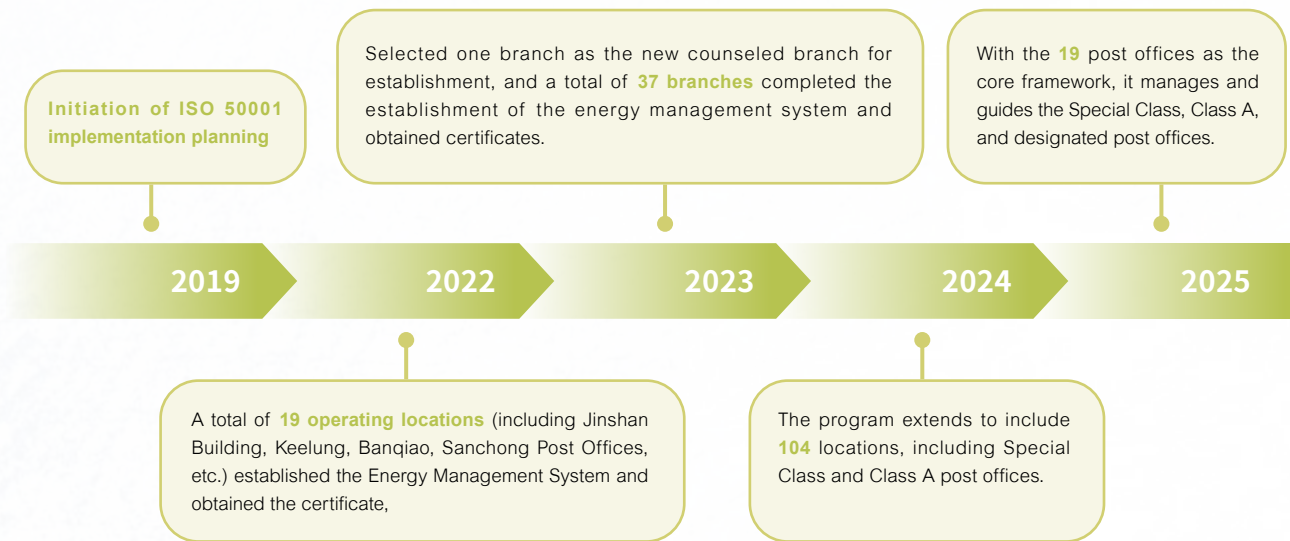
Chunghwa Post's GHG Inventory Introduction Process



To effectively improve the energy efficiency, Chunghwa Post not only conducts GHG inventory but also implement 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.

The 2025 energy management system operates within the "2025-2027" timeframe. With the 19 post offices as the core framework, it manages and guides the Special Class, Class A, and designated post offices for the promotion of the energy management system. In addition to the Jinshan Building where the Headquarters is, the three major energy users, namely the Front and Rear Buildings of Aiguo Building, and Taichung Backup Center are incorporated into the scope of the energy management system. Chunghwa Post completes the third-party verification and obtains ISO 50001 certification every year, and will continue to improve energy performance, strengthen green competitiveness, and facilitate environmental sustainability.

Timeline of Chunghwa Post's Energy Management System Implementation

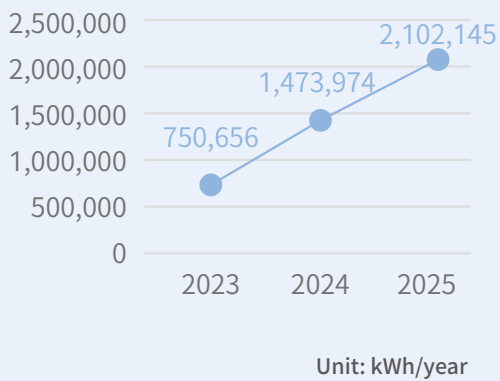


Energy-Saving Actions at Operating Sites

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 2025. The total estimated energy saved reached 2,102,145 kWh/year, equivalent to 7,567.72 GJ. The GHG equivalent reduction is approximately 996,416.26 kgCO₂e (based on the 2024 electricity carbon emission coefficient announced by the Energy Administration, Ministry of Economic Affairs).

At the same time, Chunghwa Post is also devoted to various green innovation 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 2025, 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 Estimated Energy Savings Over the Years



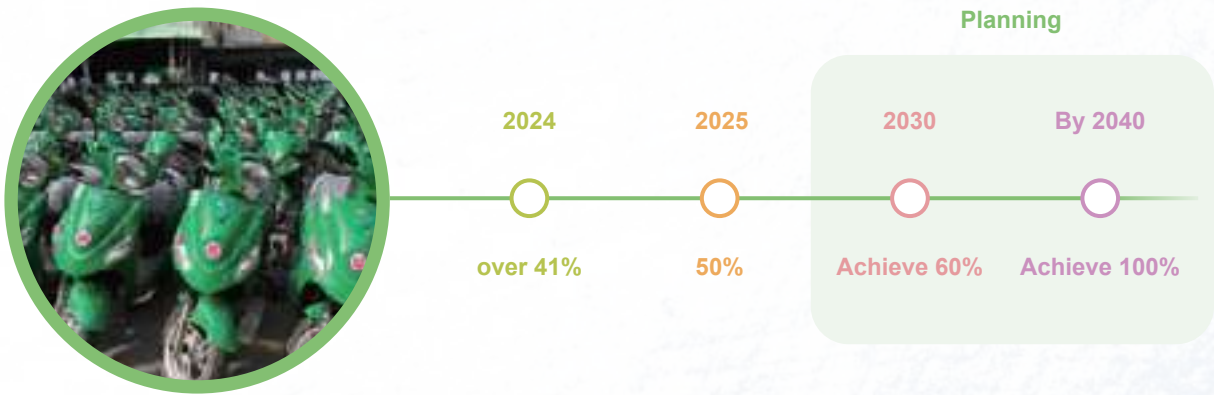
Chunghwa Post's Responses to Green Office Indicators and Measures

- ▶ Adopt video conferences
- ▶ Purchase eco-friendly products
- ▶ Save water and electricity
- ▶ Promote paperless offices
- ▶ Use eco-friendly lunch boxes
- ▶ Regularly maintain equipment

Carbon Reduction in Transport

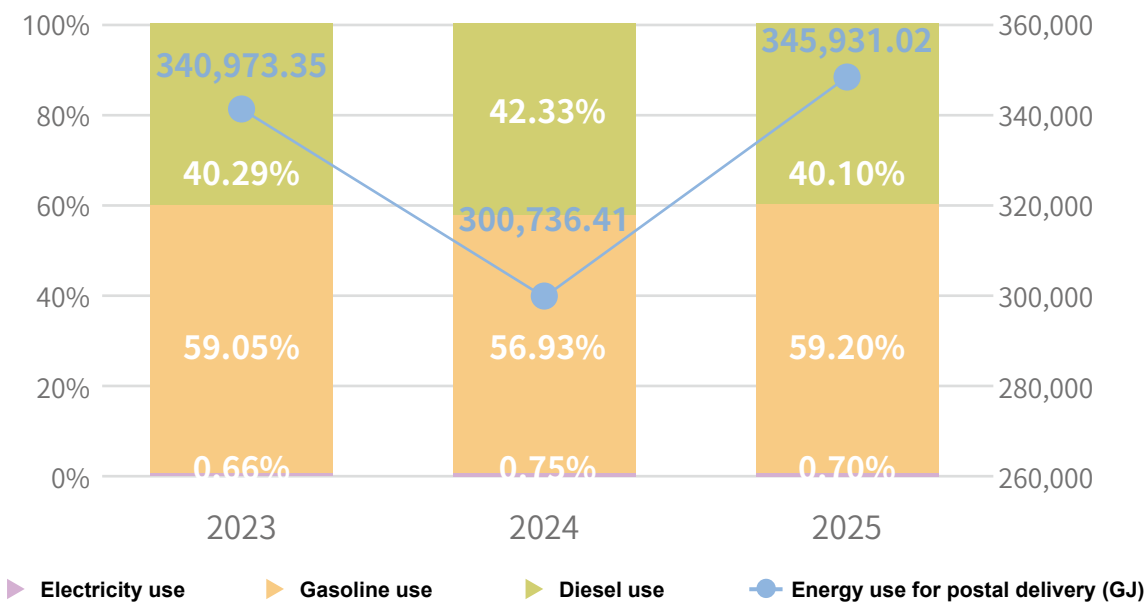
In response to the green energy policy, Chunghwa Post has implemented a policy to promote the use of electric scooters and e-vans since 2017. The number of vehicles purchased and the quotas allocated to each unit depend on factors such as the number of delivery sections of each post office, the age of 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.

Percentage of Electric Scooters among Postal Scooters



To improve the efficiency of postal delivery, the number of vehicles used has continued to increase in recent years. In 2025, with the use of electric vehicles and the continuous promotion of carbon reduction measures in transport, energy consumption increased by 15.03% compared with 2024. This was due to the increase in e-commerce express mail, which in turn increased the number of transportation and delivery trips, resulting in higher energy consumption (fuel) for postal services.

Energy use for postal delivery

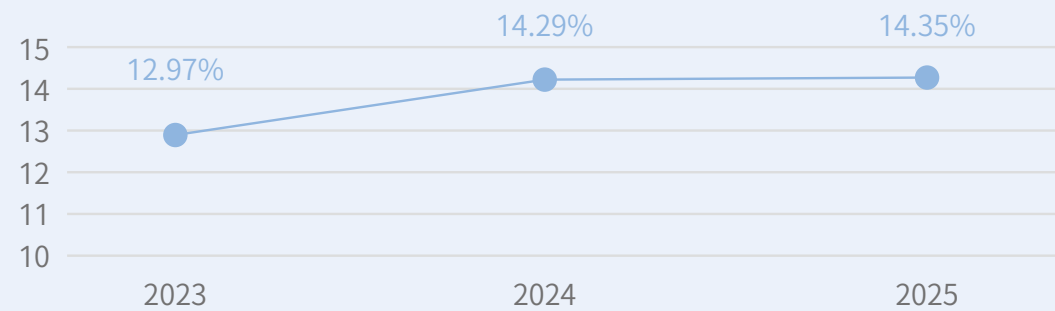


5.2.2 Reduction of Resource Consumption

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 2025, 3,728,669 convenience boxes were sold, and 624,669 were recycled, with the reuse rate of 14.35%.

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



Digitalization-Driven Carbon Reduction Benefits

Insurance Service	Digital insurance application and electronic documents enhance customer experience and operational efficiency while reducing environmental impact. In 2025, Chunghwa Post saved approximately 67,300 sheets of A3 paper and 1,419,600 sheets of A4 paper across various services, including mobile insurance application, online insurance application, electronic policies, mobile claims, electronic endorsements, the policy servicing/claims alliance blockchain, Web Post Office/Mobile Post Office, and electronic statements/notices. These efforts reduced emissions by approximately 11,854.01 kgCO ₂ e.
Savings and Remittances	Savings and remittance services involve large volumes of financial and information flows and are closely connected to people's daily lives. Chunghwa Post has gradually launched "digital deposit accounts" and "digital VISA debit cards," while also integrating various digital operation functions into the Mobile Post Office App. In 2025, Chunghwa Post saved a total of 60.7245 million sheets of A4 paper across various services, including electronic statements, electronic financial estate services, electronic seizure official documents, electronic reports, income and expenditure detail statements, and blockchain-based official inquiries. These efforts reduced emissions by approximately 461,506.18 kgCO ₂ e.
Postal Services	The PDA signature Service has been officially implemented since July, 2022. By the end of 2025, a total of 5,372,066 sheets of A4 paper have been saved, with an estimated carbon reduction benefit of approximately 40.82 tCO ₂ 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 2025 totaled 567,486 million liters.

Water Consumption statistics at operating locations		
Year	2024	2025
Water Consumption (megaliters)	629,274	567,486
Water Intensity (million liters/ turnover NT\$ million)	2.41	2.20

5.2.3 Low-Carbon Facilities

To actively respond to the green building promotion policy, none of the development projects are located within environmentally sensitive areas. Low-carbon designs are incorporated in the renovation and refurbishment of existing buildings, with the goal that all future construction projects will comply with daily energy-saving and water resource performance standards. In 2025, one new Green Building Label (the New Construction Project of the Northern Taiwan Mail Operation Center and Training Center) and one Candidate Smart Building Certificate (New Construction Project of the Kinmen Shanwai Post Office) were obtained.

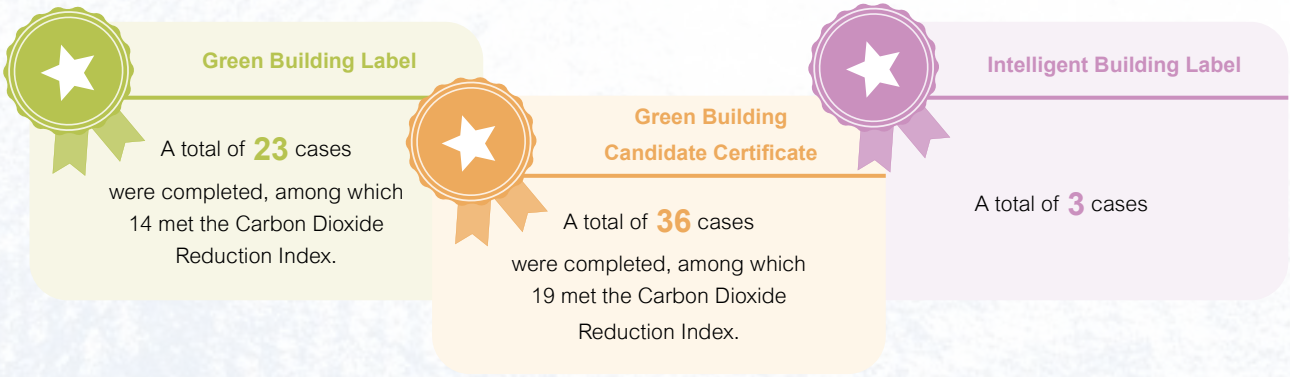


Green Building Label
(New Construction Project of the Northern Taiwan Mail
Operation Center and Training Center)



Candidate Smart Building Certificate
(New Construction Project of the Kinmen Shanwai
Post Office)

Cumulative Smart Green Building Certifications Obtained as of 2025



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), please refer to Section 2.2.1 Enhancing Delivery Efficiency.

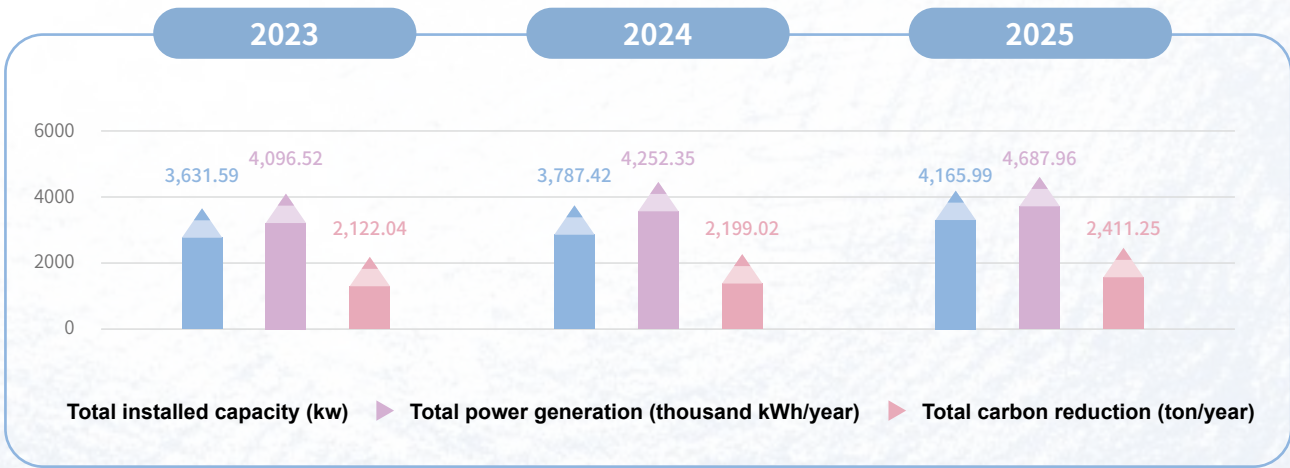


Chunghwa Post's Postal Logistics Center in the Logistics Park

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 2025, Chunghwa Post installed solar PV power generation system with the total capacity of 4,165.99kW, and will continue to inventory idle rooftop space to further increase the proportion of renewable energy use.

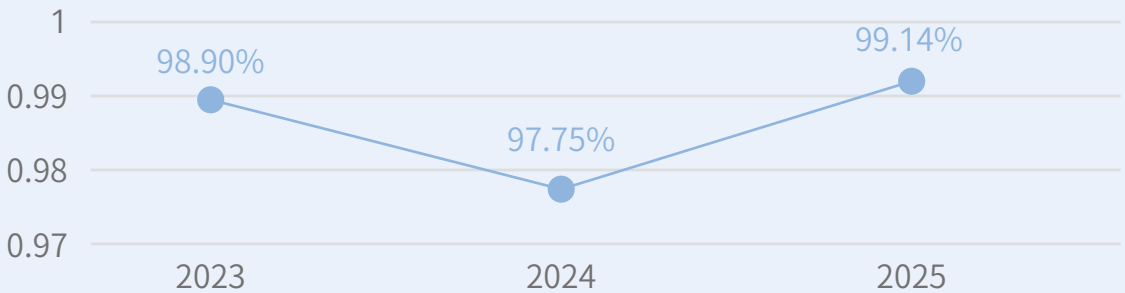
Benefits of Solar PV Equipment Installation



5.3 Green Investment

In response to potential future asset changes, the Department of Capital Operations encourages employees to actively participate in ESG-related forums and seminars and exchange ideas with industry peers to enhance their understanding of ESG investments. Currently, the environmental protection, social responsibility, and corporate governance (ESG) as well as climate factors are incorporated into the decision-making process for active investments in targets with sustainable value, including stocks, bonds, funds, and other types of assets. Chunghwa Post prohibits investments 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



● Continue the investments in sustainable development bonds and support for green enterprises

- ▶ Purchased NT\$6.5 billion worth of three sustainable development bonds from Shanghai Commercial Bank and E.SUN Bank and four green bonds from Taipower and Taipei Fubon Bank.
- ▶ Purchased one green bond issued by Credit Agricole Corporate & Investment Bank with the amount of offshore RMB 360 million (approximately NTD 1.59 billion).

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

As of the end of 2025, the amount of investment in green power and renewable energy industries related stocks and bonds amounted to approximately NT\$60.793 billion to assist with the smooth industrial transition to clean energy.

Chunghwa Post continues to review the carbon reduction and transition commitments, visions, and strategies of its investee companies, and conducts evaluations based on their participation in the Science Based Targets initiative (SBTi). If no relevant commitments or targets are in place, the Company may incorporate the investee company into its engagement list in accordance with future policies. Through active engagement, Chunghwa Post seeks to influence and support the investee company's transition efforts, while potentially reducing investment risks so as to improve long-term investment returns.

Corporate Engagement

In 2025, Chunghwa Post participated in 152 shareholders' meetings or special shareholders' meetings of TWSE/TPEX-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 2025, we held negotiations with four corporations.

Chapter.6 Implementation of ESG Management

ESG Special Column

Conveying Sustainability Concepts From Corporate Culture to Digital Interaction

In 2025, Chunghwa Post conducted an evaluation of the “Promoting Postal Corporate Culture Activities”. Through the evaluation of various units and achievements, the event fostered a shared understanding among employees regarding the company's mission, service spirit, and innovation values, thus integrating the core culture of Chunghwa Post into daily operations and services. These activities not only deepen employees’ understanding and recognition of corporate values, but also enhance team cohesion and showcase Chunghwa Post’s culture of sound management and continuous innovation.

Notably, the trophy for this event adopted a “sustainability concept” design for the first time, using wood as a substitute for traditional composite materials, symbolizing Chunghwa Post’s corporate spirit of grounded growth and steady progress, while also reflecting its core principles of environmental stewardship and responsible management. The design not only reflects the integration of corporate culture and sustainability principles, but also conveys Chunghwa Post’s emphasis on environmental protection and long-term development. This trophy not only represents honor and recognition but also integrates corporate culture and sustainability principles, conveying Chunghwa Post's commitment to environmental protection and sustainable development.



Trophy for “Promoting Postal Corporate Culture Activities” Achievement Evaluation

In addition, to enhance interaction with the public and promote sustainable living, Chunghwa Post launched ESG-themed LINE Stickers on “Energy Conservation and Carbon Reduction and “Plastic Reduction/Plastic-free Living” that are available for free download on Chunghwa Post’s official Line Account. With playful and creative design, environmental protection concepts are integrated into daily communication and social media interaction. Through social media communication, green influence is expanded, demonstrating Chunghwa Post’s commitment to environmental education and its social responsibility in guiding the public toward a low-carbon lifestyle.

ESG-themed LINE stickers

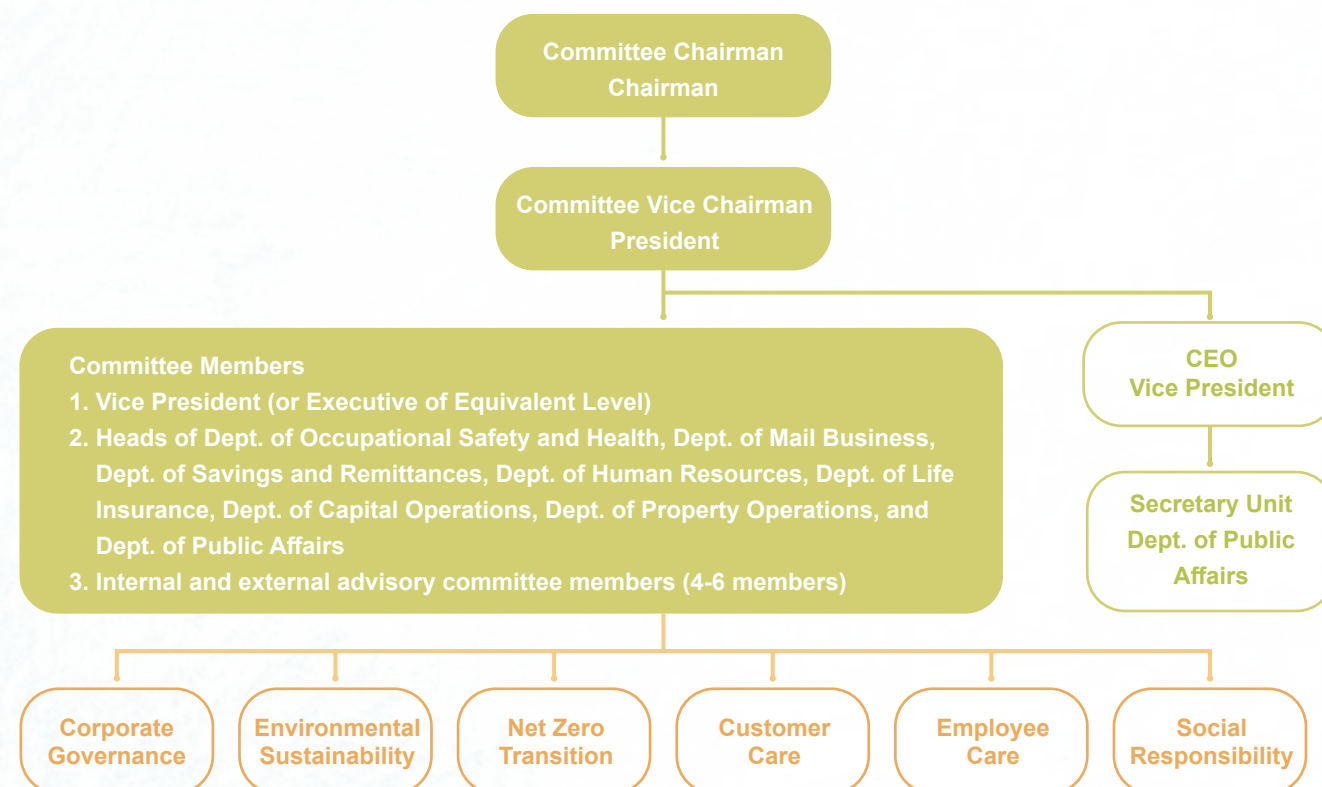


In the future, Chunghwa Post will continue to deepen the understanding of sustainable development among its employees and the public through corporate culture activities and diverse digital communication methods, and will take specific actions to fulfill its corporate social responsibility, working with various stakeholders to promote green living and create long-term positive value for society and the environment.

6.1 Promoting Sustainable Business Operations

In response to climate change, the promotion of 2050 Net Zero Emissions, energy transition, and the strengthening of responsible investment, the Company has upgraded the original "CSR Promotion Group" to the committee level. Following its approval in February 2023, the "Sustainable Development Committee" has served as the core unit for decision-making and promotion, responsible for formulating sustainable development strategies.

Organizational Structure of Chunghwa Post's Sustainable Development Council



Main Tasks of Chunghwa Post's Sustainable Development Council

- ▶ 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.

6.2 Operational Impact Assessment

6.2.1 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 Issues and their boundaries for the 2025 Sustainability Report.

Step 1: Identify targets for communication

The stakeholder identification and engagement were carried out in accordance with the "stakeholder engagement approach" set out in the GRI Standards, and the results were compiled and analyzed in conjunction with external expert opinions and internal management questionnaires findings.

▶ 8 major categories of stakeholders

Step 2: Collect sustainability-related topics

Through the division of labor within the Sustainable Development Committee, internal and external perspectives and feedback from stakeholders were collected and analyzed, resulting in a total of 39 topics.

- ▶ Sustainable governance-related topics: 9
- ▶ Customer care-related topics: 6
- ▶ Employee care-related topics: 11
- ▶ Social commitment-related topics: 5
- ▶ Environmental sustainability-related topics: 8

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

Through evaluations conducted by external experts, the materiality and impact level of each topic on the Company were assessed and prioritized. After internal discussions, topics with a total score of 30 and higher were defined as material ones. This year, 23 material sustainability topics were identified, including 17 topics with positive impacts and 6 with negative ones.

▶ 23 material topics covering positive and negative impacts on the economy, environment, and people/human rights

To further assess the impact of materials topics on the organization's operations, a double materiality analysis was conducted. Chunghwa Post Sustainable Development Committee and relevant senior executives completed an internal questionnaire survey to score the potential impact of the aforementioned material topics on the organization's operations. The dual significance matrix was generated based on the combined results of the " economic, environmental and human (including human rights) impact assessments.

The Company conducted its first survey targeting its major stakeholders—employees and other workers—to collect their level of concern concerning various sustainability topics. The survey results serve as reference for the Company's materiality assessment and sustainability management strategy planning, and plans are in place to expand the target recipients in the future.

- ▶ 48 supervisors and employees attended
- ▶ 53 copies of stakeholder questionnaire

Chunghwa Post Sustainability Impact Assessment		
Impact	Positive	Negative
Economy	7	2
Environment	1	2
People	9	2

Step 4 : Defining the boundaries of sustainability topics for each dimension

The selected material topics were categorized into “Reinforcing organizational resilience”, “Promoting postal transformation”, “Facilitating social inclusion”, “Consolidating the foundation for innovation”, and “Moving toward net-zero emissions”, and the impact boundaries of each sustainability dimension in the value chain were identified and defined for the management approach to further align with the UN Sustainable Development Goals (SDGs).

- ▶ 5 dimensions of sustainability

Step 5 : Developing sustainability strategies and management objectives

The Sustainability Development Committee and various departments establish relevant policies and management approaches and carry out target tracking and adjustments to provide detailed response to stakeholders and disclose sustainability performance in the Report.

- ▶ Responding to 14 UN Sustainable Development Goals (SDGs)
- ▶ The 7th Sustainability Report

Double materiality matrix



- ◆ Positive Impact

▲ Negative Impact

● — ● Level of Stakeholder Concern (Employees and Other Workers)
01. ◆ Information Security and Customer Privacy

02. ◆ Customer Satisfaction

03. ◆ Integrity Management

04. ◆ Compliance

05. ◆ Financial Health and Financial Inclusion

06. ◆ Innovative Services

07. ◆ Employee relations and communication

08. ▲ Task Force on Climate-related Financial Disclosures

09. ◆ Occupational Health and Safety

10. ▲ Demographic Change

11. ◆ Integrating Sustainability into Investment Decisions

12. ▲ Complete Delivery Rate

13. ◆ Universal Postal

14. ◆ Marketing and Labeling

15. ▲ GHG Emissions

16. ▲ Financed emissions

17. ▲ Information disclosure

18. ◆ Energy

19. ◆ Training and Education

20. ◆ Public and Customer Health and Safety

21. ◆ Gender Equality Strategy

22. ◆ Community and Local Prosperity

23. ▲ Supplier management

● Material Topics and Chunghwa Post's Value Chain

■ Directly Related ● Contributed To ▲ Causing

Chapter	Material Topics	Corresponding Standards	Value Chain Impact Boundary		
			Upstream	Own Operations	Downstream
Strengthen Organizational Resilience	Integrity Management	GRI 201 、 205	●	■	
	Information Security and Customer Privacy	GRI 418		■	▲
	Compliance	GRI 2-27	●	■	
	Supplier management	GRI 308 、 414	●	■	●
	Information disclosure	SASB		■	
Promoting Postal Transformation	Customer Satisfaction	Custom	●	●	■
	Complete Delivery Rate	Custom		■	▲
	Universal Postal	Custom		■	▲
	Innovative Services	Custom	●	■	▲
Promoting Social Inclusion	Financial Health and Financial Inclusion	SASB	●	■	
	Integrating Sustainability into Investment Decisions	SASB		■	
	Community and Local Prosperity	GRI 203 、 413		■	▲
	Public and Customer Health and Safety	GRI 416	●	■	▲
	Marketing and Labeling	GRI 417	●	■	
	Demographic Change	Custom		■	
Strengthening the Foundation of Innovation	Employee relations and communication	GRI 401 、 402		■	
	Occupational Health and Safety	GRI 403	●	■	
	Training and Education	GRI 404	●	■	▲
	Gender equality strategy	Custom		■	
Stepping toward Net Zero Emissions	Task Force on Climate-related Financial Disclosures	GRI 201-2	●	■	
	Energy	GRI 302	●	■	
	Greenhouse Gas Emissions	GRI 305	●	■	
	Financed emissions	SASB		■	

6.2.2 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
▶ Information Security and Customer Privacy ▶ Market Presence ▶ Innovative Services ▶ Employee relations and communication ▶ Human Capital		Official Correspondence
		Instantly
		Chunghwa Post Official Website
		Instantly
		Opinion exchange platform
		Instantly
		Federation of Trade Unions Congress
		Annually
		Labor-Management Meeting
		Quarterly
		Trade Union Cooperation and Coordination Briefings
		Annually
		Employees Welfare Association
		Quarterly
		Employee satisfaction survey
		Annually
Shareholder		
Issues of Concern		Engagement Channel & Frequency
▶ Employee relations and communication ▶ Human Capital Development ▶ Innovative Services ▶ Universal Postal ▶ Integrity Management		Board meeting
		The board meeting is convened every 2 months, and special meetings are convened occasionally
		Annual report/Financial report
		Regularly
		Official Correspondence
		Instantly
		Chunghwa Post Official Website
		Instantly
		External communication mailbox
		Instantly
		Budget & settlement account
		Annually



Customers/ Clients

Issues of Concern

- ▶ Information Security and Customer Privacy
- ▶ Complete Delivery Rate
- ▶ Universal Postal Service
- ▶ Customer Satisfaction
- ▶ Innovative Services

Engagement Channel & Frequency

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



Suppliers/ Contractors

Issues of Concern

- ▶ Task Force on Climate-related Financial
- ▶ Innovative Services
- ▶ GHG Emissions
- ▶ Integrity Management
- ▶ supplier management

Engagement Channel & Frequency

Symposium/Educational Training	Instantly
Supplier Evaluation Questionnaire	Annually
Chunghwa Post Official Website	Instantly
External communication mailbox	Instantly
Distributor meeting	Quarterly
Face-to-face communication	Instantly
Purchasing/Distribution Contract	Contract period



Government agencies

Issues of Concern

- ▶ Information Security and Customer Privacy
- ▶ Labor/Management Relations
- ▶ Occupational Health and Safety
- ▶ Universal Postal
- ▶ Financial Health and Financial Inclusion

Engagement Channel & Frequency

On-the-spot verification of work	Occasionally
Chunghwa Post Official Website	Instantly
Official Correspondence	Instantly
Discussion meeting	Instantly
External communication mailbox	Instantly
Budget & settlement account	Annually



Community residents

Issues of Concern

- ▶ Information Security and Customer Privacy
- ▶ Complete Delivery Rate
- ▶ Universal Postal Service
- ▶ Customer Satisfaction
- ▶ Community and Local Prosperity

Engagement Channel & Frequency

Chunghwa Post Official Website	Instantly
External communication mailbox	Instantly
Visits neighbors	Instantly
Opinion through public opinion representatives	Instantly
On-site communication by the person in charge	Instantly



Media

Issues of Concern

- ▶ Occupational Health and Safety
- ▶ Information Security and Customer Privacy
- ▶ Compliance
- ▶ Integrity Management
- ▶ Information disclosure

Engagement Channel & Frequency

Chunghwa Post Official Website	Instantly
Press conference	Instantly
External communication mailbox	Instantly
Line group	Instantly
News push notification	Instantly



Legislator

Issues of Concern

- ▶ Universal Postal Service
- ▶ Complete Delivery Rate
- ▶ Innovative Services
- ▶ Demographic Change
- ▶ Compliance

Engagement Channel & Frequency

Chunghwa Post Official Website	Instantly
Various public opinion representative discussion meetings, coordination meetings	Instantly
Legislative Yuan Councils, Committees	Instantly
Official Correspondence	Instantly
Face-to-face communication	Instantly

Chapter.7

Appendix

7.1 ESG Data Disclosure

Financial Data

Financial Information			Unit: NTD 1,000
Item/Year	2023	2024	2025
Operating revenues	228,753,559	261,548,327	257,898,853
Operating cost	200,864,842	229,306,090	218,974,927
Gross profit	27,888,717	32,242,237	38,923,926
Operating income (loss)	-3,944,969	321,819	5,952,100
Non-operating income (loss)	396,610	319,415	475,315
Net income before tax	-3,548,359	641,234	6,427,415
Net profit from continuing operations	-1,655,379	2,655,157	10,154,476
Net Profit (loss)	-1,655,379	2,655,157	10,154,476
Other comprehensive income (after tax)	51,828,902	23,101,974	55,768,805
Total comprehensive income	50,173,523	25,757,131	65,923,281
EPS (NT\$)	-0.20	0.32	1.21
Employee welfares	37,530,003	37,435,579	37,852,731
Dividends paid to shareholders	8,347,227	8,584,261	6,081,825
Tax paid to the government	3,240,354	3,435,052	3,855,624

Financial Assistance from Government

Financial Assistance from Government			Unit: NTD
Item/Year	2023	2024	2025
Subsidy Amount	16,701,734	13,708,300	12,126,767

Procurement Statistics

Overview of Suppliers				Unit: NTD 100 million			
Type of contract	Purchase area	2023		2024		2025	
		Number of suppliers	Purchase amount	Number of suppliers	Purchase amount	Number of suppliers	Purchase amount
Service (contracting and services)	Domestic	171	23.47	164	22.80	223	21.43
	Foreign	14	6.12	12	11.87	21	3.58
Property (raw materials and equipment)	Domestic	121	32.41	105	33.55	108	15.67
	Foreign	2	0.07	2	0.13	2	0.07
Construction work (construction and engineering)	Domestic	5	2.50	11	10.00	10	4.48
	Foreign	0	0	0	0	0	0
Total of numbers	Proportion of domestic purchase amount	313	92.48%	294	84.68%	364	91.93%
	Proportion of foreign purchase amount		7.52%		15.32%		8.07%

Statistics of GHG emissions

GHG Emissions				
Items		2023	2024	2025
Direct GHG Emissions	Category 1	15,354.0709	30,661.1617	31,302.4032
	Category 2	16,505.4689	47,739.4132	48,338.5479
	Category 3	2,725.2037	-	-
	Category 4	6,260.8296	16,834.4242	18,665.7694
Total		40,845.5731	95,234.9991	98,306.7205
Emission intensity (total emissions tCO ₂ e/ annual turnover NT\$ million)		0.1786	0.3641	0.3812
Note:				
1. The scope of inventory for 2023 included the Headquarters buildings, namely the 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, as well as the Taipei Mail Processing Center, as well as the Taipei Mail Processing Center, totaling 21 locations.				
2. The scope of inventory for 2024 included the Jinshan and Aiguo Buildings of the Headquarters, the Taipei Mail Processing Center, and post office branches at all levels (some branch buildings include administrative units), totaling 1,297 operating locations.				
3. The scope of inventory for 2025 included the Jinshan and Aiguo Buildings of the Headquarters, the Taipei Mail Processing Center, and post office branches at all levels, including administrative units, the Postal Museum, and mail processing centers, totaling 1,290 operating locations.				
4. The calculation was based on the emission coefficient method. For 2023 and 2024, the conversion coefficient used were based on v. 6.0.4 released by the Ministry of Environment, Executive Yuan; For 2025, the latest greenhouse gas emission factors announced by the Ministry of Environment on February 5, 2024 were adopted; The Global Warming Potential (GWP) was from IPCC 2021 Sixth Assessment Report.				
5. Starting from 2023, 2021 was adopted as the base year. Beginning in 2024, in line with the expansion of the inventory boundary, the base year was changed to 2024, and the operational control approach was adopted.				
6. Direct GHG emissions (Scope 1) included diesel, gasoline, natural gas, refrigerants, septic tanks, etc.				
7. Indirect GHG emissions (Scope 2-4):Included purchased electricity.The electricity emission coefficient was the one announced by Bureau of Energy, Ministry of Economic Affairs: the 2023 electricity emission coefficient= 0.494kg /CO ₂ e;the 2024 and 2025 electricity emission coefficient= 0.474kg /CO ₂ e. Category 2 calculated tCO ₂ e on location base; Category 3 includes business travel and employee commuting. Category 4 includes fuel- and energy-related activities and waste generated in operations. In 2025, verification for Category 4 was added.				
8. Calculation of GHG emissions included: carbon dioxide (CO ₂), methane CH ₄), nitrous oxide (N ₂ O), hydrofluorocarbons (HFCs), perfluorocarbons (PFCs), sulfur hexafluoride (SF ₆), nitrogen trifluoride (NF ₃).				

Statistics of energy use

Energy Usage				
Category	Unit	2023	2024	2025
Electricity use	kWh	33,411,879.87	100,716,062.00	101,980,061.05
Gasoline use	L	1,785,678.23	5,765,849.13	5,998,538.66
Diesel use	L	2,371,336.33	3,556,663.90	3,893,874.24
Natural gas use	M ³	23,195.76	19,902.50	24,492.23
LPG use	KG	4,763.16	2,579.98	2,640.00
Total energy use	MJ	263,008,754.59	675,747,851.57	699,387,453.41
Annual turnover	NT\$ million	228,753.56	261,548.33	257,898.85
Energy intensity	MJ / NT\$ million	1,149.7472	2,583.6443	2,711.8673
Note:				
1. The statistical data for 2023 covers 21 operating sites, including the Headquarters 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 Headquarters Jinshan and Aiguo Buildings, the Taipei Mail Processing Center, and branch offices at all levels, totaling 1,297 branch offices (some of which also include administrative units). In 2025, as some post offices at various levels operated in co-located offices or were consolidated, a total of 1,290 operating sites were included in the energy use statistics.				
2. The energy conversion coefficients: Electricity: 3,600kJ;the fuel heating values for 2023 and 2024 were based on the GHG emission inventory guideline newly issued by the Environmental Protection Administration in 2022, now the Ministry of Environment ;the fuel heating values for 2025 were based on the heating values announced by the Climate Change Administration, Ministry of Environment, in February 2026;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

Historical Workforce Statistics (by Work Schedules)

Year	2023			2024			2025		
Working hours/Gender	Male	Female	Total	Male	Female	Total	Male	Female	Total
Full-time staff (Full-time)	16,873	7,949	24,822	16,717	7,874	24,591	16,519	7,827	24,346
Part-time staff (Part-time)	127	683	810	128	655	783	127	631	758
Total	17,000	8,632	25,632	16,845	8,529	25,374	16,646	8,458	25,104

Employee Age Distribution Analysis

Year	2023				2024				2025			
Age/Gender	Male	Female	Total	Proportion	Male	Female	Total	Proportion	Male	Female	Total	Proportion
Under 30	1,232	1,358	2,591	10.11%	936	931	1,867	7.36%	690	656	1,346	5.36%
31-50 years old	8,746	4,617	13,363	52.13%	9,129	5,144	14,273	56.25%	9,041	5,452	14,493	57.73%
Over 50	7,021	2,657	9,678	37.76%	6,780	2,454	9,234	36.39%	6,919	2,346	9,265	36.91%
Total	17,000	8,632	25,632	100%	16,845	8,529	25,374	100%	16,646	8,458	25,104	100%

Distribution of Minority Employees

Year	2023			2024			2025		
Diversity Category/Gender	Male	Female	Total	Male	Female	Total	Male	Female	Total
Indigenous employees	199	81	280	206	86	292	219	90	309
Employees with disabilities	525	333	858	528	315	843	483	336	819
Total	724	414	1,138	734	401	1,135	702	426	1,128

Note: In 2025, the legal employment quota required Chunghwa Post to employ 738 employable persons with disabilities, and the Company exceeded this quota by 81 employees. The legal requirement for indigenous employment was 53 persons, and the Company exceeded the quota by 256.

Non-employee workers

Outsourced Personnel Statistics by Business Unit

Average daily headcount	2023	2024	2025
Total	4,882	4,974	5,303

Employee Turnover

New Employee Statistics

Year	2023			2024			2025		
Age/Gender	Male	Female	Total	Male	Female	Total	Male	Female	Total
Under 30	309	320	629	220	144	364	232	149	381
31-50 years old	410	191	601	415	153	568	422	216	638
Over 50	16	7	23	9	0	9	17	4	21
Total	735	518	1,253	644	297	941	671	369	1,040
Employee Hiring Rate	4.89%			3.71%			4.14%		

Employee Turnover Statistics

Year	2023			2024			2025		
Age/Gender	Male	Female	Total	Male	Female	Total	Male	Female	Total
Under 30	33	40	73	28	24	52	36	19	55
31-50 years old	112	54	166	121	49	170	134	73	207
Over 50	696	334	1,030	651	326	977	712	336	1,048
Total	841	428	1,269	800	399	1,199	882	428	1,310
Employee Turnover Rate	4.95%			4.73%			5.22%		

Statistics of Reasons for Employee Turnover

Year	2023			2024			2025		
Category/Gender	Male	Female	Total	Male	Female	Total	Male	Female	Total
Voluntary turnover	496	293	789	450	232	682	494	232	726
Involuntary turnover	21	8	29	31	4	35	24	9	33
Retirement	324	127	451	319	163	482	364	187	551
Total	841	428	1,269	800	399	1,199	882	428	1,310
Voluntary turnover rate	3.08%			2.69%			2.89%		
Involuntary turnover rate	0.11%			0.14%			0.13%		

Compensation Levels of Entry-Level Employees

Ratio of Standard Wage for Entry-Level Employees to the Statutory Minimum Wage

	Item	2023	2024	2025
Male	Rank-based Personnel	1.47	1.47	1.41
	Grade-based Personnel	1.34	1.34	1.32
Female	Rank-based Personnel	1.47	1.47	1.41
	Grade-based Personnel	1.34	1.34	1.32

Note: Calculated based on the annual minimum wage approved by the Executive Yuan.

Annual Total Compensation Ratio

Compensation Ration

Items	2023	2024	2025
Median Annual Total Compensation Ratio	3.72	3.71	3.85
Annual Total Compensation Increase Ratio	0.65	7.04	2.12

Salary Information of Full-Time Employees in Non-Managerial Positions

Item	2024	2025	Changes
Average Number of Full-Time Employees in Non-Managerial Positions	19,994	19,585	-0.020
Average Salary of Full-Time Employees in Non-Managerial Positions (NT\$)	842,408.39	859,322.35	0.020
Median Salary of Full-Time Employees in Non-Managerial Positions (NT\$)	802,374.33	832,509.13	0.038

Note: Change = (2025 value — 2024 value) / 2024 value

Parental leave

Parental Leave Statistics Over the Years									
Year	2023			2024			2025		
Item/Gender	Male	Female	Total	Male	Female	Total	Male	Female	Total
Number of Employees Eligible for Parental Leave	1,251	923	2,174	1,425	1,049	2,474	1,291	1,021	2,312
Number of Employees Who Applied for Parental Leave	138	437	575	141	433	574	145	454	599
Number of Employees Expected to Return from Parental Leave in the Reporting Year	93	221	314	87	211	298	115	210	325
Number of Employees Who Returned from Parental Leave in the Reporting Year	91	213	304	86	207	293	112	206	318
Number of Employees Who Returned from Parental Leave in the Previous Year and Remained Employed for at Least One Year	81	190	271	89	211	300	83	204	287
Parental Leave Return-to-Work Rate (%)	97.85%	96.38%	96.82%	98.85%	98.10%	98.32%	97.39%	98.10%	97.85%
Parental Leave Retention Rate (%)	97.59%	96.45%	96.79%	97.80%	99.06%	98.68%	96.51%	98.55%	97.95%

Employee Education and Training

Training Results Over the Years						
Year	2023		2024		2025	
Item/Gender	Male	Female	Male	Female	Male	Female
Number of Training Sessions	1,943		1,998		1,880	
Number of Employees	17,000		16,845		16,646	
In-person Training Hours	198,346		162,994.5		178,479	
Average In-person Training Hours per Employee	11.67	19.02	9.68	17.67	10.72	18.30
	14.14		12.36		13.28	
Digital Learning Hours	574,034		644,051.5		655,954	
Average Digital Learning Hours per Employee	22.40		25.38		26.13	

Education and Training for Different Types of Employees						
Year	2023		2024		2025	
Item/Gender	Male	Female	Male	Female	Male	Female
Supervisors	Number of people		2,584		1,618	
	2,584		1,618		2,550	
	1,618		1,654		2,522	
Non-supervisors	Training hours		61,632.75		49,158.50	
	49,158.50		55,507.00		49,434.30	
	23.85		21.77		22.41	
Non-supervisors	Average training hours		23.85		22.41	
	14,416		7,014		14,295	
	7,014		6,875		14,125	
Non-supervisors	Training hours		136,713.00		115,058.00	
	115,058.00		107,487.00		101,270.00	
	9.48		16.40		8.63	
Non-supervisors	Average training hours		9.48		14.73	
	15.07		8.63		15.07	
	15.07		15.07		15.07	

2025 Employee Human Rights Education and Physical and Mental Health Lecture			
Course	Training Hours	Number of Trainees	Percentage of Total Employees
Courses Related to Human Rights Issues	124,757	25,059	99.82%
Special Lectures on Employee Physical and Mental Health	13,379	6,547	26.08%

Occupational Safety Training

Occupational Safety and Health Education and Training in 2025					
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	17	6 hours every 2 years	58
	Class-2 manager of occupational safety and health affairs	35 hours	2	6 hours every 2 years	1
	Class-3 manager of occupational safety and health affairs	21 hours	23	6 hours every 2 years	68
	Class-4 manager of occupational safety and health affairs	6 hours	0	6 hours every 2 years	0
	Occupational safety (health) specialist	130 hours	0	12 hours every 2 years	12
	Occupational safety and health management personnel	115 hours	2	12 hours every 2 years	7
	Occupational health service nurses	50 hours	0	At least 12 hours every 3 years	6
Safety and Health Training for Special Operations	Forklift operator	18 hours	3	3 hours every 3 years	0
General Training	First aid personnel	16 hours	253	3 hours every 3 years	239
	Fire prevention manager	12 hours	28	6 hours every 3 years	40

2025 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	40
Hazard identification, risk and opportunity assessment	6 hours	119
Operational control practices	3 hours	42
Audit of occupational safety and health related regulations	3 hours	39

Occupational Injury Statistics

Occupational Injury Statistics Over the Years										
Category	Item	2023			2024			2025		
		Employee		Non-Employee	Employee		Non-Employee	Employee		Non-Employee
		Male	Female		Male	Female		Male	Female	
Number of Occupational Fatalities	Gender	2	0	0	1	0	0	1	0	0
	Total	2			1			1		
Occupational Fatality Rate	Gender	0.06	0	0	0.03	0	0	0.03	0	0
	Total	0.04			0.02			0.02		
Number of Serious Occupational Injury (Excluding Fatalities)	Gender	14	3	0	11	3	0	12	0	0
	Total	17			14			12		
Serious Occupational Injury Rate	Gender	0.42	0.18	0	0.33	0.19	0	0.37	0	0
	Total	0.34			0.29			0.25		
Number of Recordable Occupational Injuries (Including Fatalities and Serious Injuries)	Gender	379	80	0	432	57	0	402	56	0
	Total	459			489			458		
Recordable Occupational Injury Rate	Gender	11.28	4.86	0.62	13.13	3.55	0	12.32	3.49	0.19
	Total	9.17			9.99			9.41		

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 7.8.

Statement of use	Chunghwa Post has reported in accordance with the GRI Standards for the period of the year 2025(January 1, 2025 to December 31, 2025).
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard	N/A

GRI standard	No.	Disclosure	Chapter and Section	Page
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	About Chunghwa Post	8
			2. Promoting Postal Transformation	40
			3. Promoting Social Inclusion	60
			1.2.1 Integrity Management	30
	2-7	Employees	4.1.1 Personnel Management	89
			7.1 ESG Data Disclosure	134
	2-8	Workers who are not employees	4.1.1 Personnel Management	89
			7.1 ESG Data Disclosure	134
	2-9	Governance structure and composition	1.1 Corporate Governance	27
	2-10	Nomination and selection of the highest governance body	1.1 Corporate Governance	27
	2-11	Chair of the highest governance body	1.1 Corporate Governance	27
	2-12	Role of the highest governance body in overseeing the management of impacts	1.2 Integrity Management 6. Implementation of ESG Management	29 124
	2-13	Delegation of responsibility for managing impacts	1.2 Integrity Management	29
	2-14	Role of the highest governance body in sustainability reporting	Editing Guidelines 6. Implementation of ESG Management	4 124
	2-15	Conflicts of interest	1.2.1 Integrity Management	30
	2-16	Communication of critical concerns	6. Implementation of ESG Management	124
	2-17	Collective knowledge of the highest governance body	1.1 Corporate Governance	27
	2-18	Evaluation of the performance of the highest governance body	1.1 Corporate Governance	27
	2-19	Remuneration policies	1.1 Corporate Governance	27
	2-20	Process to determine remuneration	1.1 Corporate Governance	27
	2-21	Annual total compensation ratio	7.1 ESG Data Disclosure	134
	2-22	Statement on sustainable development strategy	Message from the Top Management	6
	2-23	Policy commitments	1.1 Corporate Governance	27

GRI standard	No.	Disclosure	Chapter and Section	Page
GRI 2: General Disclosures 2021	2-24	Embedding policy commitments	Sustainability Topics and Target Tracking	12
			1.1 Corporate Governance	27
			3. Promoting Social Inclusion	60
			4. Strengthening the Foundation of Innovation	86
			5.3 Green Investment	122
	2-25	Processes to remediate negative impacts	1.2 Risk Management	29
			4.2.1 Employee Care	97
	2-26	Mechanisms for seeking advice and raising concerns	1.2 Risk Management	29
			1.3 Cyber Communication Security	35
			3.3.2 Treat Clients Fairly	76
			4.2.1 Employee Care	97
2-27	Compliance with laws and regulations	1.2.2 Legal Compliance	32	
2-28	Membership associations	About Chunghwa Post	8	
2-29	Approach to stakeholder engagement	6.2.1 Stakeholder Engagement	127	
		4.2.1 Employee Care	97	
			ESG Special Column - A New Milestone in Labor-Management Partnership	88
Material topics				
GRI 2: Material topics 2021	3-1	Process to determine material topics	6.2.2 Stakeholder Engagement	131
	3-2	List of material topics	6.2.2 Stakeholder Engagement	131
Integrity Management				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking	12
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	1.Strengthen Organizational Resilience	24
			About Chunghwa Post	8
	201-2	Financial implications and other risks and opportunities due to climate change	7.1 ESG Data Disclosure	134
			5.1 Climate Impact Assessment	108
	201-3	Defined benefit plan obligations and other retirement plans	5.3 Green Investment	122
GRI 205: Anti-corruption 2016	201-4	Financial assistance received from government	4.1.1 Personnel Management	89
			7.1 ESG Data Disclosure	134
	205-1	Operations assessed for risks related to corruption	1.2.1 Integrity Management	30
	205-3	Confirmed incidents of corruption and actions taken	1.2.1 Integrity Management	30
Community and Local Prosperity				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking	12
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported	3. Promoting Social Inclusion	60
			2.3 Special Postal Services	51
	203-2	Significant indirect economic impacts	3.3 Financial Inclusion	73
			3.4 Social Engagement	78
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	3.4 Social Engagement	78
			2.3 Special Postal Services	51
Energy				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking	12
GRI 302: Energy 2016	302-1	Energy consumption within the organization	5. Stepping toward Net Zero Emissions	104
			7.1 ESG Data Disclosure	134
	302-3	Energy intensity	7.1 ESG Data Disclosure	134
	302-4	Reduction of energy consumption	5.2 Low-carbon Operations	114
	302-5	Reductions in energy requirements of products and services	5.2 Low-carbon Operations	114



GRI standard	No.	Disclosure	Chapter and Section	Page
Emissions				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking 5. Stepping toward Net Zero Emissions	12 104
	305-1	Direct (Scope 1) GHG emissions	7.1 ESG Data Disclosure	134
GRI 305: Emissions 2016	305-2	Energy indirect (Scope 2) GHG emissions	7.1 ESG Data Disclosure	134
	305-3	Other indirect (Scope 3) GHG emissions	7.1 ESG Data Disclosure	134
	305-4	GHG emissions intensity	7.1 ESG Data Disclosure	134
	305-5	Reduction of GHG emissions	5.2 Low-carbon Operations	114
Supplier Environmental Assessment				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking 1.Strengthen Organizational Resilience	12 24
GRI 308: Supplier Environmental Assessment 2016	308-1	New suppliers that were screened using environmental criteria	1.2.1 Integrity Management	30
	308-2	Negative environmental impacts in the supply chain and actions taken	1.2.1 Integrity Management	30
GRI 414: Supplier Social Assessment 2016	414-1	New suppliers that were screened using social criteria	1.2.1 Integrity Management	30
	414-2	Negative social impacts in the supply chain and actions taken	1.2.1 Integrity Management	30
Employee relations and Communication				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking 4. Strengthening the Foundation of Innovation	12 86
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	4.1.1 Personnel Management 7.1 ESG Data Disclosure	89 134
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	4.1.1 Personnel Management	89
	401-3	Parental leave	4.1.1 Personnel Management 7.1 ESG Data Disclosure	89 134
GRI 402: Labor/Management Relations 2016	402-1	Minimum notice periods regarding operational changes	4.1.1 Personnel Management	89
Occupational Health and Safety				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking 4. Strengthening the Foundation of Innovation	12 86
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system	4.2.2 Occupational Safety and Health	100
	403-2	Hazard identification, risk assessment, and incident investigation	4.2.2 Occupational Safety and Health	100
	403-3	Occupational health services	4.2.2 Occupational Safety and Health	100
	403-4	Worker participation, consultation, and communication on occupational health and safety	4.2.2 Occupational Safety and Health	100
	403-5	Worker training on occupational health and safety	7.1 ESG Data Disclosure	134
	403-6	Promotion of worker health	4.2.2 Occupational Safety and Health 7.1 ESG Data Disclosure	100 134
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	4.2.2 Occupational Safety and Health	100
	403-8	Workers covered by an occupational health and safety management system	4.2.2 Occupational Safety and Health 7.1 ESG Data Disclosure	100 134
	403-9	Work-related injuries	4.2.2 Occupational Safety and Health 7.1 ESG Data Disclosure	100 134
	403-10	Work-related ill health	4.2.2 Occupational Safety and Health	100
Training and Education				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking 4. Strengthening the Foundation of Innovation	12 86

GRI standard	No.	Disclosure	Chapter and Section	Page
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	4.1.2 Accumulating Growth Momentum 7.1 ESG Data Disclosure	92 134
	404-2	Programs for upgrading employee skills and transition assistance programs	4. Strengthening the Foundation of Innovation	86
	404-3	Percentage of employees receiving regular performance and career development reviews	100%	-
Public and Customer Health and Safety				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking 3. Promoting Social Inclusion	12 60
GRI 416: Customer Health and Safety 2016	416-1	Assessment of the health and safety impacts of product and service categories	2.2.1 Intelligent Logistics	46
	416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	1.2.2 Legal Compliance	32
Marketing and Labeling				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking 3. Promoting Social Inclusion	12 60
GRI 417: Marketing and Labeling 2016	417-1	Requirements for product and service information and labeling	2.2 Creating Postal Business Opportunities 3.1 Proper Management of Funds	46 64
	417-2	Incidents of non-compliance concerning product and service information and labeling	1.2.2 Legal Compliance	32
	417-3	Incidents of non-compliance concerning marketing communications	1.2.2 Legal Compliance	32
Information Security and Customer Privacy				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking 1.Strengthen Organizational Resilience	12 24
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	1.3 Cyber Communication Security	35
Custom Topics				
Legal Compliance				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking 1.Strengthen Organizational Resilience	12 24
Information Disclosure				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking 1.Strengthen Organizational Resilience	12 24
Customer Satisfaction				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking 2. Promoting Postal Transformation	12 40
Complete Delivery Rate				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking 2. Promoting Postal Transformation	12 40
Universal Postal Service				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking 2. Promoting Postal Transformation	12 40
Innovative Services				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking 2. Promoting Postal Transformation	12 40
Financial Health and Financial Inclusion				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking 3. Promoting Social Inclusion	12 60
Integrating Sustainability into Investment Decisions				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking 3. Promoting Social Inclusion	12 60

GRI standard	No.	Disclosure	Chapter and Section	Page
Demographic Change				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking 3. Promoting Social Inclusion	12 60
Gender Equality Strategy				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking 4. Strengthening the Foundation of Innovation	12 86
Task Force on Climate-related Financial Disclosures				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking 5. Stepping toward Net Zero Emissions	12 104
Financed Emissions				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Topics and Target Tracking 5. Stepping toward Net Zero Emissions	12 104
Non-Material Topics				
Market Presence				
GRI 202: Market Presence 2016	202-1	Ratios of standard entry level wage by gender compared to local minimum wage	7.1 ESG Data Disclosure	134
	202-2	Proportion of senior management hired from the local community	4.1.1 Personnel Management	89
Procurement Practices				
GRI 204: Procurement Practices 2016	204-1	Proportion of spending on local suppliers	7.1 ESG Data Disclosure	134
Anti-competitive Behavior				
GRI 206: Anti-competitive Behavior 2016	206-1	Legal actions for anti-competitive behavior, antitrust, and monopoly practices	1.2.2 Legal Compliance	32
Tax				
GRI 207: Tax 2019	207-1	Approach to tax	1.2.1 Integrity Management	30
	207-2	Tax governance, control, and risk management	1.2.1 Integrity Management	30
	207-4	Country-by-country reporting	The Company did not meet the prescribed threshold and is therefore exempt from submitting a Country-by-Country Report.	-
Materials				
GRI 301: Materials 2016	301-3	Reclaimed products and their packaging materials	5.2.2 Reduction of Resource Consumption	118
Water and Effluents				
GRI 303: Water and Effluents 2018	303-3	Water withdrawal	5.2.2 Reduction of Resource Consumption	118
Diversity and Equal Opportunity				
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	1.1 Corporate Governance 4.1.1 Personnel Management	27 89
	405-2	Ratio of basic salary and remuneration of women to men	4.1.1 Personnel Management 4.2.1 Employee Care	89 97
Non-discrimination				
GRI 406: Non-discrimination 2016	406-1	Incidents of discrimination and corrective actions taken	4.2.1 Employee Care	97
Public Policy				
GRI 415: Public Policy 2016	415-1	Political contributions	1.1 Corporate Governance	27



7.3

Comparison Table of Disclosure Items under the Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies

Sustainability Disclosure Indicators - Financial and Insurance Industry		
Metric	Chapter and Section	Page
Number of data breaches, percentage involving personally identifiable information, and number of account holders affected.	1.3 Cyber Communication Security	35
Number and amount of loans outstanding qualified to programs designed to promote development of small business and communities.	3.3 Financial Inclusion	73
Number of participants in financial literacy initiatives provided to minority groups without adequate banking services	3.2.2 Trusted by All Citizens	68
Products and services designed by individual operating units to create benefits for the environment or society.	3.3 Financial Inclusion	73

Climate-Related Information of TWSE/TPEX Listed Company		
Item	Chapter and Section	Page
Board of directors' and management's oversight and governance of climate-related risks and opportunities.	5.1 Climate Impact Assessment	108
How the identified climate risks and opportunities affect the business, strategy, and finances of the business (short, medium, and long term).		
The financial impact of extreme weather events and transformative actions.		
How climate risk identification, assessment, and management processes are integrated into the overall risk management system.		
If scenario analysis is used to assess resilience to climate change risks, the scenarios, parameters, assumptions, analysis factors and major financial impacts used should be described.		
If there is a transition plan for managing climate-related risks, describe the content of the plan, and the indicators and targets used to identify and manage physical risks and transition risks.		
If internal carbon pricing is used as a planning tool, the basis for setting the price should be stated.		
If climate-related targets have been set, the activities covered, the scope of greenhouse gas emissions, the planning horizon, and the progress achieved each year should be specified. If carbon credits or renewable energy certificates (RECs) are used to achieve relevant targets, the source and quantity of carbon credits or RECs to be offset should be specified.		
Greenhouse gas inventory and assurance status and reduction targets, strategy, and concrete action plan (separately fill out in points 1-1 and 1-2 below).		
1-1-1 Greenhouse Gas Inventory Information : Describe the emission volume (metric tons CO2e), intensity (metric tons CO2e/NT\$ million), and data coverage of greenhouse gases in the most recent 2 fiscal years.	7.1 ESG Data Disclosure	134
1-1-2 Greenhouse Gas Assurance Information: Describe the status of assurance for the most recent 2 fiscal years as of the printing date of the annual report, including the scope of assurance, assurance institutions, assurance standards, and assurance opinion.	Editing Guidelines 5.2 Low-carbon Operations 7.1 ESG Data Disclosure	4 114 134



7.4 Task Force on Climate-related Financial Disclosures (TCFD) Index

TCFD Framework	Disclosure Item	Chapter and Section	Page
Governance	The board's oversight of climate-related risks and opportunities.	5.1 Climate Impact Assessment	108
	Management's role in assessing and managing climate-related risks and opportunities.	5.1 Climate Impact Assessment	108
Strategy	The climate-related risks and opportunities the organization has identified over the short, medium, and long term.	5.1 Climate Impact Assessment	108
	The impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	5.1 Climate Impact Assessment	108
	The resilience of the organization's strategy, taking into consideration different climate-related scenarios.	5.1 Climate Impact Assessment	108
	The organization's processes for identifying and assessing climate-related risks.	5.1 Climate Impact Assessment	108
Risk Management	The organization's processes for managing climate-related risks.	5.1 Climate Impact Assessment	108
	How processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.	5.1 Climate Impact Assessment	108
Metrics and Targets	The metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	5.1 Climate Impact Assessment	108
	Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	7.1 ESG Data Disclosure	134
	The targets used by the organization to manage climate-related risks and opportunities and performance against targets.	5.1 Climate Impact Assessment	108



7.5 SASB Standards Index - Insurance

Topic	Code	METRIC	Corresponding Chapter and Section /Description of 2025 Implementation Status	Page
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	1.2.2 Legal Compliance No relevant litigation has occurred this year.	32
	FN-IN 270a.2	Complaints-to-claims ratio	2.2.3 Optimization of Customer Experience Complaint rate: 1.7(per 1,000) According to the complaint rate statistics of Financial Ombudsman Institution, including but not limited to the claim-related parts.	48
	FN-IN 270a.3	Customer retention rate	13-month policy persistency rate: 92.74% 25-month policy persistency rate: 88.61%	
	FN-IN 270a.4	Description of approach to informing customers about products	3.3 Financial Inclusion	73
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	5.3 Green Investment	122
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	3.2 A Comprehensive Social Safety Net This insurance business only belongs to simple life insurance, so it is not applicable to this question.	66
Financed Emissions	FN-IN-410c.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	With reference to the disclosure and assurance/verification timeline for Scope 3 financed emissions from the investment and financing portfolios of the life insurance industry, the Company is scheduled to complete data disclosure in FY2030 and assurance/verification in FY2032.	
	FN-IN-410c.2	Gross exposure for each industry by asset class		
	FN-IN-410c.3	Percentage of gross exposure included in the financed emissions calculation		
	FN-IN-410c.4	Description of the methodology used to calculate financed emissions		
Physical Risk Exposure Assessment	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)		
	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		
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	1.2 Risk Management	29
Activity Metrics	FN-IN-000.A	Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	3.2 A Comprehensive Social Safety Net Number of in-force life insurance policies: 2,262,025	66



7.6 SASB Standards Index - Road Transportation

Topic	No.	Metric	Corresponding Chapter / 2025 Status Description	Page
Greenhouse Gas Emissions	TR-RO-110a.1	Gross global Scope 1 emissions	7.1 ESG Data Disclosure	134
	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	5.2 Low-carbon Operations ▶ 2025: 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.	114
	TR-RO-110a.3	(1) Total fuel consumed, (2) percentagenatural gas and (3) percentage renewable	5.2 Low-carbon Operations 7.1 ESG Data Disclosure	114 134
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.	-
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	4.2.2 Occupational Safety and Health 7.1 ESG Data Disclosure (1) 40.61 (2) 0.05	100 134
	TR-RO-320a.2	(1) Voluntary and (2) involuntary turnover rate for all employees	7.1 ESG Data Disclosure (1) 2.89% (2) 0.13%	134
	TR-RO-320a.3	Description of approach to managing short-term and long-term driver health risks	4.2.2 Occupational Safety and Health	100
Accident & Safety Management	TR-RO-540a.1	Number of road accidents and incidents	4.2.2 Occupational Safety and Health The number of accidents of drivers was 787.	100 -
	TR-RO-540a.3	(1) Number and (2) aggregate volume of spills and releases to the environment	No incidents of pollutant leakage or outflow to the environment.	-
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: 25,104 (including half-day positions) Number of large truck drivers: 703	-



7.7 Glossary of Terms

A	
AFNOR	Association Française de Normalisation
AI-OCR	AI Optical Character Recognition
APP	Application
B	
BIF	Business Information Framework
BIM	Building Information Modeling
BSI	British Standards Institution
C	
CACIB	Credit Agricole Corporate & Investment Bank
CGMHI	Citigroup Global Markets Holdings Inc
CNS	National Standards of the Republic of China
CSR	Corporate Social Responsibility
E	
EAPs	Employee Assistance Programs
ETF	Exchange Traded Fund
F	
F-ISAC	Financial Information Sharing and Analysis Center
G	
GPS	Global Positioning System
GRI	Global Reporting Initiative
GWP	Global Warming Potential
I	
ICT	Information and Communication Technology
IFRS	International Financial Reporting Standards
IPCC	Intergovernmental Panel on Climate Change
ISO	International Organization for Standardization
K	
KPMG	Klynveld Peat Marwick Goerdeler

L	
LDCs	Least Developed Countries
LEED	Leadership in Energy and Environmental Design
M	
MSCI	Morgan Stanley Capital International
N	
NDC	Nationally Determined Contributions
P	
PDA	Personal Digital Assistant
R	
RECs	Renewable Energy Certificates
RPA	Robotic Process Automation
RTM	Revenue per Ton-Mile
S	
SASB	Sustainability Accounting Standards Board
SBTi	Science Based Targets Initiative
SDGs	Sustainable Development Goals
SGS	Société Générale de Surveillance
SOC	Security Operation Center
T	
TCFD	Task Force on Climate-Related Financial Disclosures
TCSA	Taiwan Corporate Sustainability Awards
TRIR	Total Recordable Incident Rate
TSAA	Taiwan Sustainability Action Award
TSP	Third-party Service Providers
TWCERT/CC	Taiwan Computer Emergency Response Team/Coordination Center

7.8 British Standards Institution(BSI) Verification Statement



INDEPENDENT ASSURANCE OPINION STATEMENT

Chunghwa Post 2025 ESG 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 Chunghwa Post 2025 ESG 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 Chunghwa Post 2025 ESG Report provides a fair view of the Chunghwa Post sustainability programmes and performances during 2025. 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 assurers 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 top level 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 2 external stakeholder to conduct interview.
- interview with 18 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 Chunghwa Post 2025 ESG 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 ESG 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.



For and on behalf of BSI:

Joe Hsieh

Joe Hsieh, Managing Director Northeast Asia, APAC Assurance

Statement No: SRA-TW-817057
2026-05-21

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ESG REPORT

2025

Protecting the Earth Together

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