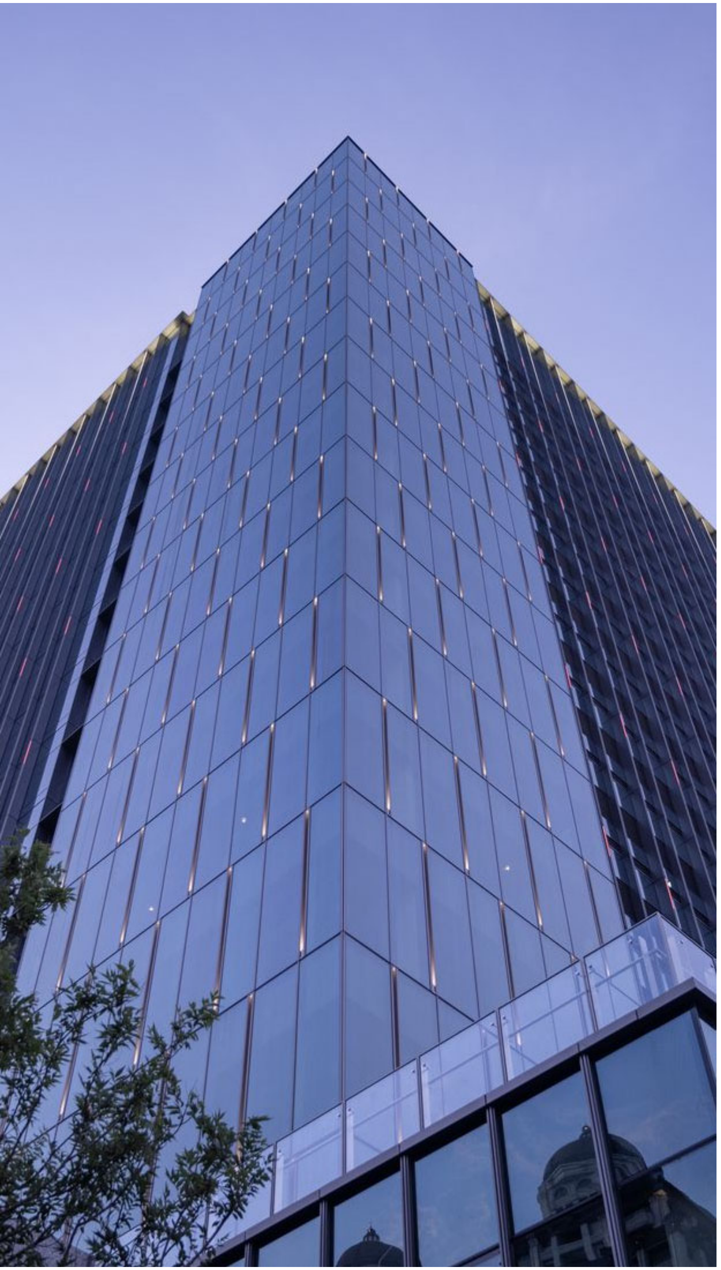
IBF Financial Holdings
Business Review Conference

(Stock Code：2889)

國票金融控股公司
IBF FINANCIAL HOLDINGS

2023. 12. 25



國票金融控股公司
IBF FINANCIAL HOLDINGS

1. IBFFH

Organizational Chart of Affiliated Enterprises

Date: 2023.12.21
(NT$bn)

IBF Financial Holdings Co., Ltd.
Paid-in Capital: 34.473

- 100% **IBF Venture Capital Co., Ltd.**
  Paid-in Capital: 1.75
  - 100% IBF Financial Holding Co., Ltd.
    - 100% Guo Want International Leasing Corp.
- 100% **International Bills Finance Corporation**
  Paid-in Capital: 18.48
- 61.72% **IBF Securities Co., Ltd.**
  Paid-in Capital: 11.5
  - 99.91% IBF Futures Co., Ltd.
  - 100% IBF Securities Investment Consulting Co., Ltd.
  - 100% IBF Securities Venture Capital Co., Ltd.
- 49% **Rakuten International Commercial Bank Co., Ltd.**
  Paid-in Capital: 10

The core business of IBF Financial Holdings is direct finance, which offers funding service to corporate customers.
With RICB in the group providing indirect finance, IBF offers an all-encompassing financial service.

國票金融控股公司
IBF FINANCIAL HOLDINGS

1. IBFFH

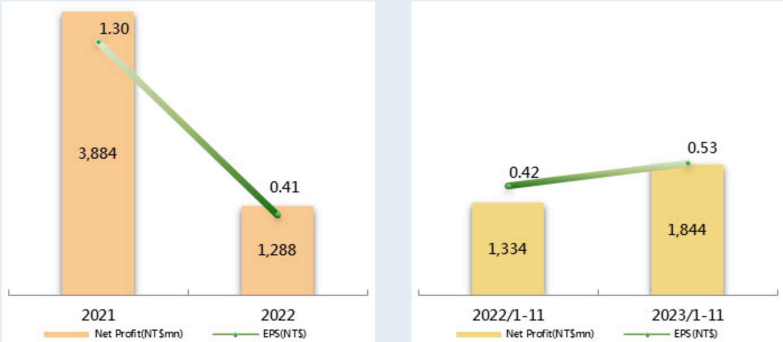
Key Financial Information

IBFFH	2021	2022	2023. 01-11	2022. 01-11
Net Profit (NT$mn)	3,884	1,288	1,844	1,334
Stockholders' Equity (NT$mn)	38,867	36,686	40,589	33,388
Book Value Per Share (NT$)	13.01	10.64	11.77	10.61
EPS(NT$)	1.30	0.41	0.53	0.42
IBFC	**2021**	**2022**	**2023. 01-11**	**2022. 01-11**
Net Profit (NT$mn)	2,950	1,777	1,523	1,774
EPS(NT$)	1.80	0.96	0.82	0.96
IBFS	**2021**	**2022**	**2023. 01-11**	**2022. 01-11**
Net Profit (NT$mn)	1,744	898	974	766
EPS(NT$	2.05	0.95	0.97	0.81
IBF VC	**2021**	**2022**	**2023. 01-11**	**2022. 01-11**
Net Profit (NT$mn)	479	(505)	261	(454)
EPS(NT$)	3.11	(2.88)	1.49	(2.60)

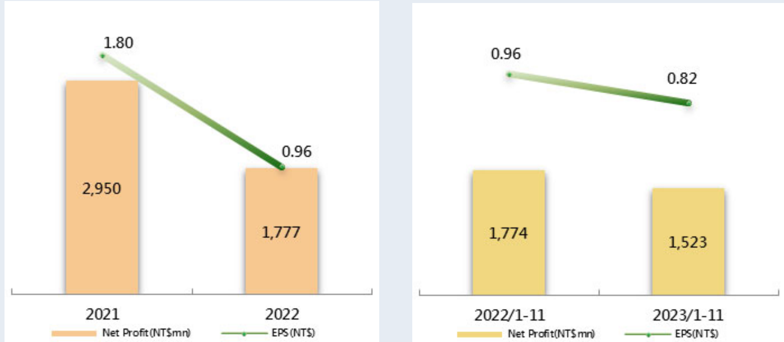
1. IBFFH

Net Profit & EPS

IBFFH

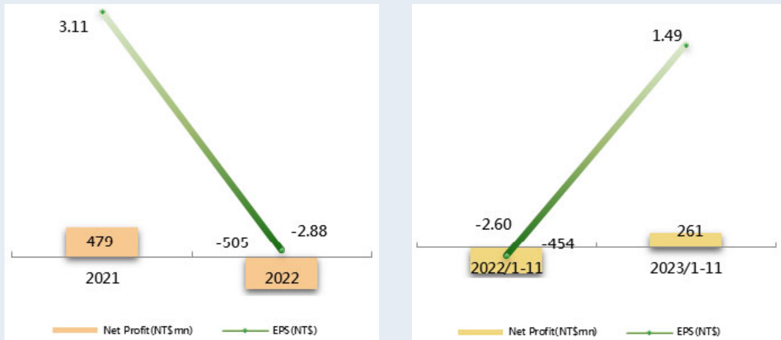


IBFC



IBFS

IBFVC



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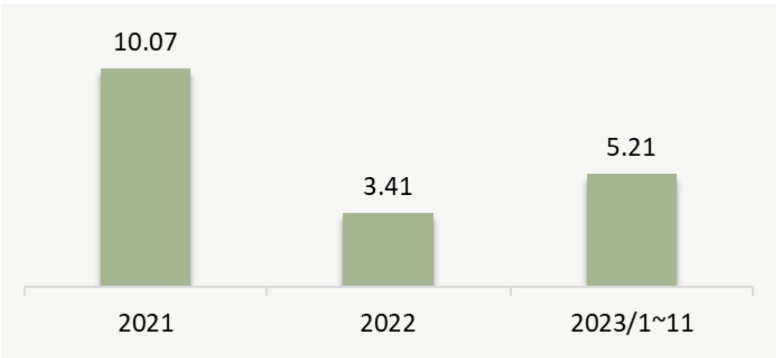
Financial Ratios

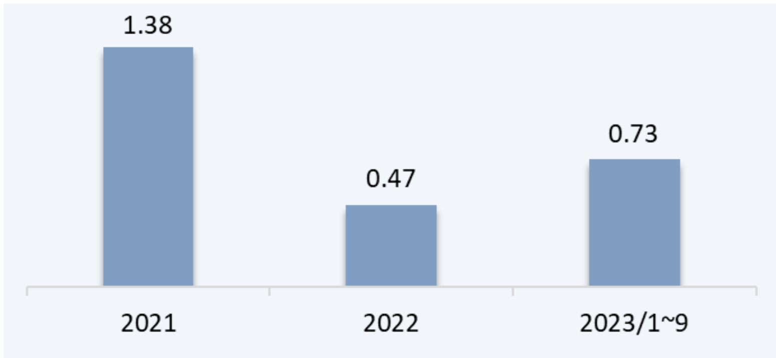
ROE

Unit: %



ROA

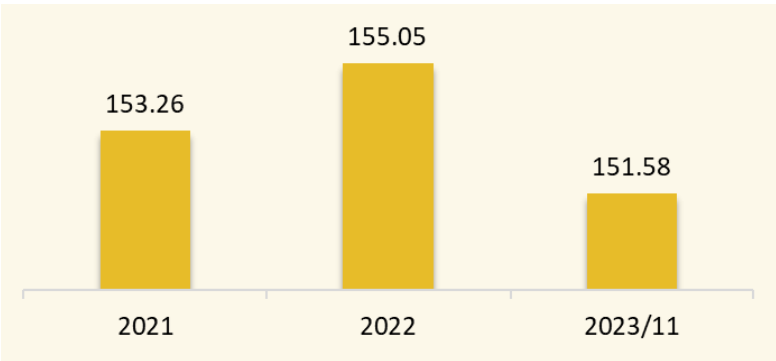
Unit: %



Note： Based on consolidated financial statements

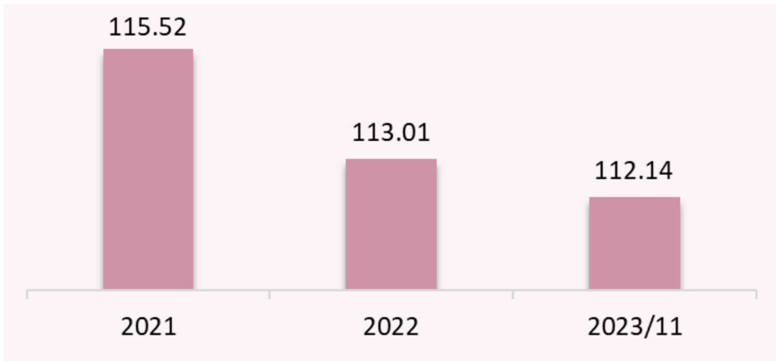
CAR

Unit: %



DLR

Unit: %



1. IBFFH

Business Strategy of IBFFH & Subsidiaries

IBFFH

Focus on Direct Finance
- Deep rooted in money market
- Market leader in securities underwriting
- Precise deployment of venture capital

ESG
- Underwriting sustainable bills
- Investing in green bonds
- Inclusive finance through responsible investment

Niche Cultivation
- Green energy loans
- Early reaction to interest rate cycle
- Leading status in innovative finance

Expand Business Territory and Scale
Merger and acquisition of financial institutions as a growth strategy

IBFC

- **Keep Optimizing the bond portfolio**
  Increase longer duration bond holdings under the premise of controlling funding costs to enhance carry benefits and increase the potential for capital gains.
- **Maintaining bills business growth momentum**
  In 2023, the revenue from bills business is higher over the same period last year. IBFC will deepen engagement in green energy loans, syndicate loans and sustainability-linked FRCP, etc.

IBFS

Brokerage
- Trading platform optimizatio n E-commerce expanding
- Strive for high-frequency tra ding

Underwriting
- Focus on potential clients to provide consultants and IPO/SPO service.
- To accumulate the records for IBFS branding.

Proprietary Trading
- Diversified trading strategies
- Build a high winning strategy profits platform
- To increase profitability

IBF VC

- The focus will be on investing in key industries such as healthcare industries and ESG-related industries, deepening investments in industry chain.
- Emphasis will be placed on industries that have the opportunity to emerge from the trough of the economic cycle, considering the past influence of interest rate hikes and inflation factors, upward trend industries, and investments with growth potential.

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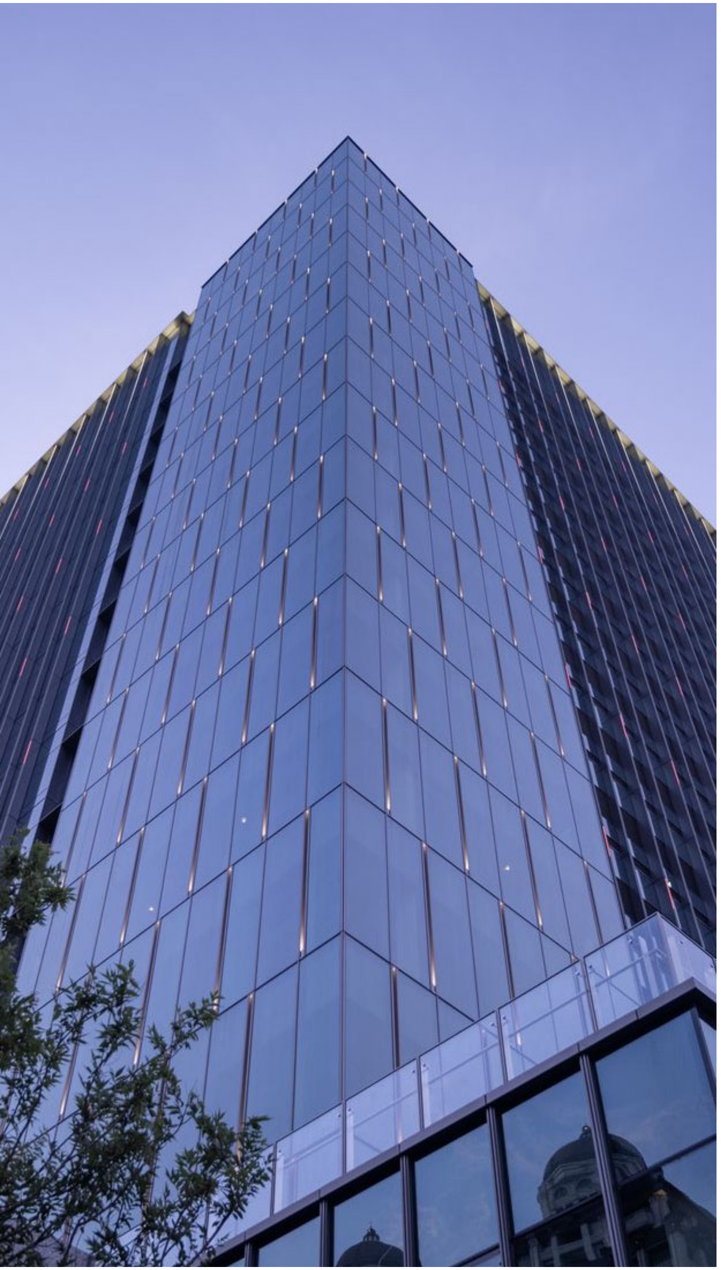
IBF FINANCIAL HOLDINGS

Profit Contribution from Subsidiaries

- A significant share of IBFFH's profit came from the earnings of IBFC and IBFS.

Unit: NT$ mn

Subsidiaries	2021		2022		2023. 01~11	
	Amount	Percentage	Amount	Percentage	Amount	Percentage
IBFC	2,950	69.9%	1,777	116.4%	1,522	71.7%
IBFS	1,006	23.9%	521	34.2%	580	27.3%
IBF VC	481	11.4%	(506)	-33.2%	255	12.0%
RICB	(218)	-5.2%	(266)	-17.4%	(234)	-11.0%
Total	4,219	100.0%	1,526	100.0%	2,123	100.0%



1. IBFFH Operation Highlights

2. IBFC Operation Highlights

3. IBFS Operation Highlights

4. IBF VC Operation Highlights

5. RICB Operating Highlights

6. IBFFH ESG Actions

2. IBFC

Revenue Breakdown

■ Bills is still the core business. In recent years, the green energy financing business has been continuously expanded, and the FRCP underwriting business has been carried out. The proportion of revenue from the bill business has continued to increase.

Unit: NT$ mn

	2021		2022		2023. 01~11	
Bills	2,274	50.86%	2,414	84.02%	2,619	105.56%
Bonds	1,662	37.17%	615	21.41%	(159)	(6.41%)
Equity	415	9.28%	(98)	(3.41%)	269	10.84%
Other	120	2.69%	(58)	(2.02%)	(248)	(9.99%)
Total	4,471	100.00%	2,873	100.00%	2,481	100.00%

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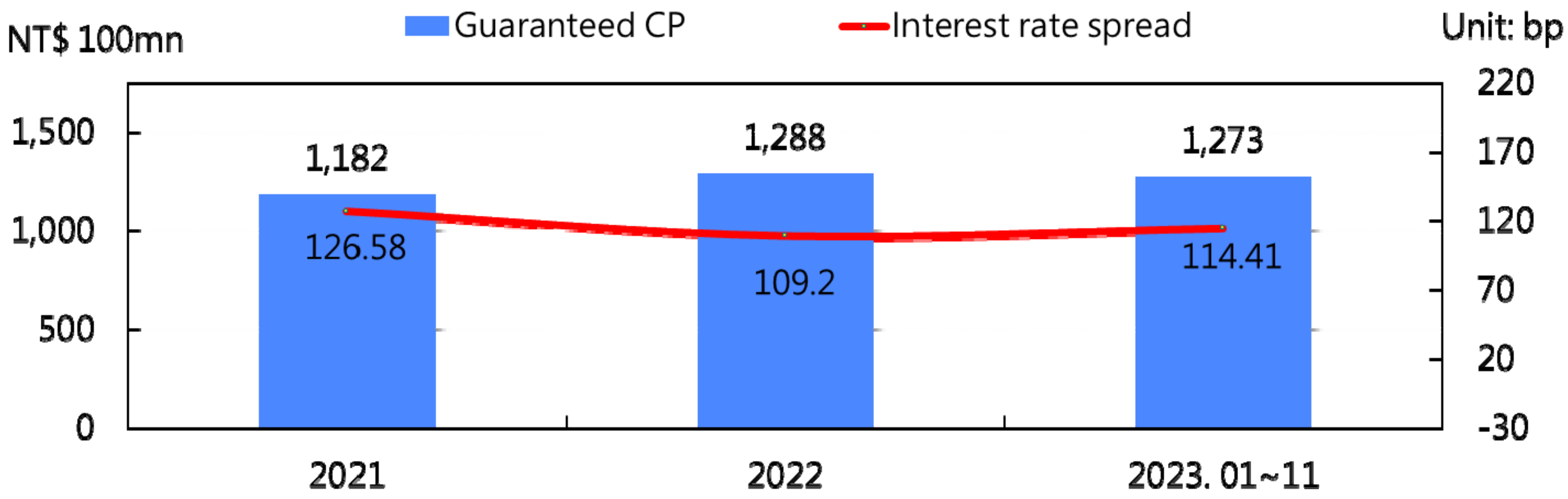
IBF FINANCIAL HOLDINGS

2. IBFC

Bills Revenue Composition

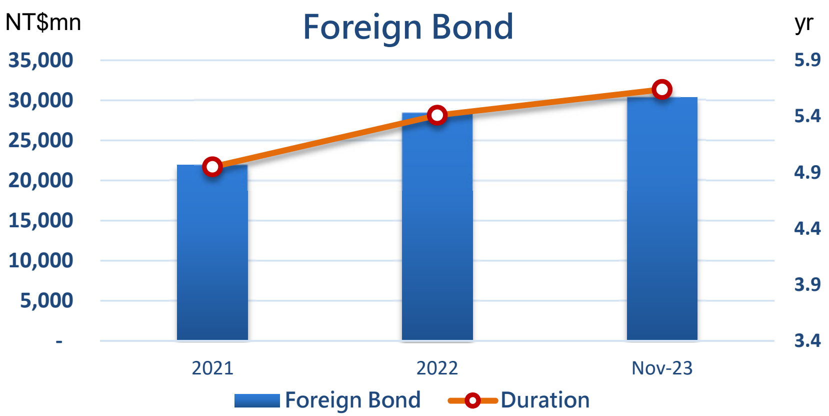


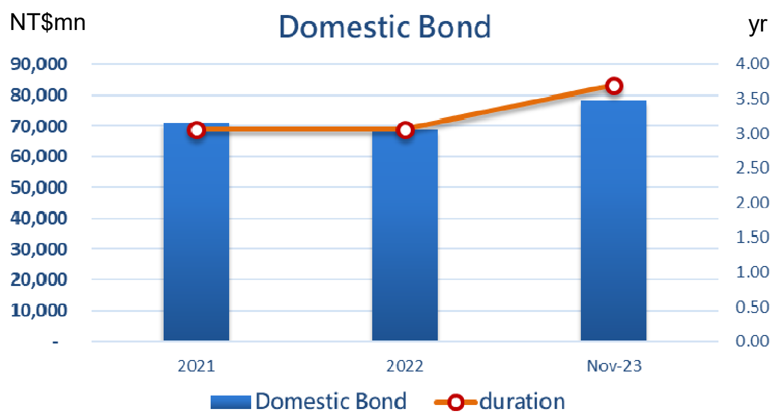
- The average daily balance of loans and interest spread from January to November in 2023 was NT$ 127.3 billion and 114.41bps, individual lower NT$20 billion and higher 4.75bps than NT$ 129.3 billion and 109.66bps from January to November in 2022, and the main reason was adjusting credit structure.

國票金融控股公司
IBF FINANCIAL HOLDINGS

2. IBFC

Bonds Business Performance

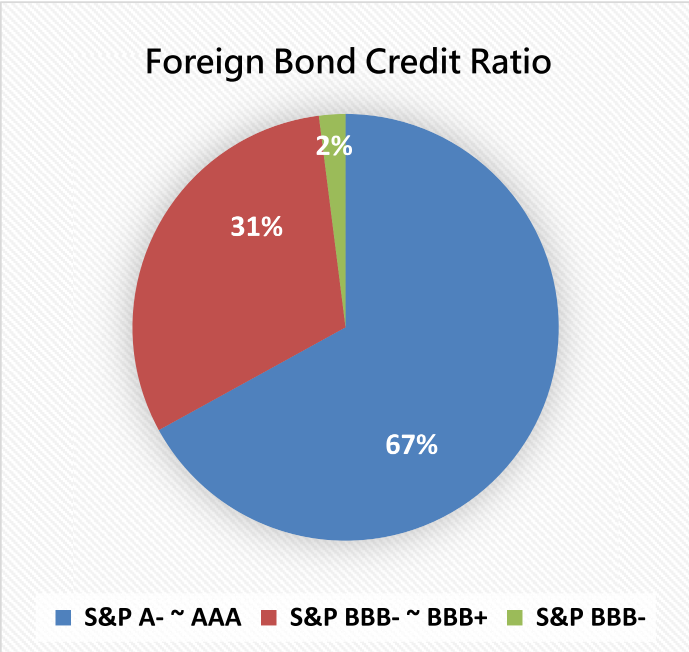


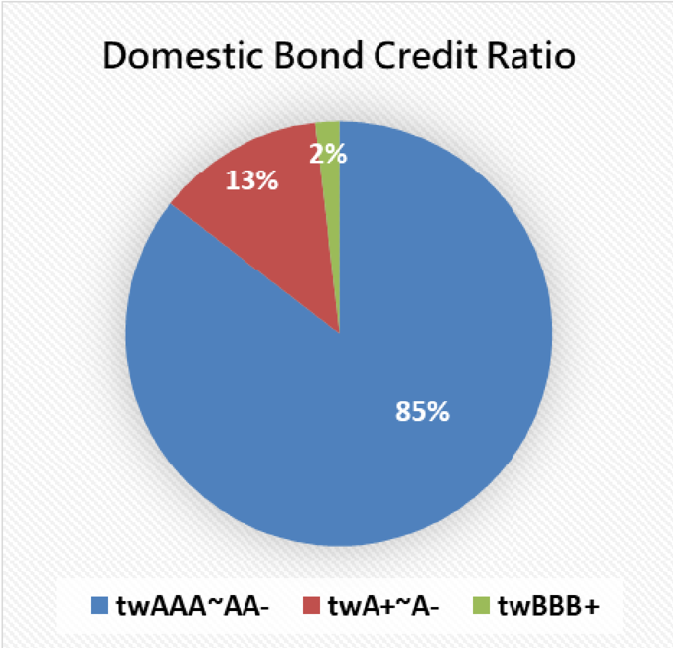


- Foreign Bond：Fed implied that the rate-hiking cycle is near its end. The market believes the Fed funds rate will decrease by the end 2024. Therefore, the funding cost of foreign bond is expected to decline gradually. IBFC will take spreads and duration into account to optimize the bond portfolio and enhance the profit structure in order to increase the potential for capital gains.
- Domestic Bond：Despite the fact that the US bond yield hit a 16-year high and 30-year NTD bond auction result was not as good as expected, the NTD bond price still fluctuated steadily because of limited supply. IBFC will keep increasing bond holdings to gain more carry profits. Looking ahead to next year, Taiwan GDP growth rate is projected to trend around 3%, thus, the expectation of rate cuts will fade away. The company plan to execute some swing trade to improve profits.

Solid Credit Rating

- IBFC carefully consider an investment plan to maintain a balanced portfolio with safety of principal, liquidity and stable rate of return. IBFC only invests in investment grade bonds which is considered solid by the rating agency for both NTD and Foreign bond portfolio.

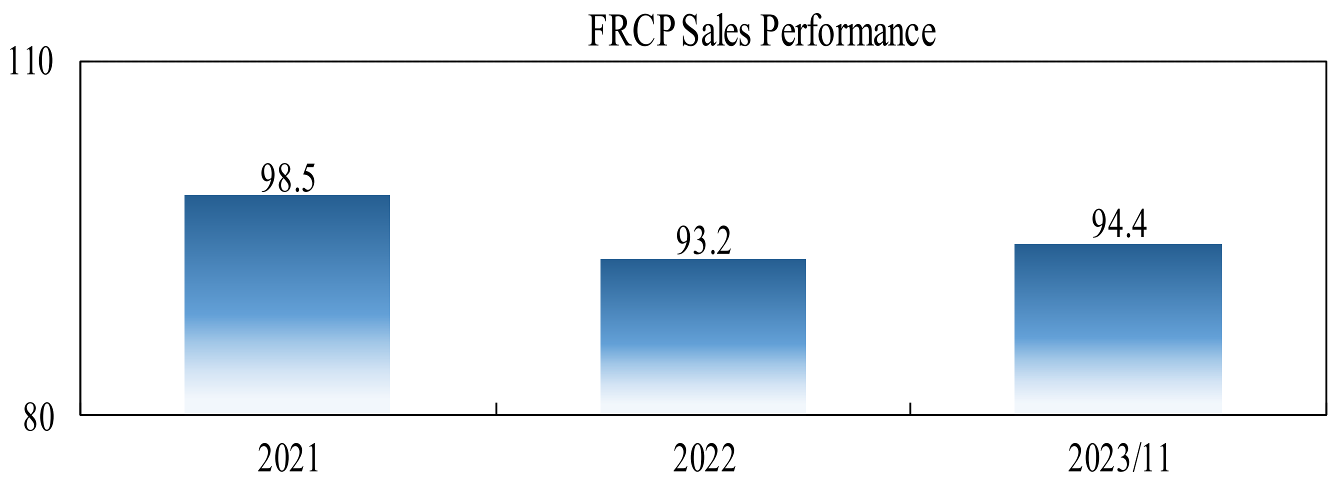




2. IBFC

Highlights: FRCP

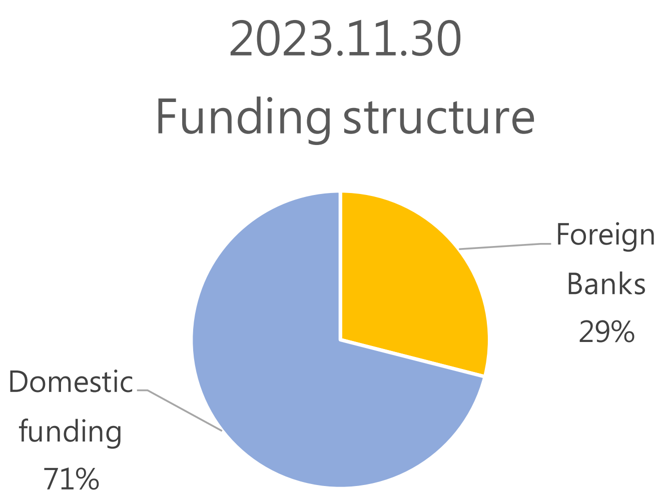
Unit: NT$ bn

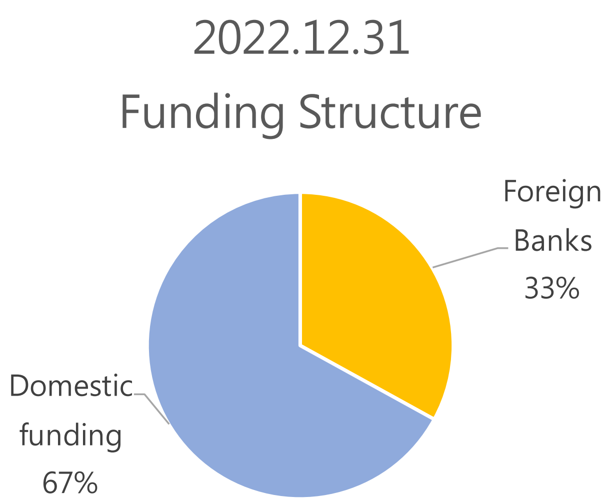


- IBFC is deep-rooted in the FRCP market and provides customized products for mid to long-term working capital, which help corporate customers significantly reduce the cost of capital. IBFC signed 94.4 billion in FRCP contracts and maintained a 65.6 billion loan disbursed in Nov. 2023.

2. IBFC

Highlights: Develop Multiple Sources in Domestic of Foreign Funds

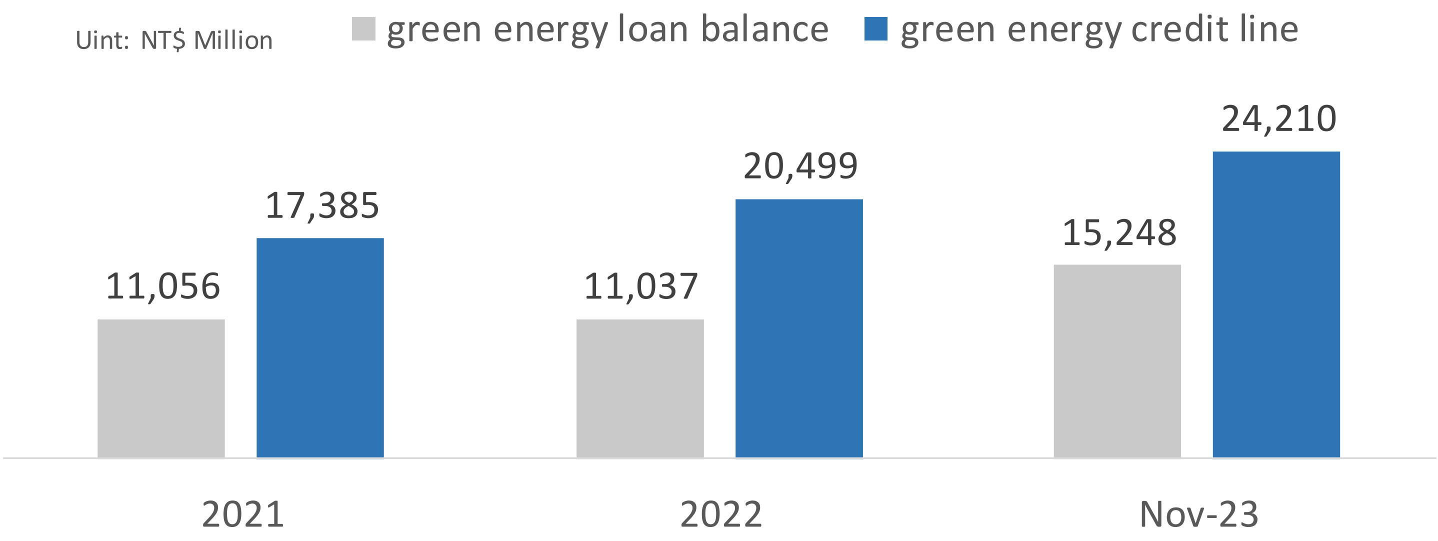




- IBFC dedicated to develop diversified capital channels and minimize costs. The sources of capital have been adjusted from the foreign banks to domestic corporates, individual clients and financial institutions, which can enhance the stability of funding structure and lower funding costs. The proportion of repurchase transactions from foreign banks has declined from 33% in 2022 to 29% by the end of November 2023.

2. IBFC

Highlights: Green Energy



■ IBFC is the first bills corporation joining solar power station financing programs and addressing green energy industry market since 2017. From 2019 to November 2023, the green energy credit line and loan balance increase 183% and 347% respectively.

2. IBFC

Awards: Non-stop Innovation

- IBFC supports the green energy industry. In 2020-2023, the credit line and balance have been increasing continuously. As a result, IBFC had been four consecutive years awarded of the best financial service by the Bureau of Energy, Ministry of Economic Affairs.

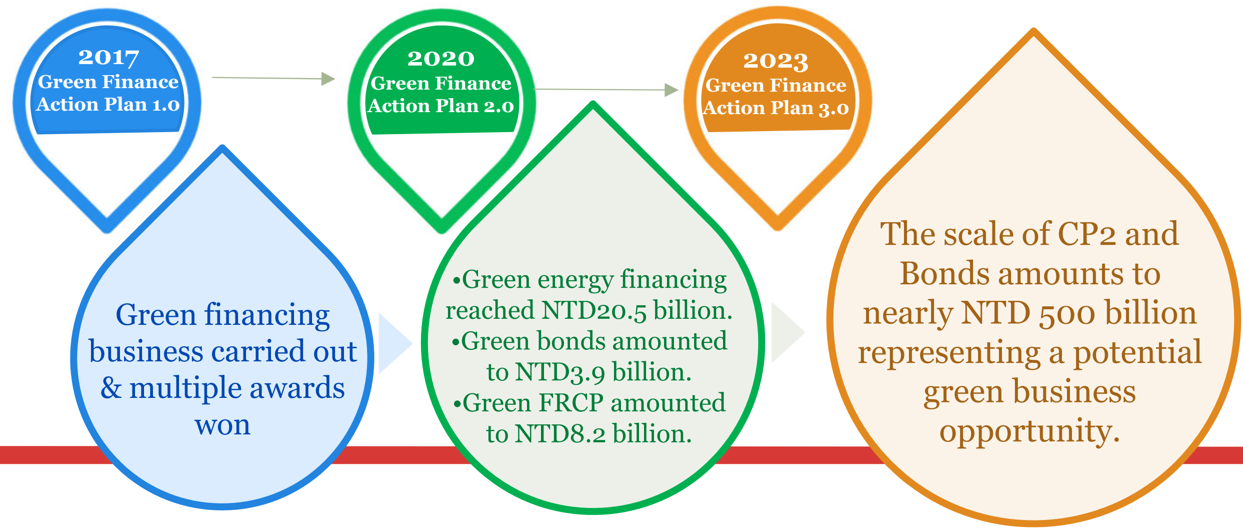
- IBFC won the 10th and 11th Taiwan Banking And Finance Best Practice Awards- the best bills finance corporation by TABF. The reasons why IBFC won are active development on foreign bonds and promotion of government's green energy policy.

ESG

Operating strategy	• We follow the Principles for Responsible Banking (PRB) and the Principles for Responsible Investment (PRI), and incorporate ESG risk assessment factors into investment and financing decisions, identify the level of industrial carbon emissions, and assist enterprises in low-carbon transformation to implement the spirit of ESG sustainability. • We are dedicated to scaling ESG-linked commercial papers underwriting business, and formulate corresponding risk level integrated management, implement responsible credit extension, and win praise from enterprises and investors, in addition to increasing revenue, also maintains our market position. • To implement an ESG strategy, we regularly conducts ESG training courses to enhance the knowledge of our staff, also to cultivate finance talents. Ensuring that employees support our company to have deeper engagement on sustainability.
Performance (as of the end of November 2023)	• Green Loans amounted to over NT$15.248 billion. • Sustainability bond reached NT$6.2 billion. • Green FRCP underwriting business reached NT$ 10.2 billion.

Operating strategy

- IBFC continues to import the spirit of ESG sustainability into various businesses, such as underwriting green Commercial Paper(CP2), promoting the amount of green bonds, etc., strengthening the ESG risk assessment mechanism of investment and financing business, and implementing responsible credit granting. Thus, IBFC has been well received by enterprises and investors, so as to make business grow steadily in the future.
- We will integrate ESG into the existing investment and financing business and disclose ESG information, identifying the level of industrial carbon emissions, and also assisting enterprises in low-carbon transformation, incorporating ESG factors into comprehensive decision-making, and formulating corresponding risk levels for integrated management, we aim to become the best green bills trader in money market.

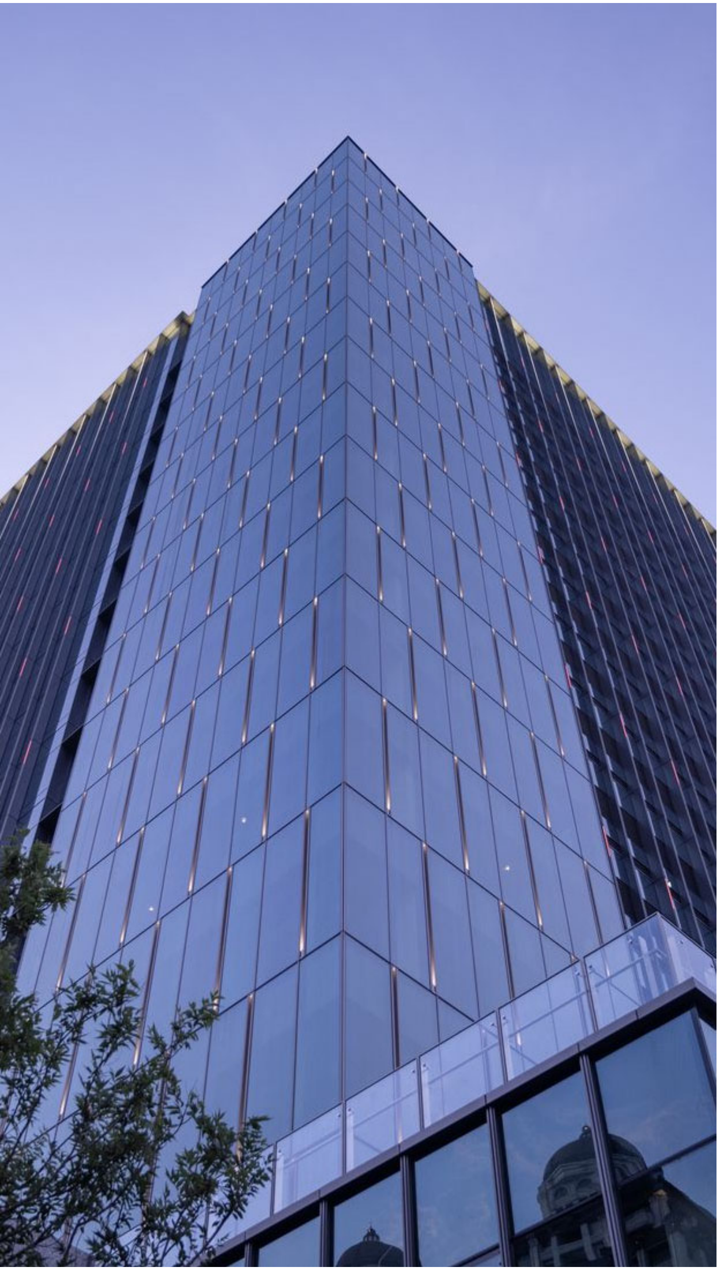


2. IBFC

Operating strategy

Guaranteed Issuance of Commercial Papers are the main profit and core business. IBFC expands and adjusts the client base and credit actively with safety, charity and guaranty.

ESG Credit Extention	■ Cooperate with government policies in renewable energy plan. (*1) ✓ Total capacity of 25.6GW in 2025. (Solar 20GW, Offshore Wind 5.6GW) ✓ Estimated output of NTD$ 340 billions in 2025, creating NTD 1 trillion investment and 1.2 trillion industrial production in future. ■ ESG clients include geothermal, battery storage, onshore wind turbine and etc. ■ Invite Professional Consultant to lecture on energy industry and related risk.
Urban Renewal	■ Executive Yuan promotes and accelerates urban renewal plan. (*2) ✓ A total of 4,421 approved renewal cases recorded on 31th October 2023. ■ Actively participate in syndicated loan relating to urban renewal plan. ■ Develop clients with Sustainable Development Goals, SDGs.
2050 Net Zero Emissions	■ Support net zero emissions by 2050. (*3) ✓ Reduction of energy import from 97.4% in 2021 to less than 50% in 2050. ✓ Government estimates to invest NTD 900 billions in infrastructure by 2030, creating private investment of NTD 4 trillions in future. ■ Carbon emissions taken into loan assessment to support government policy through corporate finance. ■ Develop clients with electric vehicles, hydrogen fuel cell, low-energy consumption building and etc.



1. IBFFH Operation Highlights
2. IBFC Operation Highlights
3. **IBFS Operation Highlights**
4. IBF VC Operation Highlights
5. RICB Operating Highlights
6. IBFFH ESG Actions

Operation Overview

- As of November 2023, the brokerage market share and margin loan market share of IBFS increased 0.17% compared to the same period last year.

	2021	2022	2023. 01-11	2022. 01-11
Volume of Brokerage	44,859	26,514	29,762	24,313
Market share of Brokerage (%)	1.94	1.78	1.94	1.77
Margin Loans	147.01	130.41	129.43	132.66
Market share of Margin Loan (%)	4.59	4.66	4.83	4.66

Unit：NT$ 100mn

3. IBFS

Revenue Breakdown

- The brokerage business revenue is the main source of profit for IBFS. From January to November 2023, due to the improved performance of proprietary trading and underwriting business, the proportion of Proprietary Trading income has increased to 29.02%, Underwriting increased to 4.05%.

	2021		2022		2023. 01 - 11	
Brokerage	3,982,495	74.78%	2,709,535	72.11%	2,682,499	66.33%
Proprietary Trading	1,148,183	21.56%	948,927	25.26%	1,173,929	29.02%
Underwriting	176,958	3.32%	67,529	1.80%	163,728	4.05%
Others	17,800	0.34%	31,170	0.83%	24,310	0.60%
Total	5,325,436	100.00%	3,757,161	100.00%	4,044,466	100.00%

Unit: NT$ ‘000

Mobile trends in Brokerage Business

E-manager
理財e管家

Stock selection, quotation, trading, accounting, account opening, news, subscription, investment, stock loan, customer ledgers , dollar cost averaging & document signing

國票紅財神

Quotation
Financial news
Professional Info
AP trading system

國票閃電+

Quick order
Fast transaction
Cloud Smart Order
Major customer AP system

國票任我贏

Quotes, transactions, accounts, dividend area, asset overview, smart automatic subscription

國票Web

Simple and fast
Web trading system

國票綜合證券
國票超業
數位下單 國票簡單

Stock market tracking
Strategic stock selection
Cloud Smart order
Mobile APP

Diversified Strategy in Proprietary Business

Stock

- Through the integration of resources, stock selection meetings and daily morning meetings, we focus on the most advantageous targets and create profits; meanwhile, we use the stop-loss and stop-profit mechanism to avoid excess loss.

Futures & Option

- Participate in the issuance and market making of various ETF to increase the profit opportunities; establish futures and spot arbitrage models in various trading markets to reduce directional risks.

Bond

- The market expects that the rate-hiking cycle is near its end, before the Fed cuts interest rates, bond investment is still conservative and bearish, and stable profits are based on the principle.

Warrant Insurance

- Combining traders, researchers and information personnel to create IBFS's operation model and develop market-making and hedging strategies. Since 2019, IBFS has been evaluated as an A-grade market-making broker.

Strong Underwriting Strength & Diversified Financial Services

Rank 9th by the SPO Submission Cases

- As of November 2023, SPO has sponsored 8 submissions and is ranked 9th in the market.
- Continue to develop companies with promising prospects and aim to increase our market share in capital market fundraising.

Rank 9th by the Underwriting Cases

- As of November 2023, SPO has hosted 8 underwriting projects, ranking 9th in the market.
- Providing customized financial advisory services to assist issuing companies in smoothly completing fundraising projects in the capital market.

Sustainable and Discovering

- Assist companies in achieving sustainable business operations through the implementation of ESG/CSR project initiatives.
- Continuously discovering high-quality companies to promote IPO plans and inject new vitality into the capital market.

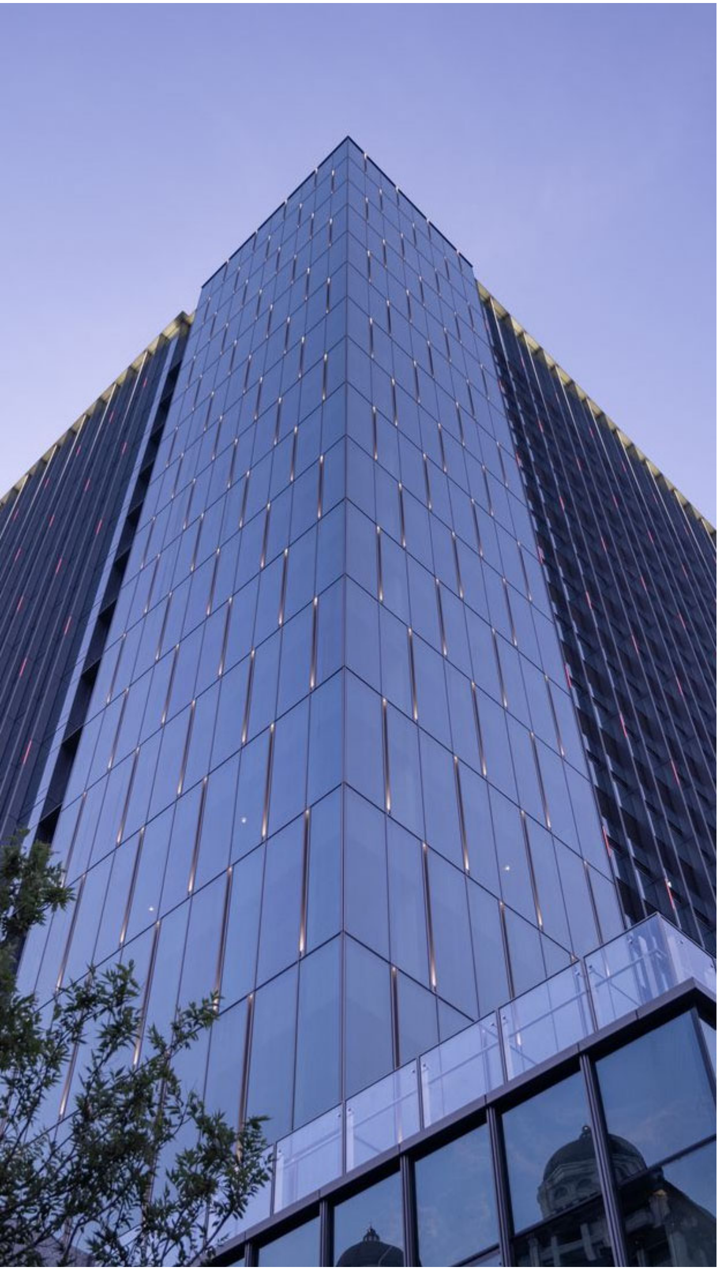
3. IBFS

Operation Strategy

Brokerage
Trading platform optimization
Digital business expansion
Strive for high-frequency trading

Proprietary Trading
Pursuit of profit, loss reduction
Trading strategy multiple equilibrium
To build up the high winning strategy and profits platform.

Underwriting
Focus on potential clients to provide consultants and IPO/SPO service.
To accumulate the records for IBFS branding.



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5. RICB Operating Highlights
6. IBFFH ESG Actions

4. IBF VC

Revenue Breakdown

- The main income of IBF VC comes from the cash dividend and disposal of long-term investments as well as profits of its subsidiary, Guo -Want.

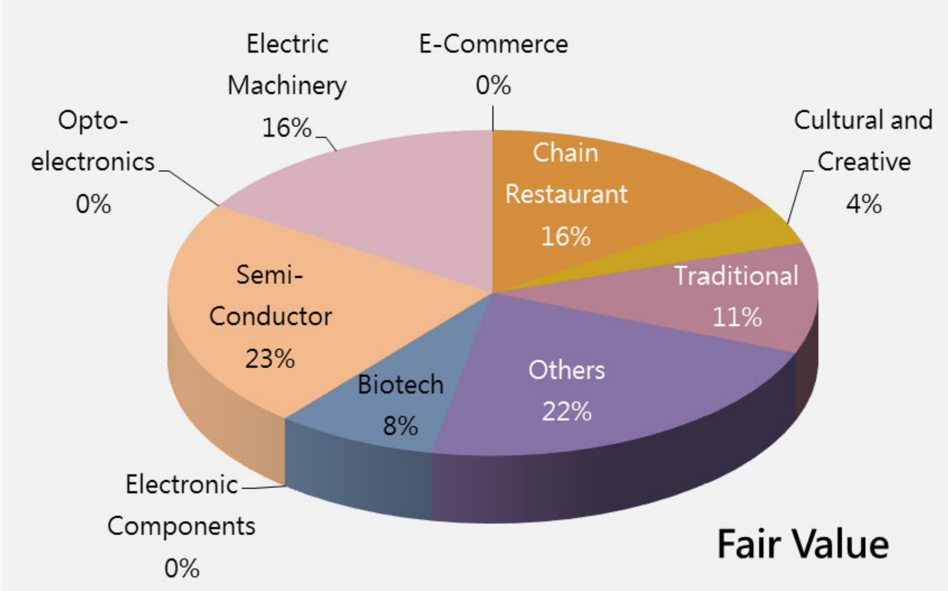
	2021		2022		2023. 01- 11	
Gains or losses financial assets at fair value through profit or loss	530,413	79.58%	(567,900)	-129.82%	251,188	63.27%
Equity in gain of affiliates, net	99,409	14.92%	77,080	17.62%	107,739	27.14%
Dividend income	29,043	4.36%	40,295	9.21%	21,593	5.44%
Other income	7,600	1.14%	13,087	2.99%	16,484	4.15%
Total	666,465	100.00%	(437,438)	-100.00%	397,004	100.00%

Unit: NT$ ‘000

4. IBF VC

Portfolio of Invested Industries

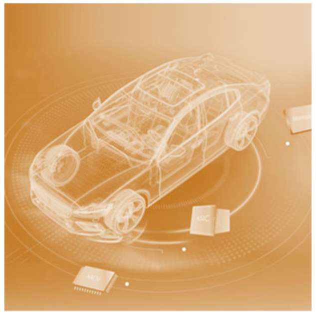
- As of November 2023, total market value of long-term investments amounted to 0.929 billion NT dollars, most of which are in semi-conductor industry followed by chain restaurant industry and electric machinery industry.



4. IBF VC Operation Highlights

Accurate Targeting and Seeking Opportunities

- IBF Venture Capital's investment portfolio performs stable, timely adjusting reductions in stocks that already reflect fundamentals and have a higher market value.
- Targeting on high-quality cases that have the opportunity to emerge from the trough of the economic cycle, considering the past influence of interest rate hikes and inflation factors, such as Textiles and Semi-conductor.
- Looking toward the future, the investment strategy will seek opportunities on mainstream healthcare industries and ESG-related industries.

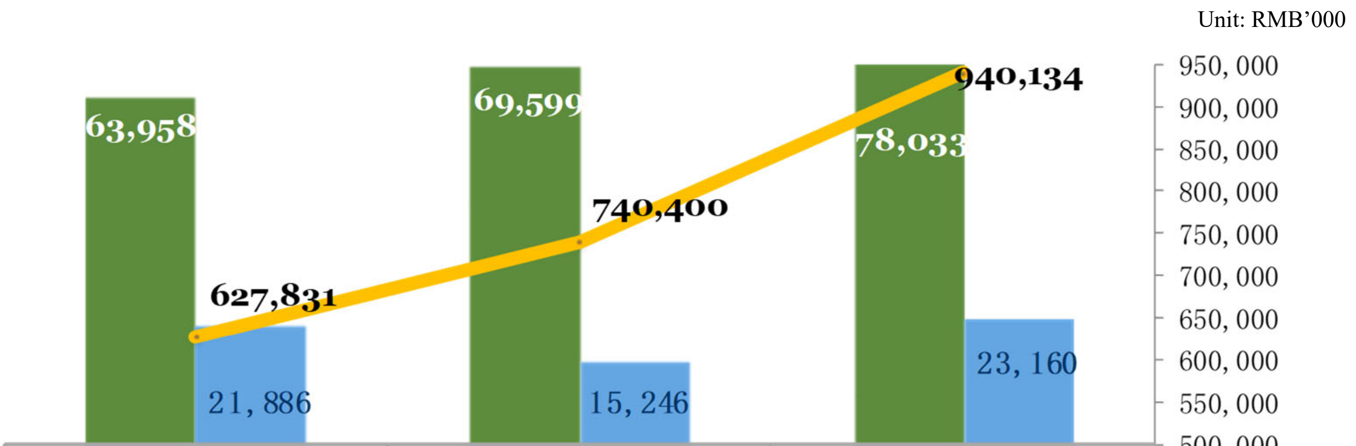


Operation Strategy

- The focus will be on investing in healthcare industry , ESG-related industry, and growing industry which is emerge from the trough of the economic cycle.
- Continuously optimizing and streamlining the investment portfolio, improving efficiency of capital utilization.
- A conservative approach will be adopted towards investments in geopolitics and US-China trade issues cases.
- Strengthening target industry and peer resources connections in order to enhance value and strategic meaning of our investments.

4. Guo Want Operation Highlights

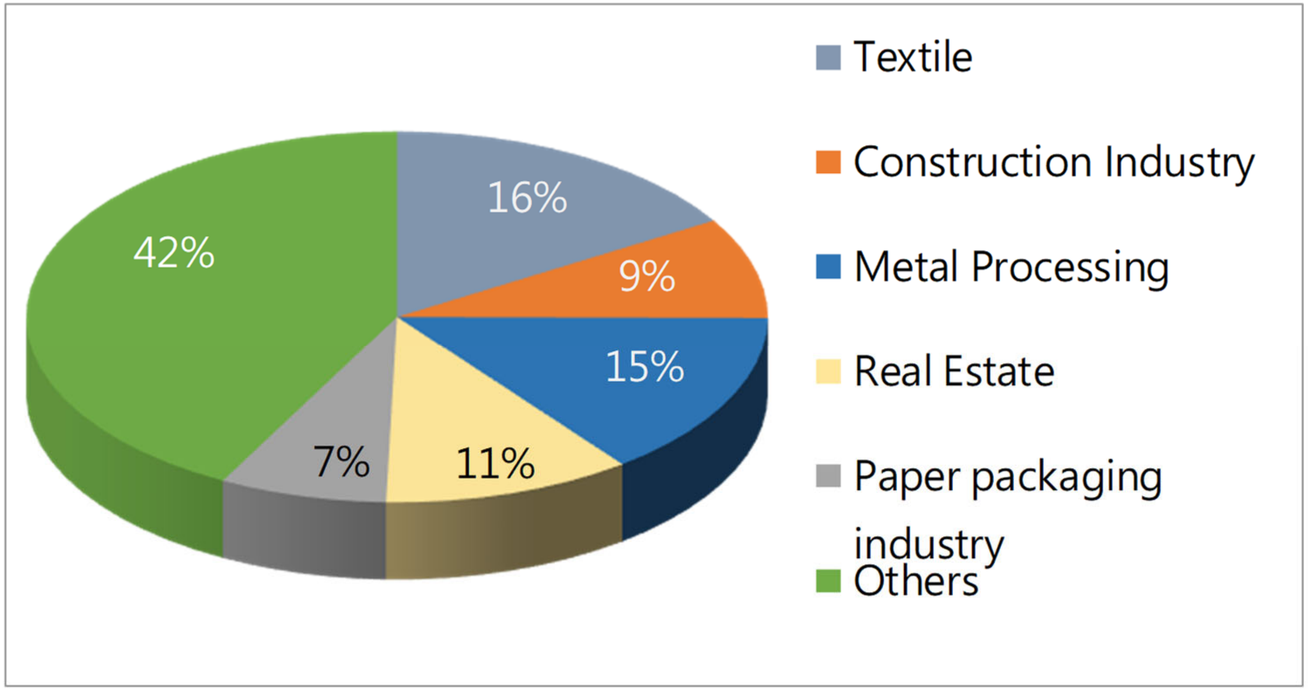
Financial Highlights



	2021	2022	2023 1~11
Revenue	63,958	69,599	78,033
Net Income	21,886	15,246	23,160
Loan Balance	627,831	740,400	940,134

■ Guo-Want is performing great annual profitability of tens of millions RMB in recent years.

Industry Sectors of the Loan Portfolio

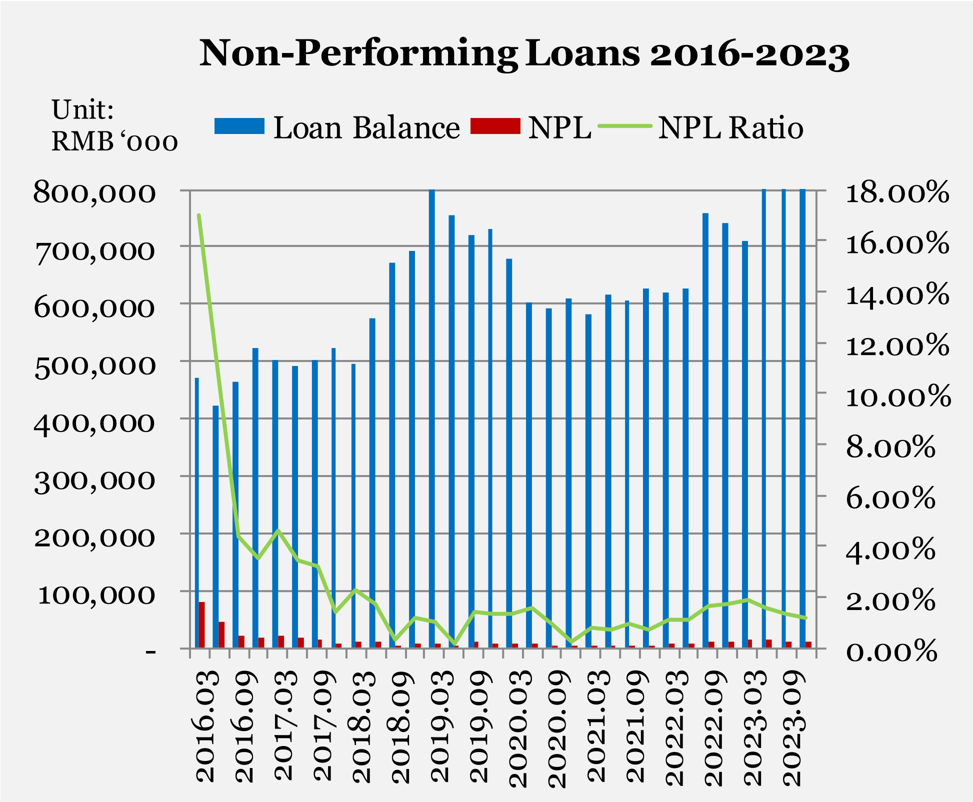


- The loan portfolio is mainly consisted of textile , metal processing, real estate, Paper packaging industry and construction industry which take 58% of total credit extended.

4. Guo Want

Operation Overview

- From 2018 to Nov 2023, NPL ratio is well under 2%.



- Guo-Want recognized NT$ 94.99 million profit in 2021, NT$ 67.42 million profit in 2022, NT$ 81.82 million profit in 2023. 01-09, which, in accumulation, is NT$ 627.14 million. In terms of profit, IBFFH is still on the front of domestic financial institutions that invest in leasing and financing service company in mainland China.

Paid-in Capital	Accumulated Outflow of Investment from Taiwan	Percentage of Ownership	2021 P&L	2022 P&L	2023 (1-9) P&L	Accumulated P&L*
904,543	904,543	100%	94,990	67,415	81,815	627,142

*Including exchange gain/loss

Unit: NT$'000

國票金融控股公司 IBF FINANCIAL HOLDINGS

4. Guo Want

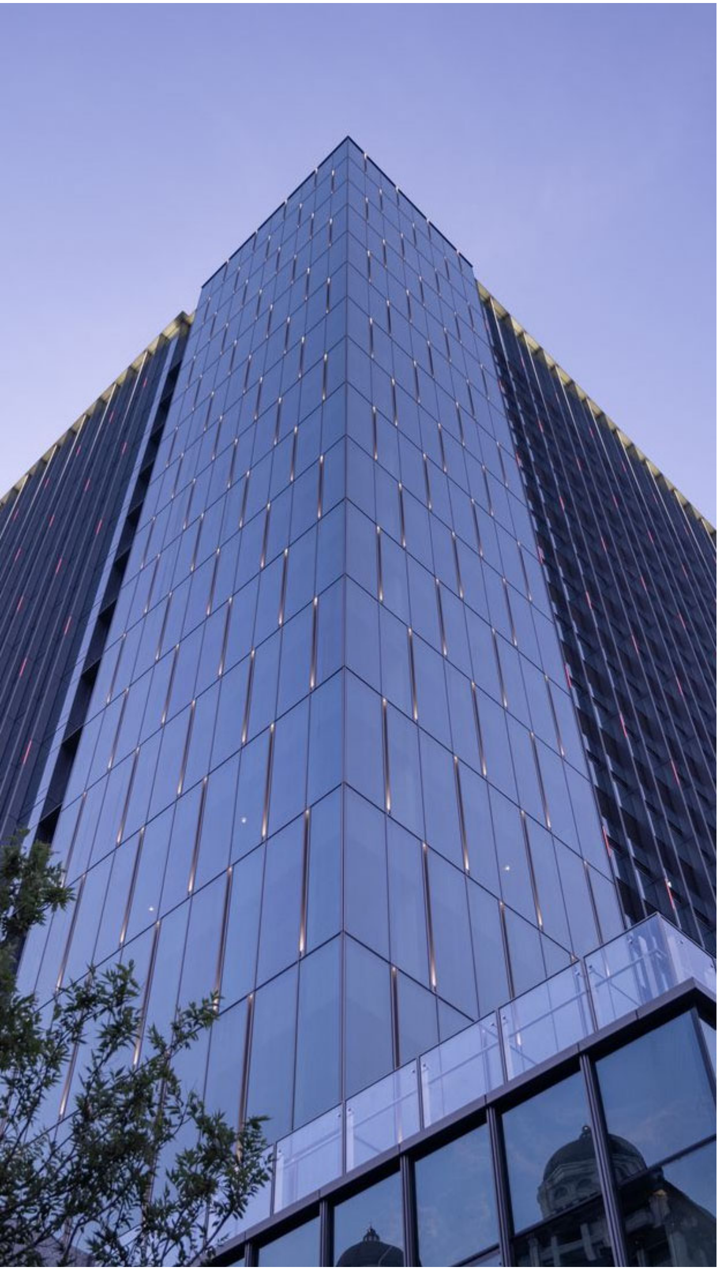
Operation Highlights

A Significant Share of Profit Contributed

- Comparing to the spread of domestic financial institutions, there is still potential in Guo Want's profit margins (about 6.6%).
- With strict credit policy and effective risk control, Guo Want's NPL ratio is under 2% since 2018.
- With strong industrial analysis capabilities and deeply cultivated in the mainland, Guo Want has advanced deployment on surveillance, green energy , 5G and other related industries before the COVID-19 outbreak. The impact of COVID-19 remains low so far.
- Guo Want ranks in the forefront among the domestic financial institutions that invested on the leasing business in mainland China.

Operating Strategy

- Given the current economic outlook is flanked by multiple factors, Guo Want will adhere to the principle of conservatism, observe the trend of the prosperity of various industries, and pay attention to the operation of existing customers.
- Guo Want has solved the financing problems for more than 700 enterprises over the past ten years, the business team has rich experience. In the future, Guo Want will still carefully select customers, with the team's familiarity with the credit industry, it is believed that it can also successfully maintain a stable profit target.



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1. IBFFH Operation Highlights

2. IBFC Operation Highlights

3. IBFS Operation Highlights

4. IBF VC Operation Highlights

5. RICB Operating Highlights

6. IBFFH ESG Actions

Operating Strategy

Expand Rakuten Ecosystem	Continually implement cross cooperation not only with Rakuten and IBF group companies, but also with external business partners to expand Rakuten ecosystem to increase customer number.
Increase Cross-Industry Alliances	Increase personal loan balance through alliances and to diversify our investment portfolio while controlling expenses.
Strengthen Digital Financial Services	Continue to strengthen digital financial services and upgrade information system, grasp digitalization opportunities; provide "Safe, Secure and Convenient" services with high-quality information security management.
Improve Risk Control Mechanism	Continue to optimize legal compliance and risk control mechanism, improve asset quality to support the development of various businesses while maintaining sound liquidity.
Strengthen Corporate Governance	For corporate governance, take sustainable development as main point, appointed of Chief Corporate Governance Officer, strengthen information disclosure, and improve transparency of corporate governance.
Strengthen Information Security Monitoring & Defense Capabilities	Continue to strengthen and monitor information security capability, threat internal information security in real time, ensure the security of various systems and information assets, and reduce operational risks.

5. Rakuten International Commercial Bank

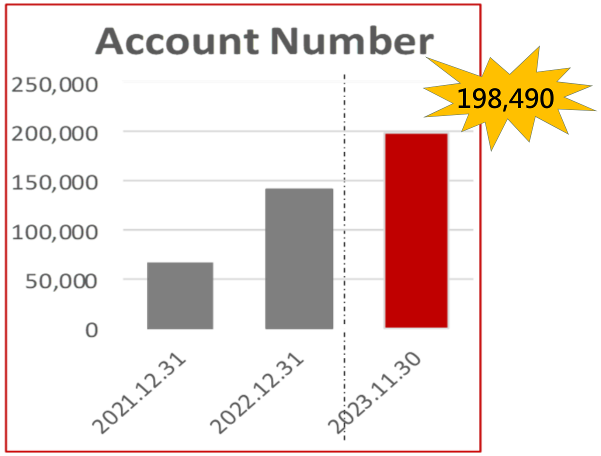
Operation Overview

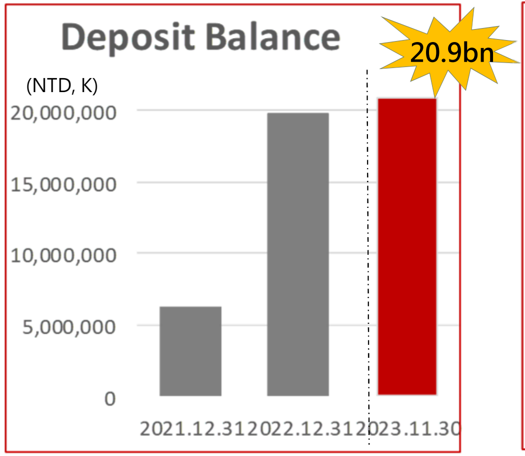
Condensed Financial Structure

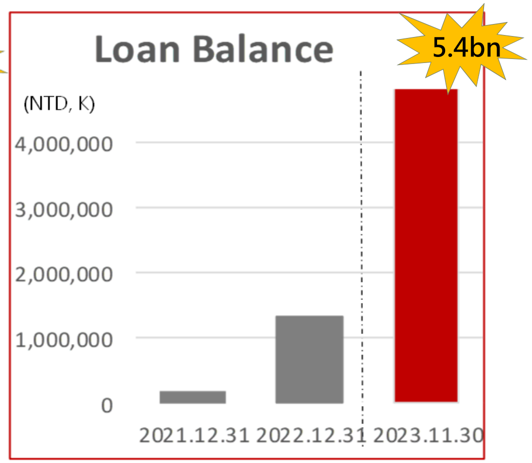
Items	November 30, 2023 (as of)
Capital Stock	10,000
Assets	33,131
Equities	8,192
Net Income before Income Tax	-598
Deposits	20,905
Loans	5,376

Unit：NT$ Million

Steady growth of the amount of accounts, deposit balance, and loan balance.







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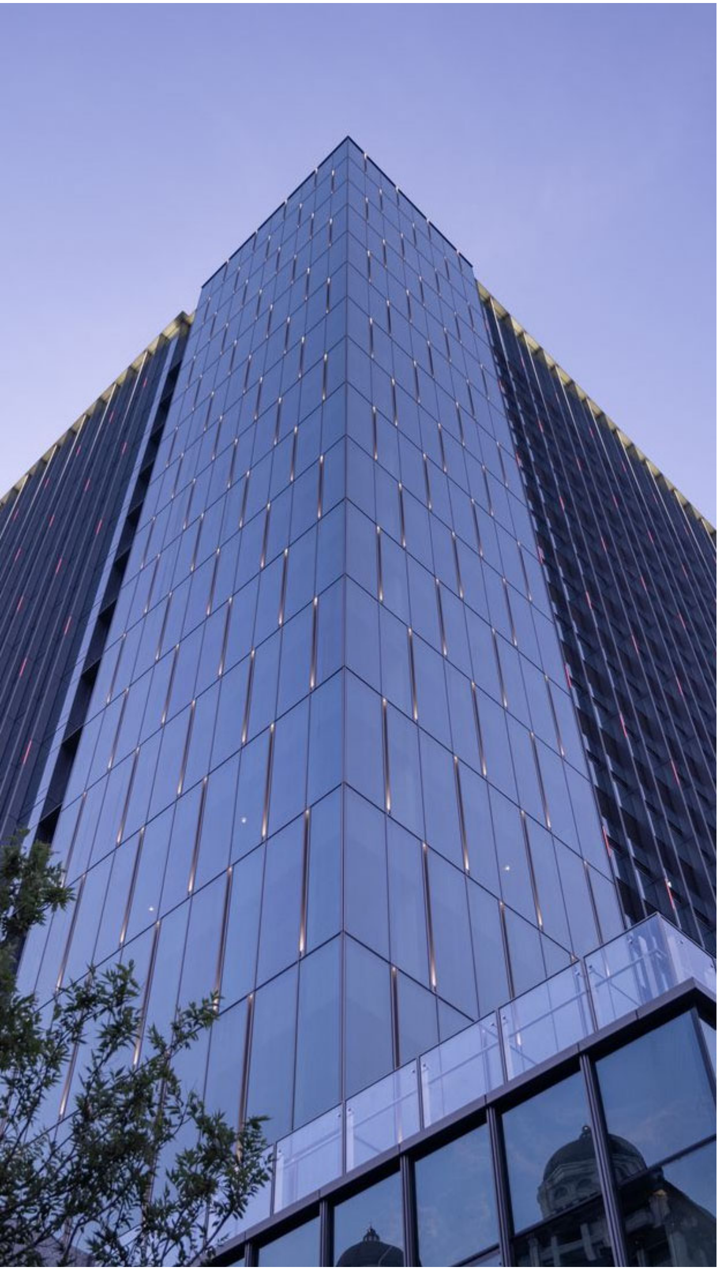
5. Rakuten International Commercial Bank

Business Development

- Business development will continue to be driven by deepening collaboration with Rakuten Ecosystem and IBF Group companies. In addition to this, the Bank will actively collaborate with external companies to expand our products and services, and acquire more customers.
- In terms of deposit, the Bank aims to expand them while controlling costs, taking into account sound liquidity management and business expansion; We are currently focusing on launching various campaigns and plan to offer a new type of deposit product this month.
- In terms of loan, the Bank will actively promote loan business, particularly personal loans, as main business of the Bank; In addition, RICB will continue to strengthen cooperation with group companies and expand more cooperation channels for customer acquisition.
- Proactively apply trial business to provide new products and services by taking into account the Bank's controllable profit & loss, profit opportunities and market conditions.
- By expanding the number of partners, we are currently working with payment companies to promote their use in everyday life. We will simultaneously diversify payment methods and further promote account utilization.



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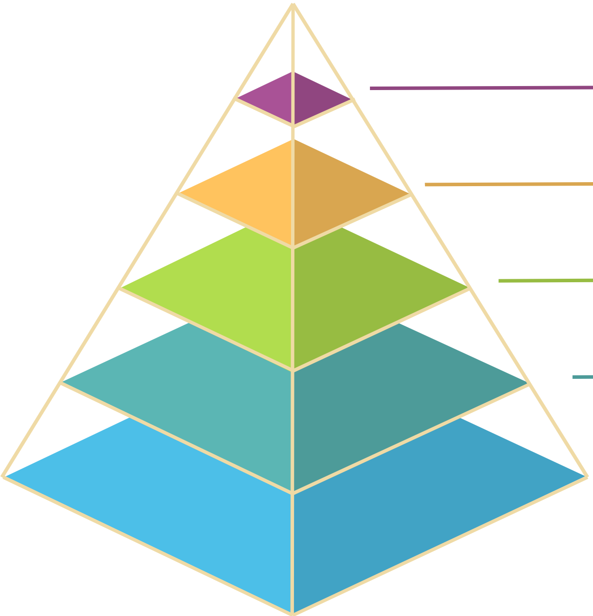
Sustainable Development Vision



Vision — Become Taiwan's financial industry model of sustainability

Mission — Take the lead in sustainable development and influence positive change

Value — Sincerity, Efficiency, and Innovation

Goal — In accordance with UN Sustainable Development Goals

Strategy — Strive for the common prosperity of society and promote environmental sustainability

1. **Enhance domestic and international sustainability ratings**
2. **Follow regulatory guidance from the authorities**
3. **Actively join and contribute to global sustainability initiatives**

2023 Sustainable Highlights

Ratings

Released English version of the ESG Report

Uploaded it on the MOPS for Foreign Investors' Review

Regulations

Initiatives

Disclosed implementation status of SASB, PRI and PRB

Follow authority standards and align with international principles

Ratings

Initiatives

Set carbon reduction targets and signed SBTi

Set an annual average reduction of 2% in Scope 1&2 emissions compared to the baseline year

Ratings

Procured renewable energy and purchased carbon credits

Supplying green energy starting from the fourth quarter of 2023

Regulations

Initiatives

Published TCFD report and joined as a TCFD Supporter

Conducted climate risk and opportunity assessments to enhance operational resilience

Ratings

Established policies to enhance ESG governance

Human rights, sustainable procurement from suppliers, and intellectual property rights

Ratings

Held a music concert to support Taiwanese culture

Showcased CSR by supporting local classical music orchestra

Ratings

Promoted social inclusion by sponsoring Make a Wish

Focused social issues by caring for critically ill children

ISO Certifications

ISO 14064-1 - Greenhouse gases

- IBFFH achieved ISO 14064-1 certification for greenhouse gas inventory verification conducted for the fiscal year 2022.

ISO 14001 Environmental management systems and ISO 50001 Energy management systems

- IBFFH completed ISO 14001 Environmental Management System and ISO 50001 Energy Management System audit for this year. (Following the certification obtained in 2022, the certification is valid for three years and requires annual audits for renewal.)

ISO 27001 Information security management systems

- IBF Securities obtained ISO 27001 Information Security Management System certification in 2022. The certification is valid from December 27, 2022, until October 31, 2024.
- International Bills Finance held a project meeting in 2023 and plans to carry out verification in 2024.

bsi ISO 14064 溫室氣體確/查證 VERIFIED

bsi ISO 14001 環境管理 CERTIFIED

bsi ISO 50001 能源管理 CERTIFIED

bsi ISO/IEC 27001 資訊安全管理 CERTIFIED

6. IBFFH ESG Actions

International Initiatives and Principles

PRI, PRB

- Voluntarily adhered to the Principles for Responsible Banking (PRB) and the Principles for Responsible Investment (PRI) since 2022.
- The sustainability report issued in August 2023 has disclosed the implementation status of PPI and PRB.

GRI, SASB

- The sustainability report issued in August 2023 has disclosed relevant information in accordance with GRI 2021 standards and SASB guidelines.

TCFD

- Became TCFD supporter in April 2023.
- Issued the TCFD report for fiscal year 2022 in September 2023
- Scheduled to start compiling the TCFD report for fiscal year 2023 in January 2024.

SBTi, PCAF

- Signed SBTi commitment in August 2023.
- Planning to implement the PCAF carbon accounting in early 2024 and disclose Scope 3 emissions in the 2023 sustainability report.
- Scheduled to set science-based reduction targets in 2024 and submit the proposal.

Q & A

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