全國農業金庫
Agricultural Bank of Taiwan

2025 ESG

Agricultural Bank of Taiwan

SUSTAINABILITY REPORT

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Chairman's Message

Amid the continued convergence of global geopolitical developments, supply chain restructuring, and climate-related risks, sustainable development has evolved from a corporate option into an inescapable shared responsibility. As Taiwan's only chartered financial institution that integrates the functions of both a specialized agricultural bank and a commercial bank, the Agricultural Bank of Taiwan remains steadfast in its core mission of supporting the financial needs of farmers and fishers while providing guidance and assistance to the Credit Department of Farmers' and Fishermen's Associations. In response to the growing momentum of sustainability transformation, we are further leveraging the power of finance to serve as a key catalyst for advancing the sustainable development and transformation of Taiwan's agricultural sector.

We firmly believe that by integrating green finance, digital technologies, and multi-stakeholder collaboration, we can enhance the competitiveness of the agricultural finance system while fostering a more sustainable and resilient future for Taiwan's agriculture.

Chairman

Green Finance

Deepening Net-Zero Transition and Advancing Sustainable Agriculture

Climate risk has become a major challenge to global agricultural production and food security. In 2025, the Agricultural Bank of Taiwan continued to channel financial resources toward sustainable sectors through green finance initiatives. Working in collaboration with the Credit Department of Farmers' and Fishermen's Associations, we promoted practices such as energy saving and carbon reduction, green energy, eco-friendly agriculture, and circular agriculture. These efforts support farmers and agribusinesses in accelerating the adoption of low-carbon technologies and smart manufacturing. In alignment with the government's net-zero policies and the carbon reduction requirements of international supply chains, we also encourage agricultural operators to strengthen their climate adaptation capabilities, ensuring that sustainable agriculture represents not only a transformation in production methods but also an enhancement of industry competitiveness.

Digital Transformation

Accelerating Digital Upgrading and Service Innovation in Agricultural Finance

In 2025, digital technology has become a core driver of transformation in both the financial and agricultural sectors. The Agricultural Bank of Taiwan continues to advance the application of financial technology (FinTech), expand the scope of digital platform services, and enhance financial accessibility and user experience for farmers and corporate clients. Looking ahead, we will further promote information integration, data sharing, and operational standardization among Farmers' and Fishermen's Associations. Through the use of artificial intelligence (AI), data analytics, cloud technologies, and other digital tools, we aim to strengthen risk management capabilities, operational efficiency, and service quality across the agricultural finance system, thereby enhancing the overall competitiveness of agricultural financial services through technology.

Partnerships and Collaboration

Building a Sustainable Ecosystem Across the Agricultural Value Chain

Sustainable agriculture requires collective efforts across multiple sectors. The Agricultural Bank of Taiwan will continue to deepen collaboration with government agencies, Farmers' and Fishermen's Associations, trade association, academia, and professional sustainability organizations to jointly promote agricultural innovation, production upgrading, and climate adaptation. We also remain committed to supporting farmers' organizations, encouraging young farmers to return to rural communities, and fostering innovative agricultural teams. These efforts bring new talent and technologies to rural areas, stimulate local economic development, and strengthen the resilience of agricultural value chains. By integrating finance, technology, and knowledge, we aspire to help build a competitive and sustainability-driven agricultural ecosystem.

Corporate Social Responsibility

Expanding Social Engagement and Strengthening Community Connections

While maintaining a sound and stable agricultural finance system, the Agricultural Bank of Taiwan is also committed to giving back to society through concrete actions. We continue to promote programs that support young farmer development, local agricultural and fishery product promotion, sustainability advocacy, and blood donation campaigns. Working together with businesses and stakeholders across society, we seek to enhance public understanding of the value of agriculture and finance while serving as an important bridge between the agricultural sector and society.

Outlook for the Future

Advancing Toward a Model of Sustainable Agricultural Finance

In the face of a rapidly changing global environment, the Agricultural Bank of Taiwan will remain true to its mission by continuously strengthening sustainable governance, service innovation, and corporate social responsibility, while helping Taiwan's agricultural sector enhance its resilience and competitiveness.
We are committed to leveraging the strength of prudent finance to support the net-zero transition, revitalize rural communities, protect the environment, and work alongside farmers, fishers, and society as a whole to create a more sustainable and prosperous vision for the next generation of agriculture.

1 Sustainability Information

Chapter Highlights — Annual Performance, Initiatives, Sustainable Development Roadmap

Annual Performance

Environmental	• Achieved a 100% establishment rate of legal compliance data indicators
	• More than 550 participants from Farmers' and Fishermen's Associations attended financial regulations and practical training seminars
	• Collaborated with representatives from 6 Farmers' and Fishermen's Associations and the Criminal Investigation Bureau to sign an Anti-Fraud Cooperation Memorandum of Understanding (MOU), strengthening the fraud prevention network
Social (including Human Rights)	• Organized 3 experience-sharing forums on business operations and financial diagnostic assistance for agricultural and fishery operators
	• 175 employees were sent to financial-related training courses, which enhanced their professional knowledge and improved the quality of business services.
	• Conducted visits to 80 young farmers receiving interest subsidies and provided timely operational and financial advisory support
Corporate Governance	• Invested approximately NT$9.83 billion in Taiwan ESG sustainability constituent stocks and ESG bonds
	• Promoted green lending programs, with an outstanding loan balance of NT$22.78 billion
	• Acquired the Bank's first self-owned branch property, the Taichung Branch, incorporating green building materials and energy-efficient facilities to advance environmental sustainability
Awards	• Received the highest long-term credit rating from Taiwan Ratings Corporation for 16 consecutive years from 2011 to 2025 –twAAA
	• The 18th Taiwan Corporate Sustainability Awards (TCSA) – the Gold Award in the Corporate Sustainability Reporting Award
	• Financial Information of Service Co., Ltd. (FISC) 2024 - Outstanding F-ISAC Member for Intelligence Sharing Performance
	• The Taiwan Clearing House 2024 awards for Financial Institutions Promoting ACH and Enhanced Financial Collection Service (eFCS) Platform - the Financial Inclusion Excellence Award
	• The 2025 Taiwan Sustainable Agriculture Awards (TSAA) – the Silver Award for Sustainable Agriculture Partnership Award
	• The Green Procurement Program for Private Enterprises and Organizations – Outstanding Performance Model Organization

Initiatives

Finance × ESG Research and Networking Platform (September 12, 2025)

The Agricultural Bank of Taiwan was invited to participate in the "Finance × ESG Research and Networking Platform" forum, jointly organized by the Taipei Foundation of Finance and the Taiwan Branch of BSI (British Standards Institution). During the forum, the Bank shared its experience in leveraging financial expertise and resource integration to facilitate deeper collaboration between the agriculture and fisheries sectors and industries such as technology and environmental protection, thereby enhancing the overall sustainability and resilience of industrial development.

- Participating Organizations: Sustainability-related units from various financial institutions
- Number of Participants: Approximately **50 participants**

Sustainable Development Roadmap

Corporate Governance

Continuous improvement of the legal compliance system
Enhancing information security

8.10

9.c

13.3

16.5、16.b

Issues	2025 Achievements	Short-term Goals (2026)	Mid-term Goals (2-5 years)	Medium-long term Goals (6-10 years)
Legal Compliance Legal Compliance Develop of regulations using systematic data indicators to enable system-based monitoring of compliance risks associated with external regulations	• Achieved a 100% implementation rate for regulatory compliance data indicators ahead of schedule	• Achieved an 8% update rate for Standard Operating Procedure (SOP) data indicators • Incorporate SOP and revision history into the ABT Intelligent Knowledge Hub	• Achieved a 40% update rate for SOP data indicators • Reached a 40% incorporation rate of SOP into the ABT Intelligent Knowledge Hub	• Achieved an 80% update rate for SOP data indicators • Reached an 80% incorporation rate of SOP into the ABT Intelligent Knowledge Hub
Governance Increase in Board of Directors' attendance and diversification of Board of directors and supervisors	• Review 19 board resolutions in compliance with the Principles for Sustainable Development Practices • Submitted 19 sustainability-related agenda items for senior executives' annual performance evaluations • Convened 2 Sustainable Development Committee working meetings • Established a new SOP for sustainability information management and incorporated it into the internal control system	• Review board resolutions related to the Principles for Sustainable Development Practices • Identify performance evaluation indicators for senior executives linked to sustainability • Optimize the sustainability governance structure and operational framework • Coordinate and integrate sustainability-related resources and information across departments	• Number of sustainability-related board proposals increases by 2%–5% • Incorporate at least 1 sustainability indicator in senior executive performance evaluations • Assess the feasibility of appointing a Chief Sustainability Officer (CSO) • Assess the implementation of a cloud-based sustainability information system	• Number of sustainability-related board proposals increases by 5%–10% • Incorporate at least 2 sustainability indicator in senior executive performance evaluations • Establish a cloud-based sustainable development management platform
Information Security Improve information security governance and resilience	• Obtained ISO 27001 certification, with the certification scope expanded to cover all information technology and information security departments • No incidents of sensitive data leakage and information security incidents occurred	• Continue implementing the ISO 27001 Information Security Management System (ISMS) and complete surveillance audit activities. • Fewer than 1 incident of sensitive data leakage per year • Fewer than 1 major information security incident per year	• Fewer than 1 incident of sensitive data leakage per year • Fewer than 1 major information security incident per year	• Fewer than 1 incident of sensitive data leakage per year • Fewer than 1 major information security incident per year

Customer Rights

Enhance digital financial services
Implement the principle of fair treatment of customers

2.3、2.4、2.a

7.2

8.3、8.10

9.3、9.c

Issues	2025 Achievements	Short-term Goals (2026)	Mid-term Goals (2-5 years)	Medium-long term Goals (6-10 years)
Customer Service Implementation of personal data protection and fair treatment of customers, providing new financial services, and maintaining customer satisfaction	• Entered into strategic cooperation agreements with 5 Farmers' and Fishermen's Associations • Employees holding supervisory, managerial, or business-related qualifications accounted for approximately 27% of the total workforce • A total of 11 customer complaint cases were received, with a resolution rate of 100% • Successfully maintained certification under the ISO 10002 Customer Complaint Handling Management System	• Establish strategic alliances with 5 partner organizations • Employees holding supervisory, managerial, or business-related qualifications accounted for 30% of the total workforce • Maintain a 100% satisfactory resolution rate for customer complaints • Successfully maintained certification under the ISO 10002 Customer Complaint Handling Management System	• Establish strategic alliances with 10 partner organizations • Employees holding supervisory, managerial, or business-related qualifications accounted for 35% of the total workforce • Maintain a 100% satisfactory resolution rate for customer complaints • Successfully maintained certification under the ISO 10002 Customer Complaint Handling Management System	• Establish strategic alliances with 15 partner organizations. • Employees holding supervisory, managerial, or business-related qualifications accounted for 40% of the total workforce • Maintain a customer complaint satisfactory resolution rate above 90% • Successfully maintained certification under the ISO 10002 Customer Complaint Handling Management System
Digital Transformation Promotion of digital transformation in finance, enhancing online platform capabilities, and laying out digital tools	• Introduced data governance consulting services to assess the integration and utilization of a data warehouse • Completed the development of a document imaging management and report approval workflow system • Integrated internal regulations, operating manuals, SOP, and AI large language models (LLMs) into the ABT Intelligent Knowledge Hub	• Cross-platform system integration reaches 30% • Corporation paperless adoption reaches 50% • Knowledge management system implementation reached 40%	• Cross-platform system integration reaches 60% • Corporation paperless adoption reaches 60% • Knowledge management system implementation reached 60%	• Cross-platform system integration reaches 90% • Corporation paperless adoption reaches 90% • Knowledge management system implementation reached 90%
Sustainable Finance Guiding capital flows into sustainable industries through financial instruments	• Approved financial bond issuance limit reached NT$53.7 billion, of which NT$46.55 billion had been issued	• Assess the feasibility of issuing green bonds, taking into consideration the Bank's capital adequacy ratio and bond issuance capacity	• Set the ratio of the green bond issuance balance to the total financial bond issuance balance	• Issue green bonds

Employee Development

Creating a friendly workplace environment
Emphasize on talent cultivation and development

4.4 5.c 8.5、8.8

Issues	2025 Achievements	Short-term Goals (2026)	Mid-term Goals (2-5 years)	Medium-long term Goals (6-10 years)
Employee Care and a Friendly Workplace Emphasizing maternal health protection, providing a workplace environment that is safe, healthy, and free from occupational accidents	• Continued to provide employee health examinations and linked employees with on-site healthcare services • Upgraded and replaced equipment in the breastfeeding/pumping room and provided pre- and postnatal on-site medical and health consultations for pregnant employees • Achieved an 86% return-to-work rate after parental leave without pay	• Schedule medical health consultations for employees who undergo health screenings, reaching 10% • Achieved a return-to-work rate after parental leave without pay of 75% • Allow applications for parental leave without pay to be submitted on a daily basis, providing greater flexibility for childcare needs	• Schedule medical health consultations for employees who undergo health screenings, reaching 15% • Achieved a return-to-work rate after parental leave without pay of 80%	• Obtain the "Healthy Workplace Certification" issued by the Health Promotion Administration, Ministry of Health and Welfare • Achieved a return-to-work rate after parental leave without pay of 90%
Talent Development and Training Comprehensive human resources system for talent acquisition, training, compensation, and benefits development	• A total of 26 employee training programs were conducted, achieving an overall completion rate of 88% • Employees recommended for promotion to Assistant Manager or Junior Manager positions were identified, reviewed, and submitted for approval for managerial appointments • 1 employee received a special promotion	• Achieve an overall course completion rate of 100% with a satisfaction rate of 70% • Conduct an inventory of internal key professional talents and management trainees • Implement partial salary adjustments with an average increase of 4%	• Achieve an overall course completion rate of 100% with a satisfaction rate of 80% • Key talent retention rate reaches 80% • Implement company-wide salary adjustments averaging 5%	• Enhance the online training environment with an emphasis on employee career development • Achieve a key talent retention rate of 85%

Environmental Sustainability

Moving toward net-zero emissions
Strengthening climate change risk management

2.4

7.2

13.2、13.3

14.2

15.a、15.b

Issues	2025 Achievements	Short-term Goals (2026)	Mid-term Goals (2-5 years)	Medium-long term Goals (6-10 years)
Green Investment and Financing Invest in Taiwanese ESG sustainable securities and provide loans to industries related to sustainable ecology	• Invested approximately NTD$9.83 billion in Taiwan ESG Sustainability constituent stocks and ESG bonds • Outstanding balance of green credit projects reached NTD$22.78 billion • Outstanding balance of sustainability-linked financing reached NTD$58.26 billion	• Invest approximately NTD$6 billion in Taiwan ESG Sustainability constituent stocks and ESG bonds • Outstanding balance of green credit reach NT$24 billion • Establish internal guidelines for the identification of green, sustainability-linked, and social responsibility credit projects	• Maintain an average balance of approximately NTD$6 billion in investment in Taiwan ESG Sustainability constituent stocks and ESG bonds • Outstanding balance of green credit reach NTD$25 billion • Continue reviewing ESG factors in credit and adjust them dynamically	• Maintain an average balance of approximately NTD$6 billion in investment in Taiwan ESG Sustainability constituent stocks and ESG bonds • Outstanding balance of green credit reach NTD$26 billion • Continue to formulate relevant measures and preferential loan programs to integrate ESG principles into the credit process
Environmental Sustainability Management Introduction of various ISO certifications and promotion of office energy conservation	• Obtained verification for the greenhouse gas inventory and ISO certifications of energy and environmental management systems • Completed the Company's PCAF financed emissions inventory services for its asset portfolio • Completed the Science Based Targets initiative (SBTi) consulting and training programs, including the establishment of Scope 1 and Scope 2 emission reduction targets and the selection of methodologies for Scope 3 emissions	• Continue ISO certifications for energy and environmental management systems • Conduct Scope 3 greenhouse gas inventory • Evaluate the adoption of SBTi	• Promote the implementation of SBTi	• Enhance environmental sustainability management to support the achievement of the corporate carbon reduction targets
Risk Management Enhancing climate-related financial disclosure and climate change risk management	• Completed the IFRS S2 gap analysis questionnaire • Consolidated and disclosed information related to high-carbon-emitting industries in the monthly risk management reports • Completed regional and sectoral materiality assessments and disclosed the results in the 2025 Task Force on Climate-related Financial Disclosures (TCFD) Report • Continued to implement carbon reduction plans and action programs for the Company's operational carbon emissions	• Review climate risk management procedures and incorporate them into existing internal regulations • Assess the exposure of the credit portfolio to high-risk industries based on materiality • Conduct short-, medium-, and long-term materiality assessments for regions and industries • Evaluate the carbon emissions distribution of asset holdings based on the results of financed emissions accounting under Scope 3, Category 15 (Investments) • Evaluate and prepare for the establishment of a Task Force on Nature-related Financial Disclosures Working Group	• Adopt TNFD framework to assess nature-related dependencies, impacts, risks, and opportunities	• Continuously enhance internal climate risk management procedures and mechanisms

Social Welfare

Enhancing the competitiveness of Farmers' and Fishermen's Associations Fulfilling corporate social responsibility

1.4 | 2.1、2.3、2.a | 8.6 | 15.b

Issues	2025 Achievements	Short-term Goals (2026)	Mid-term Goals (2-5 years)	Medium-long term Goals (6-10 years)
Agricultural Support Guide the Farmers' and Fishermen's Associations to enhance competitiveness, assist farmers with financial needs, and provide counseling mechanisms	• Conducted visits to 80 young farmers receiving interest subsidy support • Organized 8 agricultural loan promotion and training sessions to advocate energy conservation and carbon reduction practices	• Conduct visits to young farmers, reaching 80 individuals • Organized energy conservation and carbon reduction campaigns, holding 8 sessions with a total of 500 participants	• Conduct visits to young farmers in alignment with policy directives • Organize 8 sessions of energy conservation and carbon reduction campaigns, achieving a 2–3% increase in participation	• Conduct visits to young farmers in alignment with policy directives • Organize 8 sessions of energy conservation and carbon reduction campaigns, achieving a 10% increase in participation
Social Participation Participation in social welfare activities by collaboration with non-profit organizations and addressing environmental issues	• Sponsored the replacement of refrigerants for 7 air-conditioning units in the Department of Civil Engineering at National Taiwan University through collaboration with a non-profit organization • Corporated with Taipei Foundation Of Finance to hold a seminar on sustainable development . • Held environmental education workshops and lectures with an association to cultivate corporate sustainability awareness. • Held a 20th anniversary celebration with agricultural and fishery sustainable product exhibition to promote local agricultural and fishery products. • Together with representatives from farmers' and fishermen's associations, a signing ceremony was held for a Memorandum of Understanding (MOU) on anti-fraud cooperation with the Criminal Investigation Bureau to strengthen anti-fraud protection in agricultural finance.	• Promoted one public welfare partnership project with rural farming and fishing communities and/or non-profit organizations through a public-private collaboration model. • Collaborated with Farmers' and Fishermen's Associations to organize one sustainable development event.	• Promote at least two public welfare partnership projects with rural farming and fishing communities and/or non-profit organizations, incorporating biodiversity-related initiatives.	• Promote at least three public welfare partnership projects with rural farming and fishing communities and/or non-profit organizations, incorporating biodiversity-related initiatives.

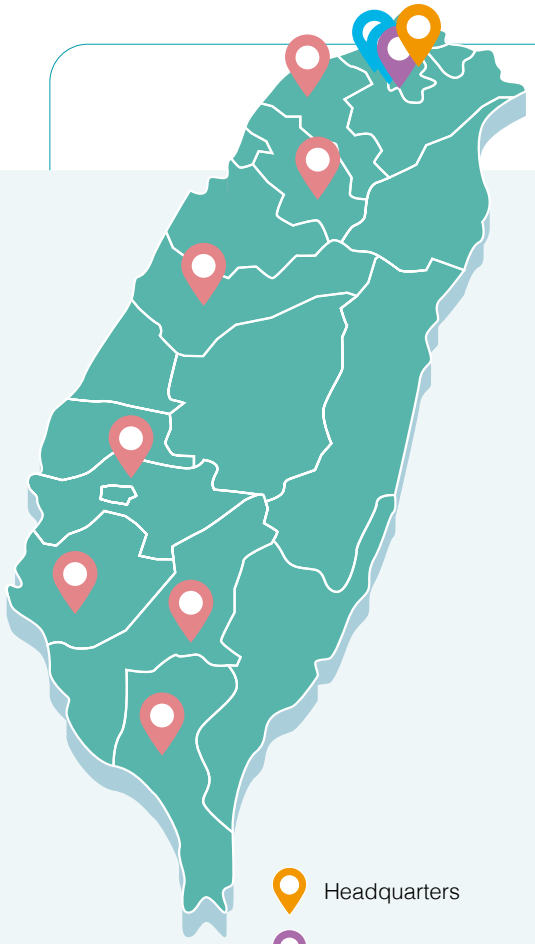
2 Corporate Governance

Material Topics Business Performance, Corporate Governance, Legal Compliance and Anti-financial Crime, Information Security

Chapter Highlights Corporate Profile, Business Operations, Legal Compliance, Information Security

Corporate Profile

ABT is the only chartered financial institution in Taiwan that integrates the businesses of a specialized agricultural bank and a commercial bank. Shouldering the statutory mission entrusted by the Agricultural Finance Act, ABT aims to build an agricultural financial system, provide guidance and assistance for the development of Credit Departments of Farmers' and Fishermen's Associations, conduct financing for agriculture, forestry, fishery, and animal husbandry, stabilize agricultural finance, and promote the development of the agricultural economy. Please refer to ABT's official website for more information.



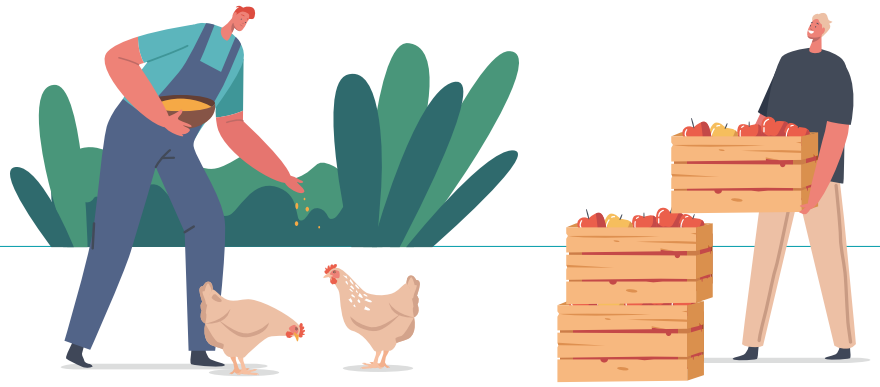
Operational Indicators

Profit (loss): **NTD$(1.70) billion ▲**
Return on Assets: **(0.18)% ▲**
Return on Equity: **(6.41)% ▲**
Earnings (loss) per Share (EPS): **NTD$(0.63) ▲**
Deposits and remittances balance: **NTD$730.10 billion ▼**
Loan balance: **NTD$422.30 billion ▲**
Non-performing loan ratio: **0.52% ▲**

Credit Department's Achievements for the Support for Farmers' and Fishermen's Associations

Total deposits: **NTD$2,348.15 billion ▲**
Total loans: **NTD$1,593.23 ▲**
Profit and loss for the period: **NTD$8.30 billion ▲**
Allowance for bad debts coverage ratio: **1,116.17% ▲**
Capital adequacy ratio: **14.49% ▲**

the development of the agricultural economy. Please refer to ABT's official website for more information.



Business Operations

Diverse Board Composition

10 Directors
5 Independent Directors
2 Supervisors
3 Independent Supervisors

Female members make up **10%–**

Representatives from Farmers' and Fishermen's Associations account for **60%–**

The overall attendance rate is: **97.78%** ▲

Ethical Management

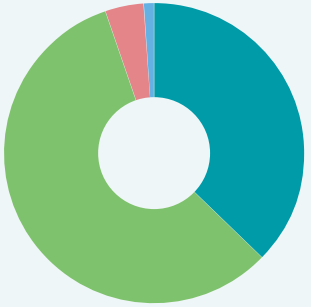
0 Employee corruption

0 Suppliers identifies as involved in money laundering or terrorism financing

100% Operational sites completed anti-corruption risk assessments, all assessed as low-risk

97.1% Employees received anti-corruption training

Shareholder Structure



37.59% Government Agency (Ministry of Agriculture)

57.71% Grassroots Financial Institutions (Farmers' and Fishermen's Associations)

4.65% Other Corporations

0.05% Individuals

Legal Compliance

The Company has implemented a compliance management framework and established relevant policies to foster employees' awareness of the rule of law and legal compliance. In addition, the Company plans to adopt Generative Artificial Intelligence (Generative AI) technologies in response to the digital transformation trends within the financial services industry.

2025	Regulatory Compliance Management System Data Indicators Establishment Rate 100%	Data Indicators for Updated SOP 100%	Establishment of the BankingBot Intelligent Service Platform System
Future Plans	Continuously optimize the compliance system	Incorporate standard operating procedures and update history BankingBot intelligent service platform system	Integrate with the compliance management platform system, using AI technology to search for relevant regulations and achieve "Q&A-to-Query"

2025 Material Events

1 case

(currently under administrative appeal)

On December 5, 2025, the Ministry of Agriculture imposed an administrative sanction on the Company for deficiencies in establishing and effectively implementing appropriate internal control mechanisms in relation to its investment and lending operations, constituting a violation of the Agricultural Finance Act. Accordingly, the Company was fined NTD$6 million and issued a corrective order in accordance with applicable regulations.

Information Security

To ensure compliance with information security regulations, the Company has established an Information Security Department responsible for planning, monitoring, and executing information security management activities, while maintaining the independence of information security operations.

Data leakage incidents involving the Company and its subsidiaries

0 case

Continued maintenance of ISO 27001 Information Security Management System (ISMS) certification

Employee information security training reached

5 hours

A total of **6 employees** obtained the CQI & IRCA Certified Lead Auditor qualification for ISO/IEC 27001: 2022 ISMS

2024 F-ISAC member intelligence sharing performance

Outstanding Institution

Expansion of the certification scope to cover all Information Technology and Information Security departments

3 Customer Rights

Material Topics Sustainable Finance

Chapter Highlights Customer Relations, Digital Integration, Sustainable Finance, Inclusive Finance

Customer Relations

Integration of **1,150** branch locations Addition of **88** new collection service items

Fair customer treatment training completion rate: **100%**

Achieved **ISO 10002: 2018** certification for the Customer Complaint Management System

Digital Integration

Information Integration for Farmers' and Fishermen's Associations

The subsidiary, Agrifinance Information Service Co., Ltd., assisted in achieving the following:

System rollout for **177** Farmers' and Fishermen's Associations

Conversion ratio reaching **57%**

Business volume accounting for **70%** of the nationwide Credit Departments of Farmers' and Fishermen's Associations

Sustainable Finance

Green Investment

Investment in Taiwan ESG sustainability constituent stocks

NTD$600 million

ESG Bonds (including green bonds, social responsibility bonds, and sustainable-linked bonds)

NTD$9.2 billion

Green Financing

Number of projects subject to the Equator Principles

1 case

Brought **221** credit customers under sustainability performance-linked clauses, with an outstanding balance of

NTD$58.26 billion

Inclusive Finance

Resilience-Focused Credit Services

Resilience-focused credit services totaled **267 cases**

Loan disbursements reaching **NTD$3.54 billion** by the end of 2025

Young and Middle-Aged Farmer loans

In collaboration with the credit departments, loans were extended to **3,072** young and middle-aged farmers

Amounting to **NTD$5.11 billion**

Policy-Oriented Agricultural Project Loans

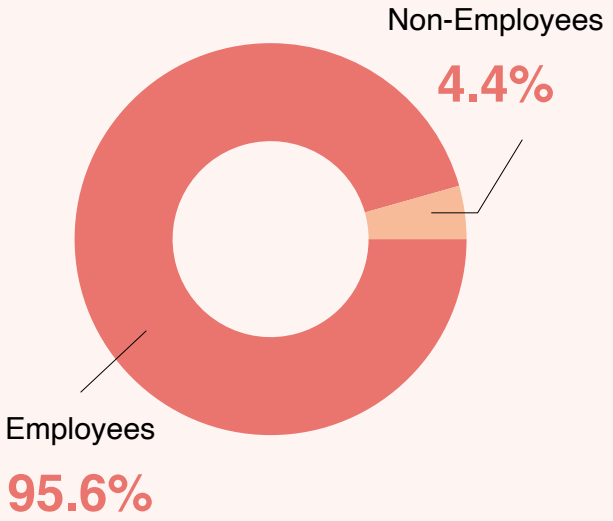
Together with the credit departments, total loans funds provided reached **NTD$24.56 billion**

4 Employee Development

Material Topics Employee Benefits and Workplace Inclusion

Chapter Highlights Employee Composition, Talent Development and Training, Employee Welfare and Friendly Workplace, Protection of Employee Human Rights

Employee Composition



The proportion of new hires:
6.04%

The employee turnover rate:
5.07%

Total number of employees increased:
0.98% ▲

Agricultural Financing Insurance Brokers Co., Ltd. (AFIB):
64 employees

Agrifinance Information Service Co., Ltd. (AFIS):
97 employees

Talent Development and Training

63
internal training sessions were conducted

179
participant attendances were recorded in external training programs

63.35 hours
per employees in annual training

100%
performance appraisal coverage rate

2%
Median Annual Regular Salary Growth Rate of Non-Managerial Employees

3%
Average Annual Regular Salary Growth Rate of Non-Managerial Employees

Employee Welfare and Friendly Workplace

Employee Benefit and Care

Group Accident Insurance: each employee is insured with coverage exceeding

NTD$5 million

Parental Leave Without Pay: return-to-work rate reached

83%

with a retention rate of **100%**

Workplace Safety and Health Care

Occupational Safety and Health Training: completion rate of

100%

Post-Health Examination

On-Site Medical Consultation Services: conducted

48 sessions

Protection of Employee Rights

Complies
with relevant labor laws and regulations and upholds internationally recognized fundamental labor rights principles

0
incidents of human rights violations

5
labor-management meetings

4
Employee Welfare Committee

4
Personnel Evaluation Committee meetings

5 Environmental Sustainability

Material Topics Climate Change Mitigation and Adaptation, Operational Environmental Sustainability

Chapter Highlights Environmental Sustainability Strategy, Climate Action, Sustainable Agriculture and Biodiversity

Environment sustainability strategy

The Company has continuously maintained certification to the ISO 14001: 2015 Environmental Management System (EMS), demonstrating its ongoing commitment to addressing the environmental impacts of climate change and advancing its environmental sustainability policies.

	Greenhouse Gas Management	Energy Source Management	Water Resources Management
Agricultural Bank	• Obtained ISO 14064-1 verification • The total emissions amount to **880.2441 tons of CO_2-e** • Scope 1 and Scope 2 emissions **decreased by 5.98%▼**	• Certified under the ISO 50001 EMS • Total energy consumption reached **5,787.9 GJ, decrease by 2.40%▼**	• Total water consumption was **9.6844 million** liters, **increase by 3.3%▲**
Subsidiaries	Total greenhouse gas emissions amount to **510.4149 tons of CO2-e**	Total energy consumption was **3,204.3 GJ**	Total water consumption reached **2.4798 million liters**

Climate Action

The Company has established a TCFD working group to identify and assess climate-related risks, with the aim of overseeing the management of climate risks and opportunities. Please refer to the "Agricultural Bank of Taiwan 2025 Climate-Related Financial Disclosures TCFD Report" for details.

2025 Execution Results

Governance

- The Risk Management Committee has designated **high-carbon-intensive** industries and established risk limits for control
- Progressively adopted stakeholder engagement mechanism

Strategy

- **8 risk events** and **6 opportunity events** have been identified
- **5 material climate-related risk events** and **3 material climate-related opportunity events** have been identified

Risk Management

- From an investment and financing perspective, **3** climate scenarios have been defined for analysis in 2030 and 2050

Indicators and Targets

- Based on the concentration of transition and physical risks, **2 key indicators** have been selected
- In alignment with the materiality of opportunity areas and existing sustainability initiatives, **2 key indicators** has been selected

Sustainable Agriculture and Biodiversity

863 environmental management loans related to natural resource and land use,with total loan disbursements reaching **NTD$4,540,467** thousand as of the end of 2025

6 Social Welfare

Material Topics Farmers' and Fishermen's Associations support

Chapter Highlights Safeguarding the Livelihoods of Farmers and Fishers, Safe Agricultural and Fishery Products Matching Platform for Ansingo, Farmers' Well-Being Protection Initiative, Social Participation

Safeguarding the Livelihoods of Farmers and Fishers

- Established the Supervisory Group for the Prevention of Fraud Crime Harm and signed a MOU with 6 Farmers' and Fishermen's Associations across Taiwan and the Criminal Investigation Bureau to extend the anti-fraud protection network to townships, cities, and districts nationwide.

Ansingo - Safe Agricultural and Fishery Products Matching Platform

- The Company's subsidiary, Agricultural Finance Information Co., Ltd., established the "Ansingo" Safe Agricultural and Fishery Products Matching Platform, featuring 584 listed products and achieving sales of NTD$12.36 million.
- Promotion of the listing of products certified under the "3 Labels and 1 QR Code" certification system is actively encouraged.

Organic Agricultural Product Label

Traceable Agricultural Product (TAP) Label

Hazard Analysis and Critical Control Point (HACCP) Certification Label

Agricultural Product Traceability QR Code

Farmers' Well-Being Protection Initiative

- Organized 3 experience-sharing forums on business operations and financial diagnostic assistance for agricultural and fishery operators.
- Assisted the Credit Department of Farmers' and Fishermen's Associations, conducting 105 training sessions with a total of 10,037 attendances.

Social Participation

Support for National Taiwan University Air-Conditioning System Upgrade

In support of the Taiwanese government's "Energy Efficiency" key strategic action plan under the Taiwan 2050 Net-Zero Transition initiative, the Company sponsored the Office of Sustainability at National Taiwan University in May 2025 to introduce low-carbon refrigerants as replacements for conventional air-conditioning refrigerants. This initiative enhanced energy efficiency while reducing greenhouse gas emissions.

Financial Services Education Charity Fund

The Taiwan Financial Services Roundtable coordinated resources from Taiwan's financial industry associations, affiliated organizations, and financial institutions to establish a public welfare foundation, thereby creating synergies for the financial sector's collective contribution to society. The foundation primarily provides educational scholarships and grants. The Company contributed a total of NTD$50,000 in sponsorship support.

Supporting World Blood Donor Day

To commemorate the 20th anniversary of the Agricultural Bank of Taiwan and in support of World Blood Donor Day established by the World Health Organization (WHO), the Company partnered with Tien Ding Black fungus farm to organize a charitable blood donation event on June 18, 2025, at 228 Peace Memorial Park in Taipei City.

About the Report

Publisher: Agricultural Bank of Taiwan
Scope: Agricultural Bank and its subsidiaries, which include Agricultural Financing Insurance Brokers Co., Ltd. and Agrifinance Information Service Co., Ltd.
Reporting Period: January 1, 2025 - December 31, 2025

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Publication date: August 2026

The Company Corporate Sustainability

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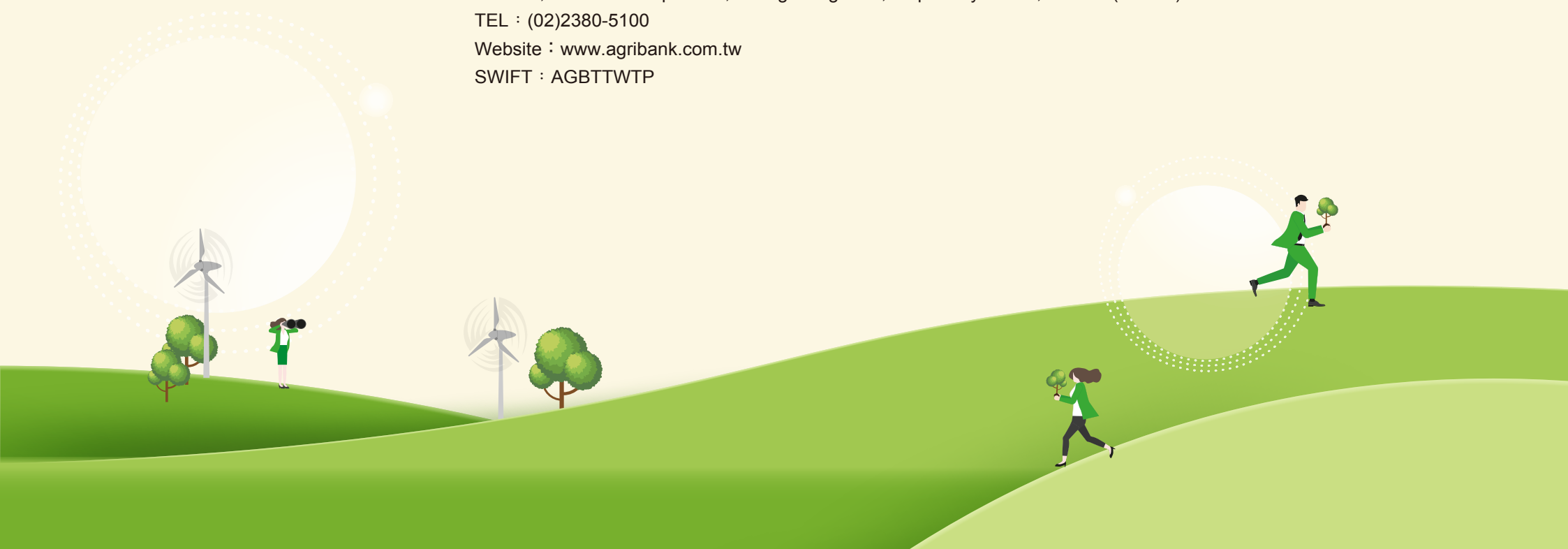
Agricultural Bank of Taiwan

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