

2.3.2 Green Operations

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Climate Targets	Decarbonize CUB Operations Domestically	Three Workplace Strategies			Water Management	Waste Reduction	Sustainable Procurement
		Digitalize Services: Carbon Labels	Mobilize Operations: Mobile Work	Share Workspaces: Workplace Transformation			
Important Actions	To achieve our carbon reduction targets and align with national net-zero policies, CUB has been committed to Science-Based Targets (SBT) since 2021. We aim to reduce Scope 1 and Scope 2 from our operations by 4.2% annually. To monitor our progress, we conduct annual GHG inventories following ISO 14064 standards. These results aim to track environmental data and are independently verified, providing crucial benchmarks for our reduction goals. As of the end of 2023, CUB has achieved a cumulative 20.0% reduction in Scope 1 and Scope 2 emissions from our 2020 baseline. For detailed inventory results, please refer to Appendix 6.1-16 Greenhouse Gas Emissions.	To adapt to changes in organizational work patterns and consumer behaviors, CUB has embraced the "Three Workplace Strategies"—Digitalize Services, Mobilize Operations & Share Workspaces—to support green operations and create a low-carbon, agile, shared, and circular workplace. Details of the strategies are as follows:			Climate change has indirectly altered water cycles and rainfall patterns, making water resources a significant global issue. As such, CUB seeks to conserve water resources within our operational scope. To achieve these goals, we have implemented the following measures:	The financial services sector produces only domestic waste and general recyclables and does not produce toxic waste. CUB regularly reviews waste spreadsheets for more insight into the collection of waste-related data and makes necessary recycling changes as soon as possible. We also use EDM to remind and communicate with employees, raising awareness and encouraging action for waste and plastic reduction to generate positive environmental impacts.	CUB issued Sustainability Procurement Guidance, providing specific green procurement requirements and recommendations. We actively promote green procurement and encourage suppliers to align with sustainable development goals, prioritizing energy-efficient servers and computer equipment, green building materials, energy-saving and water-saving equipment, and eco-friendly office supplies. In 2023, our total green procurement expenditure amounted to NT\$192.57M, with 94.24% sourced locally. We were also recognized as an outstanding green buyer by the MOENV.
		(1) Digitalize Services: With digital transition at the core, CUB is adopting digital processes and leveraging digital technologies to optimize user experiences with products. We have also obtained ISO 14067: Carbon Footprint of Products and the MOENV's Carbon Label and Carbon Reduction Label for main financial products and services. We are using Life Cycle Assessment (LCA) to calculate and manage GHG emissions produced by products and services, including upstream green procurement and low-carbon products and service processes in the midstream and downstream. In a show of resolve to reduce carbon emissions, CUB commits to completing carbon footprint verification for major financial products and services by 2030.	(2) Mobilize Operations: To create a more convenient and agile workflow, CUB introduced VDI OA in 2023, bringing information into the cloud as we distributed more laptops to roll out remote work and offer more convenience.	(3) Share Workspaces: CUB is transforming workplaces and evaluating spatial modules and designs based on the nature of different functions to develop a new shared office space and ensure a great employee experience, remote working capabilities, energy conservation, and efficient and flexible use of office space.			

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Short-term Targets (2024)	Cumulatively reduce Scope 1 and Scope 2 GHG emissions from CUB operations by 16.8% compared with 2020	Reduce product carbon footprint by digitalizing services & commit to carbon footprint verification for 66% of primary products in 2024	Start VDI OA system deployment between Q3-Q4	Complete four workplaces transformation compared with 2020	18.7 cubic meters per capita water consumption	32kg per capita waste	Total Green Procurement: NT\$150M
Mid-term Targets (2025)	Cumulatively reduce Scope 1 and Scope 2 GHG emissions from CUB operations by 21% compared with 2020	Reduce product carbon footprint by digitalizing services & commit to carbon footprint verification for 66% of primary products in 2025	Achieve 20% installation of VDI OA system	Complete five workplaces transformation compared with 2020	18.5 cubic meters per capita water consumption	31.6kg per capita waste	Total Green Procurement: NT\$151M
Long-term Targets (2030)	Cumulatively reduce Scope 1 and Scope 2 GHG emissions from CUB operations by 42% compared with 2020	Reduce product carbon footprint by digitalizing services & commit to carbon footprint verification for 100% of primary products in 2030	-	-	18 cubic meters per capita water consumption	27.7kg per capita waste	Total Green Procurement: NT\$156M

