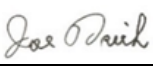




Verification Opinion

Verified as Satisfactory	
Reasonable Assurance: Based on the process and procedures conducted, the GHG statement contained in the IBF Financial Holdings Co., Ltd. 2025 GHG Report produced by IBF Financial Holdings Co., Ltd., covering the direct GHG emissions and removals (Scope 1) and the indirect GHG emissions from imported energy (Scope 2):	Is materially correct and is a fair representation of GHG data and information.
	Has been prepared in accordance with ISO 14064-1:2018 and its principles.
Limited Assurance: Based on the process and procedures conducted, there is no evidence that the GHG statement contained in the IBF Financial Holdings Co., Ltd. 2025 GHG Report produced by IBF Financial Holdings Co., Ltd., covering the other indirect GHG emissions (Scope 3):	Is not materially correct and is not a fair representation of GHG data and information.
	Has not been prepared in accordance with ISO 14064-1:2018 and its principles.
	For certain categories, greenhouse gas emissions are estimated using secondary data, which may introduce inherent uncertainty in the resulting emissions figures.
Lead Verifier	Weiyu Cheng
Independent Reviewer	Stanley Kuo
Signed on behalf of BSI	 Managing Director Northeast Asia, APAC Assurance
Issue Date	2026-04-22
BSI Group Singapore Pte. Ltd. Taiwan Branch, 2nd Floor, No.37, Ji-Hu Road Nei-Hu Dist., Taipei 114700, Taiwan	
NOTE: BSI GROUP SINGAPORE PTE. LTD. TAIWAN BRANCH (HEREAFTER REFERRED TO AS BSI TAIWAN) IS INDEPENDENT TO AND HAS NO FINANCIAL INTEREST IN IBF FINANCIAL HOLDINGS CO., LTD. THIS 3RD PARTY VERIFICATION OPINION HAS BEEN PREPARED FOR IBF FINANCIAL HOLDINGS CO., LTD. ONLY FOR THE PURPOSES OF VERIFYING ITS STATEMENT RELATING TO ITS GHG EMISSIONS MORE PARTICULARLY DESCRIBED IN THE SCOPE ABOVE. IT WAS NOT PREPARED FOR ANY OTHER PURPOSE. IN MAKING THIS STATEMENT, BSI TAIWAN HAS ASSUMED THAT ALL INFORMATION PROVIDED TO IT BY IBF FINANCIAL HOLDINGS CO., LTD. IS TRUE, ACCURATE AND COMPLETE. BSI TAIWAN ACCEPTS NO LIABILITY TO ANY THIRD PARTY WHO PLACES RELIANCE ON THIS STATEMENT.	

Certificate Number and date of issuance of opinion: CFV 834210, Dated 2026-04-22



Verification Engagement

Organization	IBF Financial Holdings Co., Ltd. 國票金融控股公司
Responsible party	IBF Financial Holdings Co., Ltd. 國票金融控股公司
Verification Objectives	To express an opinion on whether the organizational GHG Statement which is historical in nature: - Is accurate, materially correct and is a fair representation of GHG data and information - Has been prepared in accordance with ISO 14064-1:2018, the criteria used by BSI to verify the GHG Organizational Statement
Materiality Level	5%
Level of Assurance	- Reasonable for direct GHG emissions and indirect GHG emissions from imported energy - Limited for the other indirect GHG emissions
Verification evidence gathering procedures	- Evaluation of the monitoring and control systems through interviewing employees observation & inquiry. - Verification of the data through sampling recalculation, retracing, cross checking and reconciliation. - Activity data was verified through consumption logs, records, daily logs, utility bills, invoices, service records, etc. - Secondary data used in calculations were verified through visiting the respective sites and accessing those references.
The verification activities applied in a limited level of assurance verification are less extensive in nature, timing and extent than in a reasonable level of assurance verification.	
Verification Standards	The verification was carried out in accordance with ISO 14064-3:2019, ISO 14065:2020 and ISO 17029:2019
Note: IBF Financial Holdings Co., Ltd. is responsible for the preparation and fair presentation of the GHG statement and report in accordance with the agreed criteria. BSI is responsible for expressing an opinion on the GHG statement based on the verification.	

Organizational GHG Statement

Organization		IBF Financial Holdings Co., Ltd. 104050 17F, No. 128, Lequn 3rd Rd., Zhongshan Dist., Taipei City, Taiwan 國票金融控股公司(國票集團) 104050 臺灣台北市中山區樂群三路 128 號 17 樓
Organizations GHG Report containing GHG Statement		國票金融控股公司 2025 年溫室氣體盤查管理報告 國票金融控股公司 2025 年溫室氣體盤查清冊
Organizational Boundary		Operational Control
Locations included in the Organizational Boundary		See Appendix A
Scope of activities		Provision of Financial services.
Reporting Boundary	Direct GHG emissions (Scope 1)	Stationary combustion Mobile combustion Fugitive (anthropogenic systems)
	Direct GHG Removals (Scope 1)	N/A
	Indirect GHG emissions from imported energy (Scope 2)	Imported electricity
	Indirect GHG emissions from transportation (Scope 3)	Not significant
	Indirect GHG emissions from products used by organization (Scope 3)	Energy & Fuel The disposal of solid and liquid waste
	Indirect GHG emissions associated with the use of products from the organization (Scope 3)	Not significant
	Indirect GHG emissions from other sources (Scope 3)	Investments (Report Rakuten International Commercial Bank Co., LTD 49% Scope 1 & Scope 2 GHG emissions)
Criteria for developing the organizational GHG Inventory		ISO 14064-1:2018
Reporting Period		2025-01-01 to 2025-12-31

GHG Emission Summary:

Category	tonnes CO ₂ e
Direct emissions (Scope 1)	270.9474
Indirect emissions from imported energy (Scope 2) - Location Based	2,822.1180
Indirect emissions from imported energy (Scope 2) - Market Based	2,538.3370
Indirect GHG emissions from products used by organization (Scope 3)	668.8097
Indirect GHG emissions associated with the use of products from the organization (Scope 3)	86.4398
Total (location based)	3,848.3149

Appendix A

Location	Address
國票金融控股公司	台北市中山區樂群三路 126,128,130,132 號 17 樓
國票創業投資股份有限公司	台北市中山區樂群三路 128 號 7 樓
國票證券投資顧問股份有限公司	台北市中山區樂群三路 130 號 7 樓
國票證創業投資股份有限公司	台北市中山區樂群三路 130 號 5 樓
國票期貨股份有限公司	台北市松山區南京東路五段 188 號 15 樓之 1
國票綜合證券股份有限公司	台北市中山區樂群三路 126,128,130,132 號 3-5 樓
國際票券金融股份有限公司	台北市中山區樂群三路 126,128,130,132 號 8-10 樓
國票金租賃股份有限公司	台北市中山區樂群三路 128 號 6 樓
國旺國際融資租賃有限公司	南京市建鄴區廬山路 248 號金融城 4 號 26 樓
IBF Financial Holding Co., Ltd.	Portcullis TrustNet Chambers, P.O. Box 3444 Road Town, Tortola, British Virgin Islands

Appendix B

確信意見：英國標準協會(確信機構)係依據 ISO 14064-3: 2019 及相關主管機關現行規定執行查證程序，查證結果發現未違反實質性限制，符合 ISO 14064-3: 2019 之合理保證等級。依據確信機構所執行之查證過程與程序，有充分證據顯示受查證組織之溫室氣體聲明不具實質差異，且係根據協議之查證準則規範的溫室氣體量化、監測與報告的國際標準予以準備，並公正地呈現溫室氣體數據之相關資訊。

確信準則：ISO 14064-1: 2018 組織層級溫室氣體排放與移除量化及報告附指引之規範及金融監督管理委員會現行溫室氣體排放量揭露相關規定。

確信範圍：國票金融控股公司之合併財報(詳如 Appendix A 受查證範圍資訊)

盤查期間：自 2025 年 01 月 01 日至民國 2025 年 12 月 31 日

實質門檻：直接溫室氣體排放量與輸入能源之間接溫室氣體排放量總和之 5%

查證數據：採政府間氣候變遷專家委員會(IPCC) 2021 年第六次評估報告(AR6)公布之全球暖化潛勢值(GWPs)彙總排放量，經查證排放量如下：

	排放量(公噸二氧化碳當量)
直接溫室氣體	270.9474
輸入能源間接溫室氣體- (location based)	2,822.1180
輸入能源間接溫室氣體- (market based)	2,538.3370
總排放(location based)	3,848.3149
總排放(market based)	3,564.5339
排放密集度(公噸二氧化碳當量/百萬元)- (location based)	3.60
排放密集度(公噸二氧化碳當量/百萬元)- (market based)	3.27

溫室氣體排放密集度資訊：國票金融控股公司 2025 年合併財報營業額。

保留意見：無。

其他資訊：無。

Appendix C

Location	EMISSIONS	tCO2(e)
國票金融控股公司	Direct Emissions (scope 1)	24.5960
	Indirect Emissions from Imported Energy (scope 2) - Location Based	90.5101
	Indirect Emissions from Imported Energy (scope 2) - Market Based	66.8101
國票創業投資股份有限公司	Direct Emissions (scope 1)	3.6655
	Indirect Emissions from Imported Energy (scope 2) - Location Based	68.8052
	Indirect Emissions from Imported Energy (scope 2) - Market Based	68.8052
國票證券投資顧問股份有限公司	Direct Emissions (scope 1)	2.5412
	Indirect Emissions from Imported Energy (scope 2) - Location Based	27.9543
	Indirect Emissions from Imported Energy (scope 2) - Market Based	27.9543
國票證創業投資股份有限公司	Direct Emissions (scope 1)	-
	Indirect Emissions from Imported Energy (scope 2) - Location Based	0.811
	Indirect Emissions from Imported Energy (scope 2) - Market Based	0.811
國票期貨股份有限公司	Direct Emissions (scope 1)	2.5326
	Indirect Emissions from Imported Energy (scope 2) - Location Based	78.7475
	Indirect Emissions from Imported Energy (scope 2) - Market Based	78.7475
國票綜合證券股份有限公司	Direct Emissions (scope 1)	129.7701
	Indirect Emissions from Imported Energy (scope 2) - Location Based	1882.5979
	Indirect Emissions from Imported Energy (scope 2) - Market Based	1736.2769
國際票券金融股份有限公司	Direct Emissions (scope 1)	70.7845
	Indirect Emissions from Imported Energy (scope 2) - Location Based	606.5493
	Indirect Emissions from Imported Energy (scope 2) - Market Based	492.7893
國票金租賃股份有限公司	Direct Emissions (scope 1)	6.4151
	Indirect Emissions from Imported Energy (scope 2) - Location Based	16.0402
	Indirect Emissions from Imported Energy (scope 2) - Market Based	16.0402
國旺國際融資租賃有限公司	Direct Emissions (scope 1)	30.6424
	Indirect Emissions from Imported Energy (scope 2) - Location Based	50.1025
	Indirect Emissions from Imported Energy (scope 2) - Market Based	50.1025
IBF Financial Holding Co., Ltd.	Direct Emissions (scope 1)	-
	Indirect Emissions from Imported Energy (scope 2) - Location Based	-
	Indirect Emissions from Imported Energy (scope 2) - Market Based	-