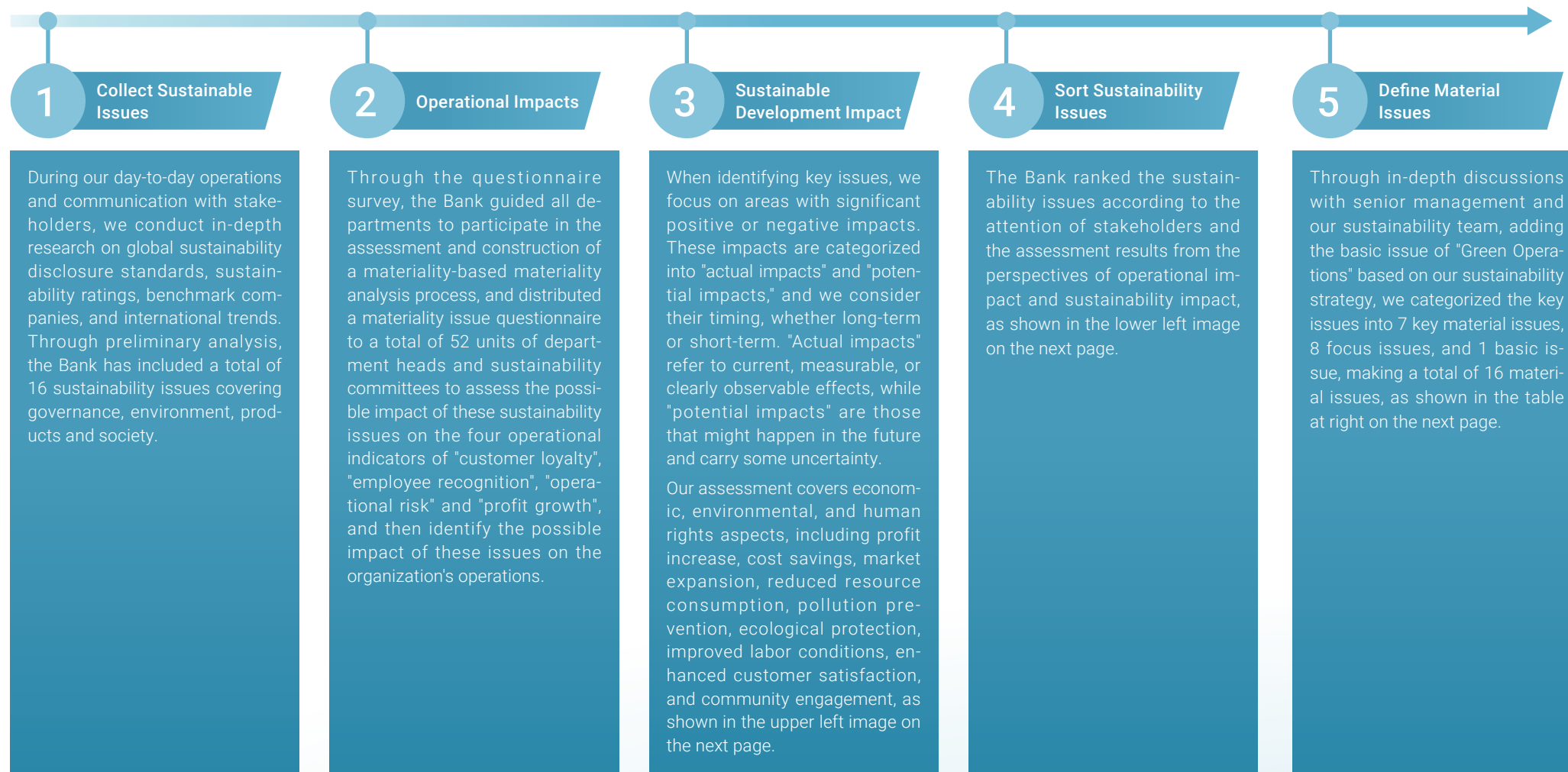


1.4 Material Sustainable Issues Identification

In addition to integrating the opinions and feedback of stakeholders, CUB collected 16 material sustainability issues affecting stakeholders in accordance with the guidance of the GRI Standards by compiling international trends such as the interbank sustainability theme and the disclosure standards set by SASB for the banking industry. The Bank adopted a double materiality approach to assess the sustainability development impact and operational impact brought about by the sustainability issue, of which the operational impact includes the impact of financial risks. Further, according to the ranking of the significance of the impact, the Bank classifies key material sustainability issues into 7 key material issues, 8 focus issues, and 1 basic issue.

Material Sustainable Issues Identification Workflow



Contents

About this Report

Sustainable Development Milestones

Sustainability Awards and Recognition

Message from the Chairman

1 Blueprint of Sustainable Strategy

2 Climate Strategy

3 Health Strategy

4 Empowerment Strategy

5 Sustainable Governance and Risk Management

6 Appendix

Contents

About this Report

Sustainable Development Milestones

Sustainability Awards and Recognition

Message from the Chairman

1 Blueprint of Sustainable Strategy

2 Climate Strategy

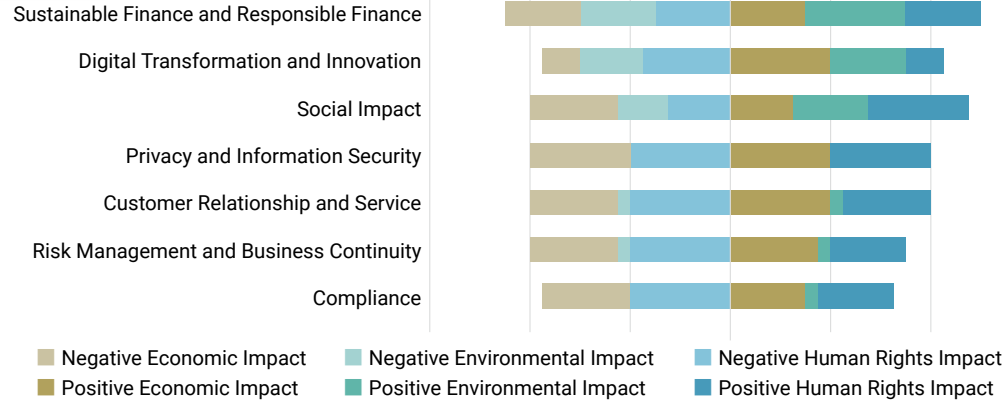
3 Health Strategy

4 Empowerment Strategy

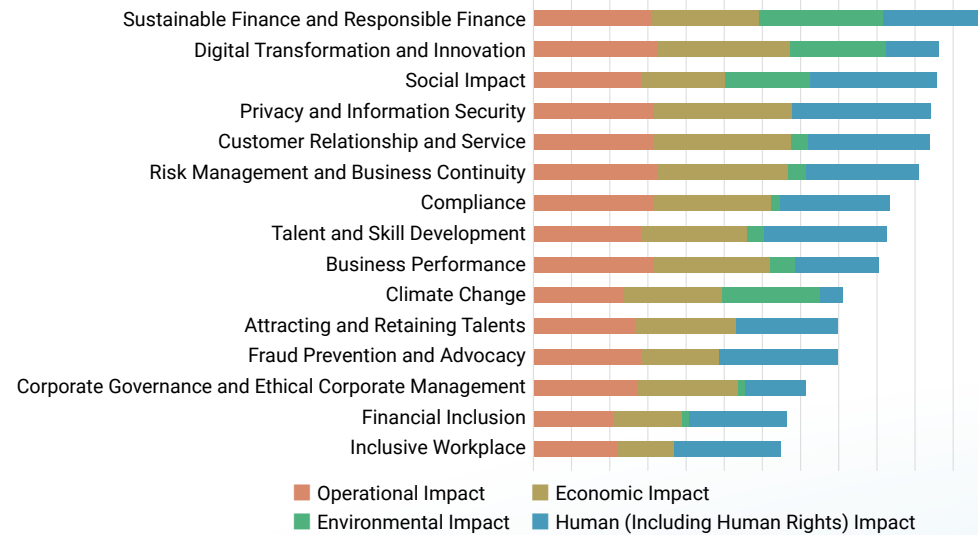
5 Sustainable Governance and Risk Management

6 Appendix

3 Sustainable Development Impact



4 Prioritizing Sustainability Topics



5 Material Issue Identification Results

| Key Material Issues | Sustainable Finance and Responsible Finance | ▶ Product |
|---------------------|---|-----------------|
| | Digital Transformation and Innovation | ▶ Product |
| | Social Impact | ▶ Social |
| | Privacy and Information Security | ▶ Governance |
| | Customer Relationship and Service | ▶ Product |
| | Risk Management | ▶ Governance |
| | Compliance | ▶ Governance |
| Focus Issues | Talent and Skill Development | ▶ Social |
| | Business Performance | ▶ Governance |
| | Climate Change | ▶ Environmental |
| | Attracting and Retaining Talents | ▶ Social |
| | Fraud Prevention and Advocacy | ▶ Product |
| | Corporate Governance and Ethical Corporate Management | ▶ Governance |
| | Financial Inclusion | ▶ Product |
| Basic Issue | Inclusive Workplace | ▶ Social |
| | Green Operations | ▶ Environmental |