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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

Collect Sustainable lssues

2 Operational Impacts

3 Sustainable Development Impact

4 Sort Sustainability Issues

5 Define Material Issues

During our day-to-day operations and communication with stake-holders, we conduct in-depth research on global sustainability disclosure standards, sustainability ratings, benchmark companies, and international trends. Through preliminary analysis, the Bank has included a total of 16 sustainability issues covering governance, environment, products and society.

Through the questionnaire survey, the Bank guided all departments to participate in the assessment and construction of a materiality-based materiality analysis process, and distributed a materiality issue questionnaire to a total of 52 units of department heads and sustainability committees to assess the possible impact of these sustainability issues on the four operational indicators of "customer loyalty", "employee recognition", "operational risk" and "profit growth", and then identify the possible impact of these issues on the organization's operations.

When identifying key issues, we focus on areas with significant positive or negative impacts. These impacts are categorized into "actual impacts" and "potential impacts," and we consider their timing, whether long-term or short-term. "Actual impacts" refer to current, measurable, or clearly observable effects, while "potential impacts" are those that might happen in the future and carry some uncertainty.

Our assessment covers economic, environmental, and human rights aspects, including profit increase, cost savings, market expansion, reduced resource consumption, pollution prevention, ecological protection, improved labor conditions, enhanced customer satisfaction, and community engagement, as shown in the upper left image on the next page.

The Bank ranked the sustainability issues according to the attention of stakeholders and the assessment results from the perspectives of operational impact and sustainability impact, as shown in the lower left image on the part page.

Through in-depth discussions with senior management and our sustainability team, adding the basic issue of "Green Operations" based on our sustainability strategy, we categorized the key issues into 7 key material issues, 8 focus issues, and 1 basic issue, making a total of 16 material issues, as shown in the table at right on the next page.



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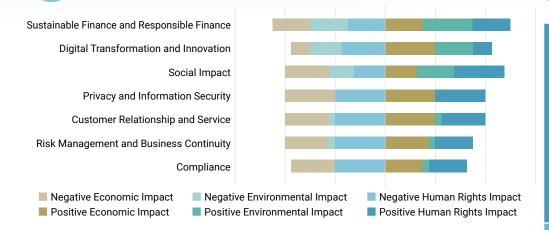
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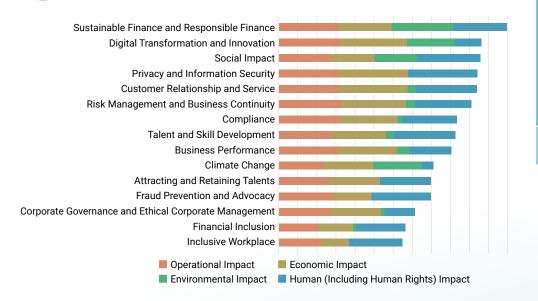
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3 Sustainable Development Impact



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
	Inclusive Workplace	Social
Basic Issue	Green Operations	► Environmental