

3.1 Physical and Mental Health

According to the "Healthy Workplaces: a Model for Action" released by the World Health Organization (WHO), workplace health should encompass four main aspects: "Physical Work Environment," "Psychosocial Work Environment," "Personal Health Resources," and "Enterprise Community Involvement". The Bank adheres to the "Occupational Safety and Health Policy" and conducts various health promotion activities to advocate for comprehensive health, aiming to establish a healthy workplace. Furthermore, we offer group insurance for our employees and their families and work closely with our contractors to guarantee workplace thereby enhancing enterprise community involvement and promoting overall societal health.

3.1.1 Health Work Environment Management System and Governance Structure

A healthy workplace is not just a slogan. CUB actively integrates internal and external resources, and effective management systems and governance are crucial for enhancing workplace health. The Bank establishes a top-down connection through the Cathay FHC Sustainable Development Committee, senior management, and employees to regularly communicate and improve the management system. This ensures the effectiveness of measures to create a safer, healthier work environment and increase the overall welfare and productivity of employees.

3.1.1.1 Health Management Policies

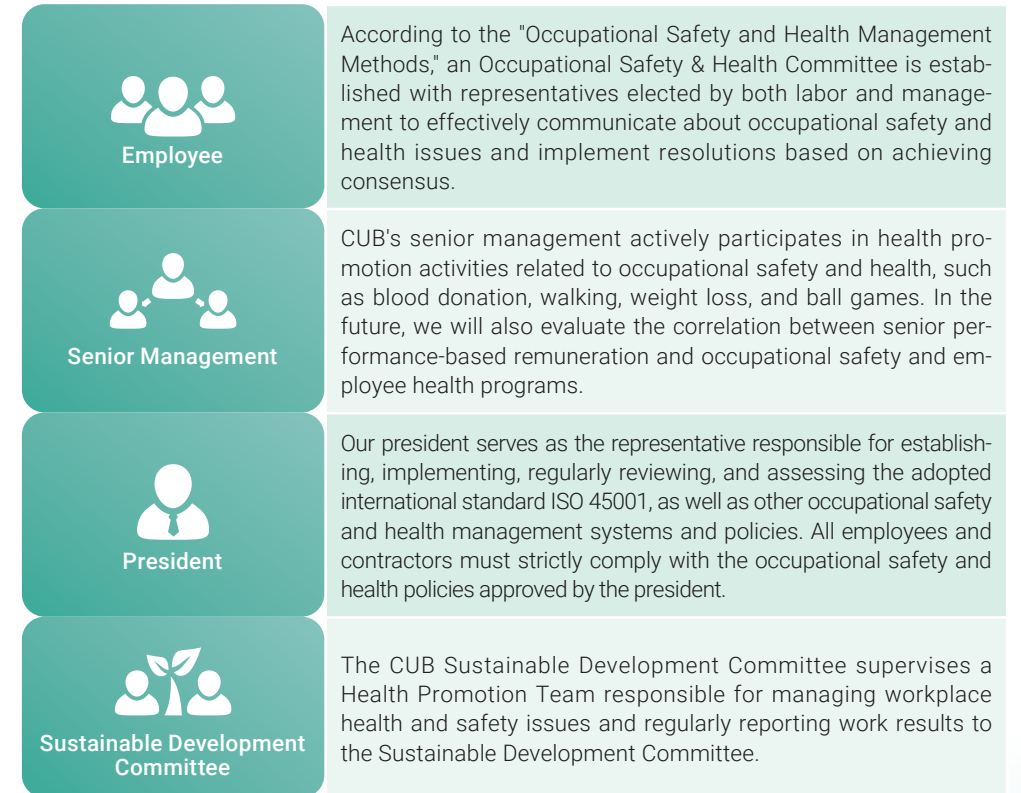
Based on the Occupational Safety and Health Policy, the "Safety and Health Work Guidelines," the "Occupational Safety and Health Management Program," and the "Occupational Safety and Health Management Guidelines," CUB strictly adheres to relevant laws and regulations. The Bank has introduced and completed third-party independent verification of the international standard ISO 45001 Occupational Health and Safety Management System. During group liaison meetings, the Bank routinely assesses the progress of health and safety strategies and associated programs, establishes risk management mechanisms, defines relevant objectives and action plans, and enhances employees' awareness and skills in occupational health and safety.

The aforementioned Occupational Health and Safety Management System applies to all workers. In the case of non-employee workers, we require contractors to collaborate by adhering to the Occupational Health and Safety Policy and the "Management Guidelines for Contractor Safety and Health" to create a secure work environment, aiming to achieve "zero disasters, zero accidents."

3.1.1.2 Governance Structure

To integrate safety and health awareness into the governance structure and daily operations, CUB conducts Occupational Health and Safety Committees to effectively communicate occupational safety and health issues with employees. The President, serving as the representative, implements the Occupational Health and Safety Management System and regularly reports our occupational safety and health status to the Occupational Health and Safety Committee. Through various communication channels, we engage with all staff to ensure a healthy and safe workplace.

Occupational Safety and Health and Employee Health Goals Governance Structure



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

3.1.1.3 Risk Assessment and Emergency Response Plan

CUB regularly assesses occupational safety and health hazard factors and risks to plan for preventive measures and emergency response plans. It manages risks related to occupational safety and health to protect employees' physical and mental health and prevent occupational hazards, thereby creating a safe work environment.

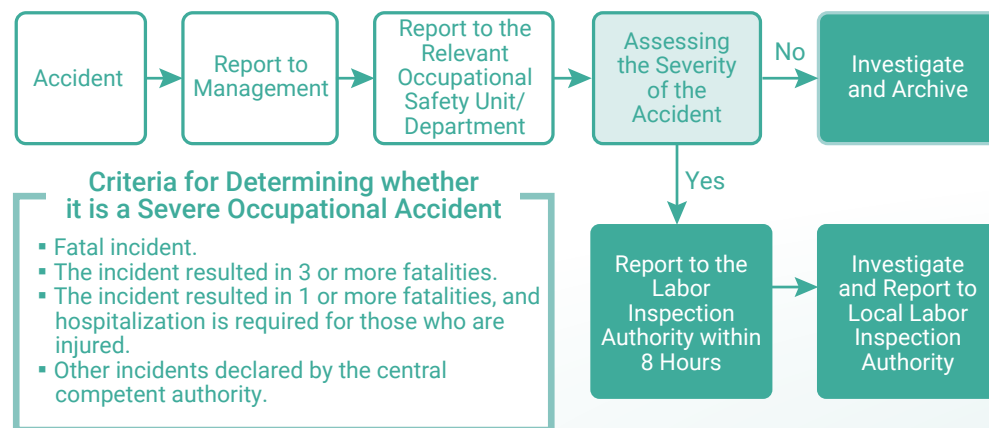
The emergency response plan outlines comprehensive incident reporting procedures for various disaster scenarios. CUB conducts annual on-site disaster drills based on the emergency response plan, which include fire, typhoon, robbery, and explosion drills. These drills aim to improve colleagues' readiness to handle potential accidents or emergencies and reduce disaster-related losses.

3.1.1.4 Accident Investigation Mechanism

CUB demonstrates concern for its employees through its occupational safety unit, providing necessary assistance. In the event of an occupational accident, the occupational safety supervisor collects the medical requirements of injured employees, informs relevant departments, and offers support. In cases of significant occupational accidents, the law mandates reporting to the labor inspection authority within 8 hours for investigation. If an employee undergoes surgery or experiences permanent disability to such an accident, medical professionals will evaluate their ability to resume their current role, with nurses providing ongoing support until a smooth return to work is possible. Even for minor incidents, CUB adheres to internal protocols for thorough investigation, documentation, statistical analysis, and quarterly reporting to the Occupational Safety & Health Committee.

The absence of any employee deaths due to occupational accidents in the past three years reflects the successful implementation of occupational health and safety policies at CUB. For detailed occupational accident statistics, please refer to Appendix Table 6.1-9.

Investigation Procedure for Occupational Safety and Health Incidents



3.1.2 Occupational Safety and Health Education Training and Management Measures

CUB provides comprehensive safety and health education training for employees to enhance their awareness of potential risks. The Bank also ensures that it is equipped with sufficient medical supplies and first aid personnel for rapid response to emergencies. Additionally, regular internal checks of the workplace are conducted to identify and resolve any safety hazards. Through education training and management measures, CUB reduces the risk of operational losses and strengthens compliance with regulations. This demonstrates the Bank's commitment to brand responsibility for safety, health, and sustainability, as well as its dedication to "ensuring perfect working conditions, health, welfare, and practicing equality," aligning with the United Nations' Sustainable Development Goals.

3.1.2.1 Occupational Safety and Health Training

To increase colleagues' awareness of accident prevention, we conduct regular safety and health training for employees. A total of 24,910 hours were devoted to employee safety and health training. In addition, we introduced the "Zero Accident Reward Project" to focus on teams and promote unit-level advocacy and team cooperation in implementing various prevention measures. In 2023, 183 units successfully maintained zero accidents, representing 84% of the Bank.

Employee Education Training (Occupational Safety and Health Training)

Education Programs	Participants		
	2021	2022	2023
New Employee Occupational Safety and Health Training	646	2,168	2,122
Annual Occupational Safety and Health Training	10,224	10,407	10,694
Occupational Safety and Health Business Manager Training	449	44	404
Fire Management Personnel Training	24	37	383
First Aid Personnel Training	21	456	52

Last year, 77% of work-related injuries were caused by traffic accidents while commuting, mainly motorcycle accidents. To improve this situation, we are promoting the "Motorcycle Self-Maintenance Inspection Reward Project" to encourage colleagues who ride motorcycles to regularly maintain their motorcycles to keep them in optimal operating condition, prevent disasters due to poor motorcycle condition, and raise awareness of driving safety. In 2023, 996 people participated in the Motorcycle Self-Maintenance Inspection Reward Project, with rewards including a 50,000-dollar subsidy for the purchase of an electric motorcycle and a 1,000-dollar Family Mart gift card.