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CPBL Anti-Gambling Trust

In 2009, CUB pioneered the "CPBL Anti-Gambling Trust" and the "CPBL Player Signing Bonus Trust" to help players prevent gambling and plan for retirement, to improve the professional baseball environment in Taiwan. During the trust period, if the player needs to withdraw funds temporarily, the Bank will only allocate the funds with the consent of the union, and after the player retires, the trust property will be fully returned to him for daily use, to ensure the quality of life in his retirement. A total of 243 active players participated in the program, with the trust property exceeding NT\$162 million as of the end of 2023.

3.2.3 Financial Inclusion

In April 2013, the UNSGSA noted that "Financial inclusion is therefore an enabler and accelerator of broad-based economic growth and resilience, improved financial health, job creation and development." and that finance is for everyone, not just the rich. Recognizing the critical role of financial inclusion in promoting the overall development of a society and enhancing its economic vitality, CUB commit to introducing a variety of financial products and services that meet the needs of different sectors of society or different ethnic groups and tailor to meet the needs of the community. Therefore, through innovative and inclusive strategies, we are committed to introducing a wide range of financial products and services that meet the needs of different sectors of society and different ethnic groups, with a view to shaping a "people-centered" financial system that promotes the well-being of the public. We are constantly innovating to enhance the accessibility and convenience of our financial services, and we are committed to providing a more friendly and convenient financial environment for customers with different backgrounds and needs. The Bank firmly believes that through continuous innovation and inclusiveness, we can realize true financial inclusion, which in turn will promote the overall harmonious development of society and the economy, and create a better future together with our customers and all sectors of the community.

3.2.3.1 Support the Development of Social Enterprises and Small and Medium-sized Enterprises

CUB has joined forces with the Taipei City Government on the "Social Enterprise Preferential Financing Project" since 2017. Through cooperation with the Small and Medium Enterprises Credit Guarantee Fund, it provides direct guarantees and low-interest loans to qualified social enterprises to help these enterprises. Businesses obtain necessary working capital. This project not only encourages social enterprises to actively solve social problems with business models, strengthens their social influence, but also demonstrates the active practice of social responsibilities of financial institutions.

In addition, the Bank launched a series of micro-finance preferential loan programs for small enterprises, covering supplier financing and franchisee loans, etc., to meet the diversified development and operational needs of enterprises. These loan programs specifically designed for small businesses not only provide more favorable loan terms, but also effectively reduce the financial burden of small businesses, thereby supporting their growth and development.

By the end of 2023, the cumulative amount of loans approved under the Social Enterprise

Preferential Financing Project reached \$84 million, benefiting 16 social enterprises. Meanwhile, the results of the Supplier Financing Program were also remarkable, with a cumulative total of 198 loans approved and a loan balance of 360 million. These achievements fully demonstrate CUB's active role in promoting financial inclusion and supporting the development of social enterprises and SMEs.

Meanwhile, to support the development of cultural and creative activities or industries in China, we successfully assisted an entrepreneur to apply for the "Loan for Strengthening the Upgrading and Restructuring of Cultural and Creative Industries" in 2023, which was reviewed and approved by the Academy of Cultural Content Policy, met the eligibility criteria and completed the application process for the relevant grant.

Through the successful implementation of these projects, CUB has not only deepened its support for enterprise development, but also demonstrated through practical actions that financial institutions can play a key role in promoting economic growth and social progress. We look forward to exploring and developing more innovative financial solutions in the future to meet a wider range of societal needs and further promote the development of financial inclusion.

Social Enterprise Preferential Financing Project Results

	2021	2022	2023
Cumulative Amount of Approved Loans for Preferential Financing Projects of Social Enterprises (unit: 10 thousand)	7,460	8,100	8,400
Cumulative Approved Enterprises for Preferential Financing Projects of Social Enterprises	14	15	16

3.2.3.2 Promoting Innovative and Customer-Friendly Financial Services

The Bank demonstrates foresight and creativity in advancing its strategies for financial innovation and sustainable development, particularly through collaborative projects with Cathay Life Insurance, such as the "Swipe to Insurance" initiative, and the deepening of practices in sustainable and elderly financial planning, successfully providing tailored financial solutions for diverse customer segments.

The "Swipe to Insurance" initiative allows young customers to accumulate accidental insurance coverage through their daily consumption without additional burden, providing coverage of up to 300 thousand. This not only reduces the psychological barrier for young people to purchase insurance but also introduces innovative model of combining finance with insurance, enhancing customer trust and satisfaction.

In order to promote the concept of sustainable investment, the Bank has specially designed ESG funds and themed webpages, aiming to cultivate sustainable investors. With detailed website content guidance, the number of investors in ESG funds has exceeded 20 thousand with a total investment scale of 5.8 billion. Additionally, the number of users using our target-based financial planning tools for retirement planning has reached 200 thousand times. On the website, we em-

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phasize, "Your choice is the driving force for a sustainable planet, riding with the world towards an environmentally friendly and sustainable future," encourage more people to join ESG investments and create a green future together.

The Bank is committed to promoting the concept of long-term investment to support customers in achieving healthy financial planning. Through the continuous promotion of the "Happy Long Run Fund Fee Discount program," the number and proportion of regular investment investors have been successfully increased. Currently, the number of regular investment customers has exceeded 210 thousand more than half of the total number of wealth management customers. We encourage customers to utilize the compounding effect of time and long-term investment strategies to achieve a healthy and stable financial condition.

3.2.3.3 Promoting Inclusive Financial Services to Diverse Communities

CUB recognizes the importance of accessibility and convenience in financial services to meet the needs of various customer groups. Therefore, we actively introduce a series of friendly financial initiatives and measures to create comprehensive and inclusive financial environment.

The accessible online banking set up by the Bank has obtained the AA grade certification from the Research, Development and Examination Association. It provides 8 services including Taiwan dollar transfer, account details inquiry, user ID and online banking password change. The accessible webpage has obtained the AA grade certification from the Research and Examination Association, providing 6 services including Taiwan dollar deposit interest rate inquiry, foreign exchange deposit interest rate inquiry, and real-time exchange rate inquiry. In 2017, we redesigned the personal internet banking service with features catering to visually impaired customers, such as identifiable and easily readable web content, and keyboard cursor position indications, meeting the usage needs of visually impaired individuals. Additionally, we set up Access Key shortcuts on webpages to facilitate rapid keyboard navigation for physically disabled individuals, ensuring that all customers can enjoy convenient online financial services. In addition, CUB is committed to financially friendly services. In 2011, CUB spearheaded the launch of the "Barrier-Free ATM for the Visually Impaired", which is an industry leader in improving the accessibility of financial services for the visually impaired at public transportation stations. By the end of 2023, a total of 654 ATMs for the visually impaired will be installed, an increase of 386 ATMs, or a growth of 144%, compared to the number in 2022, and will account for 12.5% of the total number of ATMs in the Bank. The Bank's ATMs are designed to enable the visually impaired to make independent withdrawals and transfers by following voice instructions. The Bank has also installed accessible facilities, such as wheelchair and visually impaired ATMs, in 165 branches across Taiwan to ensure that the financial services needs of the physically disabled are adequately met. In the future, the Bank will continue to retrofit or install visually impaired ATMs so that more visually impaired compatriots can enjoy automated financial services.

To provide friendly financial services to the hearing impaired, the Bank cooperates with the Taiwan Sign Language Interpretation Association (TSLIA) to provide sign language interpretation services. 24 hours prior to the service, the Bank makes an application to the TSLIA by phone and e-mail, and after the TSLIA responds, the Bank confirms the time and place of arrival with the interpreter and the customer, and then provides on-site sign language interpreting services to the

customer; and the Bank also provides video interpreting services, which is provided by the Bank through videoconferencing and application to the TSLIA by phone and e-mail. In addition, video sign language interpreting services are also available through telephone and e-mail applications to the TSLIA, which provides real-time sign language interpreting services through videoconferencing to ensure that the hearing impaired can fully enjoy their basic rights, equality, and reasonable and convenient financial services.

CUB aims to provide warm services for the elderly, establishing a one-stop query service in the friendly section of our official website, where they can inquire about elderly counters, financial education, and digital security services. Considering the evolving methods of fraud, our digital anti-fraud section provides easily accessible financial education and digital security services to help customers obtain the information they need and enhance their protection against digital fraud.

To meet the needs of non-Chinese speakers, the Bank has a bilingual official website and an English version of our mobile banking app (CUBE App), offering various basic services such as account inquiries and transfers. This allows foreigners to use English to access services, while Taiwanese people can guide foreigners to complete services through the Chinese website. These measures collectively demonstrate CUB's relentless pursuit of enhancing the convenience and accessibility of financial services.

3.2.4 Financial Education

As digital finance reaches new heights and the accessibility to financial products and services increases significantly, the risks of financial crime also rise. Therefore, the practice of financial education becomes increasingly critical. Cathay FHC and its subsidiaries have long been committed to providing diverse financial knowledge learning resources. We actively utilize various channels such as forums, financial education videos, and physical seminars, combining interesting topics with easily understandable content to enhance public financial awareness. This helps individuals make more rational financial decisions and achieve financial health and security in their lives.

3.2.4.1 Unlocking Comprehensive Financial Knowledge Strategy

Since 2021, CUB has embraced the core concept of financial inclusion, planning a series of innovative and diversified initiatives to enhance the financial literacy of the general public. We have



The "Wealth Management Digest" has made financial literacy more popular and aroused public concern about financial health.