

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

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.

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



Group photo of the "2023 Taiwan National Financial Health Key Report" event

invited financial experts to participate in live financial education events, sharing the latest investment trends. Additionally, we organize forums on financial management and investment trends to accelerate the dissemination of financial concepts into the public domain and enhance financial literacy among the general population.

CUB has launched the "Wealth Management Digest" to ensure the innovation and practicality of its content. We have established a content management team that holds regular thematic meetings every week. By incorporating AI language reading capabilities, we transform professional financial knowledge into easily understandable points for the general public. Through website announcement, electronic direct mail (EDM), and LINE push notifications, we enable the public to receive easily comprehensible financial knowledge. The single-time open rate has exceeded 450 thousand of people.

We have released Taiwan's first "2023 Taiwan National Financial Health Key Report," which integrates macroeconomic models and proposes three key strategies to enhance financial health, urging the public to regularly review their financial status. The Bank pioneered the "Financial Health Check Platform," providing a one-stop experience service through three steps: testing, obtaining reports, and improving financial health improvement plans. This platform enables instant and rapid initiation of financial health promotion actions. Thematic financial knowledge and videos are also readily available for reading and viewing on the website, helping people understand their financial health and obtain exclusive financial health promotion plans. This initiative has attracted considerable attention from the public, with over 674 thousand of views and more than 130 thousand of actual participants in financial health checks, with over 70% of participants acknowledging the Bank's contribution to promoting financial health.

CUB produces practical "Please Support Financial Management" series financial management videos, inviting guests and experts to share their experiences on topics such as buying a house, starting a business, and family financial management. Cathay United Bank also host global investment trend forums, inviting internationally renowned investment institutions such as PIMCO and Bridgewater, along with our Chief Economist Lin Qichao, to share insights on the macroeconomic environment and investment trends. These efforts have garnered over 5 million views, providing diverse financial knowledge learning resources and enhancing public financial awareness. Through these carefully planned educational activities and resources, we aim to promote rational financial decision-making and help customers achieve financially healthy and secure lives, successfully attracting public attention.

3.2.4.2 Practical Education Services: Courses and Camps

Recognizing the significant impact that erroneous value judgments and money management concepts may have on children's futures, it is crucial to instill financial literacy in them from a young age. We call upon our colleagues to leverage their expertise and combine volunteer mechanisms to assist children in rural elementary schools in establishing correct values. Since 2021, we pioneered the "Tutor CUB Online Financial Literacy Course," offering live online financial education sessions. In 2023, we organized a two-day "Sustainable Finance Exploration Camp" experience.

The "Tutor CUB Online Financial Literacy Course" breaks geographical barriers by conducting distance learning sessions in rural areas annually. Through interactive online methods, we impart financial knowledge, empowering children with lifelong skills. Internally, we promote the "Integration of Financial Skills with Internal Volunteer Mechanisms," encouraging employees to join the Tutor CUB volunteer team. This initiative allows them to apply their financial skills, learn teaching techniques, and participate in community service activities, enjoying paid volunteer leave. This promotes organizational cohesion and enhances employee morale, fostering a positive cycle based on love and kindness.

As of the end of 2023, a total of 49 employees participated in the Tutor CUB online financial literacy program and the Elevated Tree Program's Sustainable Finance Discovery Camp, providing 513 hours of service and benefiting 164 students. Over the years, the cumulative number of schools served has reached 15 and the number of students benefited has reached 241, demonstrating the Bank's persistence in contributing to society and its active efforts to promote financial inclusion and innovation in financial education. This demonstrates the Bank's persistence in contributing to the community and its active efforts in promoting financial inclusion and innovation in financial education.

Through these comprehensive educational and service practices, CUB has not only made significant contributions to promoting education among disadvantaged children in rural areas but has also successfully assisted them in enhancing their financial literacy and strengthening their awareness of drug prevention. By implementing inclusive financial education, we have opened the door to financial knowledge, laying a solid foundation for a financially healthy and secure lifestyle. In the future, we will continue to develop and provide more diversified financial education resources and services, aiming to establish a more inclusive, healthy, and sustainable social environment.



"Sustainable Finance Discovery Camp" brings unforgettable memories to school children