

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

**4.2.1.4 Cathay Excellence Award Program**

Since 2016, the Cathay Life Insurance Charity Foundation, in collaboration with the Cathay United Bank Foundation and the Cathay Real Estate Foundation, has jointly organized the Cathay Excellence Award Program, transforming scholarships into a comprehensive award and support. This program aims to assist two groups of students: First, for financially disadvantaged high school students or senior vocational school students that are outstanding, each student receives a scholarship of 60,000 dollars to alleviate financial burdens and support their academic pursuits. Second, for creative and forward-thinking student groups, innovative community projects aimed at addressing societal issues are awarded scholarship ranging from 100,000 to 200,000 dollars.

To date, the Cathay FHC and its subsidiaries has assisted nearly 18,734 student groups (including individuals and groups), providing a total of 220 million dollars in scholarships. This long-term commitment aims to nurture talent and lay a solid foundation for the future development of society. In 2023, to ensure fairness and diversity in the selection process, experts and scholars from relevant fields were invited to serve as judges based on the students' areas of study. Through rigorous evaluation, a total of 97 student groups were selected, comprising 23 groups in the 'Distinctive Award Category' (individuals/groups) and 74 'Outstanding Student Category' individuals. Each recipient is awarded a scholarship ranging from 60,000 to 200,000 dollars, totaling 7.49 million dollars.



Participation in AWE, Supporting the Development of Domestic Female Entrepreneurship

**4.2.1.5 Academy for Women Entrepreneurs (AWE)**

Event Name	2023 AWE Accelerator Bootcamp
Target Audience	Prioritizing Alumni from AWE for Training in Technology, Biotechnology, and ESG Industries.
Event Description	Selecting Female Entrepreneurs with Potential for Overseas Expansion from Previous Alumni, Utilizing Accelerator Training Camps, One-on-One Mentorship, and Other Development Mechanisms to Foster Industry Networking, Enhance Fundraising Skills, and Achieve Three Key Goals: Funding Acquisition, Market Expansion, and International Integration.

**4.2.2 Supporting the Underprivileged**

While expanding financial services, we recognize the challenges faced by children in remote areas, such as uneven educational resources, lack of companionship, economic difficulties, and unequal treatment. Therefore, since 2004, the Bank has been promoting the "Elevated Tree Program," which includes educational subsidies, funding for student sports teams, scholarships,

and sponsorship for special education projects. We focus on consulting with the government to identify the scholarship subsidy needs of all counties and cities across Taiwan. The scholarships are then allocated based on nominations from schoolteachers and approved by the education departments of each county and city, ensuring that the funds are utilized effectively to help students in genuine need. Our goal is to reduce social inequality and provide everyone with the opportunity to improve their quality of life through their own efforts.

**4.2.2.1 Tutor CUB/ Financial Discovery Camp**

According to a survey by "Parenting," 95% of parents and educators believe that it's important to instill financial concepts in children from a young age. However, less than 20% feel confident in their own financial knowledge and experience to teach their children. Moreover, in many families where parents work long hours away from home, there's a growing trend of intergenerational caregiving, which can lead to a lack of direct guidance on financial matters for children, potentially resulting in inadequate financial literacy. Recognizing that incorrect value judgments and financial habits can significantly impact children's future, it's crucial to start financial education at an early age. To fulfill our corporate social responsibility and align with the ESG sustainability strategy of our financial holding company, we're focusing on empowering young children. Therefore, we're planning to introduce a series of financial literacy courses in rural elementary schools, providing children with the knowledge and tools they need for making financial decisions. Through practical exercises and hands-on experience, we aim to instill in them the correct attitudes and values towards money, equipping them with lifelong skills. We're calling upon our employees to leverage their expertise and volunteerism to assist rural elementary school children in developing the right values. Starting from 2021, we pioneered online financial education, overcoming the limitations of time and space, conducting remote teaching sessions for rural areas each year. In 2023, CUB combined financial literacy with environmental sustainability education by organizing a two-day, one-night experiential trip. For the first time, schools sponsored by the "Elevated Tree Program" were invited to participate. Led by our employees, children from rural areas visited our branches and sustainable energy sites in Taipei. Through these hands-on experiences, we aimed to make financial education more impactful and tangible. For more details on the activities, please refer to section 3.2.4.2 of this report further disclosing the courses and camps of our practical education services.

**4.2.2.2 Dedicated Donation Page**

In addition to caring for disadvantaged children's education issues, the Bank also aims to assist other vulnerable groups through the influence of the financial industry. Therefore, we have set up a donation page on our official website to provide a channel for the public to donate. This not only facilitates legitimate donations but also helps reduce the risk of fraud by counterfeit foundations. We collaborate with numerous foundations, including Beunen Foundation, Taiwan Prevent Blindness, Syin-Lu Social Welfare Foundation, and The Garden of Hope Foundation etc. Each organization's services are listed in the donation page, with links to their websites for downloading donation forms and online donation services. Furthermore, to encourage people to spread love, we have initiated the "Micro Donation" program. Our credit card customers can redeem 100% of their credit card rewards points (Tree Points) for donations. This initiative aims to increase people's willingness to donate and provide tangible support to these organizations to help more vulnerable groups.