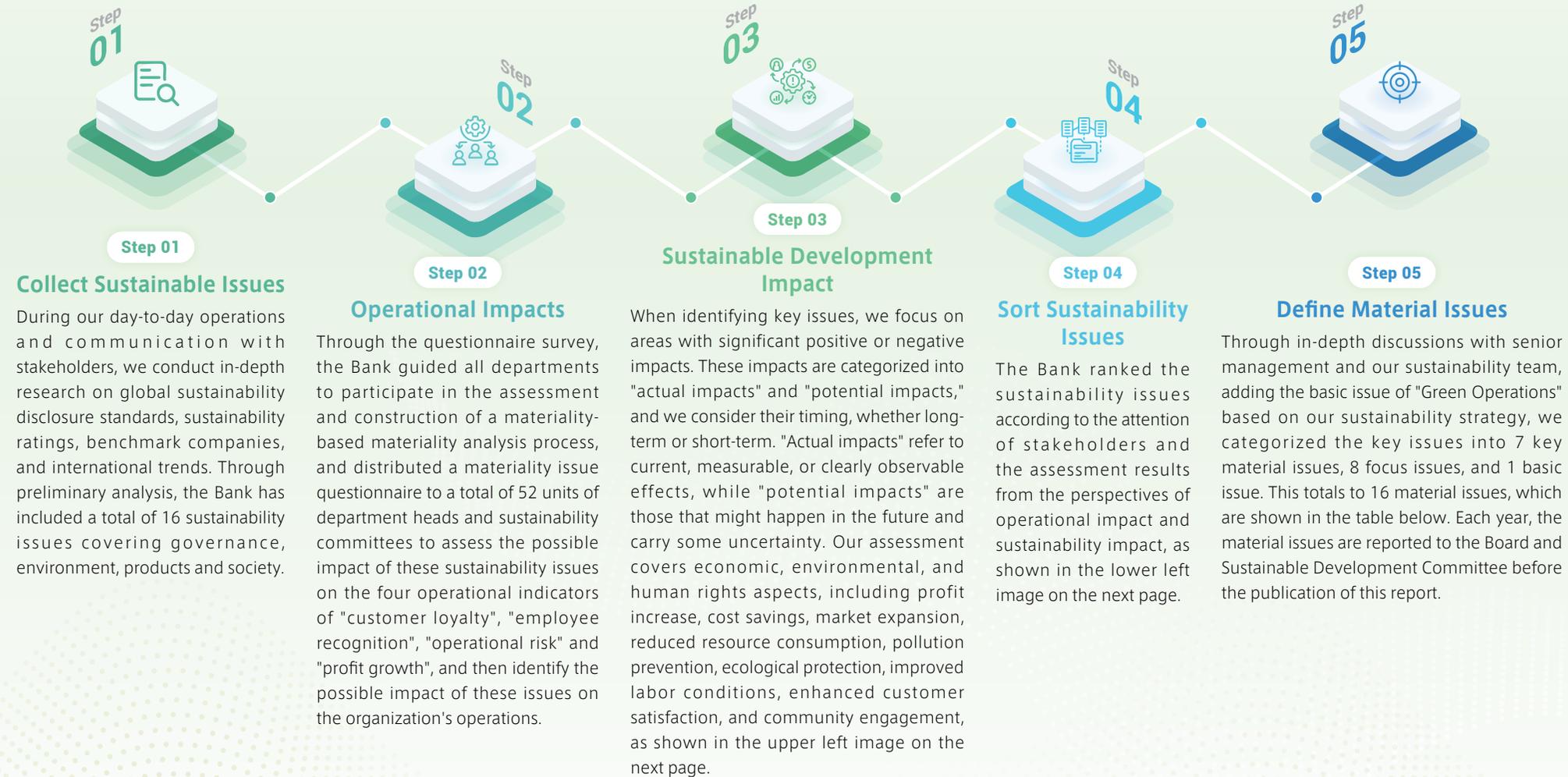


## 1.4 Material Sustainable Issues Identification

In addition to integrating feedback from stakeholders, CUB selected 16 material sustainability topics that affect stakeholders by referencing the GRI Standards, sustainability topics identified in peer benchmarking, and disclosure topics defined by SASB for the banking industry. The Bank adopts a double materiality approach, considering both financial materiality and impact materiality, to assess the effects of sustainability topics on both organizational operations and sustainable development. Under this approach, financial materiality is evaluated based on the potential impact of each topic on the Bank's business vision and financial performance, while impact materiality assesses the extent to which the Bank's operations and business activities affect external stakeholders in terms of climate, environment, and sustainability. The results of this double materiality analysis are confirmed by the CUB's Sustainable Development Committee and subsequently reported to the Board.

### Material Sustainable Issues Identification Workflow



Contents

About this Report

Sustainable Development  
Milestones

Sustainability Awards and  
Recognition

Message from the Chairman

**CHAPTER 1**  
**Blueprint of**  
**Sustainable Strategy**

CHAPTER 2  
Climate Strategy

CHAPTER 3  
Health Strategy

CHAPTER 4  
Empowerment Strategy

CHAPTER 5  
Sustainable Governance  
and Risk Management

CHAPTER 6  
Appendix

Contents

About this Report

Sustainable Development Milestones

Sustainability Awards and Recognition

Message from the Chairman

**CHAPTER 1**  
**Blueprint of Sustainable Strategy**

CHAPTER 2  
Climate Strategy

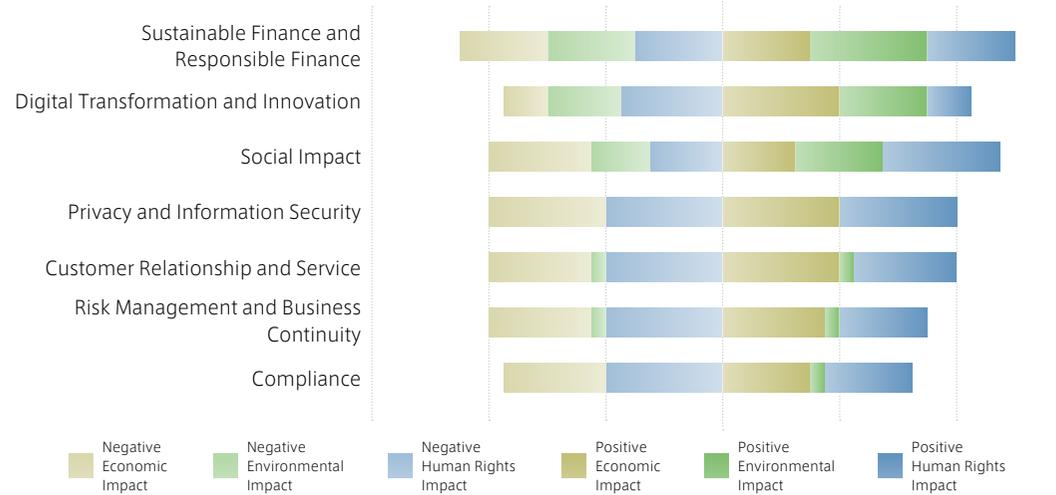
CHAPTER 3  
Health Strategy

CHAPTER 4  
Empowerment Strategy

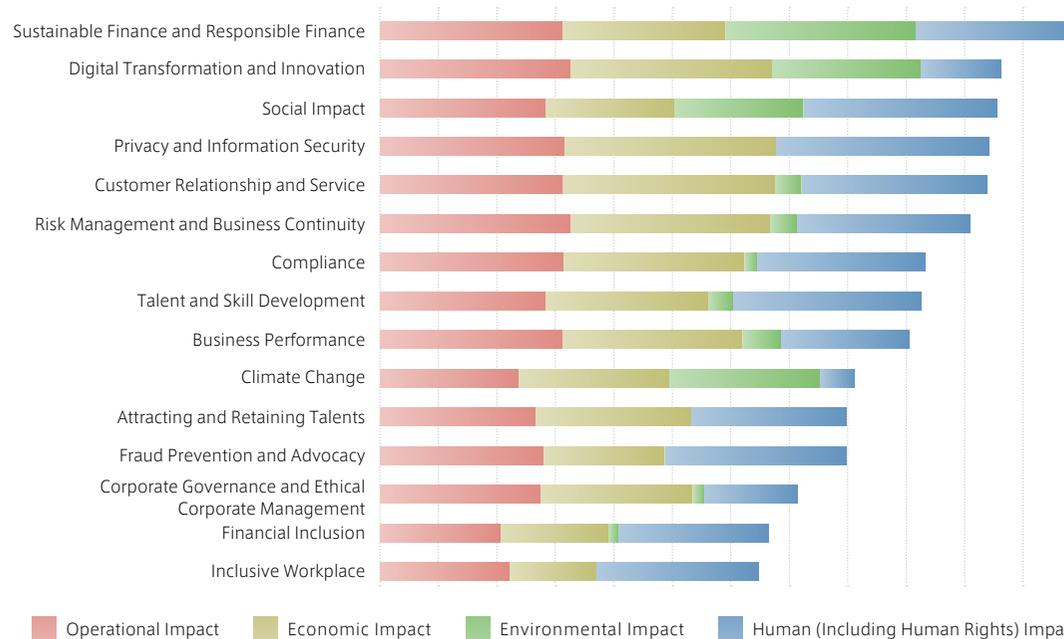
CHAPTER 5  
Sustainable Governance and Risk Management

CHAPTER 6  
Appendix

**Step 03 Sustainable Development Impact**



**Step 04 Prioritizing Sustainability Topics**



**Step 05 Material Issue Identification Results**

**Key Material Issues**

- Sustainable Finance and Responsible Finance ..... **P Product**
- Digital Transformation and Innovation ..... **P Product**
- Social Impact ..... **S Social**
- Privacy and Information Security ..... **G Governance**
- Customer Relationship and Service ..... **P Product**
- Risk Management ..... **G Governance**
- Compliance ..... **G Governance**

**Focus Issues**

- Talent and Skill Development ..... **S Social**
- Business Performance ..... **G Governance**
- Climate Change ..... **E Environmental**
- Attracting and Retaining Talents ..... **S Social**
- Fraud Prevention and Advocacy ..... **P Product**
- Corporate Governance and Ethical Corporate Management ..... **G Governance**
- Financial Inclusion ..... **P Product**
- Inclusive Workplace ..... **S Social**

**Basic Issue**

- Green Operations ..... **E Environmental**