

4.1.2 Reskilling Employees

The Bank encourages employees to enhance their professional knowledge and skills to adapt to future trends by organizing a series of skill transformation training programs. These include courses on remote work management and data analysis, aiming to cultivate employees' diverse digital management abilities and mindset to address changes in digital transformation and future work patterns. Additionally, sustainable-related training programs have been introduced to strengthen the integration of sustainability thinking with business operations, fostering a shared concern for sustainable development. Through diverse and flexible learning platforms, employees are provided with the necessary learning support at different career stages to nurture more talented individuals. For details on employee training statistics, please refer to Appendix [Table 6.1-18](#).

4.1.2.1 Anchoring Sustainability Mindset Systematically from the Top to Down

In order to ensure that every employee receives optimal career development and support to cultivate more outstanding talents, the Bank treats all employees equally and provides sustainability literacy training programs at different levels. These programs aim to facilitate employees in integrating sustainability into their daily business activities, valuing the importance of sustainable development and practicing the spirit of both altruism and self-interest. Through diverse and flexible platform resources, we have created an agile and user-friendly learning environment to meet employees' learning needs at different stages. As of the end of 2024, a total of 12,463 people had participated in this program, enhancing employees' awareness and practical abilities in sustainability values, and promoting the deepening and development of the Bank's sustainability culture.

Explanation of the Employee Training Content

Training Target	Training Methods & Content	Effectiveness & Application Scenarios	Training Hours	Participants
 General Staff	Launched the digital course "Understanding Climate Change" and organized the "You Learn, We Donate" campaign. For every employee who completes the course, the company donates NT\$10 to a related non-profit organization. In 2024, a total of NT\$120,000 was donated.	Raises sustainability awareness across all staff and reinforces CUB's commitment to sustainable development.	25,998	9,027
 Credit Officers	Thematic training on responsible lending principles for front-, middle-, and back-office credit teams.	Enhances the principles and decision-making of sustainable loans assessment to facilitate the implementation of sustainable lending.	6,448	2,816
 Core Staff (CS Team Members)	Certified "Sustainable Finance Manager" program offering systematic training on sustainability trends and knowledge.	Cultivated strong sustainability competencies, enabling internal experts to lead sustainability projects.	4,126	139
 Senior-Level Executives	Lectures and external training programs on relevant sustainability topics.	Deepens understanding of sustainability trends and enables more effective strategy development.	498	468
 Directors and Supervisors	Flexible ESG governance courses.	Drives organizational focus and amplifies sustainable impact.	193	13

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Strengthening Training and Cultivating Sustainable Finance Talent

In support of Taiwan's sustainable development goals and to build a solid foundation of sustainability talent, the Bank continues to promote its employee sustainability transformation program. In 2024, the prepared budget and actual expenditure for employee training is NT\$120 million to enhance professional knowledge across sustainable finance and digital transformation.

Our in-house experts regularly deliver ESG- and climate-related training tailored to market developments. These internal roadshows cover a diverse and forward-looking curriculum, including international initiatives, regulatory trends at home and abroad, ESG rating and evaluation frameworks, climate-related risks and opportunities, and the landscape of green finance products and markets. The content is closely aligned with the Bank's sustainability strategy, enabling departments to deepen core competencies and strengthen our competitive advantage in the field of sustainability.

In terms of sustainable finance talent development, the Bank launched a strategic partnership with the Taiwan Institute for Sustainable Energy (TAISE) in 2024 to offer the "Sustainable Finance Manager" certification program. Courses were taught by experienced professionals from academia and industry, with a structured curriculum designed to build practical expertise and market insight. The program guided participants in developing the mindset and skills of professional sustainability managers. A total of 87 employees from departments aligned with the sustainability strategy blueprint and core members of the CS Task Force participated, over 50% of whom were mid- to senior-level managers. The sustainability certification exam pass rate reached 99%.

Looking ahead, CUB will continue to cultivate internal sustainability experts. In collaboration with key departments, our goal is to designate "at least two sustainability champions per department." To that end, we will promote the "Advanced Sustainable Finance Certification" and build a structured development pathway for sustainability talent to support project implementation. At the same time, we will broaden awareness of sustainability across the organization by expanding the reach of the "Basic Sustainable Finance Certification." Full exam fee subsidies and small incentives will be offered to encourage participation and help realize our shared sustainability vision. For more information on department-specific training and sustainable finance talent development initiatives in 2024, please refer to Appendix [Table 6.1-14](#).

4.1.2.2 Promoting Agile Culture Bankwide to Foster New Work Skills

In response to the rapidly changing financial landscape, the Bank has proactively promoted agile transformation to enhance organizational flexibility, innovation, and work efficiency. We firmly believe that agility is not just a working method but rather a key cultural driver for improving both employee productivity and overall organizational effectiveness. In 2024, CUB allocated differentiated resources across employee groups to promote agile mindsets and new agile work practices. Through innovative showcases, we shared successful experiences of applying agile approaches to real projects, breaking traditional work constraints and strengthening adaptability and responsiveness.

Looking ahead, beyond continuing to embed agile thinking and practices as a long-term driver of sustainable development, we will introduce AI training to cultivate employees' understanding of AI literacy and application concepts. This will include a tiered AI talent development plan to help employees build practical AI skills for everyday work, paving the way for future human-AI collaboration.

Item	Training Approach	Training Content	Training Outcome
Agile Teams	Introduced agile coaching resources and promoted agile project management	To effectively promote agile collaboration, pilot projects were first launched in departments with high collaboration demands and planning responsibilities using a small-step, fast-iteration approach. Guided by agile coaches, teams identified pain points and enhanced their practical skills, while also developing agile work methods that could be applied within their own departments to improve existing workflows.	Successfully cultivated 25 internal agile ambassadors. A company-wide agile exhibition showcased their achievements and tools, drawing nearly 2,000 participants over three days and encouraging broader adoption across teams.
Managers / Assistant Managers	Offered a series of agile training sessions to enhance agile thinking and practical ability	The series covered practical workplace collaboration skills such as design thinking, process optimization, cross-functional collaboration, and meeting facilitation. These courses were designed to strengthen agile thinking and implementation capabilities for management-level employees.	Over 45 departments participated, with a total of 246 employees completing the training.
General Employees	Encouraged self-directed learning and fostered a culture of agile development	Under the annual theme "Skill Up Hub," the Bank offered 30 curated workplace skill courses, paired with initiatives such as unlimited access to learning resources and paid learning leave to encourage employees to engage in self-directed learning and apply what they've learned to their daily work.	In 2024, nearly 4,000 employees qualified for learning leave, effectively boosting learning motivation and laying a strong foundation for AI talent development.