Contents

About this Report

01 Sustainability Strategy Blueprint

02 Climate

03 Health

04 Empowerment Strategy

4.1 Workplace Empowerment

4.2 Social Impact

05 Sustainable Finance

06 Sustainable Governance and Risk Management

07 Appendix

Strategies | Upskill Employees: Provide tailored training resources according to employees' developmental needs at different stages, continuously enhancing their job capabilities.

Action Plans	Short-term Targets 2025 >> Mid-term Targets 2030 >> Long-term Targets 2035
⊕ Tailor learning resources according to job categories/levels to strengthen job skills, continuously integrating various physical and digital learning resources to meet diverse learning needs. ⊕ Establish different-level training programs to cultivate talent in various roles. ⊕ Create a comprehensive career development system to lead the key construction of employees' diversified development.	• Annual Employee Engagement training satisfaction rate reaches 4 out of 5. • 85% of participants achieved a rating of 4 or higher in the 360-degree competency assessment, meeting the standard for core competencies.

Strategies | Establishing a Leadership Pipeline: Strengthening talent pools at different management levels to deepen the bench strength and ensure the sustainable development of the organization.

Action Plans	Short-term Targets 2025 >> Mid-term Targets 2030 >> Long-term Targets 2035
⊕ Regularly review talent pools at all levels and implement tailored development plans to cultivate management talent required for business operations.	• Key talent retention rate for middle-level talent pool (Assistant Manager/Manager level) at 80%. • Key talent retention rate for Young Talent pool at 50%.

4.1.1 Diverse and Inclusive Workplace

CUB adheres to local labor laws and refers to international frameworks such as the Universal Declaration of Human Rights, UN Guiding Principles on Business and Human Rights, UN Global Compact, UN Sustainable Development Goals (SDGs), and relevant regulations of the International Labour Organization (ILO). According to "Human Rights Policy of Cathay FHC," we ensure the protection of employees' rights and prohibit discrimination based on personal factors such as gender, sexual orientation, race, socioeconomic status, age, marital status, family status, language, religion, political affiliation, nationality, appearance, facial features, disability, or other factors. As of 2025, the Bank employed a total of 12,197 full-time employees and 104 non-regular employees. For detailed information on our number of employees, regional distribution, gender, and age statistics, please refer to Appendix Table 7.1-2.

Cathay FHC, the parent company, also regularly conducts human rights risk surveys on entities of concern, implementing impact assessments and improving the management of high-risk issues. Risk identification and assessment take into account international human rights frameworks, corporate development strategies, and external trends. It involves discussion by the ESG Strategy Committee, consultation with employees, external consultants, and other stakeholders, followed by a risk assessment of each human rights issue, identification of high-risk groups, and subsequent management.

To ensure every employee can reach their full potential at CUB, the Bank continues to provide measures and management mechanisms that go beyond regulatory requirements. In line with the Cathay FHC Code of Ethical Conduct, the Bank has established the Employee Code of Conduct, which clearly sets out the principles and standards expected of employees.. The Code also safeguards fundamental employee rights, including freedom of association. From their very first day, all employees are expected to acknowledge and commit to upholding workplace ethics and integrity, and to carrying out their duties in a lawful and responsible manner.

Human Rights Policy of Cathay FHC

Contents

About this Report

01 Sustainability Strategy Blueprint

02 Climate

03 Health

04 Empowerment Strategy

4.1 Workplace Empowerment

4.2 Social Impact

05 Sustainable Finance

06 Sustainable Governance and Risk Management

07 Appendix

4.1.1.1 Creating a Diverse and Inclusive Workplace

Fostering a Diverse and Inclusive Culture

Employees are our most valuable asset. In line with the Human Rights Policy of Cathay FHC and the Labor Standards Act, the Bank has established work regulations that have been reviewed and approved by the competent authorities to ensure the protection of labor rights. Meanwhile, to implement the Bank's core philosophy of "diverse and inclusive workplace," the bank through conducts diversity and inclusion training and community events to provide multiple learning channels, including diversity-and-inclusion culture courses(on-line), Shared Learning Space (offline courses) and Lecture Hall (offline courses). The Bank fosters an inclusive workplace through diverse initiatives to enhance employees' cultural awareness and strengthen team cohesion. By publicly advocating for the respect of every unique individual at Cathay and listening to the voices of diverse groups, we convey the values of embracing differences and mutual respect, assisting colleagues in building an equal and inclusive workplace culture.

FlexiPacing Support Measures

The Group supports colleagues in balancing work and family life by offering work flexibility and "Slowing Down Without Dropping Out" support resources. For colleagues who need parental leave without pay, CUB provides psychological and learning support. They may seek professional consultation through the Employee Assistance Programs (EAP) and make use of digital learning resources for daily parenting information, financial planning, and skills warm-up before returning to work. This allows colleagues to feel supported at every stage of their career and life while continuing to achieve fulfillment in both their personal and professional lives. For detailed statistics on parental leave at CUB please refer to Appendix Table 7.1-11.

Prevention Measures Against Workplace Unlawful Infringement

To protect the health, safety, and human rights of colleagues, CUB has established the "Prevention of Unlawful Infringement in the Performance of Duties." We provide education and training for both new and current employees, set up complaint channels, and establish incident-handling procedures. The overall investigation process is required to be completed within two months, and all investigations must be conducted objectively, fairly, and impartially, while properly protecting the rights and privacy of the parties involved. Necessary assistance measures and counseling services are also provided so as to fulfill our corporate social responsibility in caring for employees.

4.1.1.2 Attracting and Retaining Talents

Employee Performance

The Bank provides market-competitive compensation and benefits to attract, motivate, and retain outstanding talent. To link employees' annual performance goals with organizational strategy, we have formulated the "Employee Performance Management and Development Guidelines". Employees who have been with the Bank for at least six months, regardless of gender or job title, are required to participate in the annual performance evaluation, resulting in a 100% participation rate. Employee performance is assessed regularly. In addition, a 360-degree feedback mechanism supports employees' individual development plans and strengthens talent cultivation and retention.

We provide diverse reward mechanisms. In addition to offering market-competitive salaries, we have established the "Guidelines on Incentives for Senior Employees" and grant long-service bonuses based on different tenure thresholds to recognize the long-term contribution of senior employees. For expatriate employees and their dependents, the Bank also provides practical benefits, such as airfare, accommodation, children's education subsidies, and International SOS medical and security services.

The Bank has established a promotion mechanism that values both professional performance and managerial competence. Outstanding performers are actively promoted and given greater responsibilities and functional development goals, thereby advancing both organizational development and strengthening the talent bench. At the same time, the Talent Development Committee regularly promotes internal rotation, discusses talent capability gaps, and plans rotation paths.

Employee Welfare Support

In addition to providing statutory labor and health insurance, the Bank offers a comprehensive range of welfare programs to support employees in building better lives. These include support for employee learning, subsidies for professional certifications, English proficiency exams, and professional-related training courses. We also provide access to online learning platforms and a digital library, as well as measures such as "one-day paid learning leave" and language learning subsidies to encourage self-directed learning and strengthen both professional and language skills. To promote work-life balance and employee well-being, we offer workplace massage services, regular health checkups, five days of paid sick leave, travel subsidies, and various wellness activities such as road races, table tennis and badminton tournaments, online walking challenges, and wellness programs like weight management. Besides, employees also receive holiday bonuses, birthday gift allowance, scholarships for their children, and allowances for weddings, funerals, and childbirth. Insurance coverage includes term life, accident, cancer, and dependent medical insurance. To strengthen employees' sense of belonging, we have established an Employee Share Ownership Trust, allowing employees to participate in the company's long-term development as shareholders, thereby increasing engagement and encouraging long-term retention.

The Bank also values a friendly workplace environment. We actively plan maternal employee protection programs, including continued access to learning resources for employees on parental leave, and support through Employee Assistance Programs (EAP). As well as offering additional services include employee health education, psychological counseling, and more flexible hybrid work environment designed. Through these diverse welfare measures, the Bank strives to foster a healthy and harmonious work environment, with the aim of building a long-lasting and stable workplace together with our employees.

Contents

About this Report

01 Sustainability Strategy Blueprint

02 Climate

03 Health

04 Empowerment Strategy

4.1 Workplace Empowerment

4.2 Social Impact

05 Sustainable Finance

06 Sustainable Governance and Risk Management

07 Appendix

Employee Benefits

Office Layout	• Implementing Flexible Shifts • Piloting Hybrid Work
Development of Learning	• Digital Learning Resources (e.g., online learning platforms and digital libraries) • Learning Development Resources about Study, Certification and Licensing Support /Continuing Education Assistance • Learning Leave
Insurance Coverage	• Group Term Life Insurance for Employee • Accidental Insurance for Employees • Cancer Insurance for Employees • Medical Insurance for Dependents
Family-Friendly Policies	• Exclusive Parent-Child Activities • Monetary Gifts for Marriage, Bereavement, and Childbirth • Child Education Subsidy • Prenatal check-up leave days exceeding statutory requirements • Above-statutory maternity leave • Childcare Support Gift • Maternal Employees Supporting Programs
Health and Leisure Benefits	• Travel Subsidies • Holiday Bonuses • Workplace Massage • Stress-relief activities • On-site Physician Consultation • Health Promotion Activities (e.g., road runs, table tennis tournaments, online walking challenges, weight management programs) • Regular Health Check-ups • Employee Assistance Program (EAP) • Birthday Gift Allowance
Social Activities	• Club Subsidies • Family Day • Volunteer Leave
Investment and Property Management	• Cross-Bank Withdrawal/Transfer Discounts • Cathay Construction Home Purchase Benefits • Employee Share Ownership Trust (ESOT)

CUB Maternity Plan

Cathay Pregnancy Club

For pregnant female employees, the Bank has designed a work-risk assessment mechanism and formulated a maternal health protection plan. Together with pre- and postnatal questionnaires for mothers and new fathers, the Bank provides birth gifts such as the " Mom's Care Package, Baby Care Gift, Parent-Child Blessing Gifts," as well as appropriate work adjustments, LV-level lactation rooms, return-to-original-post arrangements after parental leave, and various parent-child lectures. Responding to needs from pregnancy through the postpartum period, the Bank provides comprehensive support covering physical and mental well-being, workplace, and job arrangements. Nurses also proactively care for and track mothers' physical and mental conditions. These efforts have been highly appreciated by employees.

Cathay Dad-to-Be Handbook

CUB expanded the "Cathay Pregnancy Club" from focusing solely on female employees to including fathers as well. We introduced the "Cathay Dad-to-Be Handbook, "which was created in collaboration with Cathay General Hospital and Cathay Health Management. This handbook combines professional health education with practical life experiences to help new fathers understand the physical and emotional changes their partners undergo during pregnancy. It encourages them to actively support their partners, becoming invaluable teammates. The Handbook is a pioneering effort in the industry, aligning with government and medical institutions' initiatives to promote equal parental involvement during pregnancy. It includes sections such as "The 280 Days of Pregnancy with Daddy," "Understanding the Physical and Emotional Changes of Expectant Mothers," and "Welcoming the New Baby," representing a significant breakthrough in corporate social responsibility.

Contents

About this Report

01 Sustainability Strategy Blueprint

02 Climate

03 Health

04 Empowerment Strategy

4.1 Workplace Empowerment

4.2 Social Impact

05 Sustainable Finance

06 Sustainable Governance and Risk Management

07 Appendix

Retirement Planning

To share business results with employees and strengthen retirement protection, the Bank formulated the Employee Share Ownership Trust (ESOT) plan in 2022. Employees voluntarily contribute a fixed amount of salary, and the company contributes a matching amount to jointly purchase company stock in the public market, encouraging employees to participate in management results and helping them accumulate long-term assets. As of 2025, the participation rate was nearly 80%. At the same time, in accordance with labor laws and regulations, the bank contributes 6% of monthly salary to personal pension accounts for employees under the new pension system and maintains adequate retirement reserves for employees under the old pension system so as to ensure diversified and sufficient sources of retirement benefits.

Cathay Health Promotion Activities

Case Study

Team Road Run –
Promoting Wellness and Unity Among Employees

Employees shared that they have always enjoyed the large-scale road running events organized by the company and felt especially honored to personally participate in the 10th Anniversary Milestone this year. Over the years, colleagues have formed teams for Cathay Run across both the same department and different departments. Beyond the official race, they also arrange practice runs after work, creating many natural and warm moments of interaction and further bringing colleagues closer together. Employees expressed gratitude to the company for continuing to organize the annual road running event, allowing colleagues to cultivate good exercise habits together amid busy work and move toward a healthy win-win future with Cathay.



Case Study

Cathay Family Carnival –
Edutaining Parent-Child Moments Filled with Joy

An employee shared that the company's parent-child activities are carefully planned every year, rich in content, and filled with laughter. Children from babies to sixth-graders can participate in, and every event fills up almost instantly after registration opens. Whenever the annual calendar is announced, the employee immediately checks it against the child's holiday schedule and even sets an alarm to compete for a slot, just to make sure the child will not miss these edutaining experiences. The events themes are diverse, including baby crawling, balance-bike races, little football players, baking and handcrafting, and little professional experiences. Children have tremendous fun, while parents feel great happiness and enthusiasm while accompanying them. From static handcraft classes to outdoor parent-child activities, the company's dedication and creativity are evident everywhere. The children not only have fun but also learn new knowledge and understand how they can protect the living environment starting from themselves. Even lunch is thoughtfully prepared, allowing children to eat happily and play to their hearts' content, so the whole family can enjoy a full and unforgettable day together. The employee deeply felt the company's care for a friendly workplace and family support and said that working in such a happy enterprise truly feels very fortunate.



Contents

About this Report

01 Sustainability Strategy Blueprint

02 Climate

03 Health

04 Empowerment Strategy

4.1 Workplace Empowerment

4.2 Social Impact

05 Sustainable Finance

06 Sustainable Governance and Risk Management

07 Appendix

4.1.1.3 Employee Communication

Union Participation

CUB holds quarterly labor-management meetings, allowing both labor and management to use the platform to communicate on welfare measures and management systems related to employees, promote interaction and communication, and balance employees' labor rights with the CUB's operating needs. CUB established a labor union in 2024 and takes an open and voluntary attitude toward employees' applications to join the union. As of the end of 2025, 240 employees had joined the union, accounting for 1.97% of all employees, and the first collective agreement has not yet been signed.

The Bank has also established various communication channels, including regional communication meetings and real-time feedback systems, to collect employees' suggestions, communicate core values, and provide employees with opportunities to express their views. To protect employee rights and interests, the Bank formulates work rules in accordance with the Labor Standards Act and implements them with the approval of the competent authority. In addition, under the "Principles Governing Establishment of Employee Caring Hotline," the Bank has established an employee care hotline (02-87226666 #8885) and an email address (8885@cathaybk.com.tw). These channels strictly follow confidentiality and protection principles. For issues such as workplace illegal infringement and sexual-harassment complaints, designated personnel provide assistance and act as a communication buffer between employees, supervisors, and peers.

In 2025, no complaints involving discrimination. There was 1 substantiated case involving workplace illegal infringement and sexual harassment in total, and this case was closed in accordance with the relevant procedures. In summary, the Bank follows local labor laws and regulations, values employees' right to express opinions, and formulates relevant management rules accordingly. Information is also communicated through public channels so that employees can fully understand it and have their lawful rights and interests protected.

Labor Management Major Issues	Action Plan	Performance in 2025
Forced Labor and Working Hours	• The Bank has established a program for preventing diseases caused by abnormal workloads. Regular surveys on abnormal workloads (overwork) of shift workers, night workers, and those working long hours are conducted. High-risk groups are identified considering individual risk factors and work pattern risk factors. • Promotion and implementation of daily/monthly overtime hour limits. • Establishment of flexible working hours and flexible scheduling systems.	• Provide flexible working hour system according to employee needs. • 99% of abnormal workload-triggered disease prevention self-assessment form response rate. • A total of 220 people participated in the stress relief activities, with an overall satisfaction rate of 100%.
Diversity, Inclusion, and Equal Opportunity	• Ensure that all employees have the opportunity to participate in clubs and associations. • Organize labor-management meetings to fully communicate and address various major labor-management issues, and take action based on meeting consensus. • Formulate the "Workplace Sexual Harassment Prevention, Complaint, and Disciplinary Measures ". • Maternal Employee Health Protection Program • Formulate "Prevention Program for Unlawful Infringement in the Performance of Duties", and establish a workplace illegal infringement investigation committee, providing education and training to both current and new colleagues across the Bank.	• Held a total of 4 labor-management meetings. • Achieved a 100% Training participation rate for sexual harassment prevention training courses. • Achieved a 100% Training participation rate for workplace unlawful Infringement training courses.

Contents

About this Report

01 Sustainability Strategy Blueprint

02 Climate

03 Health

04 Empowerment Strategy

4.1 Workplace Empowerment

4.2 Social Impact

05 Sustainable Finance

06 Sustainable Governance and Risk Management

07 Appendix

Employee Engagement and Satisfaction Survey

In accordance with Cathay FHC's relevant policies, CUB systematically analyzes employee expectations through multiple methods such as qualitative feedback, sampling interviews, and thematic questionnaires, and conducts an annual "Employee Engagement Survey "to analyze employees' feedback on five major dimensions — Corporate Sustainability, Employee Happiness, Organizational Commitment, Leadership Management, and Work Identification—as well as Overall Satisfaction. The survey covers all domestic and overseas employees. In 2025, the response rate reached 86.1%, overall employee satisfaction reached 4.37 points (out of 5), and the target of satisfaction above 4 points has been achieved for three consecutive years.

To continuously enhance overall employee engagement and satisfaction, we have maintained close communication with department heads and colleagues based on the survey results to jointly develop improvement plans and action programs. In addition to continuously benchmarking against the external market in terms of employee welfare, assessment, and compensation, we will continue to enhance supervisors' leadership capabilities, promote a diverse and inclusive workplace culture, and provide diverse resources supporting employee growth and career development in response to the organizational changes brought by the recent AI wave.

Corporate Sustainability

Survey Item

The Group's implementation on corporate sustainability can increase employee commitment to the company.

4.42 out of 5

Employee Happiness

Survey Item

Employees identify with the welfare and activities, training and development, health promotion, and family-friendly measures promoted by the company.

4.40 out of 5

Organizational Commitment

Survey Item

Employees are proud to be part of Cathay and are willing to put in extra effort to make Cathay better.

4.40 out of 5

Leadership Management

Survey Item

Employees identify with the degree of support that supervisors provide in performance goal setting, coordination of the environment and resources, feedback and guidance, and the development of subordinates' capabilities.

4.41 out of 5

Work Identification

Survey Item

Employees believe their work is meaningful and that they can obtain opportunities for learning and growth in their current roles.

4.38 out of 5

Employee Satisfaction

Survey Item

Overall, employees feel satisfied working at the company.

4.37 out of 5