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4.1.3 Upskilling Employees

In response to changing learning needs and formats, the Bank encourages employees to engage in cross-disciplinary learning. We facilitate this by providing training mechanisms, introducing diverse external resources, and offering platforms for knowledge sharing, thereby enhancing employees' learning abilities. Apart from developing comprehensive general knowledge resources and professional competency courses, we have tailored digital literacy courses to align with technological trends. We have designed learning blueprints, development guides, and personal development plans for employees at different career stages. This ensures that all employees, regardless of hierarchy or tenure, can continuously grow and improve through uninterrupted learning.

4.1.3.1 Training Programs at Different Levels to Cultivate Talent Across Various Roles

Training Program Statistics and Results

Amid rapidly evolving global financial markets and regulatory frameworks, we have strengthened collaboration between headquarters, branches, and regional units, while progressively transforming the talent development model for channel talent. This approach ensures that employees across all functions continue to enhance their capabilities through training, enabling us to deliver more professional and sustainable financial services in a fast-growing regional market. To this end, we implemented differentiated training strategies for two key groups, financial consultants and business supervisors, strengthening job skills and business transformation capabilities to adapt to diverse business challenges in a more flexible manner. Investment in learning resources also increased from NT$30.63 million in 2024 to NT$33.81 million in 2025 (representing year-on-year growth of 9.4%).

Role Title	Program Start Year	Number Of Batches	Total Trainees	Transformation / Training Highlights
Personal Banking ARM	2020	24	212	Wealth Management Reserved Talent Development Program: Builds specialized knowledge through standardized course content and daily activities. Trainees rotate between branches and the training center to gain practical experience and develop into well-rounded banking professionals. Key initiatives include: • Establishment of regional training centers • Standardized curriculum design • Implementation of class advisor system • Practical simulations and case study analysis • Program optimization and progress tracking
Elite Wealth HRM	2023	3	38	Training is designed from the client's perspective, extending from high-net-worth individuals to family and corporate needs. The program deepens relationship-building skills and expands client engagement. Key initiatives include: • Relationship-based client management • Integration of group resources • Introducing international training resources and institutional visits • Application of advanced financial instruments for family offices or alternative investments.
Corporate Banking ARM	2017	22	156	In response to the rapid growth of the corporate banking business, trainees undergo standardized training and rotations between front-line business and credit review units. The program develops technical expertise, client management, financial analysis, and risk control skills, creating well-rounded corporate banking professionals. Key initiatives include: • Standardized centralized development • Rotational training across corporate banking channels • Dedicated instructor system • Customer relationship management and co-creation of solution case studies across front-, middle-, and back-office teams.

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4.1.3.2 Linking Development Tools into a One-stop Career Development System

The Bank has established a one-stop career development system that connects various development resources across different platforms, creating a comprehensive career development framework. This system aims to become a key tool in guiding employees towards diverse career growth opportunities.

One-stop Career Development System

iCareer

Identifying skill gaps and providing career direction guidance

Developing talent profiles and designing career paths to help employees identify skill gaps. Utilizing data analysis to offer capability enhancement and position development recommendations. Encouraging employees to acquire professional and common competencies through skill labeling.

iTalent

Focusing on consensus development for development, establishing learning application schemes

Using job responsibilities, annual goals, and career development direction as the framework, facilitate consensus building between employees and supervisors. This will help in choosing suitable learning methods and formulating individual development plans (IDP).

iLearning

Integrating data applications to provide personalized learning resources

Leveraging data analytics to understand employees' learning preferences and offer personalized learning resources, thereby igniting their motivation to learn.

iMatch

Internal recruitment mechanism that encourages talent mobility across different domains

Integrating with the iCareer platform to provide comprehensive matching for skills, expertise, and traits. This allows both supervisors and talent to make mutually beneficial selections. Employees can find suitable career directions and positions, while supervisors can identify suitable candidates based on team needs, thus promoting internal talent mobility within the organization.

4.1.3.3 Pioneering Diverse Training Initiatives to Enrich Learning Experience

The Bank is pioneering diverse training models to meet various training needs through different channels, formats, and methods. Utilizing internal community platforms to gather learners for two-way exchange and feedback, and through mechanisms like competitions, shaping a collaborative and co-learning ecosystem. Additionally, fostering internal trainers who embody the spirit of "everyone can be an expert", assisting interested individuals in building their personal brands, and ensuring the transfer of organizational knowledge. The aim is to enhance the learning experience through diverse and enriching training resources, thus fostering learning culture.

Employee Training Explanation

Diverse Learning Experiences

Item	Description	Highlights
In-house Digital Courses	The Bank is the first in the country to have an in-house digital course production team, covering both professional domains and soft skills topics.	Produced a total of 218 digital courses in 2025.
Business Review Articles	Introducing professional digital content providers such as Harvard Business Review, Master Cheers, Common Wealth Magazine, etc., to offer a rich array of learning resources.	Offering multimedia learning resources.
Learning Community	Leveraging social platforms to build learning communities and encouraging peer-to-peer knowledge sharing through point- based mechanisms such as team interaction and collaboration.	Establish a communication community for associate-level managers at the head office to facilitate discussions on management practices and cross-departmental collaboration among supervisor.
Internal Trainer System	Collaborating with Hahow Learning Platform to provide a diverse range of professional courses.	Accumulated 970 professional courses.

A Rich Platform Resource for Continuous Learning

Item	Description	Highlights
Hahow Learning Platform	Collaborating with Hahow Learning Platform to provide a diverse range of professional courses.	Accumulated 970 professional courses.
Digital Library	Providing a rich resource of e-books and digital magazines.	More than 1,554 popular modern collections.

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4.1.3.4 Climate-related Cultivation and Training

To actively respond to the challenges posed by the United Nations Sustainable Development Goals, Green Finance 3.0, and the Green and Transition Finance Action Plan, CUB is committed to enhancing climate risk awareness and management capabilities across all employees. Tailored training programs are implemented based on different functional levels to ensure that every employee integrates climate risk considerations into their daily work.

To ensure the effectiveness of the training plan, the Bank regularly reviews and establishes the annual training plan for sustainability-related issues every March. Through the continuous enhancement of knowledge related to climate and nature—such as climate, carbon tariffs, human rights, and supply-chain management—we work together with employees to implement the strategic development goals of the Cathay Transformation Plan and become a key force in driving both the Bank and its clients toward steady sustainable transformation.

Case study	
General Employee Sustainability Basic Knowledge Training	To strengthen employees' professional knowledge of sustainable finance, the Bank provides a 3-hour online course to help employees focus on sustainability and financial practices, covering ESG, regulations and disclosure standards, climate risk, greenhouse gas inventories, and IFRS S2 climate-related disclosure standards.
Sustainability Training for Credit Personnel	The Bank cooperated with Sustainability Services Company, PwC Taiwan to develop training courses focusing on development trends in enabling activities (formerly referred to as the "14 forward-looking economic activities") and 12 key strategic industries. The program responds to the Second Edition of the Reference Guidelines for Identifying Sustainable Economic Activities and Recommended Coverage Items for Transition Plans, published in December 2024, and provides practical operational guidance. Course content covers the purpose and core content of the Guidelines, the practical application of green finance, and domestic and international peer case sharing. It strengthens understanding of climate-change mitigation and adaptation, net-zero transition, carbon-reduction indicators, and transition finance, helping 1,752 credit personnel learn how to guide capital toward supporting low-carbon economic activities. Cumulative training hours reached 5,256 hours.
Training for Core Sustainability Personnel	To continuously strengthen the professional knowledge of core sustainability personnel, the Bank organized a series of advanced training courses for Sustainable Finance Manager certification. The courses include modules on sustainable development supervision and governance, sustainable investment/financing and insurance, greenhouse gas management, and sustainability disclosure, thereby deepening climate risk identification, carbon-reduction management, and net-zero transition capabilities.
Sustainability Practice Lecture	To improve the corporate banking team's ability to grasp competition, challenges, and opportunities and to deepen understanding of net-zero transition and industry trends, the Bank held a 1.5-hour sustainability practice lecture in 2025 under the theme "Global Plastics Treaty Accelerating Industrial Sustainable Transition." External professional experts were invited to analyze the latest sustainability trends, covering the latest developments in the Global Plastics Treaty, analysis of affected industries, and several transition cases involving low-carbon innovative business models for SMEs. The lecture discussed how enterprises can respond to sustainability transformation trends and the currently available advisory resources. Through this, the Bank strengthened the sustainability mindset and professional knowledge of front-office business supervisors and employees and enhanced their ability to communicate with corporate clients, thereby further engaging enterprises to set net-zero commitments and sustainability goals.
Overseas ESG and Sustainable Finance Education and Training	To strengthen the organization's capability to respond to risks and opportunities related to climate change and sustainable finance, the Bank continues to organize ESG and sustainable finance training for overseas corporate banking teams, as well as relevant supervisors and colleagues at the Head Office. Through systematic training delivered in cooperation with external consultants, the program helps relevant personnel incorporate ESG and climate factors into the knowledge base and professional judgment used in lending business, thereby promoting consistent understanding across units of sustainable finance products and overseas market practices and serving as a foundation for the Bank's capabilities in promoting overseas green financing, renewable-energy financing, and support for enterprises and public utilities in improving environmental performance. **Topic 1**: Seminar on ESG Trends and Green Lending Opportunities — Taking Hong Kong as an Example **Topic 2**: ESG Trend Insights — Leading Energy Transition and Green Lending Opportunities **Topic 3**: Introduction to Sustainability-linked Loan (SLL) and Green Lending Cases
New Opportunities in Deep Energy Saving —Toward a Net-Zero Sustainable Future Seminar	Together with Cathay Century Insurance and the Metal Industries Research & Development Center, the Bank co-hosted two in-person forums in Tainan and Kaohsiung, introducing Taiwan's net-zero transition policies and initiatives and sharing case studies and international trends related to net-zero transition application projects. The forums attracted participants from 67 companies, with a total of 82 attendees.
Training on Completing the JCIC Corporate ESG Information & Sustainable Economic Activities Questionnaire	On July 22, 2025, the Bank conducted an internal training session on completing the Joint Credit Information Center's Corporate ESG Information & Sustainable Economic Activities Questionnaire. A total of 174 people participated.