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4.2.2 Supporting the Underprivileged

4.2.2.1 Online Financial Education / Financial Discovery Camp

To implement our ESG spirit and correspond with Cathay FHC's ESG sustainability strategy, the Bank focuses on youth empowerment, designing a series of financial literacy courses for elementary schools in rural areas. Through systematic teaching, helping to equip children with the knowledge and tools needed to make sound financial decisions, helping them develop positive money values and financial habits that will benefit them throughout life. At the same time, the course is also updated to keep pace with the times, incorporating anti-fraud concepts into lesson plans, strengthening teaching content, and establishing financial security awareness among students. We call on Bank colleagues to leverage their professional capabilities in combination with volunteer mechanisms to help students in remote elementary schools build sound values. Through live-streamed online financial education, we break through spatial limitations to deliver distance learning each year. In addition, we plan a in-person, two-day experiential trip for students in remote areas. we invited students from partnering with the "Elevated Tree Program" to travel north, where CUB's employees led hands-on financial and sustainability education sessions and guided the children on branch visits, participate in the Bank's annual employee road running event—Cathay Run, watch professional baseball games, and visit the Taipei Music Center green building. By combining financial education with the Bank's actual practice, we bring diverse experiences to students in remote areas. During the year, we continued to promote financial education for financially disadvantaged groups and children in remote areas, delivering a total of 13 financial education courses and outreach events. As of December 31, 2025, 260 students benefited from financial education courses under the CUB Financial Education.

4.2.2.2 Donation Platform

In addition to supporting educational opportunities for disadvantaged children, the Bank also committed to assisting other vulnerable groups through its role in the financial sector. To this end, the Bank has established a dedicated donation platform on its official website to providing the public with a convenient and secure channel for charitable giving. This not only facilitates donations to legitimate charitable organizations but also helps reduce the risk of fraudulent fundraising conducted by counterfeit charitable organizations. The Bank partners with a number of nonprofit organizations, including Beunen Foundation, Taiwan Prevent Blindness, Syin-Lu Social Welfare Foundation, and The Garden of Hope Foundation etc. The donation platform provides information on each organization's services, together with links to their official websites for downloading donation forms and making online donations. Furthermore, to encourage people to spread love, the Bank has introduced the "Tree Point Donation" program. Credit card cardholders may redeem 100% of their accumulated Tree Point for donations. This initiative aims to increase people's willingness to donate and provide tangible support to these organizations to extend assistance to more people in need. Over the past three years, a total of 17,608 cardholder accounts have redeemed a total of 7.58 million Tree Point for charitable donations.

Tree Point Donation Redemptions

	2023	2024	2025
Number of redeeming cardholder accounts	4,036	6,300	7,272

4.2.2.3 Cathay United Bank Foundation

The Bank supports the public welfare initiative "Elevated Tree Program" by the Cathay United Bank Foundation, working together to address issues related to underprivileged groups, remote areas, and child development, while fulfilling our corporate social responsibility. The Foundation's public welfare initiatives are summarized below:

Elevated Tree Program

The Foundation continually promotes the "Elevated Tree Program" rooted in education, helping students learn with peace of mind, build self-confidence, and create a brighter future. In 2025, the "Elevated Tree Program – Scholarship Donation" supported a total of 6,760 disadvantaged elementary and junior high school students.

Extending the spirit of the Elevated Tree Program of nurturing young saplings into towering trees, the Foundation also encouraged students to participate in sports in 2025. Through the "Elevated Tree Program – Sports Donation," the Foundation supported elementary and junior high schools in promoting physical education, cultivating students' self-discipline and team spirit, and helping students discover themselves through participation in major sporting events. In 2025, the Foundation sponsored 13 sports teams, including the judo team of Jianshi Junior High School in Hsinchu County, for competition participation, training expenses, and equipment procurement, and also sponsored the "Cathay United Sunrise Village Cup National Junior Football Game" tournament.

Cathay Charity Group Activities

To continue the educational public welfare concept of the Elevated Tree Program, the Foundation continued to participate in Cathay Charity Group's educational charity activities, such as the "Cathay Youth Excellence Scholarship," "Teach For Taiwan Partnership," "Dream Come True Program," "After School Care Program," "Free Broadcasting of Taiwan Unsung Hero at Remote Country Schools," and the "Winter Warmth Program." In addition, the Foundation published the Cathay Charity Group Annual Report.

Charity Arts and Cultural Events

To promote art education in Taiwan, the Foundation hosted public art exhibitions and art lectures at the Cathay United Art Center, offering the public a free venue for art appreciation and learning about art. In 2025, the Foundation held 8 exhibitions, 4 art lectures, and 4 arts and cultural events. In addition, the Foundation produced an art desk calendar featuring works by local artists, conveying warm blessings and celebrating the beauty of art.