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1.3 Stakeholder Identification and Communication

The Bank has always attached great importance to the voices of stakeholders, providing diverse communication channels and mechanisms to continuously listen to, understand, and strive to meet the expectations and needs of stakeholders. This enables us to gain a deeper understanding of stakeholders' concerns regarding sustainability. Following the GRI guidelines and the AA1000 Stakeholder Engagement Standard, we adhere to four core principles of stakeholder engagement: significance, effectiveness, flexibility, and respect. We identify seven major stakeholder groups and through continuous interaction and deep engagement, strengthen trust and common interests. Together, we move forward and create a sustainable future.

Stakeholder Engagement

Stakeholder Category	Importance	Communication Frequency	Communication Channels	Focus Issues	Communication Status
Employees	Employees are the Bank's most important asset and directly influence service quality and innovation. Employee satisfaction, professional development, and health and happiness are key to achieving sustainable operations.	Regularly	Conduct regular employee surveys to gather feedback.	• Attracting and Retaining Talents • Talent and Skill Development • Inclusive Workplace	• Overall employee satisfaction reached 4.37 out of 5 in the 2025 employee opinion survey. • The Bank held 4 labor-management meetings in 2025 in accordance with the Implementation "Guidelines for Implementing Labor-Management Meeting." • The Bank also convened the Occupational Safety and Health Committee quarterly, holding 4 meetings in 2025 in accordance with the "Occupational Safety and Health Management Guidelines."
		Irregularly	Management regularly communicates the Bank's mission and vision to employees.		
		Regularly	Organize regular labor-management meetings to facilitate dialogue.		
		Irregularly	Arrange occupational health and safety meetings to ensure workplace safety.		
Customers	Customers are at the core of banking business. By listening to customer views and needs, the Bank strives to enhance satisfaction and create greater customer value.	Regularly	Conduct regular surveys on customer satisfaction and the Bank's image to improve the Bank's service quality.	• Digital Transformation and Innovation • Customer Relationship and Service • Privacy and Information Security • Sustainable Finance and Responsible Finance • Financial Inclusion	• Customer satisfaction reached 93.1%. • In 2025, the customer service center tNPS was 67.1 and the CUBE App rNPS was 35.4.
		Irregularly	Provide customer complaint channel and customer service hotline to respond quickly to customer needs.		
Suppliers	We see the sustainable practices of our suppliers as an important strategy to maintain supply chain stability and reduce environmental impact.	Irregularly	Establish a regular communication mechanism with suppliers, including face-to-face meetings and telephone communication.	• Green Operations • Privacy and Information Security	• Cathay FHC held an in-person supplier conference in 2025 to communicate sustainability-related issues with suppliers.
		Irregularly	Organize supplier ESG education, training and promotion to promote communication.		

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Stakeholder Category	Importance	Communication Frequency	Communication Channels	Focus Issues	Communication Status
NGO/NPO	NGOs/NPOs play a crucial role in promoting social welfare, environmental conservation, and philanthropic endeavors. Through collaboration with these organizations, the Bank has strengthened our efforts in corporate social responsibility and sustainable development.	Regularly	Regularly publish donation or payment lists and information about charitable activities on Cathay United Bank Foundation's website.	• Social Impact • Financial Inclusion	• The Cathay United Bank Cultural and Education Foundation, established for educational public welfare, continued to promote related initiatives and compiled the Cathay Public Welfare Group Annual Report each year.
		Irregularly	Establish partnerships with other non-profit organi-zations to collaborate on social projects.		
Communities	Through engagement and invest-ment in community development, we are committed to promoting community prosperity and positive social impact.	Irregularly	Organize community service activities and encourage employee participation to fulfill the Bank's social responsibility.	• Social Impact • Financial Inclusion • Natural Resources and Biodiversity • Climate Change	• The Bank organized multiple volunteer service activities, focusing on services for NGOs and NPOs related to persons with intellectual disabilities, disadvantaged groups, the elderly, and environmental protection. Total volunteer service hours reached 8,850 in 2025.
Government	The Bank is committed to creating a robust operating environment by actively responding to government policies and strictly complying with regulatory requirements.	Irregularly	Participate in seminars or briefings organized by the government and regulatory authorities.	• Privacy and Information Security • Risk Management and Business Continuity • Fraud Prevention and Awareness • Customer Relationship and Service • Sustainable Finance and Responsible Finance • Legal Compliance • Corporate Governance and Ethical Corporate Management	• Cathay FHC participated in corporate-governance-related evaluations and was recognized by the Taiwan Stock Exchange as a company ranked in the 6%–20% band in the 12th Corporate Governance Evaluation. • The Bank signed Taiwan's Stewardship Principles for Institutional Investors. • The Bank made the List of Companies with Better Institutional Investor Stewardship Disclosure 2025.
		Quarterly	Publish audited financial reports on a quarterly basis.		
		Annually	Release sustainability reports and annual reports annually.		
Shareholders and investors	Through the pursuit of sustainable development and transparent communication, we are committed to maintaining the trust and support of our shareholders and investors.	Monthly	Publish revenue updates monthly.	• Corporate Governance and Ethical Corporate Management • Risk Management and Business Continuity • Business Performance • Climate Change	• Cathay FHC hosts 8 corporate briefings (including 4 in Mandarin and 4 in English). • Cathay FHC hosts one shareholders meeting. • Cathay FHC responds to international investor ESG surveys (e.g., DJBIC and CDP) each year.
		Quarterly	Host corporate briefings.		
		Irregularly	Participate in global investor conferences and forums to provide insights on important financial and business information about the Bank.		
		Irregularly	Establish an investor relations section and communi-cation channel on the Bank's official website.		