Contents

About this Report

01 Sustainability Strategy Blueprint

02 Climate

03 Health

3.1 Health Promotion

3.2 Financial Health

04 Empowerment Strategy

05 Sustainable Finance

06 Sustainable Governance and Risk Management

07 Appendix

3.1.4 Accident Investigation

CUB has established a comprehensive process for accident reporting, investigation, and improvement to ensure employee health, safety, and business continuity. When an occupational accident occurs, the occupational safety supervisor of the unit immediately initiates the accident reporting procedure, and the General Affairs and Occupational Safety Department coordinates with relevant units to provide necessary assistance and care. If an accident meets the statutory criteria for "Major Occupational Accident, " the Bank reports it on the website of the Occupational Safety and Health Administration of the Ministry of Labor within eight hours and cooperates with subsequent investigations.

If an employee requires surgery, long-term treatment, or may suffer permanent disability due to an occupational accident, occupational safety personnel and medical staff conduct a fitness-for-work assessment as well as subsequent follow-up and care to assist the employee in returning to work with peace of mind. Even if the accident does not reach the threshold of a major occupational accident, the Bank still follows internal procedures to conduct a full accident investigation, hazard analysis, improvement tracking, and effectiveness verification, and reports accident statistics, trend analysis, and improvement recommendations to the Occupational Safety and Health Committee every quarter so as to implement continuous improvement and transparent management and prevent the recurrence of similar accidents.

Occupational Accident Reporting and Investigation Process

Accident Occurrence
- On-site reporting to the unit supervisor and occupational safety supervisor.

Accident Reporting
- Report to the General Affairs and Occupational Safety Department.
- If it is a major occupational accident, report it on the OSHA website within 8 hours.

Accident Investigation and Improvement
- Conduct accident investigation and analysis.
- The General Affairs and Occupational Safety Department proposes improvement plans and asks the unit to implement them.

Ongoing Follow-up
- Track improvement status and verify effectiveness.

Statistical Analysis
- Conduct statistical analysis of accidents
- Report quarterly to the Occupational Safety and Health Committee.

Occupational Accident Classification, Control, and Improvement Measures

LEVEL 1 General accidents (including near-miss incidents)

Definition	Causes no injury or only minor abrasions.
Investigating Unit	Unit supervisor and occupational safety supervisor
Control and Improvement Measures	• Confirm whether there is any unsafe condition on site and improve it immediately. • Confirm whether there is any unsafe behavior by personnel. • Use department meetings for awareness and communication.

LEVEL 2 Moderate accidents

Definition	Such as entanglement, impact injury, falling, or tripping accidents requiring sutures.
Investigating Unit	General Affairs and Occupational Safety Department
Control and Improvement Measures	• Conduct accident investigation and analysis and propose improvement plans, requiring the unit to make immediate improvements. • Track and verify improvement results. • Carry out irregular awareness communications through EDM.

LEVEL 3 Major accidents

Definition	Involving hospitalization, disability, or danger to life.
Investigating Unit	General Affairs and Occupational Safety Department
Control and Improvement Measures	• Report major occupational accidents on the OSHA website. • Conduct accident investigation and analysis jointly with labor union representatives. • Report to the Occupational Safety and Health Committee for follow-up control until improvements are completed. • Carry out related awareness communications through EDM or training.

Contents

About this Report

01 Sustainability Strategy Blueprint

02 Climate

03 Health

3.1 Health Promotion

3.2 Financial Health

04 Empowerment Strategy

05 Sustainable Finance

06 Sustainable Governance and Risk Management

07 Appendix

3.1.5 Training of Occupational Safety and Health

CUB regularly conducts occupational safety and health training to strengthen employees' awareness of potential risks and ensure that all personnel possess the capabilities required for hazard identification, accident prevention, and emergency response. The Bank has equipped all sites with first-aid personnel, first-aid kits, and Automated External Defibrillators (AEDs) to ensure immediate response and handling when emergencies occur.

To enhance employees' attention to occupational accident prevention, the Bank has promoted the "Unit Zero Occupational Accident Reward Program," which targets teams, strengthens internal communication within units, and encourages teamwork in implementing preventive measures. In 2025, there were 203 zero-occupational-accident units, accounting for 86% of the entire Bank.

To improve employees' first-aid capabilities, a total of 227 AEDs have been installed across all sites in Taiwan. Starting in 2025, each unit of the Bank is required to conduct at least one AED training session every year so that employees become familiar with correct AED operation. In 2025, cumulative first-aid training hours reached 2,082 hours.

Occupational Safety and Health Training Items and Participation in the Past Three Years

Training Item	Participation		
	2023	2024	2025
New Employee Occupational Safety and Health Training	2,122	1,871	2,033
Annual Occupational Safety and Health Training	10,694	11,334	11,157
Occupational Safety and Health Business Supervisor Training	404	300	661
Fire Management Personnel Training	383	50	36
First-Aid Personnel Training	52	79	449

3.1.6 A Good Workplace Environment

CUB is committed to creating a safe, healthy, and comfortable work environment. In accordance with relevant regulations, the Bank regularly conducts workplace-environment and indoor-air-quality measurements covering particulate matter, total volatile organic compounds (VOCs), illuminance, and carbon dioxide concentration. Annual test results serve as the basis for subsequent equipment improvement and environmental management. In 2025, 100% of the test results complied with the requirements of the competent authority. In addition, for drinking-water equipment that is part of a fixed continuous water-supply system, the Bank carries out quarterly water-quality testing. Coliform results all complied with drinking-water quality standards, ensuring the hygiene and safety of employees' drinking water and continuously fostering a healthy workplace environment free from concerns.

3.1.7 Contractor Occupational Safety and Health Management

CUB attaches importance to the management of occupational safety and health risks for contractors and outsourced personnel working at Bank premises. To ensure that contractors comply with the Bank's safety requirements, each unit must complete a contractor qualification review before outsourcing work, assess the contractor's safety-management capabilities, and require the submission of necessary occupational safety and health documents and certificates for occupational safety and health business supervisors. The Bank's occupational safety personnel and engineering management units conduct irregular on-site inspections of contractor operations and, when necessary, perform spot checks and follow up on the rectification of deficiencies to ensure that contractor work complies with safety requirements. In 2025, there were no contractor accidents at the Bank.

3.1.8 Workplace Health Promotion

CUB places great importance on the physical and mental health of its employees. The Chairman and President jointly signed the "Health Self-Management Declaration," demonstrating top management's commitment to promoting a healthy workplace. The Bank is dedicated to creating a supportive, safe, and caring work environment, continuously promoting diverse health-promotion measures, investing necessary resources, and improving workplace factors that may affect employee health so as to shape an all-round culture of occupational "safety and health." Guided by a prevention-first philosophy, the Bank helps employees maintain good health and reduce work-related disease risks by providing professional physician consultation, health-topic seminars, and exercise-promotion activities. At the same time, the Bank expands the social impact of health promotion through activities such as blood donation and influenza vaccination.

Contents

About this Report

01 Sustainability Strategy Blueprint

02 Climate

03 Health

3.1 Health Promotion

3.2 Financial Health

04 Empowerment Strategy

05 Sustainable Finance

06 Sustainable Governance and Risk Management

07 Appendix

3.1.9 Occupational Accident Statistics

CUB is committed to maintaining a safe, healthy, and resilient workplace and has established a comprehensive mechanism for incident reporting, investigation, and recurrence prevention, including cause analysis, tiered control, and improvement tracking. Incident statistics and improvement results are regularly reported to the Occupational Safety and Health Committee. No major occupational accidents occurred in 2025. In the low-risk financial industry, occupational accidents are predominantly related to commuting to and from work, accounting for approximately 83%. To reduce the risk of commuting accidents, we are promoting the "Motorcycle Self-Maintenance Inspection Reward Project" to encourage colleagues who ride motorcycles to regularly maintain their motorcycles to keep them in optimal operating condition, prevent disasters due to poor motorcycle condition, and raise awareness of driving safety.

In 2025, 595 people participated in the Motorcycle Self- Maintenance Inspection Reward Project, which combined raffles with environmental sustainability. The prizes included an NT$50,000 subsidy toward the purchase of an electric motorcycle for one winner and a total of 100,000 Green Points awarded to 100 winners to encourage environmentally sustainable behavior. For detailed occupational accident statistics, please refer to Appendix Table 7.1-12.

3.2 Financial Health

According to the definition of the United Nations Secretary-General's Special Advocate for Inclusive Finance for Development (UNSGSA), financial health consists of four elements: day-to-day financial management, financial planning, resilience to financial risks, and financial confidence. Through diversified financial products and services, Cathay United Bank responds to these four elements and practices the value of financial inclusion. With the goals of becoming "the best guardian of customers' assets" and "a Taiwan Financial Inclusion Benchmark Enterprise," the Bank implements financial health through the following four aspects:



Anti-Fraud Protection

Promoting anti-fraud measures and anti-fraud awareness so as to help customers avoid being affected by fraudulent activity.



Digital Transformation and Innovation

Promoting digital transformation and innovative products so that customers can enjoy convenient one-stop digital financial services, access convenient financial-planning tools to make healthy financial decisions, manage their finances effectively, and use trusts to protect their assets.



Inclusive Finance

Improving the resilience of micro-enterprises, SMEs, social enterprises, and other diverse groups against financial risks while enhancing the convenience of using online digital services and expanding the usability and accessibility of financial services.



Financial Education

Promoting financial education to raise public financial awareness, help people make more rational financial decisions, strengthen their financial resilience and confidence, and support a confident and happy life.

Through the services above, Cathay United Bank hopes to strengthen customers' financial health capacity and build a solid foundation for a secure society.

Contents

About this Report

01 Sustainability Strategy Blueprint

02 Climate

03 Health

04 Empowerment Strategy

05 Sustainable Finance

06 Sustainable Governance and Risk Management

07 Appendix

7.1 ESG Performance Data
7.2 2025 Sustainability Blueprint Target Achievement Status
7.3 GRI Index
7.4 Sustainability Accounting Standards Board (SASB)
7.5 TCFD Index
7.6 Guidelines for Domestic Banks' Climate Risk Financial Disclosure Index
7.7 TPT Index
7.8 TNFD Index
7.9 The Execution Status of PRI and PRB
7.10 Auditor's Assurance Report
7.11 Summary of Subject Matter Assured

Table 7.1-11 Parental Leave Statistics

Item	Female (people)	Male (people)	Total (people)
Number of Parental Leave Applications in 2025	142	12	154
Expected Number Returning from Parental Leave in 2025 (A)	125	10	135
Actual Number Returning from Parental Leave in 2025 (B)	101	5	106
Return-to-Work rate (B / A)	80.80%	50.00%	78.52%
Actual Number Returning from Parental Leave in 2024 (C)	117	10	127
Number Still Employed 12 Months after Returning from Parental Leave in 2024 (D)	105	8	113
Retention Rate (D / C)	89.74%	80.00%	88.98%

Note 1: Figures include CUB's Taiwanese employees, expatriate employees, and local hires in overseas locations.
Note 2: After completing six months at CUB, employees may apply for parental leave without pay for each child before the child reaches the age of three. The leave may continue until the child turns three, but shall not exceed two years. For those raising more than one child simultaneously, the duration of parental leave without pay shall be calculated collectively, with a maximum limit of two years for the youngest child. This shall be determined in accordance with the calculation method for childbirth subsidy applicants.
Note 3: Return-to-work rate = (Number of employees returning to work / number of employees expected to return) x 100%

Table 7.1-12 Employees Occupational Accident Statistics

Item		2023	2024	2025
Number of Occupational Injuries[Note 1] (people)	Male	14	20	24
	Female	51	64	45
Number of Occupational Fatalities (people)	Male	-	-	-
	Female	-	-	-
Total Work Days Lost (Days)	Male	188	268	279
	Female	550	845	731
Disabling Injury Frequency Rate[Note 2]	Male	3.75	2.14	2.45
	Female	1.64	4.30	2.92
Disabling Injury Severity Rate[Note 3]	Male	40	28	28
	Female	22	56	47
Total Person-Work Hours[Note 4]		22,063,392	24,191,207	25,137,234

Note 1: The occupational accident statistics include commuting accidents.
Note 2: Disabling Injury Frequency Rate (DIFR) = (Times of Disabling Injuries ÷ Total Person-Work Hours) × 1,000,000.
Note 3: Disabling Injury Severity Rate (DISR) = (Total Work Days Lost ÷ Total Person-Work Hours) × 1,000,000.
Note 4: Refers to the sum of total hours worked by employed workers.
Note 5: Employee occupational accidents statistics exclude overseas local-hire employees.