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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.

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The Bank has continuously responded to the Group's health initiatives, including the Weight-Loss Contest, and the "Every Step Counts", while also proactively promoting diverse health programs such as the Employee Assistance Program (EAP), health seminars, and stress-relief activities. During the year, a total of 780 health-promotion activities were held, with 19,938 cumulative participants, 1,099 hours invested, and spending of NT$45 million. Through concrete actions, the Bank continues to create a safer, healthier, and more wellbeing-oriented workplace so that employees can work with peace of mind, maintain good health, and fully demonstrate their strengths. For the execution results and expenditures of health-promotion programs, please refer to Appendix Table 7.1-13.

3.1.8.1 Physical and Mental Health Assessment Process

CUB has established 7 health centers to provide injured employees with rest and necessary medical care. Following Cathay FHC policy, the Bank regularly provides employees with health examinations. In 2025, the health examination rate for general employees reached 91.9%, and the completion rate for new-employee physical examinations reached 100%.

In accordance with the "Employee Health Check Follow-Up Management Guidelines," the Bank conducts graded health management based on the results of statutory health examination items. Nurses provide follow-up tracking for high-risk groups and, depending on individual needs and willingness, refer them to on-site physicians for professional consultation. In addition, based on statistical analysis of the top three health issues identified from employee examination results and the most severely affected areas identified in musculoskeletal questionnaires, the Bank held 5 physical-health lectures with 277 participants, achieving an overall satisfaction rate of 93.8%.

3.1.8.2 Mental Health Plan and Health Seminars

In addition to using the annual employee mental health survey to identify whether there are any major risk factors in employees' mental health status, the Bank has implemented the Employee Assistance Program (EAP) to further help employees achieve a balance between work and life. When employees encounter distress or feel stressed, a professional team of consultants provides one-on-one professional services to promote mental health and improve work quality. According to the vendor's satisfaction survey of employees who used consultation services, 99% of employees expressed satisfaction with the EAP service. In addition, three mental health-themed lectures were held to address issues that employees frequently used EAP for counseling in the previous year, as well as issues that may affect mental health, such as psychological stress and family communication, to help employees regain inner balance. A total of 218 participants attended, and the overall satisfaction rate reached 96.5%.

EAP Service Content

Service Area	Service Channels
Psychological Consultation, Legal Consultation, Financial Consultation, Management Consultation, Health Consultation	24-hour toll-free 0800 hotline and email reservations; telephone or face-to-face consultation services
Service Platform	**Service Locations**
Free online mental and physical assessment tools (Emotional Quotient, Overwork Scale, Simple Work Stress Scale)	Cooperation with psychological counseling locations throughout Taiwan to provide face-to-face consultation services

According to the requirements of the "Regulations of the Labor Health Protection," we engage three family doctors from Cathay General Hospital to provide on-site services at the Headquarters Building, Information Building, Jianguo Building, Guanghua Building and Guangfu Building monthly. In 2025, the resident doctors provided on-site services in 146 sessions, with a total of 253 employees receiving this service. As our service locations are distributed both domestically and internationally, in addition to the nurse-assessed referral appointments, we provide all colleagues with online resident physician appointments every month, which are available in physical, telephone, and video formats for health consultations. In response to the annually increasing percentage of middle-aged and older employees in the workplace, the Bank has also actively promoted health promotion for middle-aged and older employee groups by inviting professional medical personnel to deliver lectures. A total of 3 lectures were held, with 157 participants. The overall satisfaction rate was 97.4%.

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3.1.8.3 Promoting Employee, Family, and Community Health

CUB recognizes that health is the foundation of both business and society. Therefore, we are committed to organizing various activities to promote the health and well-being of employees, families and the community. Every year, we invest continuously substantial resources and promote a series of health promotion programs, including chronic prescription pick-up services, stress relief craft workshops, parent-child interaction activities and blood donation. The Group also organizes wellness initiatives such as weight-loss and walking challenges, which not only raise employees' health awareness, but also strengthen family and community cohesion, working together to build a healthier, more harmonious society.

To implement the maternal health protection plan for female workers and ensure that employees receive necessary support, the Bank provides parenting gifts for employees and uses questionnaires to assess parenting-related needs so as to provide corresponding assistance measures. In 2025, 141 pregnant employees applied for the "Mommy Care Gift", 153 postpartum employees applied for the "Baby Care Gift", and 77 male employees applied for the "Parent-Child Blessing Gift".

Employee Health Promotion Activities

Weight-Loss Contest

In response to the Cathay FHC Weight-Loss Contest, we held 4 tech-enabled fitness activities to help employees better understand their physical condition.
Together with in-person activities and online live-streamed courses, these activities helped employees cultivate healthy dietary and exercise habits. In 2025, a total of 2,628 employees participated, of whom 2,192 completed the program, with a combined weight loss of 8,407.23 kg.

Brisk Walking

In support of Cathay Life's "Every Step Counts", we launched the "Step into Health, Walk into Happiness!" event to encourage colleagues to exercise through a walking challenge enhanced with a reward mechanism. In 2025, the total number of participants reached 5,039, average daily steps per person reached 6,028, and total steps increased by 117% compared with the previous year.

Sports Activities

To promote the physical health of employees, the Bank regularly organizes sports activities, such as the annual Table Tennis and Badminton Tournament and Cathay Run. Through team formation and incentive mechanisms, employees are encouraged to exercise and maintain good physical health. In 2025, nearly 1,000 people participated in the Table Tennis and Badminton Tournament, and nearly 3,000 employees and their families signed up for Cathay Run.

Stress-relief Activities

Based on annual feedback from employee's stress-relief activity satisfaction questionnaires, we held 5 stress-relief activities across northern, central, and southern regions, including DIY handicraft sessions such as aroma stones, Turkish mosaic lamps, meridian massage, moss-ball arrangements, and outdoor SUP activities, allowing employees to effectively relieve stress outside work. In addition, based on analysis results from the abnormal workload questionnaire (also known as the overwork questionnaire), employees at higher risk were given priority to participate. In 2025, total participation reached 220, with employee satisfaction reaching 100%.

Family and Community Health Promotion Activities

Parent-Child Activities

CUB values work-life balance. In support of the Group's July-October parent-child activities, this year's events were designed around the concept of Better Together and the twin themes of "sustainability and health," guiding children to learn new knowledge and spark creativity through games while incorporating environmental awareness into the parent-child experience journey. In 2025, eight events were held, with 590 participants and an overall satisfaction rate of 99.1%.

Family Group Insurance

The Bank provides employees and their dependents with group insurance coverage that exceeds statutory requirements, taking comprehensive care of the health and well-being of employees and their families. In addition, the Bank provides employee cancer insurance to reduce the economic burden arising from cancer treatment.

Blood Donation Activities

Blood donation promotes circulation and metabolism, benefits employees' physical health, and—most importantly—helps save lives. Continuing our annual corporate blood drive tradition, CUB launched the 2025 campaign under the theme "Cathay Cares, Passion Never Fades," inviting employees, customers, and the general public to participate. A total of 7 events were held across northern, central, and southern Taiwan, resulting in 1,057 successful donations and 1,525 bags of blood collected. The overall satisfaction rate reached 99.4%.
To thank employees for their participation, those who joined the event were eligible to enter a prize draw featuring items such as PlayStation®5, a cordless handheld mite-removal vacuum cleaner, massage vouchers.

Combating the Flu Epidemic

Receiving the influenza vaccine not only prevents severe illness and death but also contributes to herd immunity. In response to the flu season, CUB organizes an annual vaccination campaign, inviting employees and staff from neighboring companies to receive publicly funded flu shots. The initiative encourages employees to prioritize health and preventive care. This year, under the theme "Healthy & At Ease," CUB partnered with the Taipei City Hospital Renai Branch—coordinated through the Xinyi District Health Center—to host 3 vaccination sessions.