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

Lists of Diverse Trust Products

Micro Elderly Care Trust

To protect the property and well-being of the elderly and disabled, CUB seeks to offer trust services that allows the public to entrust cash, insurance payouts, stocks, real estate, and other assets into trusts, ensuring that these diverse assets are used exclusively for retirement and long-term care purposes. Micro Elderly Care Trusts, in particular, accepts cash for trusts and is pre-established trust with a set-up fee of less than NT$1,000. By the end of 2025, there were 302 effective beneficiaries and trust property totaling $2.418 billion(TWD) for the elderly and the disabled trust. Among every 10,000 individuals who have opened various deposit accounts, an average of 5.05 people have set up the trust. The principal balance of Elderly Care Trust accounts for 0.3% of the total principal balance across all trust businesses involving cash, real estate, and securities.

Insurance Claims Trust

Insurance products provide policyholders with a basic safety net, and insurance Claims trusts further strengthen this safety net, making it more secure. Through these trusts, we plan the use of insurance claims, with the Bank disbursing funds for living and education expenses according to the contract. This ensures that the compensation is used exclusively for the designated purposes, effectively taking care of the family's needs.

Foreign Currency Reservation Bond Trust

The Foreign Currency Reservation Bond Trust accepts foreign currency bonds entrusted by customers, ensuring a worry-free retirement. This product not only adopts a pre-established trust model, allowing customers to deliver foreign bonds to the trust until they reach old age, but also innovatively introduces the nation's first foreign bond reservation delivery trust mechanism.
This means that when the settlor experiences guardianship declaration, severe disability, dementia, or accidental coma, the foreign bonds held by them can be delivered to the trust as agreed, activating the caregiving payment mechanism. In terms of trust management fees, discounted rates are set based on the nature of the delivered assets and whether the trust payment is activated, allowing customers to plan for their Elderly Care trusts most conveniently and affordably, making these trusts their best asset guardians.

CPBL Anti-Gambling Trust

In 2009, CUB pioneered the "CPBL Anti-Gambling Trust" and the "CPBL Player Signing Bonus Trust" to help players prevent gambling and plan for retirement, to improve the professional baseball environment in Taiwan. During the trust period, if the player needs to withdraw funds temporarily, the Bank will only allocate the funds with the consent of the Taiwan Professional Baseball Players Association, and after the player retires, the trust property will be fully returned to him for daily use, to ensure the quality of life in his retirement. A total of 270 active players participated in the program, with the trust property exceeding $185 million(TWD) as of the end of 2025.

3.2.3 Financial Inclusion

The UNSGSA noted that "financial inclusion is an enabler and accelerator of broad-based economic growth and resilience, improved financial health, job creation, and development." Financial services should be accessible to everyone, rather than limited to specific groups. Recognizing the critical role of financial inclusion in advancing broad-based social development and enhancing economic vitality, CUB is committed to introducing a diverse range of financial products and services tailored to the needs of different sectors of society and customer groups through innovative and inclusive strategies. In doing so, the Bank seeks to foster a people-centered financial system and enhance public well-being.
To improve the accessibility and convenience of financial services, the Bank continues to innovate and is committed to creating a friendlier and more convenient financial environment for customers with diverse backgrounds and needs. CUB firmly believes that through continuous innovation and inclusive efforts, it can realize true financial inclusion, promote balanced and harmonious socioeconomic development, and work together with customers and all sectors of society to build a better future.

3.2.3.1 Support the Development of Social Enterprises and Small and Medium-sized Enterprises

CUB has partnered with the Taipei City Government on the "Social Enterprise Preferential Financing Program." Through its collaboration with the Small and Medium Enterprise Credit Guarantee Fund of Taiwan, the Bank provides qualified social enterprises with direct guarantees and low-interest loans to help them obtain the working capital necessary for their operations. This program not only encourages social enterprises to address social issues proactively through business models and expand their social impact, but also demonstrates the active role that financial institutions can play in fulfilling their social responsibilities.
In addition, the Bank has established key performance indicators (KPIs) for both the number and amount of loans extended to small and medium-sized enterprises (SMEs), including micro-enterprises. It has also launched a series of preferential microfinance loan programs for small enterprises, covering supplier financing and franchise owner loans, to meet their diverse operational and development needs. These loan programs, specifically designed for small enterprises, not only offer more favorable lending terms but also effectively ease their financial burden, thereby supporting their growth and development.
As of the end of 2025, the cumulative amount of approved loans under the Social Enterprise Preferential Financing Program had reached NT$92.88 million, benefiting 19 social enterprises. Meanwhile, the Supplier Financing Program also delivered significant results,

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

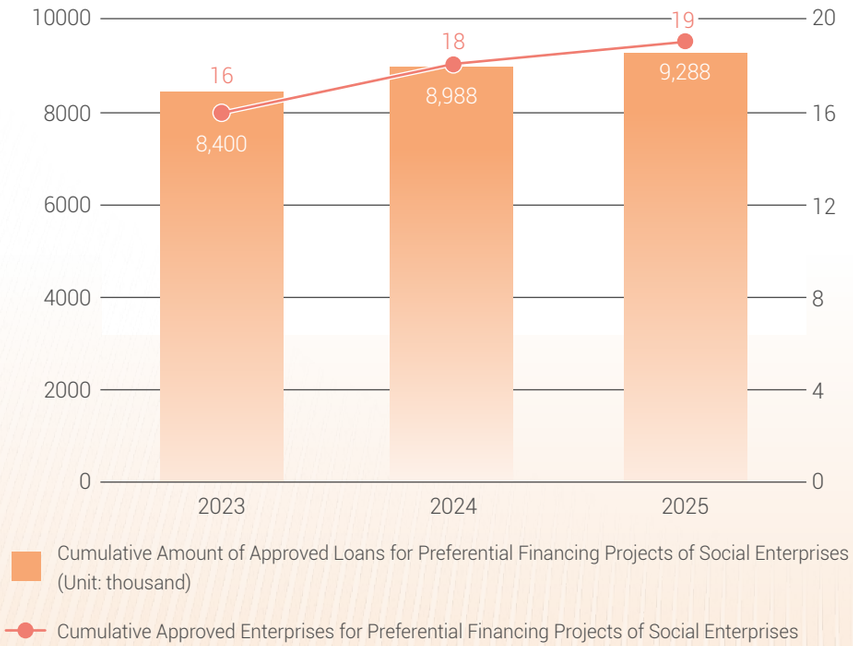
07 Appendix

with 89 approved loan accounts and an outstanding loan balance of NT$360 million. These achievements fully demonstrate the Bank's proactive efforts in advancing financial inclusion and supporting the development of social enterprises and SMEs.

Meanwhile, to support the development of Taiwan's cultural and creative activities and industries, the Bank continued in 2025 to provide financing under the "Loan Program for Strengthening the Upgrading and Transformation of Cultural and Creative Industries" to one corporate client. The application was reviewed and approved by the Taiwan Creative Content Agency, met the program's eligibility requirements, and completed the procedures for receiving the relevant subsidy.

Through the successful implementation of these programs, CUB has not only deepened its support for enterprise development, but also demonstrated through concrete action that financial institutions can play a key role in promoting economic growth and social progress. Looking ahead, the Bank will continue to explore and develop more innovative financial solutions to meet a broader range of societal needs and further advance financial inclusion.

Social Enterprise Preferential Financing Project Results



3.2.3.2 Promoting Innovative and Customer-Friendly Financial Services

In order to promote the concept of sustainable investment, the Bank has specially designed ESG funds and themed webpages, aiming to cultivate sustainable investors. With detailed website content guidance, the number of investors in ESG funds has exceeded 23.2 thousand with a total investment scale of NT$13.56 billion. Additionally, the number of users using our target-based financial planning tools for retirement planning has reached 448 thousand times. On the website, we emphasize, "Your choice is the driving force for a sustainable planet, riding with the world towards an environmentally friendly and sustainable future," encourage more people to join ESG investments and create a green future together.

CUB places great importance on fair treatment of customers, financial consumer protection, and accessible financial services. To ensure the effective implementation of its financial accessibility initiatives, the Bank has designated the Digital Banking Development Department as the coordinating unit responsible for overseeing related efforts. The department actively plans and promotes the Bank's accessible financial services, fair treatment of diverse customer groups, and related measures, and regularly reports the progress of implementation to the Board of Directors for oversight. Through these efforts, the Bank seeks to provide customers with appropriate products and services, as well as a more comprehensive financial experience and stronger protection.



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

3.2.3.3 Promoting Inclusive Financial Services to Diverse Communities

CUB recognizes the importance of accessibility and convenience in financial services to meet the needs of various customer groups. Therefore, we actively introduce a series of friendly financial initiatives and measures to create comprehensive and inclusive financial environment.

Visually Impaired Individuals

- Accessible online banking services: Provide 11 services, including pre-designated NTD transfers, account statement inquiries, and changes to user IDs and online banking passwords.
- Accessible webpages: Provide 6 services, including NTD deposit interest rate inquiries, foreign currency deposit interest rate inquiries, and real-time exchange rate inquiries.
- Voice-guided ATMs for visually impaired users: Enable visually impaired customers to independently complete transactions such as cash withdrawals and transfers by following voice instructions. As of the end of 2025, the Bank had installed 1,110 ATMs accessible to visually impaired users, an increase of 243 from 2024, representing growth of approximately 28% and accounting for 20.2% of the Bank's total ATM fleet.
- CUBE Touch Card (Debit Card): Special design with a circular notch on the edge and the embossed characters of CUBE on the front, making it easier for visually impaired users to identify the card.
- Accessible webpages and accessible online banking certified at AA level: Both the accessible website and accessible online banking platform have obtained AA-level accessibility certification marks. They provide commonly used webpage content with clear landmarks and easy-to-read layouts, as well as visible keyboard focus indicators to meet the needs of visually impaired users. Access keys have also been configured to enable users to quickly navigate form elements on webpages by using keyboard shortcuts.

Hearing Impaired Individuals

- On-site and video sign language interpretation services: The Bank works with the Taiwan Sign Language Interpreter Association to provide sign language interpretation services for customers with hearing impairments. Requests may be made to the Association by phone or email at least 24 hours in advance, and customers may choose either on-site or online sign language interpretation services. This helps ensure that customers with hearing impairments have full access to basic rights, equal treatment, and reasonable accommodation in financial services.
- Online customer service QR code displayed on ATM standby screens: A QR code for online customer service is displayed at the bottom of the ATM standby screen, allowing customers to scan it instantly and report issues through text-based customer service, thereby enhancing accessible and inclusive financial services.

Language-friendly services

- ATM multilingual service zones for New Southbound customers provide six language options-English, Japanese, Korean, Thai, Vietnamese, and Indonesian-and five service functions: cash withdrawal, deposit, transfer, PIN change, and balance inquiry, in support of friendly and inclusive financial services.
- Bilingual agreements and forms for lending services are provided.

Customers with intellectual disabilities

- Provide an easy-to-read guide produced by the Bankers Association for deposit account opening procedures, along with a dedicated QR code for the Bank's pre-set contract services.
- When customers have difficulty expressing their intentions, and where there is no concern regarding legal capacity, services may be handled in accordance with internal operating procedures and relevant witness arrangements, depending on business needs.
- When customers are unable to visit a branch in person to handle banking services, they may authorize another person to act on their behalf or have a branch staff member provide off-site assistance. For customers under guardianship or assistance orders, the guardian or assistant may accompany them to the branch to complete the procedures.
- Customers with disabilities may apply for a waiver of ATM interbank withdrawal fees. Holders of a disability handbook or certificate may apply to designate one account eligible for up to three fee-free ATM interbank withdrawals per month.

Customers with physical disabilities

- All branch entrances are equipped with service bells at accessible heights. Except for a small number of branches undergoing renovation, the remaining branches are equipped with priority service counters featuring lower counter heights and wheelchair-accessible space.
- Insurance services can be handled remotely by phone, reducing inconvenience for customers with limited mobility.
- All branches provide loan services. For customers who are unable to sign their name due to disability, documents such as the "Notice of Loan Terms" and the "Agreement" are sent by mail or delivered in person.
- All of the Bank's ATMs are designed to meet the operational needs of wheelchair users, including the following features: the maximum height of the reachable operating area is 122 cm, with a depth not exceeding 25.5 cm; the maximum height of each operating interface does not exceed 110 cm, with a depth not exceeding 35 cm; and the card slot, cash withdrawal/deposit slot, and keypad are all positioned at a height of no more than 110 cm.
- The Bank's official website service locations page provides information on accessibility facilities at each branch and sub-branch.

Middle-aged and Older Adults

- Age-friendly counters in inclusive branches provide friendly services and care to older adults.
- Articles on financial literacy for older adults provide information on financial management and retirement planning.
- Digital Security: Provide anti-fraud information to ensure financial safety.

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

CUB's accessible online banking platform has obtained AA-level accessibility certification. In 2011, CUB took the lead in launching "Voice-guided ATMs for the Visually Impaired," becoming an industry pioneer in enhancing the accessibility of financial services for visually impaired users at public transportation hubs. The Bank has also established accessible service facilities across its 165 branches in Taiwan to better meet the financial service needs of customers with physical disabilities. These efforts not only demonstrate CUB's strong commitment to financial inclusion, but also reflect the Bank's determination to provide customers with more comprehensive and accessible financial services.

CUB is committed to providing thoughtful services for older adults and has established a one-stop information section on its official website, where customers can access information on senior-friendly counters, financial education, and digital security services. In response to the evolving nature of fraud, the Bank's digital anti-fraud section also provides easy-to-understand financial education and digital security information, helping customers obtain the information they need and enhance their protection against digital fraud.

As digital finance enters a new stage of development, barriers to accessing financial products and services have been significantly lowered. At the same time, however, the risks associated with financial crime have also increased, making the promotion of financial education more important than ever. Cathay Financial Holdings and its subsidiaries have long been committed to providing a wide range of financial learning resources. Through various channels, such as forums, financial education videos, and in-person seminars, and by combining engaging topics with easy-to-understand content, they seek to enhance the public's financial awareness and help people make more informed financial decisions, thereby promoting financially healthy and secure lives.

CUB has planned a series of innovative and diversified initiatives to enhance financial literacy across society. The Bank invites financial experts to participate in livestream financial education events to share the latest investment trends, and also organizes forums on financial management and investment trends to further integrate financial knowledge into everyday life and improve financial literacy among the public.

Financial Literacy Insights

To ensure the innovation and practicality of its content, we have established a content management team that holds regular thematic meetings every week. By incorporating AI language reading capabilities, we transform professional financial knowledge into easily understandable points for the general public. Through website announcement, electronic direct mail (EDM), and LINE push notifications, we enable the public to receive easily comprehensible financial knowledge. The single-time open rate has exceeded 300,000 of people.



Financial Health Check Platform

Providing a one-stop experience service through three steps: testing, obtaining reports, and improving financial health improvement plans. This platform enables instant and rapid initiation of financial health promotion actions. Thematic financial knowledge and videos are also readily available for reading and viewing on the website, helping people understand their financial health and obtain exclusive financial health promotion plans.

Financial Management Videos

Produced the practical " CUB Financial Supporter" series of financial education videos, featuring guests and experts sharing their insights on topics such as financial planning for young people, couple finances, credit scores, overseas investment, and foreign exchange, in support of financial inclusion.

Global Investment Trend Forums

Invited PIMCO Global Fixed Income CIO Andrew Balls and the Bank's Chief Economist, Lin Chao-Chin, to share insights on the macroeconomic environment and investment trends. Through these carefully curated educational activities and resources, the Bank continues to provide diversified financial learning resources over the long term, helping enhance the public's financial literacy and support more rational financial decision-making.

In 2025, the Bank held the Cathay Asset Management Summit, inviting internationally renowned investment leaders-including Howard Marks, Co-Founder and Co-Chairman of Oaktree Capital, John Studzinski, Vice Chairman of PIMCO Group, and Sir Robert Fairbairn, Vice Chairman of BlackRock-for in-depth discussions. The event provided Taiwan investors with key insights from the front lines of global markets and brought fresh global perspectives to the local market.