3.2.2 Integrating Digital Financial Services

Digital: Integrate the Group's Resources & Tangibly Enhance Customers' Digital Experience

• Compliance, Security, and Innovation in Parallel: Developing the Digital Asset Business

In August 2025, CUB received approval from the competent authority to become one of the first financial institutions to pilot "virtual asset custody services." Targeting high-net-worth individual clients, the bank launched its virtual asset custody offering. Cathay FHC, in collaboration with Cathay Securities and Cathay SITE, also participated in the "Real World Asset (RWA) Tokenization Working Group," jointly established by the Financial Supervisory Commission, the Taiwan Depository & Clearing Corp., and domestic financial institutions. The Group has completed proof-of-concept testing of tokenization technology, demonstrating that through public blockchain and smart contract technologies, financial products such as bonds can achieve faster settlement, lower investment thresholds, and automated distribution of interest payments.

• Developing Innovative Points Businesses to Deliver an Engaging Financial Lifestyle

To provide a more convenient and flexible points experience, Cathay Century launched the "Tree Points Premium Discount" service in April 2025. In December of the same year, Cathay Securities introduced the first-ever "Tree Points DCA Plan" service. Starting in July 2026, Cathay Life upgraded its spillover policy rewards from premium discounts to the issuance of Tree Points.

Key Digital Service Achievements of the Group

Cathay Life	CUB	Cathay Century	Cathay Securities	Cathay SITE
✓ Cathay Life App users surpassed 3.5 million, and monthly active users reached 620,000. ✓ Key digital services include "Full Scene Facial Recognition," "Insurance View," which integrates individual and group insurance information, and "Family Policy Management," which enables policyholders to view all family policies in one place.	✓ CUB's CUBE platform enhanced customers' customized digital service experience, with more than 8 million digital users and nearly 50 million digital logins per month.	✓ Cathay Century launched the innovative "Tree Points Easy Premium Offset" service model, with a total of 3,500 premium offsets completed, using more than 2 million Tree Points in total.	✓ Within two months of the launch of the "Tree Points DCA Plan" service, more than 38,000 customers had subscribed, with total accumulated deductions exceeding NT$58 million across more than 81,000 transactions.	✓ Cathay SITE collaborated with the Taiwan Clearing House to introduce, for the first time, an integrated service combining "eDDA Electronic Direct Debit Authorization" and "eACH Real-Time Collection." At the same time, it launched a convenient annual ETF dividend income statement to simplify dividend reconciliation and tax filing.

Note: The Group reached more than 9.85 million digital users.

Data & AI: Empowering the entire Group through AI to accelerate operational efficiency and enhance risk management capabilities.

Cathay FHC	**Accelerating the Implementation of Generative AI with the GAIA Framework** Cathay FHC continued to enhance its Cathay Generative AI Development Framework (GAIA) and launched the upgraded GAIA 2.0, incorporating the concept of Agentic AI. At the same time, the Group developed "Agia," an AI assistant for employees that supports daily tasks such as knowledge retrieval, document organization, and content summarization. In addition, the Group established the "GAIA Studio" AI self-development platform, which enables employees to quickly create generative AI applications through a no-code development model using a visual interface or prompts. Within three months of the platform's launch, 28 departments had independently developed more than 40 internal AI service applications.
CUB	**Enhancing Customized Smart Finance and Comprehensive Technology-Based Anti-Fraud Collaboration** CUB's CUBE App, centered on customer experience, introduced generative AI technology to launch the "Upgraded Smart Assistant – Afa" and the "CUBE Search." These features enable customers to quickly locate and access desired services through natural language interaction. In addition, CUB collaborated with several domestic financial institutions to promote the "Financial Shield" project, adopting "Federated Learning" technology to jointly train anti-fraud models without exchanging personal data, thereby strengthening technological anti-fraud capabilities.
Cathay Life	**Integrating AI into the Insurance Value Chain from Underwriting to Claims** Cathay Life pioneered the life insurance industry's first "Full-Scene Facial Recognition" service, fully integrating it into five major processes: new policy applications, policy changes, premium payment authorization, claims applications, and in-person services at branch locations. Policyholders only need to register once to complete identity verification through facial recognition. At the same time, Cathay Life launched the innovative "Insurance View" service, which consolidates individual and group insurance information to help policyholders gain a comprehensive understanding of their protection profile and identify coverage gaps.
Cathay Century	**Accelerating Work Processes and Enhancing Loss Control** Cathay Century developed the "Smart Claim" intelligent claims assistant, an all-in-one AI-powered management platform covering all insurance product lines. The platform significantly enhances the claims process and risk decision-making while identifying suspicious claim patterns. Since its launch, it has successfully intercepted more than 900 high-risk cases, preventing fraudulent claims exceeding NT$31 million. In addition, through the industry's first "CarTech Smart Car Insurance Value-Added Service," the Group integrates hundreds of millions of driving data records each month with AI diagnostic models to gain real-time insights into corporate fleet driving behavior, improving risk identification capability threefold and providing customized risk improvement recommendations.