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| Technology: Leading the Future of Financial Innovations with Al

Al Governance & Technical Framework

To promote Al governance across the group, Cathay FHC has developed three focus areas - Al Ready, Al Native & Al Empower - by adopting the strategy of Al as a Service (AlaaS) and led the industry by developing GAIA, an industry-leading technical framework. The four core components of GAIA are "Cathay's Exclusive Financial Knowledge Base," "A Corporate-level Al Model Center," "Self-Developed Multi-Level Security Technologies," and "Empowering the Group's Al Citizenship."



Cathay FHC Data Lakehouse

Cathay FHC continues to strengthen group-wide risk management, improve financial technology operations, and enhance data management efficiency. As the industry's first FHC to be authorized for "cloud-based data" services, the group has built the "Cathay FHC Data Lakehouse Platform." Developed to propel Cathay FHC to further efficiency and digital resilience, this platform will serve five key application scenarios: group operations management, development of new finance ecosystems, group-wide risk management and joint defense, development of digital platforms, and research and adoption of emerging technologies.

People: Mindset Key to Transition & Empower with Digital, Data, and Technologies



Digital Employee Experience (DEX)

Cathay FHC embraces the "Place for All" philosophy and has created the Cathay Inclusivity Town – an inclusive, flexible, and diverse workplace environment. In addition, Cathay FHC is leading the industry by developing the Digital Employee Experience (DEX), integrating technological innovation with a humanistic spirit to build a sustainable "human-centered" workplace. In 2024, Cathay FHC was the only Taiwan company to be selected by Forbes as a "World's Best Employers.

For details on employee care initiatives, please refer to 4.1 Workforce Empowerment



Next-Gen Cloud Talent Program

To support the group's digital transformation, Cathay launched the "Next-Gen Cloud Program," recruiting trainees of varying competencies from 30 different departments. This program combines systematic courses, hands-on projects, and professional accreditation to accelerate the cultivation of cloud experts within Cathay FHC. The goal is to train 200 cloud data experts within three years, strengthening Cathay's fintech talent pool.



Al Citizen Program

Confronted with the global Al trend, Cathay Life initiated the "Al Citizen Program," which has recruited colleagues from 54 departments including product actuarial and insurance operations for Al seed positions over the last four years. The program consists of nine months of training and 50 Al training sessions/workshops. Over 300 data talents have been cultivated, with Al seed employees covering over 20% of each department. After completing the program, these employees become Al technology leaders, driving digital transformation in the insurance sector.