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Message from the Chairman

Cathay Sustainability Story

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4.1.1 Workforce Demographics and Pledge

|| Workforce Demographics

Cathay is a Taiwan-based company that prioritizes local recruitment. The local hiring rate is approximately 99%. The company also hires local employees at its overseas operations. Cathay complies with all applicable labor laws and regulations in each jurisdiction in which it operates. It has never employed child labor. In Taiwan, the employment of foreign nationals is carried out in accordance with relevant labor legislation, including the Employment Service Act and the Regulations on the Permission and Administration of the Employment of Foreign Workers. Cathay also supports indigenous peoples and persons with disabilities and their right to employment. Its offices are equipped with accessible facilities. Indigenous employees enjoy "Indigenous Holiday Leave", which provides them with an additional day of leave on the special holidays of the tribe to which they belong. Cathay also promotes the inclusion of different cultures through newsletters, seminars, and other events.

In 2024, Cathay FHC and its subsidiaries had 45,396 full time employees, including 31,222 female employees and 2,174 female employees in STEM roles. Employees represent 15 different nationalities across Taiwan, mainland China, Southeast Asia, North America, and Europe. The workforce includes 292 full-time indigenous employees, 433 full-time employees with disabilities, as well as 239 non-employee indigenous workers and 76 non-employee workers with disabilities, reflecting the diversity and inclusiveness of the Cathay family.

Note 1: STEM stands for Science, Technology, Engineering and Mathematics. Cathay's data include information on employees in digital, data, information, information security, actuarial science, risk management, and finance-related functions.

Note 2: For statistics on disabled, indigenous and foreign employees, please refer to [Table 11-1](#) and [11-2 in the Appendix](#).

|| Human Rights Pledge

At Cathay, we value the unique perspectives that our employees bring to the table and are committed to creating a workplace that embraces diversity, equity, and inclusion. Cathay FHC has established the "Cathay FHC Human Rights Policy" with reference to key international human rights norms such as the United Nations Universal Declaration of Human Rights to ensure that no individual is treated differently or discriminated against based on gender, sexual orientation, race, socio-economic status, age, marital and family status, language, religion, political affiliation, nationality, appearance, physical or mental disability or any other reason. Cathay regularly assesses the level of human rights risks in all its operations and, based on the results, formulates mitigation measures and strengthens compensatory measures to work towards zero human rights risks in the workplace. In addition, Cathay supports gender equality and complies with labor laws, ensuring that salary standards do not vary based on gender. The company is committed to achieving gender pay equity and equal pay for equal work, striving to narrow the gender pay gap. For information on human rights risks and management related to various stakeholders, please refer to [6.2.6 Management of Human Rights Risks](#).

4.1.2 Talent Cultivation and Development

A company's learning culture is not only essential for employees' professional growth but also directly impacts the resilience of the organization, including its capacity for innovation, digital transformation, and sustainable development. In pursuit of its vision to become a "FinTech company," Cathay is creating a work environment that attracts and retains talent through four focus areas:

