3.2.3 Inclusive Finance Products and Services

Cathay FHC has established an inclusive finance policy and strengthened its implementation efforts. Under the supervision of the Board of Directors, the ESG Strategy Committee and its Responsible Products and Services Working Group are responsible for planning and execution. In addition to providing financial products and services such as insurance, bonds, and loans, the Group also collaborates with social welfare organizations and other partners to enhance the accessibility, availability, and affordability of financial services, thereby achieving the goal of inclusive finance.

Inclusive Finance Products and Services

Area	Products	Target Group	Description	Number of Customers Reached by the End of 2025	Transaction Volume at the End of 2025
Loans	Microfinance	Those in need of funds but with limited access to financing	CUB took the industry lead by launching the fully automated online flexible loan service through the CUB CUBE App. The service enables customers to complete the entire process—from application and disbursement to repayment—in one place. Loan approval can be completed in as little as five minutes, offering highly customized and diversified loan services.	The number of circular product accounts was 76,714.	NT$10.99 billion disbursed in loans through circular products.
Loans	Preferential Loans for Social Enterprises	Social Enterprises	CUB collaborated with the Taipei City Government to promote the "Social Enterprise Preferential Financing Program." In partnership with the Small and Medium Enterprise Credit Guarantee Fund of Taiwan, the program provides eligible enterprises with direct guarantees and low-interest preferential loans. The program also supports companies engaged in public welfare activities, including the promotion of ESG education, event planning, and coordination of material donations.	Financed 19 applications from social enterprises.	Approved loan amount was approximately NT$92.88 million.
Loans	Microfinance preferential loans	Microfinance Institution (MFI)	CUB provided financing support to a microfinance institution in Cambodia, helping it continue to develop its existing micro and small and medium-sized enterprise lending business.	Extended loans to 7 microfinance institutions.	Approved loan amount was approximately US$26.15 million.
Insurance	Small Amount Whole Life Insurance	Older adults, the economically underserved, and individuals in poor health	Cathay Life led the industry by launching Small Amount Whole Life Insurance, raising the upper age limit for coverage to 83 years (compared to the usual maximum of 74 years for standard life insurance products). This product also relaxed underwriting health condition restrictions and lowered the minimum insured amount. These changes enabled individuals of advanced age, poor health, and economic disadvantage to afford basic lifelong life insurance protection at an affordable price.	The number of active policyholders totaled 247,000.	NT$91.8 billion in personal risk protection and 272,000 policies.
Insurance	Microinsurance	Economically underserved, Indigenous people, farmers/fishermen, social welfare/charitable groups, people with disabilities	• Since 2009, Cathay Life and Cathay Century have led the industry in promoting microinsurance, actively collaborating with local governments and social welfare groups to provide basic protection to underserved populations. • In 2023, Cathay Life became the first to launch online enrollment services for microinsurances, offering more convenient services to economically underprivileged or eligible groups. • In 2025, the Group received first place in the Microinsurance Competition organized by the Insurance Bureau of the Financial Supervisory Commission.	As of the end of 2025, the number of people insured by in-force microinsurance policies of Cathay Life and Cathay Century was 219,000 people, with a total of 3,913 policies in force.	Cathay Life and Cathay Century had total insured amounts of approximately NT$70.001 billion in effective policies.
Insurance	Products for Older Adults	Older adults, economically underserved	Cathay Life launched the industry's first "Insurance Products for Older Adults," offering diverse coverage including cancer, hospitalization, surgery, long-term care, and accident protection. The maximum insurable age has been raised to 80 (compared with the typical 65–70 for general health insurance). By simplifying product features, relaxing underwriting requirements, and lowering the minimum insured amount, Cathay Life enables older adults with limited budgets to obtain medical protection.	The number of new contracts totaled 160,000.	A total of 192,000 units were sold.
Insurance	Crop Insurance	Farmers	• The Group launched the Mango Crop Insurance (Government Disaster Assistance-Linked), covering losses to mango crops caused by typhoons, heavy rainfall, cold damage, high temperatures (foehn winds), and prolonged rain. Subsequently, the Group introduced the Mango Crop Insurance (Area-Yield Type) and the Parametric Guava Crop Insurance (for typhoon wind speed and rainfall). These products were designed with customized policies tailored to the characteristics of different crops, with policy terms adjusted based on climate and yield variations. • The Mango Crop Insurance (Area-Yield Type) determines claims based on regional yield levels. When the actual yield fell below the guaranteed yield, compensation would be provided, offering farmers flexible claim conditions that better reflected real farming conditions. • Parametric Guava Crop Insurance (for wind speed of typhoon and rainfall) incorporated digital automation services, launched the Real-Time Claims Notification system, and increased the loss cost ratio in 2021 to help farmers reduce losses caused by typhoons and heavy rainfall. • In addition, Cathay Century actively participates in agricultural seminars where it shares its knowledge and expertise to help farmers increase their insurance and risk management awareness and gain valuable market insights. By regularly reviewing its insurance products and adjusting its policies, Cathay Century strive to provide farmers with the most comprehensive coverage possible.	• 154 claims were paid out through the Mango Crop Insurance (Government Disaster Assistance-Linked). • A total of 112 claims paid out through the Parametric Guava Crop Insurance (for typhoon wind speed and rainfall).	• NT$4.4491 million paid out in compensation through the Mango Crop Insurance. • NT$215,800 paid out in compensation through the Parametric Guava Crop Insurance (for typhoon wind speed and rainfall).

Non-financial Support for Persons Who Do Not Fully Benefit from Financial Inclusion Products or Services

Cathay is committed to enhancing the financial literacy and financial health awareness of specific groups. The Group promotes financial education through diverse approaches, enabling more people to acquire financial knowledge and strengthen their financial management capabilities. Through proactive education and knowledge sharing, the Group aims to empower the public to make informed financial decisions, thereby contributing to overall financial stability and improving quality of life across society. For more financial education and anti-fraud promotion, please refer to 3.2.4 Diverse Financial Education and 4.2 Social Empowerment.

Non-Financial Support	Target Group	Details	2025 Social Impact
Financial or Digital Literacy Training	Youth and Pupils in remote areas	The Elevated Tree Program – CUB Financial Education (Implemented for a Cumulative Period of 5 Years) CUB has long been committed to promoting equal educational opportunities for children. Upholding the principle of "bringing financial education to every corner of the country," the bank launched the "CUB Online Financial Literacy Program" in 2021, which includes content on fraud awareness. Employees are recruited as volunteer instructors to leverage their financial expertise in teaching students in rural areas. Since 2023, the bank has integrated internal activities to organize two-day, one-night in-person financial and sustainability education programs for children in remote areas. In 2024, the "fraud awareness" theme was incorporated into the CUB Online Financial Literacy Program for the first time, featuring interactive exercises based on common scam scenarios encountered by students, such as gaming point scams and website fraud. The initiative aims to strengthen students' critical thinking and fraud prevention skills.	A total of 260 students benefited from the online and in-person sessions of the "Elevated Tree Program – CUB Financial Education." In the self-evaluation questionnaire, students scored 4.8 out of 5 on the question regarding their understanding of financial management.
	Older adults and Pupils in remote areas	Diverse Society Co-Prosperity Program (Implemented for a Cumulative Period of 3 Years) Since 2023, Cathay Securities has implemented the "Diverse Social Prosperity Program." In 2025, it collaborated for the first time with the Formosa 3D Association to reach remote areas across Taiwan, combining financial literacy and anti-fraud education to provide financial literacy promotion activities for indigenous older adults, older adults, and young students. For more information, please refer to "4.2.3 Supporting the Underprivileged."	A total of 72 financial education activities were completed, reaching more than 3,300 participants.
	Older adults requiring long-term care	Micro-Heart Program (Implemented for a Cumulative Period of 3 Years) Starting in 2023, Cathay Century launched the Micro-Heart Program, collaborating with long-term care facilities and community hubs to care for older adults requiring long-term care. The program aims to foster daily disaster prevention awareness, strengthen risk prevention awareness, and achieve age-inclusive loss control, thus upholding financial inclusion.	A total of 80 older adult community residents participated, and the event achieved a satisfaction score of 4.98 out of 5.
	Youth	Summer Campus Dream Market – Student Advocacy Against Fraud (Implemented for a Cumulative Period of 9 Years) Since 2017, Cathay Life has organized the "Dream Direct Sales Camp" to help young students learn about financial and insurance knowledge and to encourage them to obtain relevant professional certifications. In 2025, the Group again partnered with criminal investigation units and police departments throughout Taiwan to advance anti-fraud education, further strengthening job-seeking safety and fraud awareness among young people.	A total of 17 sessions were held, reaching 702 participants.
	Youth	Senior High School Financial Literacy Course (Implemented for a Cumulative Period of 5 Years) Cathay FHC and Cathay Life have partnered with Spark Taiwan and the Taiwan Financial Literacy Association to offer "High School Financial Literacy Courses" since 2021. Taught by Cathay executives and colleagues, the courses cover topics such as financial management, investment, the finance sector, and sustainability, aiming to help high school students develop financial concepts at an early age and inspire their interest in joining the financial industry.	A total of 46 school visits were made, reaching 16,379 participants and totaling 711 instructional hours.
	Youth and older adults	Cathay SITE's Cross-Generational Financial Education Seminars (Implemented for a Cumulative Period of 5 Years for Generation Y and 8 Years for Retirement Financial Planning) Cathay SITE is committed to promoting financial literacy across all generations. Through its Foundational Finance Seminars for Gen Y, the company helps young people build sound investment and financial planning mindsets while developing skills in asset management and market analysis. Cathay SITE also aims to become a "retirement planning expert" and spotlights the financial needs of older adults. Cathay SITE holds retirement financial planning seminars tailored for older adults. These seminars help older adult investors develop sound financial management practices and raise their awareness of fraud prevention. Cathay SITE further amplifies its social impact by offering live online streams and in-person events.	• Foundational Finance Seminars for Gen Y ✓ Held approximately 20 seminars ✓ Visited 9 universities and 5 senior high schools across Taiwan ✓ Reached approximately 1,500 people in total • Retirement Financial Planning Seminars ✓ In 2025, one session was held, cumulatively reaching more than 150 people.

Non-Financial Support	Target Group	Details	2025 Social Impact
Incentives for Maintaining Savings Accounts	Groups in Remote Areas	Cathay Financial Service Stations (Implemented for a Cumulative Period of 6 Years) In 2020, CUB collaborated with PX Mart to launch "Financial Service Stations," extending service hours to 21:00 and offering account opening, digital services, and credit card applications. These service stations have expanded into 185 remote areas across Taiwan and its outlying islands, meeting local financial needs and successfully attracting customers to seek consultation proactively.	Service visits were conducted across 194 townships and districts in Taiwan and its outlying islands, including 40 areas designated by the Banking Bureau as "regions requiring an increase in the number of financial branches." The total number of people served exceeded 170,000.
Business Management Tools or Training	Underserved women, including female entrepreneurs	Academy for Women Entrepreneurs (AWE) (Implemented for a Cumulative Period of 3 Years) Cathay participated in the Academy for Women Entrepreneurs (AWE) program and, in 2025, became the program's sole "Impact Strategy Partner," taking an active role in the design and promotion of training for women entrepreneurs. In addition, the Group continues to support the ongoing growth of past participants by developing advanced entrepreneurship empowerment courses (covering financial planning, business operations management, and fundraising skills), extended community networking activities, thematic forums on women's empowerment, and a mentorship mechanism that integrates industry experts. These initiatives help participants enhance their practical entrepreneurial skills, build a supportive peer-learning network, and strengthen the overall resilience and impact of the women's entrepreneurship ecosystem. For more information, please refer to 4.2.2 Women's Empowerment.	Benefited 30 women by enhancing their financial tools and knowledge

3.2.4 Diverse Financial Education

Reducing the risk of financial crime requires not only basic financial knowledge but, more importantly, the ability to identify and prevent risks. As fraudulent schemes become increasingly sophisticated and diverse, even minor negligence can lead to financial losses. Cathay FHC and its subsidiaries have adopted multiple channels to enhance the public's financial literacy and their ability to recognize fraud, enabling individuals to identify potential threats and maintain sound financial health in an ever-changing financial environment.

Enhancing Financial Literacy and Financial Management Mindsets

Through a combination of online and offline activities, including seminars, videos, podcasts, and other diverse channels, Cathay promotes investment and financial education to different communities with the aim of helping individuals of all generations cultivate correct financial mindsets and investment capabilities.

Offline	• Financial Knowledge / Management Seminars Cathay Securities: The seminars covered fundamental knowledge of securities and futures, sound investment and financial management concepts, and anti-fraud education. Cathay SITE: Cathay SITE held more than 20 Foundational Finance Seminars for Gen Y, benefiting approximately 1,500 participants.
Online	• "Insurance Made Easy" Short Video Campaign Cathay Life focused on key product features and integrated expert insights, highlights from seminars, and case sharing by well-known celebrities to strengthen external communication and promotion of insurance protection. The short videos have accumulated a total of 323 million views. • Release of the "2025 Taiwan Citizens' Financial Health Report" CUB, in collaboration with PwC Taiwan, has taken the lead in raising public awareness of financial resilience and literacy. The Group is committed to promoting financial health for all, encouraging individuals to understand their own financial well-being and to develop personalized improvement plans. To date, more than 300,000 people have participated in financial health assessments. • Cathay SITE Financial Management Seminars and Educational Videos In 2025, approximately 50 seminars were held, with over 6,100 participants. A total of 41 financial education videos were released online, accumulating more than 409,200 views.