

Communication Channels and Response Method of Issues of Concern for Stakeholders

Stakeholders	Concerns	Engagement	Standing Mechanisms / Communication Channels and Responses	Engagements in 2022
Investors	<ul style="list-style-type: none"> Business Performance Corporate governance Ethics and Compliance Risk Management ESG Investment Policy Climate Initiatives ESG Products and Services Human Rights and Diversity 	Quarterly	Hold investor meetings	<ul style="list-style-type: none"> Held eight investor's meetings. Held one shareholder's meeting. Released the 2021 Cathay FHC CSR Report in both English and Chinese and provided regular updates on our website. Responded to annual ESG surveys for international institutional investors, such as DJSI, CDP, etc. Continued to disclose the ESG Integration Report https://www.cathayholdings.com/holdings/-/media/b52d5fb9752a422c877bce0f25dcb085.pdf Released the Cathay FHC ESG Integration in Investment and Lending Report
		Annually	Hold the annual shareholder's meeting	
		Periodically	Set up an Investor Relations section on our official website	
		Periodically	Establish a dedicated contact window and email Investor Relations: ir@cathayholdings.com.tw	
		Periodically	Hold investor meetings	
		Annually	Release the Sustainability Report	
		Annually	Respond to ESG surveys for international institutional investors	
		Periodically	Release the ESG Integration Report	
Government	<ul style="list-style-type: none"> Business Performance Corporate governance Ethics and Compliance Risk Management ESG Products and Services Climate Initiatives 	Annually	Release the Cathay FHC ESG Integration in Investment and Lending Report	<ul style="list-style-type: none"> Once again selected for the FSC's FTSE4Good TIP Taiwan ESG Index Released the 2021 Cathay FHC CSR Report in both English and Chinese Participated in and ranked within the top 5% for the 8th Corporate Governance Evaluation Cathay FHC and its subsidiaries, including Cathay Life, Cathay SITE, Cathay Century, CUB and Cathay Securities, are all
		Periodically	Follow and abide by regulations	
		Periodically	Disclose information on TWSE MOPS and our official website	
		Periodically	Participate in government assessments	
		Annually	Release the Sustainability Report	
		Periodically	Maintain communications and cooperate with inspections from the competent authority mailto:02C00@cathayholdings.com.tw Auditing Department: 02C00@cathayholdings.com.tw	

Stakeholders	Concerns	Engagement	Standing Mechanisms / Communication Channels and Responses	Engagements in 2022
	<ul style="list-style-type: none"> Workplace Health and Safety Green Operations Talent Development 			<p>signatories to the Taiwan Stewardship Principles for Institutional Investors. Cathay Life, CUB and Cathay SITE received the "2022 Award for Excellence in Corporate Disclosure" from the Taiwan Stock Exchange (TWSE). Cathay's adherence to stewardship principles has also been recognized internationally. In 2022, BENCHMARK awarded Cathay SITE with the "Stewardship Award - Outstanding Performance," while Cathay SITE's Cathay MSCI Taiwan ESG Sustainability High Dividend Yield ETF received the "Stewardship Award - Best in Grade."</p>
Employees	<ul style="list-style-type: none"> Data and Privacy Ethics and Compliance Workplace Health and Safety 	Annually	Conduct Employee Satisfaction Survey	<ul style="list-style-type: none"> In 2022, Cathay FHC's Employee Satisfaction Survey was administered to all subsidiaries. Over 80% of the staff responded to the survey, and overall employee satisfaction was 4.08 (out of 5).
	<ul style="list-style-type: none"> Information Security Business Performance Talent Development Attracting Talent 	Twice a year	Performance Management Development (PMD) and Communication	<ul style="list-style-type: none"> Cathay FHC established the "Employee Performance Management and Development Guidelines" and "Employee Performance Improvement Guidance Plan" to provide employees with fair and reasonable systems for performance assessments and improvement. Through an annual assessment mechanism,

Stakeholders	Concerns	Engagement	Standing Mechanisms / Communication Channels and Responses	Engagements in 2022
				employees and supervisors can communicate performance goals in a timely manner, in order to achieve a consensus among employees on job goals, personal career development, and performance evaluations.
		Periodically	Set up an internal communication network, employee welfare website, physical bulletin boards, and communication mailbox for employees, etc. mailto:group@cathayholdings.com.tw 1. Any suspected criminal activity, fraud, or violations of laws and regulations should be reported to: mailto:81755@cathayholdings.com.tw 2. Sexual harassment and gender equality violations should be reported to: 81755@cathayholdings.com.tw 3. All other issues may be reported to the HR department of the respective company	<ul style="list-style-type: none"> In 2022, Cathay FHC concluded investigations on all five reported incidents, of which two occurred at Cathay FHC and one occurred at a domestic subsidiary - no evidence of illegal activity was found. Two incidents occurred at overseas branches and investigations revealed the allegations to be true - both incidents have been handled according to internal regulations. In 2022, Cathay handled 7 incidents of sexual harassment or gender equality violation, 2 of which were dismissed due to lack of evidence, and the remainder handled accordingly. In 2022, Cathay handled 15 incidents of labor disputes, 14 of which are currently going through appeals. The remainder was handled in accordance with the legal process with improvements made for operational procedures.
		Once a	Conduct Employee-Employer Communication	<ul style="list-style-type: none"> Cathay FHC convened employee-employer

Stakeholders	Concerns	Engagement	Standing Mechanisms / Communication Channels and Responses	Engagements in 2022
		quarter		meetings in accordance with the "Guidelines for Implementing Employee-Employer Communication," holding 26 meetings in 2022.
		Periodically	Hold educational training, legal compliance courses, and the ESG with Futures lectures	<ul style="list-style-type: none"> In 2022, the pass rate for the Code of Conduct for Employee was 100%; the pass rate for General Education Courses on Risk Management was 100%; and the pass rate for the Information Security course was 100%.
		Once a quarter	Hold Cathay FHC town hall meetings; convene the Corporate Sustainability (CS) Committee	<ul style="list-style-type: none"> Cathay FHC held three town hall meetings and convened the CS committee four times in 2022.
		Once a year	Offer paid volunteering leave and hold ceremonies to recognize employees who volunteer	<ul style="list-style-type: none"> Volunteers devoted a total of 71,709 hours of service in 2022.
		Periodically	Employee Assistance Program (EAP)	<ul style="list-style-type: none"> Cathay's Employee Assistance Program (EAP) provides diverse and professional counseling services round-the-clock, building a health support system for employees. To help employees relieve physical and emotional stress, the program offers counseling on issues such as marriage, family, parenting, and finance, etc. The program was expanded to include Cathay FHC, Cathay Life, and CUB in 2019, and in 2022, the program received a total of 275 assistance inquiries.

Stakeholders	Concerns	Engagement	Standing Mechanisms / Communication Channels and Responses	Engagements in 2022
Customers	<ul style="list-style-type: none"> Customer Relationship Management Data and Privacy Information Security Ethics and Compliance Financial Planning Workplace Health and Safety Financial Inclusion Community Health 	Annually	Overall Customer Satisfaction Survey	Overall satisfaction levels for each subsidiary in 2022 are as follows: <ul style="list-style-type: none"> Satisfaction with Cathay Life is 97.8% Satisfaction with CUB is 92.5% Satisfaction with Cathay Century is TBD% Satisfaction with Cathay Securities is 91.7% Satisfaction with Cathay SITE is 89.46%
		Annually	NPS Surveys	Overall Net Promoter Scores (NPS) for each subsidiary in 2022 are as follows: <ul style="list-style-type: none"> Cathay Life's NPS was 29.2 in 2022, which increased from 21.1 in 2021. The CUB Customer Service Center increased its tNPS by 0.4 points, from 62.4 in 2021 to 62.8 in 2022. The CUBE APP increased its rNPS by 2 points from 2021 to 42 points in 2022. Cathay Century increased its rNPS from 21 points in 2021 to 28 points in 2022, and overall performance increased by 8 points Cathay Securities' trading counter for accepting orders increased its tNPS
		Periodically	<p>Cathay FHC's subsidiaries have a range of robust reporting channels and units to handle customer complaints:</p> <ul style="list-style-type: none"> Contact Us: <p>Website URL: https://www.cathayholdings.com/</p> <p>Telephone: (02) 2708-7698</p> <p>Fax: (02) 2325-2488</p> <p>Email: service@cathayholdings.com.tw</p> 24/7 Service Hotline - Cathay Life: (02) 2162-6205; Calls are handled by the Customer Relationship Enhancement Department - CUB: (02) 2383-1000 or call 0800-818-001 for toll-free; Calls are handled by the Financial Service Department 	

Stakeholders	Concerns	Engagement	Standing Mechanisms / Communication Channels and Responses	Engagements in 2022
			<ul style="list-style-type: none"> - Cathay Century: 0800-212-880; Calls are handled by Customer Service in Contact Center - Cathay Securities: (02) 7732-6888; Calls are handled by the Digital Operations Center - Cathay SITE: (02) 7713-3000; Calls are handled by the Customer Service Department 	<p>from 38.8 to 68.1 points; the Customer Service Center increased from 65.5 to 78.7 points; and over-the-counter services increased from 61.7 to 73.2 points.</p> <ul style="list-style-type: none"> • Cathay SITE commissioned a third-party agency to survey customer satisfaction in 2022 and confirmed it was still among the best.
		Quarterly	Cathay FHC's Service Quality Committee reviews, analyzes, and reports complaints to improve customer service. The committee also promotes awareness of common or major violations	Convened the Service Quality Committee four times in 2022.
		Periodically	Cathay FHC and its subsidiaries have organizations to promote fair customer treatment that drafts specific strategies and measures, as well as provide regular training to relevant personnel. Through interdepartmental cooperation, we resolve customer complaints and provide comprehensive protection of consumer rights	<ul style="list-style-type: none"> • Cathay Life's independent directors serve on the Treating Customers Fairly Committee and related seminars, and the president continues to actively strengthen a culture of fair customer treatment and enforce compliance. Cathay Life also launched the "Omni-channel Strategy & Operations Plan" to integrate internal systems and provide a service platform with consistent information.

Stakeholders	Concerns	Engagement	Standing Mechanisms / Communication Channels and Responses	Engagements in 2022
				<ul style="list-style-type: none"> CUB's "Alpha" chatbot offers smart speech services to enhance the efficiency of customer service. We also optimized the device binding function for the CUBE App, and promoted one-stop CUBE App services to meet customers' demands for remote financial services Cathay Century introduced Customer Experience Management (CEM) Meetings in 2022 to highlight customers' voices from daily operations, identify service gaps/breakpoints and provide suggestions every month, and work with related units to formulate and roll out mitigation measures, thereby enhancing customer experiences. Cathay Securities established the "Treating Customers Fairly Committee" in 2022 to replace the existing "Treating Customers Fairly & Service Quality Team" and formulated the "Treating Customers Fairly Committee Authority and Organizational Rules" to define the decision-making hierarchy. All training and customer complaints in 2022 were handled by Cathay SITE in compliance with related programs.
		Periodically	Hold events, forums, seminars, etc.	<ul style="list-style-type: none"> Cathay has held the Weight-Loss Contest for eight consecutive years. More than

Stakeholders	Concerns	Engagement	Standing Mechanisms / Communication Channels and Responses	Engagements in 2022
				80,000 employees participated in 2022, with a total of 152,392 kg lost since the program was launched (22,982 kg lost in 2022 alone). Using BMI as an indicator, before and after BMI measurements showed that the percentage of overweight participants decreased by 15%.
		Periodically	<p>Contact for privacy policies or matters related to the use of personal information:</p> <p>Website URL: https://www.cathayholdings.com/ Telephone: (02) 2191-1050 #1711, #1712 (Handled by the Marketing and Planning Department) Fax: (02) 2325-2488 Email: service@cathayholdings.com.tw https://www.cathayholdings.com/holdings/csr/intro/sg/service - first-tab-03</p>	<ul style="list-style-type: none"> In 2022, the Financial Supervisory Commission (FSC) announced two sanctions uncovered from customer complaints to the FSC. In 2022, Cathay FHC experienced eight data breaches, 100% of which were related to personal information. A total of 120 customers were affected by the aforementioned violations and breaches. Upon further investigation, Cathay FHC identified the source as sales agents neglecting to inform customers of a third person and one case in which the logistics company lost but later recovered an insurance receipt (containing only the subject's name and insurance premium). None of the cases were material data breaches or infringed on customer privacy. Cathay FHC has been able to settle the cases with customers and has handled the situation accordingly.

Stakeholders	Concerns	Engagement	Standing Mechanisms / Communication Channels and Responses	Engagements in 2022
Suppliers	<ul style="list-style-type: none"> Workplace Health and Safety Ethics and Compliance Customer Relationship Management Data and Privacy Information Security Responsible Procurement 	Periodically	Introduce the ISO 20400 sustainable procurement system and establish the "Cathay FHC Sustainable Procurement Policy"	<ul style="list-style-type: none"> Established the Cathay FHC Sustainable Procurement Policy to implement and manage sustainable procurement
		Annually	Incorporated the Cathay FHC Statement of Sustainability Values within supplier contracts	<ul style="list-style-type: none"> All Cathay suppliers have signed the Cathay Financial Holdings Statement of Sustainability Values.
		Annually	Set up supplier pre-qualification and management protocols to ensure that procurement targets match our sustainability policy. Use the internal procurement platform to support guidelines, systems, standards, and the organization. Educate suppliers on sustainability issues through the procurement platform.	<ul style="list-style-type: none"> In 2018, Cathay began gradually promoting sustainable procurement through self-assessment forms, evaluation forms, and supplier education. 100% of suppliers completed educational training in 2022, and Cathay will continue to promote awareness of sustainability issues.
		Periodically	Cathay will continue to communicate the "Cathay Financial Holdings—Environmental and Energy Policy" with suppliers and explain that part of our procurement is based on assessments of energy performance or lifecycle costs. Cathay will prioritize low energy consumption, low lifecycle costs, or products with eco-friendly, green energy, water conservation, or green building standards to reduce the environmental impact	<ul style="list-style-type: none"> In 2022, Cathay spent NT\$ 476 million on green procurement, prioritizing products with eco-friendly labels.
		Annually	Organize a supplier conference to engage and train suppliers on human rights, environment, and other corporate sustainability issues.	<ul style="list-style-type: none"> Due to the pandemic in 2022, Cathay did not organize any in-person events. We communicated sustainability issues with suppliers via online classes.

Stakeholders	Concerns	Engagement	Standing Mechanisms / Communication Channels and Responses	Engagements in 2022
		Periodically	Set up an email on the official website for suppliers to report issues, complaints, and/or suggestions to the company for remedy. Email: group@cathayholdings.com.tw	<ul style="list-style-type: none"> As of the end of 2022, no suppliers have made suggestions through this email.
Associations	<ul style="list-style-type: none"> ESG Investment Policy ESG Products and Services Talent Development Diversity Protection Information Security Corporate governance Financial Innovation Risk Management 	Annually	Respond to stakeholder surveys	<ul style="list-style-type: none"> Released the 2022 Cathay FHC CSR Report in both English and Chinese Released the 2021 Cathay Charity Group Annual Report Participated in CSR rating systems, including the Global Views Monthly CSR Awards, the CommonWealth Magazine Excellence in Corporate Social Responsibility, and the Taiwan Corporate Sustainability Awards, etc. Invited CSR experts as keynote speakers to Cathay FHC's CS committee meetings in 2022
		Annually	Release the Sustainability Report	
		Annually	Release the Cathay Charity Group Annual Report (Cathay Charity Foundation)	
		Periodically	Participate in CSR rating systems	
		Once a quarter	Invite CSR experts as keynote speakers to Cathay FHC's CS committee meetings and internal ESG seminars	
		Periodically	Hold ESG-related events	
		Periodically	Set up a dedicated department, along with email and contact method: mailto:hpr@cathayholdings.com.tw PR: hpr@cathayholdings.com.tw Telephone: 02-27087698	
Community	<ul style="list-style-type: none"> Community Involvement Ethics and Compliance Community Health 	Periodically	Disclose information of charity donations on our official website: https://www.cathayholdings.com/holdings/corp/intro/informationdisclosure/governance	<ul style="list-style-type: none"> Publicly disclosed information on 6 instances of donations made to political parties, stakeholders, and public interest groups in 2021
		Periodically	Set up a volunteering leave mechanism	<ul style="list-style-type: none"> 曠 Organized multiple volunteer events to support NGO and NPO groups in caring

Stakeholders	Concerns	Engagement	Standing Mechanisms / Communication Channels and Responses	Engagements in 2022
				for persons with mental disabilities, the underprivileged, older adults, and environmental protection, etc. Volunteers dedicated a total of 71,709 hours in 2022.
		Annually	Release the Cathay Charity Group Annual Report	<ul style="list-style-type: none"> Released the 2021 Cathay Charity Group Annual Report, which can be downloaded at: https://patron.cathaylife.com.tw/ODAY/FO/ODAYF042
		Periodically	Invite employees and customers to support social innovation enterprises through their purchases with employee welfare events, giveaways, and other methods.	<ul style="list-style-type: none"> Won first place in Buying Power – Procurement Award from the MOEA Small and Medium Enterprise Administration.
		Periodically	Participate in external associations (Global Brands Management Association and Taiwan NPO Self-Regulation Alliance) and networks	<ul style="list-style-type: none"> Served on the GMBA's 3rd board of directors
Youth	<ul style="list-style-type: none"> Human Rights and Diversity Ethics and Compliance Data and Privacy Youth Empowerment Attracting Talent 	Regularly	Dream Come True Program	<ul style="list-style-type: none"> Twenty schools were accepted to the 9th Dream Come True Program in 2022, which provided NT\$ 3.62 million in scholarships to 460 students. The program encouraged students to develop proposals to improve local communities, which covered a wide range of topics such as safeguarding hometowns, history and tradition, art and creativity, social justice, etc.
		Regularly	Internships	<ul style="list-style-type: none"> The Cathay Internship Program (CIP) began in 2005 and was the first summer financial

Stakeholders	Concerns	Engagement	Standing Mechanisms / Communication Channels and Responses	Engagements in 2022
				<p>internship program in Taiwan. In 2022, 133 students were selected from 2,254 applicants.</p> <ul style="list-style-type: none"> The Cathay Agile Program (CAP) began in 2018 to foster tech talents. In 2022, 33 students were selected from 330 applicants.
		Periodically	Classes	<ul style="list-style-type: none"> Cathay FHC partnered with the International Climate Development Institute and NTU Biodiversity Research Center to hold the 2022 Taiwan Climate Action Exposition (TWCAE) Youth Forum. The event brings the public, private, and academic sectors together and connects with COP27 to focus on the three main themes of Adaptation, Decarbonization, and Education to develop all sorts of climate solutions. Cathay's TWCAE Youth Forum focuses on circular economy issues, and we invited the Circular Taiwan Network and four youth startups to discuss how to facilitate the economic transition through changes in lifestyle and consumer behavior and create business opportunities in the circular economy. In the latter half of the forum, Cathay FHC partnered with the MOE Climate Change Innovation

Stakeholders	Concerns	Engagement	Standing Mechanisms / Communication Channels and Responses	Engagements in 2022
				<p>Competition to showcase results and achievements.</p> <ul style="list-style-type: none"> In 2022, Cathay FHC partnered with Taiwan Impact Investing Association to hold the only Impact Investment Campus Roadshow in Taiwan, touring 6 university campuses and reaching 80 departments, 30 clubs, and 898 undergraduate students. Cathay partnered with the Taipei City Department of Education, the NTU Center for Regional Cooperation and Competitiveness, and Spark Taiwan to offer a mini-course on financial literacy for high school students in Taipei. A total of 66 schools participated in the program, accumulating 935 classroom hours and empowering 10,173 high schoolers from Taipei with financial knowledge
Media	<ul style="list-style-type: none"> Green Operations ESG Products and Services ESG Investment Policy Climate Initiatives Business Performance Corporate governance 	Periodically	Set up a dedicated department, along with email and contact method: mailto:hpr@cathayholdings.com.tw PR: hpr@cathayholdings.com.tw Telephone: 02-27087698	<ul style="list-style-type: none"> Ranked number one in the financial and insurance industry for ESG performance by Global Views Monthly for three years running. As such, will appear on the annual honor roll for three consecutive years starting in 2022. Won second place for Excellence in Corporate Social Responsibility by the CommonWealth Magazine Awarded for "excellence in sustainability,"
		Regularly	Participate in CSR rating systems	
		Periodically	Organize ESG events or project collaborations	

Stakeholders	Concerns	Engagement	Standing Mechanisms / Communication Channels and Responses	Engagements in 2022
	<ul style="list-style-type: none"> Community Involvement 			<p>"FinTech innovation and application," and "consumer finance brand" in 2022 by the Wealth Magazine Taiwan Financial Award</p> <ul style="list-style-type: none"> Cathay FHC has organized the Climate Change Forum for six consecutive years. Journalists were invited to the forum to understand the development and progress of climate change issues in Taiwan and abroad. We invited 42 reporters in 2022, resulting in a total of 295 international news reports and 157 domestic reports (both including reposts).