

Contents

Message from the Chairman

Cathay Sustainability Story

About Cathay FHC

Sustainability Awards &
Recognition

01 Sustainability Strategies &
Governance

02 Climate

03 Health

04 Empowerment

05 Sustainable Finance

06 Sustainable Governance

07 Appendix

• Convenient and Inclusive Financial Services Stations

In 2020, Cathay and PX Mart worked in collaboration to launch CUB financial services stations offering four types of services: processing bank account applications, digital service promotion and consultations, credit card applications, rewards and offers, as well as automated machine consultation and training. The operating hours of service stations were also extended to 9 p.m. From the pilot phase, Cathay observed the varied financial needs of different communities and post-launch, expanded into areas with fewer branches. Initially, customers would stop by the stations out of convenience to ask questions, but this gradually shifted to actively seeking out these services for in-depth consultations, supporting financial inclusion.



Cathay's Financial Services Stations in 2024

- Reached **185** townships across Taiwan and its outlying islands
- Service stations cover **40** areas designated by the Banking Bureau as "needing more financial branches"
- Provided service to over **150,000** people

3.2.2 Integrating Digital Financial Services

|| Digital: Integrate the Group's Resources & Enhance Customer's Digital Experience

To provide consistent service processes across the group, Cathay launched the ONE Chatbot Service Platform in 2024. With nearly two million monthly users, the platform will further incorporate AI to develop innovative services in the future. Additionally, the "CaaS Cathay Ecosystem Service Platform" is built on the core concept of Cathay as a Service (CaaS), creating a business gateway where potential partner enterprises and merchants can connect to Cathay's digital services via the platform. In 2024, the group launched the industry-first "Integrated Financial Service Plan for Stores", offering SMEs an integrated financial solution (including services like contracted credit card stores, corporate group insurances, and commercial insurances).

Digital Service Highlights from Millions of Users

Cathay Life	Cathay United Bank (CUB)	Cathay Century	Cathay Securities	Cathay SITE
"FitBack App" supported over 1.25 million users maintain healthy lifestyles For more about the FitBack App, please refer to 3.1.1 Expanding the Health Ecosystem	Digital finance app CUBE serviced 7.6 million digital users and received over 43 million logins per month.	• 0 breakpoints in the digital process from enrollment to claims. • 1st to launch a pilot service for "discounted premiums with points and vouchers."	1st to launch the "Dividend Reinvestment" feature for regular contributors.	Launched application to enable investors to check fund investments or ETF dividends at any time.

Note: Cathay boasts over 9.35 million digital users

|| Data: Accelerating Processes & Efficiencies, Enhancing Risk Control, and Preventing Fraud

• Smart Claims

Developed by Cathay Century, "Smart Claim" is an all-in-one smart management platform for all insurance types. It introduces AI technologies into data analytics to drastically optimize claims process and risk decision-making. Additionally, it can identify suspicious claim patterns and track potential fraud networks, improving precision in fraud prevention. Since its launch, Smart Claim has successfully intervened over 700 high-risk cases, preventing fraudulent claims totaling more than NT\$23 million.

• Cathay Shield

"Cathay Shield" was created by CUB as a dual-alert mechanism leveraging both anti-fraud technologies and at-the-counter awareness. In addition to using AI to create a fraud detection module, CUB also launched a "Card Security Lock" feature on the CUBE App to prevent card fraud; strengthened real-time reporting with the police; and enhanced the KYC process. These efforts have successfully protected over NT\$1.28 billion in assets for CUB customers, leading the industry in fraud prevention.

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03 Health

04 Empowerment

05 Sustainable Finance

06 Sustainable Governance

07 Appendix

|| Technology: Leading the Future of Financial Innovations with AI

• AI Governance & Technical Framework

To promote AI governance across the group, Cathay FHC has developed three focus areas – AI Ready, AI Native & AI Empower – by adopting the strategy of AI 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 AI Model Center,” “Self-Developed Multi-Level Security Technologies,” and “Empowering the Group’s AI 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.



AI Citizen Program

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