

Employee Reskilling

Digital technologies have continued to evolve rapidly, and the industry landscape has changed significantly. AI technology has brought changes to workflows and talent needs, while evolving sustainability issues have made risk management in the financial industry increasingly complex. Cathay understands that only by growing together with its employees can it move forward steadily amid change. Therefore, identifying the future skills employees need, ensuring these skills are effectively applied in the workplace, and translating them into stronger organizational competitiveness and greater employee fulfillment are the core focus of Cathay's talent development strategy.

In 2025, Cathay established "AI Capabilities" and "Sustainability Capabilities" as key focus areas for Employee Reskilling. The company used online learning resources to help employees learn the role-specific knowledge and skills and combined these resources with practical exercises to reinforce the application of learning in the workplace. Employees have developed multiple generative AI solutions, including an HR knowledge assistant and workflow automation tools, embedding AI into daily work scenarios. These efforts not only deepen individual professional capabilities but also improve overall operational efficiency. The results of these AI applications were also shared across the Group at the event "AI Demo Day." For more information, please refer to Cathay Sustainability Story III. In terms of "Sustainability Capabilities," Cathay FHC launched the mandatory course "2025 Net Zero Transition and Sustainable Finance" to help employees stay up to date on key global and Taiwan climate trends, integrate sustainability perspectives into business decision-making and daily operations, and strengthen their ability to identify and manage sustainability-related risks.

Cathay systematically cultivates cross-disciplinary financial talent with digital capabilities and AI literacy as its core focus

Digital Employee Experience	Next-Gen Cloud Talent Transformation Program	Group AI Democratization		
Cathay FHC prioritizes digital employee experience and builds a people-centered sustainable workplace. Through the "Copilot Group AI Pilot Program," Cathay continues to spread innovation and learning capabilities. It also launched a Group employee portal spanning cloud-based and on-premises environments, integrating one-click check-in, search, and quick system navigation functions to make employees' digital experience more convenient.	In response to the Group's digital transformation, Cathay launched the Next-Gen Cloud Program in 2024, recruiting seed trainees from 30 departments across different functions within the Group. The program combines systematic courses, project implementation, and professional certification exams to accelerate the cultivation of in-house cloud experts	Since 2024, Cathay FHC has promoted "Group AI Democratization," using AI to enhance daily work efficiency and productivity, including mandatory annual AI courses for all Group employees	CUB systematically provides employees with dedicated courses and AI application tools through its "Bank-wide Mandatory Course" system	For five consecutive years, Cathay Life has recruited employees from 54 departments, including product actuarial and insurance operations, to serve as AI seed employees through the AI Citizen Program
✔ More than 200 successful application cases have been accumulated to date	✔ More than 160 cloud professionals have been trained to date ✔ More than 360 cloud and AI certifications have been obtained, further strengthening the FinTech talent pool	✔ The course completion rate exceeded 90%	✔ The training coverage rate reached 92% ✔ Ninety percent of head office units passed the AI Literacy Certification provided by a third-party institution	✔ More than 474 data professionals have been trained to date ✔ The coverage rate of AI seed employees across departments exceeded 20% ✔ A total of 180 AI innovation application projects were developed

Sustainability Capabilities		
Group	CUB	Cathay Life
- ESG Sustainability Training Course The five-session micro-course series achieved a completion rate of 93.4% - The Group recorded a total of 724,800 ESG training hours in 2025	Tiered and Segmented Training Cumulative training hours dedicated to sustainability knowledge and competency development exceeded 40,000 for the year - General employees: 100% completed three hours of general sustainability training, combined with an incentive system - Credit personnel: Sustainable finance and credit practice courses were designed based on front, middle, and back-office roles - Advanced and certification courses are planned for core personnel to cultivate internal sustainability experts and support organizational implementation - External professional courses and trend-based training are provided to mid- and senior-level managers and directors to strengthen their strategic perspectives and governance capabilities Professional Certification and Competency Advancement Clear professional advancement paths have been established based on "Sustainable Finance Certification" and "Advanced Competency Certification." As of the end of 2025, 298 employees had participated in sustainability-related certifications or courses	Embedding Sustainability Awareness Across All Employees - Since 2018, "Corporate Sustainability Education and Training" has been included as a mandatory course for all employees - Internally, Cathay Life regularly shares the Company's sustainability initiatives and progress through a variety of sustainability-themed programs, including "Sustainability in Progress." - Employees are encouraged to obtain sustainability certifications. As of the end of 2025, a cumulative total of 728 basic and advanced sustainable finance competency certifications had been obtained