

Table 9 Sustainable Procurement

	2022	2023	2024	2025
Green Procurement (NT\$100M)	4.76	5.66	10.65	15.34

Data on Human Resources Factors

Human capital data cover Cathay Financial Holdings and its major subsidiaries (Cathay Life Insurance, Cathay United Bank, Cathay Century Insurance, Cathay Securities (including Cathay Futures), Cathay SITE, and Cathay Venture), including expatriates assigned to overseas branches and offices, as well as locally hired staff at those overseas locations. Any deviation from this scope is explained in the respective footnotes.

Table 10 Table 10 Full-Time Employee Data GRI : 2-7

Table 10-1 Full-Time Employees - by Age & Region

Number of FTEs / Office Staff & Field Personnel (Unit: People)			No. of People	As a Percentage of All FTEs (%)
Taiwan	Male	< 30 years old	2,519	5.43%
		30-49 years old	9,060	19.56%
		≥ 50 years old	2,593	5.59%
	Female	< 30 years old	3,735	8.06%
		30-49 years old	15,733	33.95%
		≥ 50 years old	11,936	25.75%
Overseas	Male	< 30 years old	51	0.11%
		30-49 years old	255	0.55%
		≥ 50 years old	92	0.20%
	Female	< 30 years old	62	0.13%
		30-49 years old	270	0.58%
		≥ 50 years old	43	0.09%
Total			46,349	100.00%

Table 10-2 Full-Time Employees - by Position & Region

Number of FTEs/Office Staff & Field Personnel (Unit: People)			No. of People	As a Percentage of All FTEs (%)
Taiwan	Male	General Staff	12,145	26.20%
		Entry-level Management	1,667	3.60%
		Middle Management	277	0.60%
		Senior Executives	83	0.18%
	Female	General Staff	29,079	62.73%
		Entry-level Management	2,137	4.61%
		Middle Management	157	0.34%
		Senior Executives	31	0.07%
Overseas	Male	General Staff	343	0.74%
		Entry-level Management	29	0.06%
		Middle Management	22	0.05%
		Senior Executives	4	0.01%
	Female	General Staff	360	0.78%
		Entry-level Management	14	0.03%
		Middle Management	1	0.00%
		Senior Executives	0	0.00%
Total		46,349	100%	

Note : Cathay Financial Holdings and its subsidiaries do not employ temporary workers, workers with no guaranteed hours, or part-time employees. Therefore, all employees are included in the 100% disclosure scope of this report.

Table 10-3 Non-employee Workers (GRI : 2-8)

Statistics on Non-employee Workers (Unit: persons)			No. of People
Taiwan	Male	Contracted and commissioned personnel	9,848
		Interns	119
	Female	Contracted and commissioned personnel	26,179
		Interns	210
Overseas	Male	Contracted and commissioned personnel	0
		Interns	1
	Female	Contracted and commissioned personnel	0
		Interns	5

Note: Most non-employee workers are insurance agents under a contractor relationship only. In addition, there are 580 dispatched workers, mainly serving in roles such as corporate drivers, data entry clerks, and administrative support staff.

Table 11 Inclusive Workplace

Table 11-1 Inclusive Workplace - Employee with Disabilities

Unit: people		Employees with Disabilities (no. of employees /%)
2022	No. of Employees	437
	As a Percentage of All FTEs (%)	0.9%
2023	No. of Employees	453
	As a Percentage of All FTEs (%)	1.0%
2024	No. of Employees	433
	As a Percentage of All FTEs (%)	1.0%
2025	No. of Employees	479
	As a Percentage of All FTEs (%)	1.0%

Note: The number of employees with disabilities in this table is calculated in accordance with the People with Disabilities Rights Protection Act.

Table 11-2 Inclusive Workplace - Employee Nationality Distribution

Unit: people	General Staff	As a Percentage of All FTEs (%)	Managers	As a Percentage of All Managers (%)
Taiwan (excl. indigenous peoples)	41,046	97.91%	4,377	98.99%
Indigenous peoples in Taiwan	305	0.73%	15	0.34%
Vietnam	172	0.41%	4	0.09%
China (incl. Hong Kong, Macau)	159	0.38%	12	0.27%
Singapore	144	0.34%	8	0.18%
The Philippines	30	0.07%	0	0.00%
Malaysia	28	0.07%	2	0.05%
Laos	19	0.05%	0	0.00%
Myanmar	13	0.03%	0	0.00%
Indonesia	4	0.01%	1	0.02%
U.S.	2	0.00%	1	0.02%
Thailand	2	0.00%	1	0.02%
Canada	1	0.00%	0	0.00%
U.K.	1	0.00%	0	0.00%
India	1	0.00%	0	0.00%
The Netherlands	0	0.00%	1	0.02%

Note: Data in this table are for full-time employees only.

Message from the Chairman

1 Sustainability Strategies & Governance

2 Climate

3 Health

4 Empowerment

5 Sustainable Finance

6 Sustainable Governance

7 Appendix

7.1 About this Report

7.2 Results and Achievement
Status of Cathay's 2025
Sustainability Strategy
Blueprints

7.3 ESG Performance Data

7.4 GRI Index

7.5 Index of Global Reporting
Initiative (GRI) G4 Specific
Standard Disclosures for the
Financial Services Sector

7.6 Sustainability Accounting
Standards Board

7.7 Index of ISSB Sustainability
Disclosure Standards

7.8 United Nations Global
Compact (UNGC) Index

7.9 Index of ISO 26000 Social
Responsibility Guidelines

7.10 Taiwan Stock Exchange
Corporation (TWSE) Rules
Governing the Preparation
and Filing of Sustainability
Reports by TWSE Listed
Companies

7.11 Disclosure Level of
Sustainability-related Risks
and Opportunities

7.12 TCFD Index

7.13 Summary of Subject Matter
Information

7.14 Independent Assurance
Statement

7.15 Product Disclaimer:
Cathay Taiwan Select ESG
Sustainability High Yield
ETF (the fund's dividend
distributions may be
paid from the income
equalization reserve, and
returns and dividends are
not guaranteed)

Table 12 New Employee Hire Statistics (GRI : 401-1)

Number of New Hires / Office Staff & Field Personnel (Unit: People)	2022	2023	2024	2025
Total no. of new hires	5,533	5,582	6,123	6,404
Percentage of new hires	12.0%	12.3%	13.5%	13.8%

2025 Distribution of New Hires / Office Staff & Field Personnel (Unit: People)			No. of People	As a Percentage of All FTEs (%)
Gender	Taiwan	Male	2,216	4.78%
		Female	4,054	8.75%
	Overseas	Male	60	0.13%
		Female	74	0.16%
Age	Taiwan	< 30 years old	2,566	5.54%
		30~49 years old	2,693	5.81%
		≥ 50 years old	1,011	2.18%
	Overseas	< 30 years old	40	0.09%
		30~49 years old	83	0.18%
		≥ 50 years old	11	0.02%
Position Level	Taiwan	General Staff	6,239	13.46%
		Entry-level Management	25	0.05%
		Middle Management	5	0.01%
		Senior Executives	1	0.00%
	Overseas	General Staff	131	0.28%
		Entry-level Management	3	0.01%
		Middle Management	0	0.00%
		Senior Executives	0	0.00%
		Total	6,404	13.82%

Note 1: The table includes only full-time employees. Non-employee workers are not included due to difficulties in data collection.

Note 2: In 2025, the group's average recruitment cost per new hire was NT\$9,782.

Table 13 Employee Turnover Statistics (GRI : 401-1)

Number of Employee Departures / Office Staff & Field Personnel (Unit: People)	2022	2023	2024	2025
Overall turnover rate	9.3%	9.9%	9.2%	12.4%
Voluntary employee turnover rate (excl. retirement)	8.0%	8.0%	7.2%	9.4%

Note: The company's voluntary turnover rate increased to 9.4% in 2025, driven by increased talent mobility across the financial industry, with more employees voluntarily changing jobs.

			2024 No. of Employee Departures	2024 As a Percentage of All FTEs (%)	2025 No. of Employee Departures	2025 As a Percentage of All FTEs (%)
Gender	Taiwan	Male	1,373	3.02%	1,851	3.99%
		Female	2,736	6.03%	3,794	8.19%
	Overseas	Male	31	0.07%	45	0.10%
		Female	46	0.10%	34	0.07%
Age	Taiwan	< 30 years old	1,154	2.54%	1,406	3.03%
		30~49 years old	1,715	3.78%	2,380	5.14%
		≥ 50 years old	1,240	2.73%	1,859	4.01%
	Overseas	< 30 years old	15	0.03%	15	0.03%
		30~49 years old	52	0.12%	53	0.11%
		≥ 50 years old	10	0.02%	11	0.02%
Position Level	Taiwan	General Staff	4,006	8.83%	5,426	11.71%
		Entry-level Management	88	0.19%	192	0.41%
		Middle Management	12	0.03%	21	0.05%
		Senior Executives	3	0.01%	6	0.01%
	Overseas	General Staff	72	0.16%	74	0.16%
		Entry-level Management	5	0.01%	5	0.01%
		Middle Management	0	0.00%	0	0.00%
		Senior Executives	0	0.00%	0	0.00%
		Total	4,186	9.22%	5,724	12.35%

Message from the Chairman

1 Sustainability Strategies & Governance

2 Climate

3 Health

4 Empowerment

5 Sustainable Finance

6 Sustainable Governance

7 Appendix

7.1 About this Report

7.2 Results and Achievement
Status of Cathay's 2025
Sustainability Strategy
Blueprints

7.3 ESG Performance Data

7.4 GRI Index

7.5 Index of Global Reporting
Initiative (GRI) G4 Specific
Standard Disclosures for the
Financial Services Sector

7.6 Sustainability Accounting
Standards Board

7.7 Index of ISSB Sustainability
Disclosure Standards

7.8 United Nations Global
Compact (UNGC) Index

7.9 Index of ISO 26000 Social
Responsibility Guidelines

7.10 Taiwan Stock Exchange
Corporation (TWSE) Rules
Governing the Preparation
and Filing of Sustainability
Reports by TWSE Listed
Companies

7.11 Disclosure Level of
Sustainability-related Risks
and Opportunities

7.12 TCFD Index

7.13 Summary of Subject Matter
Information

7.14 Independent Assurance
Statement

7.15 Product Disclaimer:
Cathay Taiwan Select ESG
Sustainability High Yield
ETF (the fund's dividend
distributions may be
paid from the income
equalization reserve, and
returns and dividends are
not guaranteed)

Table 14 Statistics on Female Employees

Statistics on Female Managers / Staff	2025 Ratio (%)	2025 Goal (%)
Female Employees (% of All Employees)	68.6%	50%±5%
Female Managers (% of All Managers)	52.9%	50%±5%
Female Entry-level Managers (% of All Managers)	55.9%	50%±5%
Female Mid-to-Senior Executives (% of All Managers)	32.9%	30%±5%
Female Manager in Sales (% of All Managers)	56.0%	No relevant target set
Female Employees in STEM Positions (% of All STEM Positions)	48.3%	40%±5%

Note: Senior executive positions include individuals at the level of Senior VP or above. There are no senior executive positions for field personnel.

Table 15 Compensation Comparison by Gender (Male to Female)

	2025
Executive level (base salary)	100:82
Executive level (base salary plus remuneration) ^{Note}	100:81
Management level (base salary)	100:102
Management level (base salary plus remuneration)	100:98
Middle Management (base salary plus remuneration) ^{Note}	100:94
Entry-level Management (base salary plus remuneration) ^{Note}	100:105
Non-management level (base salary)	100:90
Non-management level (base salary plus remuneration) ^{Note}	100:89

Note: Assured item for 2025.

Table 16 Full-time of Non-Managerial Employees Salary Information

	2022	2023	2024	2025
Weighted average number of non-managerial FTEs (people)	20,316	20,454	21,084	21,708
Mean compensation of non-managerial FTEs (NT\$1K)	1,327	1,443	1,680	1,776
Median compensation of non-managerial FTEs (NT\$1K)	1,107	1,179	1,298	1,346

Note 1: Average and median salary growth for non-managerial full-time employees in 2025 compared to the previous year: Average salary increased by 5.7%; Median salary increased by 3.7%.

Note 2: The figures in the table are compiled in accordance with the relevant regulations stipulated in the "Reporting Guidelines for Salary Information of Non-Managerial Full-Time Employees" and "FAQs" issued by the TWSE.

Table 17 Human Capital Investment

Table 17-1 Employee Training

	Target Group	2022	2023	2024	2025
Total training time (hours)	Male employees	2,471,826	2,248,495	2,624,885	2,509,948
	Female employees	6,999,174	6,503,519	6,954,241	7,346,110
	Management level	967,666	937,419	776,108	1,098,375
	General staff	8,503,334	7,814,600	8,802,690	8,757,681
	Statutory training	939,961	2,346,403	3,814,213	3,414,978
	Non-statutory training	8,531,039	6,405,610	5,764,588	6,441,078
	Total (hours)	9,471,000	8,752,015	9,578,801	9,856,057
Average training time per person (hours)	Male employees	175	161	190	172
	Female employees	219	208	225	231
	Management level	201	200	171	248
	General staff	206	192	216	209
	Statutory training	20	52	84	74
	Non-statutory training	185	141	127	139
	Total (hours)	205	193	211	213
No. of employees (people)		46,091	45,303	45,396	46,349
Training cost per person (NT\$)		9,802	12,068	14,371	18,013
OHS training (hours)		57,781	67,778	70,930	112,327
Total online training (hours)		6,113,821	5,572,752	6,402,845	6,181,209
Online training per person (hours)		133	123	141	133

Note 1: Cathay FHC's training hours include the number of hours subsidiary employees spend on internal and external training activities. These include external courses, conferences, forums, internal platforms (such as the Cathay e-Learning Platform), other online training programs, and morning sharing sessions between business units.

Note 2: Training hours are categorized by gender, management/non-managerial roles, and regulatory requirements. The total/average training hours are calculated separately for each category.

Table 17-2 Effectiveness of Human Capital Investment

Indicator	2022	2023	2024	2025
Human capital Return on Investment ^{Note 1}	5.68	4.33	5.05	4.62
Retention rate of key talents ^{Note 2}	98%	98%	99%	99%
% of open positions filled by internal candidates	73%	69%	71%	68%

Note 1: Human Capital Return on Investment= (Return - Operating expense - (Salary cost + Benefits cost))/(Salary cost + Benefits cost)

Note 2: The key talents are those who are above (inclusive) of the internal Junior management at the end of 2025, and have a performance of 4 or above (inclusive) in 2024

Message from the Chairman

1 Sustainability Strategies & Governance

2 Climate

3 Health

4 Empowerment

5 Sustainable Finance

6 Sustainable Governance

7 Appendix

7.1 About this Report

7.2 Results and Achievement Status of Cathay's 2025 Sustainability Strategy Blueprints

7.3 ESG Performance Data

7.4 GRI Index

7.5 Index of Global Reporting Initiative (GRI) G4 Specific Standard Disclosures for the Financial Services Sector

7.6 Sustainability Accounting Standards Board

7.7 Index of ISSB Sustainability Disclosure Standards

7.8 United Nations Global Compact (UNGC) Index

7.9 Index of ISO 26000 Social Responsibility Guidelines

7.10 Taiwan Stock Exchange Corporation (TWSE) Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies

7.11 Disclosure Level of Sustainability-related Risks and Opportunities

7.12 TCFD Index

7.13 Summary of Subject Matter Information

7.14 Independent Assurance Statement

7.15 Product Disclaimer: Cathay Taiwan Select ESG Sustainability High Yield ETF (the fund's dividend distributions may be paid from the income equalization reserve, and returns and dividends are not guaranteed)

Table 18 Parental Leave Statistics

	Female	Male	Total
No. of Employees Who Took Parental Leave in 2025	2,046	1,062	3,108
No. of Parental Leave Applications in 2025	456	86	542
No. of Employees Expected to be Reinstated from Parental Leave in 2025 (A)	445	73	518
No. of Employees Reinstated from Parental Leave in 2025 (B)	311	38	349
Reinstatement Rate (B/A)	69.9%	52.1%	67.4%
No. of Employees Reinstated from Parental Leave in 2024 (C)	360	54	414
No. of Employees Reinstated from Parental Leave in 2024 who Remain within Cathay Employment after 12 Months (D)	316	48	364
Application rate	22.3%	8.1%	17.4%
Retention Rate (D/C)	87.8%	88.9%	87.9%

Note 1: For each child under the age of three, employees who have completed six months of service may request unpaid parental leave until the child reaches the age of three, up to a maximum of two years. If an employee is raising two or more children at the same time, the periods of parental leave should be combined, with the combined duration limited to two years for the youngest child, calculated according to the maternity benefit application guidelines.

Note 2: Reinstatement rate = (number of reinstated employees / number of employees expected to be reinstated) * 100%.

Note 3: Application rate = number of employees who actually applied for parental leave in the current year (2025) / number of employees eligible to apply for parental leave in the current year (2025).

Note 4: Retention rate = number of employees who remained employed for one year after being reinstated from parental leave in the previous year (2024) / number of employees reinstated from parental leave in the current year (2025).

Note 5: The table above includes sales agents who are contractors or those who have a labor contract with Cathay.

Table 19 Family Care / Maternity / Paternity Leave Statistics

	2022		2023		2024		2025	
	Female	Male	Female	Male	Female	Male	Female	Male
Family Care Leave (accrued applicants)	2,309	448	3,309	926	3,015	675	3,240	732
Maternity / Paternity Leave (applicants / days)	31,981	2,594	36,905	2,470	31,281	2,182	28,742	2,060
Menstrual leave (days)	29,550	N/A	34,524	N/A	35,631	N/A	38,465	N/A

Table 20 Occupational Accidents and Absence Statistics

	Employees						Dispatched workers			
	2022	2023	2024	2025		2022	2023	2024	2025	
	Total	Total	Total	Total	Female					Male
Occupational Injury (ppl)	76	134	123	173	124	49	1	7	4	3
Occupational Fatality (ppl)	0	0	0	0	0	0	0	0	0	0
Disabling Injury Frequency Rate (FR)	0.83	1.49	1.35	1.85	1.32	0.52	0.75	4.87	2.06	4.79
Disabling Injury Severity Rate (SR)	17.69	33.4	20.97	27.50	20.24	7.26	8.98	38.99	5.49	115.53
Lost Days	156,701	137,407	131,868	193,221	132,305	60,916	1,518	2,059	2,282	2,949
Absence Rate (office staff) (%)	1.37%	1.22%	1.17%	1.69%	1.16%	0.53%	0.91%	1.15%	1.25%	1.61%
Total Time Worked (days)	91,813,272	90,229,632	90,428,832	91,585,624	62,795,304	28,790,320	1,336,632	1,436,232	1,458,144	1,462,816
Total Recorded Occupational Injury Rate	1.66	0.30	0.27	0.38	0.39	0.34	1.50	0.97	0.55	0.41

Note 1: Contractors/Commercial vendors are not included due to difficulties in data collection. Among non-employee workers, Cathay only manages and tracks dispatched workers.

Note 2: Disabling injury frequency rate (FR) = Number of cases * (10 to the power of 6) / Total working time (year).

Note 3: Disabling injury severity rate (SR)= Number of days lost * (10 to the power of 6) / Total working time (year).

Note 4: Lost Days = sick leave + occupational injury leave; number of workdays required = number of workdays (special leave not deducted)= number of employees at the end of the year * number of workdays announced by the Directorate-General of Personnel Administration.

Note 5: Total recordable occupational injury rate = (No. of occupational injuries + No. of occupational fatalities) * 2 * 10^5 / total hours worked.

Table 21 Employee Engagement Survey Results

Table 21-1 Employee Engagement Survey Results for the Past Four Years

	2022	2023	2024	2025	2025 engagement target
Engagement Level (out of 5)	4.08	4.16	4.20	4.23	4
Proportion of employees with an engagement score of 4 or higher (out of 5)	80.5%	83.0%	84.1%	85.1%	-
Data Coverage	85.3%	87.7%	87.4%	84.7%	-

Table 21-2 Distribution of the 2025 Employee Engagement Survey

Distribution of the 2025 Employee Engagement Survey (out of 5)		
Gender	Male	4.29
	Female	4.21
Position level	Below junior manager (exclusive)	4.22
	Junior manager (inclusive) and above	4.46
Age	< 30 years old	4.23
	30-39 years old	4.18
	40-49 years old	4.19
	50-59 years old	4.27
	≥ 60 years old	4.43
Region	Taiwan	4.23
	Overseas	4.06

Table 21-3 Dimensions of the 2025 Employee Engagement Survey

Employee survey indicators	Employee engagement question groups	Related questions in the employee engagement survey	2025 employee engagement question scores (out of 5)
Job satisfaction	Organizational commitment	Proud to be a member of Cathay	4.38
		Willing to go the extra mile to make Cathay better	4.34
	Leadership and management	My supervisor helps me coordinate the resources needed to complete my work in a timely manner	4.29
Work motivation and purpose	Job identification	Believe the work is meaningful	4.40
		Able to gain learning and growth opportunities in the current job	4.39
	Corporate sustainability	The group's corporate sustainability efforts increase identification with the company	4.36
Happiness	Employee well-being	Agree with the company's current welfare measures and employee activities	4.32
Stress		Believe the various health promotion activities held by the company or group help maintain physical and mental health	4.36