

Cathay's Contribution to the SDGs in 2022

SDGs	Overview	Achievements in 2022	Cathay's Three Focus Areas
1 No Poverty	Promote Financial Inclusion to Help the Underprivileged Overcome Poverty	<ul style="list-style-type: none"> ● In 2022, community and inclusive finance-related investments reached NT\$ 3.1 billion and lending reached NT\$ 5.2 billion. ● In 2022, provided NT\$79.87 million in crop insurance coverage to protect farmers' financial assets. ● As of the end of 2022, 230,000 have enrolled in Cathay Securities' regular investment, reaching a total contribution amount of NT\$23.22 billion, providing friendly investment and financial services to small investors. ● As of the end of 2022, financial services stations serve 140 townships across Taiwan and offshore islands, 31 of which are defined as "areas in need of more financial institution branches" by the Banking Bureau. The stations have served more than 80,000 people in an effort to bridge the service gap in rural areas. 	Health
3 Good Health and Well-being	Encourage the public to manage their physical and financial health	<ul style="list-style-type: none"> ● In 2022, geriatric health-related investments reached NT\$464.4 billion and lending reached NT\$44.8 billion. ● As of the end of 2022, the FitBack app has accumulated 806,000 users, becoming the largest health promotion project in the industry. Users logged 849 billion steps on the app, which is equivalent to 662 times the distance to the moon and back. ● A cumulative total of 80,000 employees participated in the Weight-Loss Contest, losing a total of 152,392 kg ● As of the end of 2022, Cathay has approximately 258,000 active small amount whole life insurance policies, providing coverage of NT\$82.8 billion, making Cathay the industry leader. ● In 2022, Cathay provided NT\$105.5 billion in microinsurance coverage to nearly 310,000 people, reimbursing 1,321 families. 	Health
4 Quality Education	Utilize core competencies and connect financial products and services with financial education to promote financial inclusion. Foster the ability and mentality to innovate and deal with challenges among children and youth	<ul style="list-style-type: none"> ● Cathay's Elevated Tree Program has helped over 230,000 students by donating over NT\$270 million. ● Cathay's Dream Come True Program helped 460 children achieve their dreams in 2022, handing out a total of NT\$3.62 million. ● Cathay Youth Excellence Scholarship awarded NT\$7.38 million to 89 winning teams, supporting high-achieving high school students devoted to environmental sustainability, senior care, and community building. ● Cathay accepted 133 interns to the Cathay Internship Program (CIP) and 33 participants to the Cathay Agile Program (CAP). ● Organized the TWCAE Youth Forum, with 200 youth participants and a total of 2,046 online viewers 	Climate, Health, and Empowerment

5 Gender Equality	Establish diverse role models for women and ensure a corporate culture where gender does not impact career development	<ul style="list-style-type: none"> ● Included within the 2023 Bloomberg Gender-Equality Index ● Offers female employees salary terms for miscarriage leave that exceed current regulatory requirements ● Organized female empowerment events for three consecutive years, providing a platform for women to express themselves through static lectures and seminars or dynamic exercise classes ● Cultivated 48 female basketball players and won the WSBL title 12 times in a row ● Cultivated 39 female table tennis players and won Bronze in the 2022 World Team Table Tennis Championships 	Health and Empowerment
7 Affordable and Clean Energy	Provide capital to lower the cost of renewable energy	<ul style="list-style-type: none"> ● In 2022, renewable energy investments reached NT\$ 40.9 billion and lending reached NT\$ 20.5 billion. ● As of the end of 2022, loans have been approved for 2,600 solar power stations in Taiwan and abroad, with a total installed capacity of 889 MW. ● In 2022, Cathay Century increased insurance coverage for solar power and offshore/onshore wind farms, underwriting an additional NT\$34.19 billion. 	Climate
8 Decent Work and Economic Growth	Actively promote green finance and integrate it with financial products and services to support SMEs, social enterprises, and underprivileged groups. We also guide employees and youth to develop their careers and safeguard the right to work for various groups	<ul style="list-style-type: none"> ● Cathay employs 345 indigenous persons and 437 disabled persons ● Increased salaries by roughly 4% each year over the past four years ● Launched the Green Time Deposit Program in July 2022 and as of the end of 2022, over 30 companies have rolled out the program for a cumulative undertaking of NT\$10 billion. Relevant funds from green savings have been invested in the development of renewable energy industries. ● In 2022, Cathay loaned over NT\$413 billion to SMEs and small enterprises and over US\$74.2 million to microfinance institutions (MFIs). ● As of the end of 2022, a total of 54,593 eco-friendly vehicles have been insured, supporting government directives aiding green energy industries and facilitating a transformation of transportation modes in Taiwan. ● In 2022, Public Bicycle Accident Insurance provided coverage to over 118 million bike rides and mitigated the risk for public bicycle users to fulfill the diverse demands of green consumers. 	Climate, Health, and Empowerment
9 Industry, Innovation and Infrastructure	Provide foundational capital and protection for burgeoning companies and develop new financial products to promote financial inclusion	<ul style="list-style-type: none"> ● In 2022, infrastructure-related investments reached NT\$ 832.9 billion and lending reached NT\$ 78.1 billion ● In 2022, CUB provided over NT\$81 million in preferential loans for a total of 15 social enterprises. ● Cathay Sustainable Development PE fund has pledged NT\$8 billion and reached NT\$5.6 billion in fund assets in 2022, focusing on Taiwan's circular economy and the government's 5+2 Industry Innovation Plan. 	Climate and Health

13 Climate Action	Consider the impact of climate change on our operations and business development when developing strategies, and then take action	<ul style="list-style-type: none"> ● In 2022, low-carbon investing reached NT\$267.9 billion and lending reached NT\$37.9 billion ● The only financial institution in Taiwan to join the CDP Non-Disclosure Campaign, engaging with 42 companies in 2022 for a response rate of 60% ● Organized the Climate Change Forum for six consecutive years, which in 2022, was attended by corporations that collectively account for over 70% of the Taiwan stock market capitalization and 46% of Taiwan's total carbon emissions ● Cathay engaged with three companies, which collectively account for 50 million metric tons of carbon emissions, in accordance with Climate Action 100+ and solicited a pledge to achieve net zero emissions or carbon neutrality. ● Cathay engaged with a company in accordance with the Asian Utilities Engagement Program (AUEP) and solicited a promise to phase out coal by 2040; the company's SBTs have been approved. ● Cathay owns 21 green buildings, of which six are LEED-certified (US), and we pledge to ensure that all new buildings constructed after 2023 will obtain green building or LEED certificates. ● Installed smart meters at six proprietary buildings and utilized energy management systems (EMS) to monitor energy consumption at each branch. 	Climate
17 Partnerships for the Goals	Build diverse partnerships and facilitate our sustainable vision	<ul style="list-style-type: none"> ● Cathay aims to be a "Leader in Climate Engagement Actions." Through the power of dialogue and influence, we seek to communicate with stakeholders within the financial value chain and prompt companies to take action in response to climate change. Cathay embraced the motto "Take Taiwan into the world and bring the world to Taiwan" in 2022 and partnered with the World Climate Foundation, providing the first-ever livestream of the World Climate Summit (WCS), a side event of COP27. We also co-organized the sixth annual Cathay Sustainable Finance and Climate Change Summit with the Taiwan Stock Exchange, inviting leading experts from the government, industries, and academia to share their vision with industry partners on the challenges and strategies to reach net zero. ● Partnered with Taiwan Impact Investing Association (TIIA) in 2022 to hold the only Impact Investment Campus Roadshow in Taiwan, touring 6 university campuses and reaching 898 undergraduate students ● Partnered with the Taipei City Department of Education, the NTU Center for Regional Cooperation and Competitiveness, and Spark Taiwan in 2022 to offer a mini-course on financial literacy for high school students in Taipei. Cathay FHC, Cathay Life, and Cathay SITE each sent a total of 15 executives and staff to teach at various high schools in Taipei. ● Partnered with the International Climate Development Institute and NTU Biodiversity Research Center to hold the 2022 Taiwan Climate Action Exposition (TWCAE) Youth Forum. Over 20,000 people attended the TWCAE, and 200 youth participated in the Youth Forum 	Climate and Empowerment