**Websites:**
**http://mops.twse.com.tw**
**http://www.cathayholdings.com**

**Stock Code: 2882**

Cathay Financial Holding Co., Ltd.

# 2025 Annual Report

**Dated: March 30, 2026**

## I. Contact Information of Spokesperson:

| | Spokesperson | Deputy Spokesperson |
|---|---|---|
| Name/Title | Grace Chen / Chief Financial Officer | Hsiang-Hsin Tsai / Senior Executive Vice President |
| Telephone | (02) 2708-7698 Ext.7730 | (02) 2708-7698 Ext.7690 |
| Email | service@cathayholdings.com.tw | |

## II. Contact information of Cathay Financial Holdings and its Subsidiaries:

| Company | Address | |
|---|---|---|
| | Websites | Tel |
| Cathay Financial Holding Co., Ltd. | No.296, Sec. 4, Ren'ai Rd., Da'an Dist., Taipei City 106, Taiwan (R.O.C.) | |
| | www.cathayholdings.com | (02) 2708-7698 |
| Cathay Life Insurance Co., Ltd. | No.296, Sec. 4, Ren'ai Rd., Da'an Dist., Taipei City 106, Taiwan (R.O.C.) | |
| | www.cathayholdings.com/life | (02) 2755-1399 |
| Cathay United Bank Co., Ltd. | No.7, Songren Rd., Xinyi Dist., Taipei City 110, Taiwan (R.O.C.) | |
| | www.cathayholdings.com/bank | (02) 8722-6666 |
| Cathay Century Insurance Co., Ltd. | No.296, Sec. 4, Ren'ai Rd., Da'an Dist., Taipei City 106, Taiwan (R.O.C.) | |
| | www.cathayholdings.com/insurance | (02) 2755-1299 |
| Cathay Securities Corporation | No. 333 and 335, Sec. 2, Dunhua S. Rd., Da'an Dist., Taipei City 106, Taiwan (R.O.C.) | |
| | www.cathayholdings.com/securities | (02) 2326-9888 |
| Cathay Securities Investment Trust Co., Ltd. | No. 39, Sec. 2, Dunhua S. Rd., Da'an Dist., Taipei City 106, Taiwan (R.O.C.) | |
| | www.cathaysite.com.tw | (02) 2700-8399 |
| Cathay Venture Inc. | No.68, Sec. 5, Zhongxiao E. Rd., Xinyi Dist., Taipei City 110, Taiwan (R.O.C.) | |
| | www.cathayholdings.com/holdings/cathayventure | (02) 7711-9889 |

## III. Name of Institution for stock transfer, Address, Website and Telephone:

| | | | |
|---|---|---|---|
| Institution for stock transfer | Cathay Securities Corporation Stock affairs department | Tel | (02)7757-1288 |
| Websites | www.cathaysec.com.tw | Address | 2F., No. 39, Sec. 2, Dunhua S. Rd., Da'an Dist., Taipei City 106, Taiwan (R.O.C.) |

**IV. Name of Institution for credit rating, Address, Website and Telephone:**

| Institution for credit rating | Address | Telephone |
|---|---|---|
| Taiwan Ratings | 2F., No. 167, Dunhua N. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.) | (02)7724-6570 |
| Moody's Asia-Pacific Ltd. | 24F, One Pacific Place 88 Queensway Admiralty, Hong Kong | 852-3758-1300 |
| Standard & Poor's | Level 3 and 4, Three Exchange Square, 8 Connaught Place, Central, Hong Kong | 852-2533-3500 |

**V. Names of the certifying accountants and contact information of the accounting firm for the most recent annual financial report:**

| | | | |
|---|---|---|---|
| Names of Auditors | Shu-Wan Lin, Hsu-Jan Cheng | Tel | (02)2725-9988 |
| CPA Office | Deloitte & Touche | Address | 20F., No.100, Songren Rd., Xinyi Dist., Taipei City 110, Taiwan (R.O.C.) |
| Websites | www2.deloitte.com/tw/tc.html | | |

**VI. Overseas Listings and Access to the Listing Information:**

| | |
|---|---|
| Listing Bourse | Luxembourg Stock Exchange |
| Information Access | Bloomberg |

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# One. Letter to Shareholders

## I. Business Report for the year 2025

In 2025, uncertainty surrounding global trade policies increased financial market volatility. Nevertheless, the rapid development of artificial intelligence drove investment in AI infrastructure, supporting economic growth and reinforcing the resilience of the global economy, which continued to expand. Taiwan also delivered strong economic growth and equity market performance. Through the concerted efforts of all our employees, Cathay Financial Holdings (Cathay FHC) recorded a consolidated after-tax profit of NT$107.6 billion (US$ 3.43 billion) and earnings per share of NT$7.06. Our subsidiaries—Cathay United Bank, Cathay Century Insurance, and Cathay Securities—each achieved record-high profits.

**The core business momentum of each subsidiary was strong in 2025.**

Cathay Life Insurance continued to strengthen asset-liability management and maintain a value-driven product strategy, while incorporating wellness-linked features across all health insurance products and further expanding its health ecosystem to support both customers' physical and mental well-being as well as their financial protection. First-year premiums recorded robust growth, and Cathay Life Insurance continued to rank first in the insurance industry in terms of total premium income.

Cathay United Bank achieved record-high after-tax profit for the fifth consecutive year. Deposits and loans grew steadily, while wealth management maintained strong momentum, with continued growth in both the customer base and assets under management. Through digitalization and innovation, Cathay United Bank has provided a one-stop, personalized financial experience.

Cathay Century Insurance continued to grow its business with a balanced approach that focuses on both quality and growth, broadened its business base, achieved steady growth in written premiums, and ranked second in the industry by market share. Cathay Securities continued to optimize the digital customer experience, with Taiwan equity brokerage market share reaching another record high, while its sub-brokerage ranked first in market share for the tenth consecutive year. Cathay FHC is committed to developing asset management into the third profit engine. Assets under management grew to NT$2.4 trillion (US$76.31 billion).

**Deepening Overseas Markets and Expanding the Operating Footprint**

Cathay FHC continued to deepen its overseas market presence. Cathay United Bank remained focused on localization, digital transformation, and green finance, and continued to strengthen its overall service capabilities. In Vietnam, Cathay United Bank deepened its corporate banking franchise while enhancing digital consumer finance; in Cambodia, it continued to optimize its digital platforms; in Singapore, it steadily developed its corporate banking and private banking business; and in Hong Kong, it actively advanced sustainable finance. To expand its overseas presence and meet the cross-border financial needs of Taiwanese enterprises, Cathay United Bank received approval from the Financial Supervisory Commission to establish branches in Mumbai and Tokyo, as well as a sub-branch in Fukuoka, moving closer to its goal of becoming a regional bank in Asia. In insurance, Cathay FHC continued to deepen its presence in ASEAN and Greater China. Cathay Life Insurance maintained stable operations in Vietnam, focusing on enhancing efficiency and optimizing distribution channels, while in Mainland China it continued to expand premium scale and further improve asset-liability management. Cathay

Insurance (Vietnam) continued to promote digital transformation and mobile insurance applications, while Cathay Insurance (China) adopted a technology-driven strategy to deliver fully digitalized, end-to-end services.

**Advancing Toward the Goal of Becoming a Technology Company that Provides Financial Services**

Cathay FHC continued to drive growth through digitalization, data, and technology. Cathay FHC's digital users exceeded 9.85 million. We remained an industry leader in developing the "Cathay Generative AI Architecture (GAIA 2.0)" framework and implemented a cloud-first strategy, further strengthening AI applications, technology governance, and risk management. We also actively expanded use cases and created new business opportunities through our loyalty points ecosystem.

Cathay Life Insurance enhanced personalized customer experiences by applying AI and data to optimize underwriting, claims, and marketing processes, thereby strengthening risk management and operating efficiency. Cathay United Bank's digital brand, CUBE, delivered a highly personalized user experience by integrating generative AI to upgrade its intelligent customer service, A-Fa, and conversational search functions. Cathay Century Insurance reshaped its insurance business model through AI, cross-industry collaboration, and customer experience initiatives, including the introduction of industry's first CarTech smart auto insurance value added service to enhance risk identification capabilities. Cathay Securities led the industry in introducing recurring dividend reinvestment service, allowing customers to activate the service with a single click, with 240,000 customers enrolled to date. Cathay SITE digitalized the end-to-end account-opening process, offering customers an innovative experience, including real-time identity verification and automated debit authorization.

Cathay FHC continued to expand our loyalty points ecosystem by leveraging "Tree Points" to connect cross-industry scenarios, financial products, and digital platforms. Key applications included integrating Cathay United Bank's CUBE Card with the CUBE Rewards App to broaden points usage, enabling points redemption for Cathay Century Insurance and Cathay Life Insurance premiums, and subscribing to recurring investments through Cathay Securities. By integrating loyalty points across multiple scenarios, we accumulated more data, strengthened customer insights, and thus enhanced customer loyalty and long-term value.

**Keeping Pace with Global Trends and Enhancing Our Corporate Governance**

In 2025, Cathay FHC continued to strengthen corporate governance and was recognized as one of the Taiwan FINI FIG 10 Companies. We also continued to align with international best practices and further enhanced our corporate governance framework through the following initiatives: (1) elevating the Corporate Sustainability Committee to the status of a functional committee of the Board and appointing a Chief Sustainability Officer; (2) incorporating information security into the scope of the Risk Management Committee and renaming it the Risk Management and Information Security Committee; (3) completing an external board performance evaluation and revising the internal evaluation methodology to enhance differentiation; (4) maintaining ISO 22301 Business Continuity Management and BS 10012 Personal Information Management System certifications, while obtaining ISO 27001 Information Security Management certification across the Group; and (5) promoting the Group-wide systematic management of compliance risk and the Group's AML/CFT joint risk-defense management platform.

**Expanding the Impact of Sustainability and Creating Sustainable Value Across Sectors**

Cathay FHC continued to advance our three pillars of sustainability—climate, health, and empowerment—to implement our strategic sustainability roadmap. We have been selected as a constituent of the Dow Jones Best-in-Class (DJBIC) World Index for the eighth consecutive year and the DJBIC Emerging Markets Index for the eleventh consecutive year, demonstrating strong international recognition for our sustainability performance.

Cathay FHC continued to broaden the scale and scope of our health service initiatives, advocating health promotion, enhancing digital experiences and advancing financial inclusion. Key initiatives included building a comprehensive anti-fraud defense to safeguard customer assets and promoting financial well-being for all. As a long-time supporter of youth and women's empowerment, we organized campus tours on impact investing, financial literacy, and entrepreneurship programs for women.

Cathay FHC advanced climate action and sustainability advocacy by hosting the "Cathay Sustainable Finance and Climate Change Summit" for the ninth consecutive year, bringing together global sustainability experts and business leaders, with participating companies representing approximately 80% of Taiwan's stock market capitalization. Cathay FHC also participated in the United Nations Conference of the Parties (COP) for the fifth consecutive year and remained the only financial institution in Taiwan to have hosted events in the Blue Zone for three consecutive conferences. At the conference, Cathay FHC engaged in discussions on climate and nature-related financial solutions in Asia and contributed to global climate policy dialogue, demonstrating our international influence.

Looking ahead to 2026, the global economy is expected to continue growing, although uncertainties remain with respect to the pace of AI development, global trade policies, geopolitical developments, and the monetary policies of major central banks. In the face of the rapidly changing environment, Cathay FHC will prudently address risks and challenges, leverage financial technology to drive innovation, strengthen sustainability resilience, and continue striving for strong results on a solid foundation, as we advance towards our vision of becoming "a leading financial institution in the Asia-Pacific region."

## II. 2026 Business Plan

In 2025, the global economy demonstrated resilience, supported by the continued advancement of AI and gradual easing inventory adjustments. As inflation across major economies gradually returned to target ranges, central banks broadly shifted into rate-cutting cycles. However, the rise of trade protectionism and persistent geopolitical tensions are expected to sustain near-term supply chain adjustment pressures, evolving tariff policies, and financial market volatility, which will continue to pose uncertainties for the global economy.

Looking ahead to 2026, the maturation and industrialization of AI technology are ushering in a new wave of productivity evolution. Although geopolitical risks and climate change risks remain, easing inflation and normalization of monetary policy in major economies are expected to support capital markets in navigating volatility and seeking long-term growth opportunities. Amid structural trends such as demographic shifts and digital transformation, which present both new opportunities and challenges, Cathay FHC will uphold our core values of "Integrity, Accountability and Innovation" and adopt a strategy centered on "technology-driven and sustainable value" to respond proactively to evolving market dynamics.

Cathay FHC will continue to build on our dual core of insurance and banking, while accelerating the development of asset management as our third profit engine. At the same time, we will strengthen the integration of finance and technology, and anchor our strategy in sustainable development as we advance toward our vision of becoming "a leading financial institution in the Asia-Pacific region." Our 2026 business plan is outlined below:

### (I) Continue Regional Expansion and Structural Optimization Toward Becoming a "Leading Financial Institution in the Asia-Pacific Region"

Cathay FHC remains committed to our vision of becoming "a leading financial institution in the Asia-Pacific region." We will optimize our asset structure and strengthen regional competitiveness by deepening our presence in ASEAN and Greater China, enhancing cross-border financial services, and developing asset management as a key profit engine.

1. Deepen ASEAN and Greater China Presence: Leveraging our established presence in Vietnam, Singapore, and Mainland China, Cathay FHC will integrate digital financial services to deliver more convenient and seamless financial experiences for local enterprises and individuals. We will continue to replicate our successful Taiwan business model, leverage resources from local strategic partners, and cultivate key international talent to strengthen local operations and enhance overseas earnings contributions. In addition, we will connect capital and trade flows between Greater China and ASEAN through a well-established regional network.

2. Enhance Cross-border Financial Services: Cathay FHC will continue to strengthen our overseas presence and resource deployment, closely monitor supply-chain shifts, and provide one-stop solutions for Taiwanese enterprises and multinational corporations. Through seamless cash management, trade finance, and hedging services, we aim to become a trusted financial partner supporting clients in expanding across the Asia-Pacific region.

3. Develop Asset Management as a Key Earnings Engine: By leveraging integrated resources and combining the three core financial capabilities—investment research, product development, and channel expansion—Cathay FHC will pursue strategic partnerships with leading global asset managers to meet our customers' diverse global asset allocation needs. We aim to develop asset management as our third profit

engine, alongside insurance and banking, and build a more resilient business structure. Leveraging our position as Taiwan's largest asset manager, we will further strengthen our collaboration with distribution partners to support the development of Taiwan as a regional asset management hub.

### (II) Drive Diverse Smart Applications Through Digital Empowerment and Create FinTech Experiences

Cathay FHC is evolving from "digital transformation" to "digital empowerment". By leveraging digital, data, technology, and cross-organizational collaboration, we will develop products and platforms that enhance customer experience and operational efficiency, while building a customer-centric financial service ecosystem to realize the concept of "Cathay as a Service" (CaaS).

The CUBE App breaks down the boundaries across banking, insurance, and securities, delivering a one-stop digital financial experience. CUBE Rewards further connects ecosystems such as health, travel, and e-commerce, embedding financial services into customers' daily lives. The FitBack wellness program integrates products and services with a focus on prevention and protection, raising awareness of accidents and risks, and fostering a new approach to finance and healthy living, thereby creating a highly engaging digital financial ecosystem.

### (III) Integrate Financial Competencies with Sustainable Development to Achieve Long-Term Sustainability

In response to increasingly stringent financial regulations, evolving global political and economic landscapes, and operational risks arising from climate change, Cathay FHC regards sustainable development as the foundation of long-term, resilient operations. We embed sustainability into core competencies and decision-making processes to ensure that, while pursuing profitability, we also effectively manage emerging risks. "Climate, health, and empowerment" are the three pillars of our sustainability strategy. By leveraging our diverse financial capabilities, we seek to advance green finance, financial inclusion, and social prosperity, and develop a forward-looking sustainable finance strategy blueprint to support the transformation of both our customers and society.

Guided by the brand spirit of "BETTER TOGETHER," we are committed not only to advancing our net-zero transition and sustainability goals, but also to leveraging our financial capabilities and influence to lead the industry towards a sustainable future, creating shared value for shareholders, customers, and society.

## III. Future strategies, impacts of the competitive environment, regulatory environment, and the overall business environment

In 2025, the global economy demonstrated resilience, benefiting from the AI technology wave and a slowdown in inventory adjustments. Major economies saw declining inflation and the establishment of an interest rate cut cycle. However, rising trade protectionism and continued geopolitical rivalry intensified supply chain restructuring pressure and tariff policy variables, increasing financial market volatility. Looking ahead to 2026, we anticipate the AI productivity revolution and the normalization of monetary policy. Facing multiple trends including

demographic shifts, digital transformation, and climate change risks, Cathay Financial Holdings will not only consolidate its dual core foundation in insurance and banking, but also deepen its presence in ASEAN and Greater China and expand cross-border financial services. The Company will also accelerate its Asset Management Business to establish it as the Group's third profit engine, and evolve from "digital transformation" to "digital empowerment" to build a "Cathay as a Service" (CaaS) financial ecosystem. Simultaneously, a sustainability mindset will be integrated into core functions and decision-making, focusing on the three major pillars of climate, health, and empowerment. The Group will continue to uphold the core values of "integrity, accountability, and innovation", and adhere to the strategic core of "technology-driven" and "value sustainability" to achieve the vision of becoming the "Best Financial Institution in Asia Pacific" and create co-prosperity value for shareholders, customers, and society.

# IV. Latest Credit Ratings

## Rating results summary:

| Credit rating agency | | Cathay Financial Holdings | Cathay Life | Cathay United Bank | Cathay Century Insurance | Cathay Securities |
|---|---|---|---|---|---|---|
| Taiwan Ratings | Rating Date | 2025/10/15 | 2025/10/23 | 2025/10/29 | 2025/10/22 | 2025/10/27 |
| | Rating Received | twAA | twAA+ | twAA+ | twAA+ | twAA |
| | Rating Outlook | Stable | Stable | Stable | Stable | Stable |
| Moody's | Rating Date | 2025/7/4 | 2025/7/4 | 2025/6/20 | 2025/6/30 | None |
| | Rating Received | Baa1 | A3 | A1 | A2 | |
| | Rating Outlook | Stable | Stable | Stable | Stable | |
| Standard&Poor's | Rating Date | 2025/10/14 | 2025/10/22 | 2025/10/29 | 2025/10/22 | 2025/10/27 |
| | Rating Received | BBB+ | A- | A | A- | BBB+ |
| | Rating Outlook | Stable | Stable | Stable | Stable | Stable |
| Fitch | Rating Date | None | 2025/11/14 | None | None | None |
| | Rating Received | | A/AA+(twn) | | | |
| | Rating Outlook | | Stable | | | |
| AM Best | Rating Date | None | None | None | 2025/9/12 | None |
| | Rating Received | | | | A | |
| | Rating Outlook | | | | Stable | |

# Two. Corporate Governance Report

## I. Directors, Supervisors, Presidents, Executive Vice Presidents, Senior Vice Presidents and Top Managers from Each Division and Subsidiary

### (I) Directors and Supervisors Information (Table 1)

Directors and Supervisors Information (I)

April 14, 2026

| Title (Note 1) | Nationality or Place of Registration | Name | Gender Age (Note 2) | Date Elected | Term Expires | Date first Elected (Note 3) | Shareholding when Elected | | | Current shareholding (Note 5) | | Shares Currently Held by Spouse & Minors (Note 5 & Note 6) | | Shares held in the name of others (Note 5) | | Selected Education, Past Positions & Current Positions (Note 11) | Other concurrent positions in the Company or in other companies (Note 7) | Managers, directors or supervisors who are spouses or relatives within the second degree of kinship | | | Remarks (Note 12) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Common stock | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | | | Title | Name | Relationship | |
| | | | | | | | Preferred shares | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | | | | | | |
| Chairman | R.O.C. | Hong-Tu Tsai | M 71~79 | 2025/6/13 | Three Years | 2001/12/31 | 49,632,697 | 0.338% | | 49,632,697 | 0.338% | - | - | - | - | Chairman, Cathay Financial Holdings;<br>Former Chairman, Cathay Life Insurance<br>(J.D., Southern Methodist University, USA) | Chairman, Cathay Medical Care Corporate;<br>Vice Chairman, Friends of the Police Association of R.O.C.;<br>Director, Cathay Charity Foundation, etc. | Vice Chairman | Tzung-Han Tsai | Paternity | None |
| | | | | | | | 6,128,386 | 0.400% | | 6,128,386 | 0.400% | - | - | - | - | | | Director | Cheng-Chiu Tsai | Brothers | |
| | | | | | | | | | | | | | | | | | | Senior Executive Vice President | Tsung-Hsien Tsai | Paternity | |
| Vice Chairman | R.O.C. | Chia Yi Capital Co., Ltd. | - | 2025/6/13 | Three Years | 2013/6/14 | 60,004,377 | 0.409% | | 60,004,377 | 0.409% | - | - | - | - | Vice Chairman, Cathay Financial Holdings;<br>Vice Chairman, Cathay United Bank;<br>Director, Cathay Life Insurance;<br>Former Senior Executive Vice President, Cathay Financial Holdings;<br>Former Executive Vice President, Cathay Life Insurance<br>(J.D., Georgetown University, USA). | Vice Chairman, Cathay United Bank;<br>Executive Vice President, Tung Chi Capital Co., Ltd.;<br>Director, Cathay Life Insurance, Srisawad Corporation Public Company Limited, The Taiwan Entrepreneurs Fund Limited, and 7-Eleven Malaysia Holdings Berhad;<br>Director, The Third Wednesday Assocoation, etc. | Chairman | Hong-Tu Tsai | Paternity | None |
| | | | | | | | 5,153,614 | 0.336% | | 5,153,614 | 0.336% | - | - | - | - | | | Senior Executive Vice President | Tsung-Hsien Tsai | Brothers | |
| | | Representative: Tzung-Han Tsai | M 41~50 | 2025/6/13 | Three Years | 2025/6/13 | 10,984,469 | 0.075% | | 10,984,469 | 0.075% | - | - | - | - | | | | | | |
| | | | | | | | 50,993 | 0.003% | | 50,993 | 0.003% | - | - | - | - | | | | | | |
| Director | R.O.C. | Cheng-Chiu Tsai | M 51~60 | 2025/6/13 | Three Years | 2007/6/15 | 671,289 | 0.005% | | 671,289 | 0.005% | - | - | - | - | Chairman, Cathay Century Insurance<br>(M.A., Keio University, Japan) | Chairman, Cathay Century Insurance; Director, Cathay Medical Care Corporate, etc. | Chairman | Hong-Tu Tsai | Brothers | None |
| | | | | | | | - | - | | - | - | - | - | - | - | | | | | | |
| Director | R.O.C. | Chia Yi Capital Co., Ltd. | - | 2025/6/13 | Three Years | 2013/6/14 | 60,004,377 | 0.409% | | 60,004,377 | 0.409% | - | - | - | - | Chairman and CEO (Legal representative), Moderntimes Co., Ltd.;<br>Director, Cathay United Bank;<br>Former President, CMB Credit Card Center<br>(B.S., Kean College of New Jersey, USA) | Chairman and CEO (Legal representative), Moderntimes Co., Ltd.;<br>Director, Cathay United Bank and Moderntimes Information Co., Ltd., etc. | None | None | None | None |
| | | | | | | | 5,153,614 | 0.336% | | 5,153,614 | 0.336% | - | - | - | - | | | | | | |
| | | Representative: Chi-Wei Joong | M 61~70 | 2025/6/13 | Three Years | 2013/6/14 | 4,915 | 0.000% | | 4,915 | 0.000% | - | - | - | - | | | | | | |
| | | | | | | | - | - | | - | - | - | - | - | - | | | | | | |
| Director | R.O.C. | Chen Sheng Industrial Co., Ltd. | - | 2025/6/13 | Three Years | 2010/6/18 | 36,639,978 | 0.250% | | 36,639,978 | 0.250% | - | - | - | - | Vice Chairman, Cathay Healthcare Management Co., Ltd.;<br>Director, Cathay Life Insurance;<br>Director and Senior Executive Vice President, Cathay Real Estate Development Co., Ltd.<br>(M.A., San Francisco State University, USA) | Vice Chairman, Cathay Healthcare Management Co., Ltd.; Director, Cathay Life Insurance, Cymbal Medical Network Co. Ltd., Cymlin Co. Ltd., and Cathay Real Estate Foundation; Director and Senior Executive Vice President, Cathay Real Estate Development Co., Ltd.;<br>Executive Vice President, Liang Ting Industrial Co., Ltd., etc. | None | None | None | None |
| | | | | | | | - | - | | - | - | - | - | - | - | | | | | | |
| | | Representative: Chung-Yan Tsai | M 41~50 | 2025/6/13 | Three Years | 2025/6/13 | 20,915,517 | 0.143% | | 20,915,517 | 0.143% | - | - | - | - | | | | | | |
| | | | | | | | - | - | | - | - | - | - | - | - | | | | | | |

| Title (Note 1) | Nationality or Place of Registration | Name | Gender Age (Note 2) | Date Elected | Term Expires | Date first Elected (Note 3) | Shareholding when Elected | | | Current shareholding (Note 5) | | Shares Currently Held by Spouse & Minors (Note 5 & Note 6) | | Shares held in the name of others (Note 5) | | Selected Education, Past Positions & Current Positions (Note 11) | Other concurrent positions in the Company or in other companies (Note 7) | Managers, directors or supervisors who are spouses or relatives within the second degree of kinship | | | Remarks (Note 12) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Common stock / Preferred shares | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | | | Title | Name | Relationship | |
| Director | R.O.C. | Cathay United Bank Foundation | - | 2025/6/13 | Three Years | 2007/6/15 (Note 8) | 6,500,740 | | 0.044% | 6,500,740 | 0.044% | - | - | - | - | Chairman, Cathay United Bank (M.B.A., Baruch College, City University of New York, USA) | Chairman, Cathay United Bank; Independent Director, Alchip Technologies Ltd.; Director, Cathay Securities Investment Trust, Cathay Private Equity Co., Ltd., Financial Information Service Co., Ltd., Far East Horizon Limited, and Cathay Medical Care Foundation; Director, The Bankers Association of Taipei, The Bankers Association of The Republic of China, and Chinese East Asia Economic Association; Supervisor, NTU Children's Health Foundation., etc. | None | None | None | None |
| | | | | | | | 100,000 | | 0.007% | 100,000 | 0.007% | - | - | - | - | | | | | | |
| | | Representative: Andrew Ming-Jian Kuo | M 61~70 | 2025/6/13 | Three Years | 2007/6/15 (Note 9) | 200,000 | | 0.001% | 200,000 | 0.001% | - | - | - | - | | | | | | |
| | | | | | | | - | | - | - | - | - | - | - | - | | | | | | |
| Director | R.O.C. | Cathay Charity Foundation | - | 2025/6/13 | Three Years | 2001/10/26 (Note 10) | 1,026,537 | | 0.007% | 1,026,537 | 0.007% | - | - | - | - | Chairman, Cathay Life Insurance; Former Vice Chairman and President, Cathay Life Insurance (M.S., University of Iowa, USA) | Chairman, Cathay Life Insurance; Director, Cathay Medical Care Corporate, etc. | None | None | None | None |
| | | | | | | | - | | - | - | - | - | - | - | - | | | | | | |
| | | Representative: Ming-Ho Hsiung | M 71~79 | 2025/6/13 | Three Years | 2007/6/15 | 211,570 | | 0.001% | 211,570 | 0.001% | - | - | - | - | | | | | | |
| | | | | | | | 25,000 | | 0.002% | 25,000 | 0.002% | - | - | - | - | | | | | | |
| Director | R.O.C. | Cathay Charity Foundation | - | 2025/6/13 | Three Years | 2001/10/26 (Note 10) | 1,026,537 | | 0.007% | 1,026,537 | 0.007% | - | - | - | - | President, Cathay Financial Holdings; Vice Chairman, Cathay Life Insurance Former President, Cathay United Bank (M.B.A., University of Pennsylvania, USA) | President and Chief Sustainability Officer, Cathay Financial Holdings; Vice Chairman, Cathay Life Insurance and Cathay Charity Foundation; Managing Director, CDIB & Partners Investment Holding Corporation; Director, Cathay Securities Investment Trust, Joint Credit Information Center; Managing Supervisor, Cathay Medical Care Corporate; Managing Director, The Bankers Association of The Republic of China; Director, The Bankers Association of Taipei, etc. | None | None | None | None |
| | | | | | | | - | | - | - | - | - | - | - | - | | | | | | |
| | | Representative: Chang-Ken Lee | M 61~70 | 2025/6/13 | Three Years | 2010/6/18 | 360,112 | | 0.002% | 360,112 | 0.002% | - | - | - | - | | | | | | |
| | | | | | | | 20,000 | | 0.001% | 20,000 | 0.001% | - | - | - | - | | | | | | |

| Title (Note 1) | Nationality or Place of Registration | Name | Gender Age (Note 2) | Date Elected | Term Expires | Date first Elected (Note 3) | Shareholding when Elected | | | Current shareholding (Note 5) | | Shares Currently Held by Spouse & Minors (Note 5 & Note 6) | | Shares held in the name of others (Note 5) | | Selected Education, Past Positions & Current Positions (Note 11) | Other concurrent positions in the Company or in other companies (Note 7) | Managers, directors or supervisors who are spouses or relatives within the second degree of kinship | | | Remarks (Note 12) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Common stock | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | | | Title | Name | Relationship | |
| | | | | | | | Preferred shares | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | | | | | | |
| Independent Director | R.O.C. | Li-Ling Wang | F 61~70 | 2025/6/13 | Three Years | 2019/6/14 | - | - | - | - | - | - | - | - | - | Chairman, Taiwan Sustainable Finance and Enterprise Impact Association (TSFIA);<br>Chairman, Taiwan FinTech Association;<br>Professor, Department of Risk Management and Insurance, National Chengchi University;<br>Former Chairman, Pension Fund Association, R.O.C.;<br>Former Vice President, National Chengchi University;<br>Former Chairman, Financial Supervisory Commission Republic of China (Taiwan);<br>Former Director, First Financial Holding;<br>Former Independent Director, China Life Insurance Co., Ltd.<br>(Ph.D. of Temple University (Dept. of Risk Management, Insurance, and Acturial Science), USA; Master of Hartford University (Dept. of Accounting), USA) | Chairman, Taiwan Sustainable Finance and Enterprise Impact Association (TSFIA) and Taiwan FinTech Association;<br>Executive Director, Pension Fund Association, R.O.C.;<br>Independent Director, Cathay Life Insurance and Cathay United Bank;<br>Professor, Department of Risk Management and Insurance, National Chengchi University, etc. | None | None | None | None |
| | | | | | | | - | - | - | - | - | - | - | - | - | | | | | | |
| Independent Director | R.O.C. | Tang-Chieh Wu | M 61~70 | 2025/6/13 | Three Years | 2019/6/14 | - | - | - | - | - | - | - | - | - | Consultant, Accounting Research and Development Foundation;<br>Former Chairman, Hua Nan Financial Holdings, Hua Nan Bank,and Land Bank of Taiwan;<br>Former Political Deputy Minister, Ministry of Finance;<br>Former Executive Vice Chairman, Financial Supervisory Commission Republic of China (Taiwan);<br>Former Director-General, Securities and Futures Bureau, Financial Supervisory Commission Republic of China (Taiwan);<br>Former Secretary-General, Taiwan Financial Services Roundtable<br>(Master of National Chengchi University (Dept. of Public Finance)) | Independent Director, Cathay Life Insurance, Cathay Century Insurance, and Cathay Securities;<br>Managing (Independent) Director, Cathay United Bank;<br>Consultant, Accounting Research and Development Foundation;<br>Director, Foundation of Pacific Basin Financial Research and Development, Mr. Guo-Fu Chen Foundation,and Mr. Chao-Chin Huang Foundation;<br>Executive Supervisor, Alumni Association of Department of Public Finance, National Taipei University;<br>Convener, the Board of Supervisors of Alumni Association of National Taipei University;<br>Supervisor, the Taiwan Sports Industry Development Center, etc. | None | None | None | None |
| | | | | | | | - | - | - | - | - | - | - | - | - | | | | | | |

| Title (Note 1) | Nationality or Place of Registration | Name | Gender Age (Note 2) | Date Elected | Term Expires | Date first Elected (Note 3) | Shareholding when Elected | | | Current shareholding (Note 5) | | Shares Currently Held by Spouse & Minors (Note 5 & Note 6) | | Shares held in the name of others (Note 5) | | Selected Education, Past Positions & Current Positions (Note 11) | Other concurrent positions in the Company or in other companies (Note 7) | Managers, directors or supervisors who are spouses or relatives within the second degree of kinship | | | Remarks (Note 12) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Common stock | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | | | Title | Name | Relationship | |
| | | | | | | | Preferred shares | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | | | | | | |
| Independent Director | R.O.C. | Pei-Pei Yu | F 61~70 | 2025/6/13 | Three Years | 2022/6/17 | - | - | - | - | - | - | - | - | - | Chairman & President, Vigor Kobo Co., Ltd.;<br>Independent Director, Wistron Corporation;<br>Director, Hung Ting Investment Management Consultant;<br>Former Chairman, Zoyi Venture Capital Co., Ltd;<br>Former Managing Director, Goldman Sachs (Asia) L.L.C. (Hong Kong);<br>Former President, Goldman Sachs (Asia) L.L.C., Taipei Branch;<br>Former Assistant Vice President, UBS AG, Taipei;<br>Former Manager, Citibank (Taipei Branch)<br>(M.B.A., University of British Columbia, Canada;<br>Bachelor of Money and Banking, National Chengchi University) | Independent Director, Cathay Life Insurance, Cathay Century Insurance, Cathay Securities, and Wistron Corporation;<br>Chairman and President, Vigor Kobo Co., Ltd.;<br>Chairman, He Zhong Li Co., Ltd.;<br>Director, Hung Ting Investment Management Consultant, SmartBee Intelligence Co., Ltd., and CMVT Ltd., etc. | None | None | None | None |
| | | | | | | | - | - | - | - | - | - | - | - | - | | | | | | |
| Independent Director | R.O.C. | Denny Cheng-Hung Kuo | M 61~70 | 2025/6/13 | Three Years | 2025/6/13 | - | - | - | - | - | - | - | - | - | Independent director, TCM Biotech International Corp.;<br>Former CEO and Chairman, Deloitte Taiwan;<br>Former Chairman, T.N. Soong Foundation<br>(M.B.A., National Taiwan University) | Independent Director, Cathay United Bank and TCM Biotech International Corp.;<br>Director, Airoha Technology Corp., Choice Development, Inc., Jing Chi Biomed CO., LTD., T.N. Soong Foundation, and Taiwan FactCheck Foundation;<br>Supervisor, Taiwan Carbon Solution Exchange Co., Ltd. and Institute for Information Industry;<br>Managing Supervisor, The Cultural Taiwan Foundation, etc. | None | None | None | None |
| | | | | | | | - | - | - | - | - | - | - | - | - | | | | | | |
| Independent Director | R.O.C. | James Wei Wang | M 61~70 | 2025/6/13 | Three Years | 2025/6/13 | - | - | - | - | - | - | - | - | - | Chairman and CEO, Sercomm Corporation;<br>Independent Director, Formosa International Hotels Corporation;<br>Former President, Sercomm Corporation<br>(M.B.A., Harvard Business School, USA;<br>M.E., Carnegie Mellon University, USA) | Chairman and CEO, Sercomm Corporation;<br>Independent Director, Formosa International Hotels Corporation;<br>Chairman, Chao Yue Investment Co., Ltd., Yun Li Co., Ltd, Yun Zhou Investment Co., Ltd, Sercomm Investment Co., Ltd., Zealous Investments Ltd., Sercomm Trading Co., Ltd., and Sercomm Japan Corp.;<br>Director, Sercomm Philippine Inc. and Sercomm Technology Inc., etc. | None | None | None | None |
| | | | | | | | - | - | - | - | - | - | - | - | - | | | | | | |

Note 1: For representatives of corporate shareholders, the name of the corporate shareholder should be noted and filled in Table 1 below.

Note 2: Please state the actual age, or, alternatively, state the age interval into which the actual age falls, e.g., 41–50 years, 51–60 years. Directors' ages were calculated as of December 31, 2025.

Note 3: Fill in "the Date of First Elected of the financial holdings' directors and supervisors" and footnote any discontinuation.

Note 4: The Company has established an audit committee in lieu of a supervisor since June 15, 2007 according to Article 14-4 of the Securities and Exchange Act.

Note 5: Data baseline date: April 14, 2026.

Note 6: For representatives of corporate directors, “Shareholdings of spouse and underage children” shall refer to the representative and spouse and underage children of the representative.

Note 7: Directors’ concurrent employments were accurate as at Feb. to Mar. 2026.

Note 8: Cathay United Bank Foundation is a director of the Company from June 15, 2007 to June 17, 2010 and from June 14, 2019 to the present.

Note 9: Director Andrew Ming-Jian Kuo served as independent director of the Company from June 15, 2007 to March 30, 2016 and served as director of the Company from June 17, 2017.

Note 10: Cathay Charity Foundation is a director of the Company from October 26, 2001 to June 17, 2010 and has been a director of the Company again since June 13, 2025.

Note 11: Experiences related with current position. Detailed job title and the working responsibilities should be described if previously worked for the auditing accounting firm or affiliated company.

Note 12: In situations where the Company’s Chairman and President or equivalent position (top executive) are the same person, spouses, or first-degree relatives, please explain the reasons, rationality and necessity of such an arrangement and any response measures taken (such as increasing the numberof independent directors , with a majority of directors not concurrently serving as employees or managers).

Table 1: Major Shareholders of Corporate Shareholders

April 14, 2026

| Names of Corporate Shareholders (Note 1) | Major Shareholders of Corporate Shareholders (Note 2) |
|---|---|
| Chen-Sheng Industrial Co., Ltd. | Cheng-Chiu Tsai (80.93%), Tsung-Hsun Tsai (9.74%), Tzung Line Industrial Co., Ltd. (9.33%) |
| Chia Yi Capital Co., Ltd. | Wan Pao Development Co., Ltd. (60.07%), Lin Yuan Investment Co., Ltd. (39.93%) |
| Cathay United Bank Foundation | Cathay United Bank Co., Ltd. establishment fund (100%) |
| Cathay Charity Foundation | Cathay Life Insurance Co., Ltd. (93%), Cathay Real Estate Development Co., Ltd. (7%) |

Note 1: If a director or supervisor is a representative of a Corporate Shareholder, the names of corporate shareholders shall be filled in.

Note 2: Fill in the name of the major shareholder of the Corporate Shareholder and the Ratio of shareholding for the top 10 major shareholders. If the major shareholder is a corporate entity, please also complete Table 2 below.

Note 3: If a corporate shareholder is not a company entity, the name of the shareholder and the ratio of shareholding to be disclosed shall be the name of the investor or contributor (refer to the announcement of the Judicial Yuan for inquiry) and the ratio of their investment or contribution, with a notation of "deceased" if the contributor has passed away.

Table 2: Major shareholders of the major shareholders listed in Table 1, where those major shareholders are institutional investors.

April 14, 2026

| Names of Corporate Entities (Note 1) | Major Shareholders of Corporate Entities (Note 2) |
|---|---|
| Tzung Line Industrial Co., Ltd. | Cheng-Chiu Tsai (91.39%), Tsung-Hsun Tsai (8.61%) |
| Wan Pao Development Co., Ltd. | Tung Chi Capital Co., Ltd. (19.96%); Chia Yi Capital Co., Ltd. (19.85%); Liang Ting Industrial Co., Ltd. (17.85%); Lin Yuan Investment Co., Ltd. (14.70%); Wan Ta Investment Co., Ltd. (12.89%); Pai Hsing Investment Co., Ltd. (9.18%); Chen Sheng Industrial Co., Ltd. (3.57%); Tzung Line Industrial Co., Ltd. (2.00%) |
| Lin Yuan Investment Co., Ltd. | Chia Yi Capital Co., Ltd. (19.75%); Tung Chi Capital Co., Ltd. (19.69%); Liang Ting Industrial Co., Ltd. (17.74%); Wan Pao Development Co., Ltd. (14.81%); Wan Ta Investment Co., Ltd. (13.01%); Pai Hsing Investment Co., Ltd. (9.45%); Chen Sheng Industrial Co., Ltd. (3.54%); Tzung Line Industrial Co., Ltd. (2.01%) |

Note 1: If major shareholders in Table 1 are corporate entities, their names should be provided.

Note 2: Fill in the name of major shareholders (top-10 shareholdings) of Corporate Entities and their individual holding percentage.

Note 3: If a corporate shareholder is not a company entity, the name of the shareholder and the ratio of shareholding to be disclosed shall be the name of the investor or contributor (refer to the announcement of the Judicial Yuan for inquiry) and the ratio of their investment or contribution, with a notation of "deceased" if the contributor has passed away.

Directors and Supervisors Information (II)

I. Disclosure of Information Regarding the Professional Qualifications and Experience of Directors and Supervisors and the Independence of Independent Directors:

| Criteria / Name | Professional qualifications and experience (Note 1) | Independence Criteria (Note 2) | Name of other Taiwanese Companies currently Serves as an Independent Director (Note 3) |
|---|---|---|---|
| Hong-Tu Tsai (Chairman) | ■ Serving as Chairman of Cathay Financial Holdings for over 24 years. Having served as Chairman of Cathay Life Insurance for over 27 years.<br>■ At least 5 years of working experience in financial holding companies, and meeting the professional qualification of financial holding companies.<br>■ At least 5 years of working experience in insurance, and meeting the insurance professional qualifications.<br>■ Has not been subject to any of the circumstances set forth in Article 30 of the Company Act. | ■ The director is not an employee of the Company or any of its affiliates.<br>■ Not a director, supervisor or employee of any company engaged in specific relationship with the Company (per subparagraphs 6 and 8, Paragraph 1 of Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies").<br>■ Not the shareholder holding 5% or more of the total outstanding shares of a specified company or institution that has a financial and business relationship with the Company. | 0 |
| Tzung-Han Tsai (Vice Chairman) | ■ Serving as Vice Chairman of Cathay Financial Holdings for over 0.5 years, as Director of Cathay Life Insurance for more than 20.5 years, and as Vice Chairman of Cathay United Bank for over 9.5 years. Having served as Senior Executive Vice President of Cathay Financial Holdings for 3.5 years and Executive Vice President for 1.5 years, as Executive Vice President of Cathay Life Insurance for 4 years, and as Senior Executive Vice President of Cathay United Bank for 5.5 years.<br>■ At least 5 years of working experience in financial holding companies, and meeting the professional qualification of financial holding companies.<br>■ At least 5 years of banking experience and meeting the professional banking qualifications.<br>■ At least 5 years of working experience in insurance, and meeting the insurance professional qualifications.<br>■ Has not been subject to any of the circumstances set forth in Article 30 of the Company Act. | ■ The director is not an employee of the Company or any of its affiliates.<br>■ Not a director, supervisor or employee of any company engaged in specific relationship with the Company (per subparagraphs 5–8, Paragraph 1 of Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies").<br>■ Not the shareholder holding 5% or more of the total outstanding shares of a specified company or institution that has a financial and business relationship with the Company. | 0 |
| Cheng-Chiu Tsai (Director) | ■ Serving as Chairman of Cathay Century Insurance for over 23 years and as Director of Cathay Financial Holdings for over 18 years.<br>■ At least 5 years of working experience in financial holding companies, and meeting the professional qualification of financial holding companies.<br>■ At least 5 years of working experience in insurance, and meeting the insurance professional qualification.<br>■ Has not been subject to any of the circumstances set forth in Article 30 of the Company Act. | ■ The director is not an employee of the Company or any of its affiliates.<br>■ The shareholding in the Company of the director, including the spouse, minor children or in the name of others, are not a natural person shareholder of the Company holding more than 1% of the shares or one of the top 10 shareholders.<br>■ Not a director, supervisor or employee of any company engaged in specific relationship with the Company (per subparagraphs 5, 6, and 8, Paragraph 1 of Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies").<br>■ Not the shareholder holding 5% or more of the total outstanding shares of a specified company or | 0 |

| Criteria / Name | Professional qualifications and experience (Note 1) | Independence Criteria (Note 2) | Name of other Taiwanese Companies currently Serves as an Independent Director (Note 3) |
|---|---|---|---|
| | | institution that has a financial and business relationship with the Company. | |
| Chi-Wei Joong (Director) | ■ Serving as Director of Cathay Financial Holdings and Cathay United Bank for over 12 years. Having served as President of Credit Card Center of China Merchants Bank for 6 years, as Vice President of Consumer Finance Division of CTBC for 5 years, as Chief Financial Officer of Credit Card Center of Citibank (Taiwan) for 2 years, and as Chief Financial Officer of Credit Card Center of AIA for 1 year.<br>■ At least 5 years of working experience in financial holding companies, and meeting the professional qualification of financial holding companies.<br>■ At least 5 years of banking experience and meeting the professional banking qualifications.<br>■ Has not been subject to any of the circumstances set forth in Article 30 of the Company Act. | ■ The director is not an employee of the Company or any of its affiliates.<br>■ The shareholding in the Company of the director, including the spouse, minor children or in the name of others, are not a natural person shareholder of the Company holding more than 1% of the shares or one of the top 10 shareholders.<br>■ The director's spouse, relatives within the second degree of kinship, or blood relatives within the third degree of kinship, are not directors, supervisors, or managerial officers of the Company or its affiliates.<br>■ Not a director, supervisor or employee of any company engaged in specific relationship with the Company (per subparagraphs 5–8, Paragraph 1 of Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies").<br>■ Not the shareholder holding 5% or more of the total outstanding shares of a specified company or institution that has a financial and business relationship with the Company. | 0 |
| Chung-Yan Tsai (Director) | ■ Serving as Director of Cathay Financial Holdings for over 0.5 years and as Director of Cathay Life Insurance for over 19 years.<br>■ At least 5 years of working experience in insurance, and meeting the professional qualification of financial holding companies and the insurance sector.<br>■ Has not been subject to any of the circumstances set forth in Article 30 of the Company Act. | ■ The director is not an employee of the Company or any of its affiliates.<br>■ Not a director, supervisor or employee of any company engaged in specific relationship with the Company (per subparagraphs 5–8, Paragraph 1 of Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies").<br>■ Not the shareholder holding 5% or more of the total outstanding shares of a specified company or institution that has a financial and business relationship with the Company. | 0 |
| Andrew Ming-Jian Kuo (Director) | ■ Serving as Chairman of Cathay United Bank for over 8 years and as Director of Cathay Financial Holdings for over 8.5 years. Having served as Independent Director of Cathay Financial Holdings / Cathay United Bank / Cathay Securities for over 8 years, and as President of JP Morgan Chase Bank in Taiwan and Hong Kong for over 3 years.<br>■ At least 5 years of working experience in financial holding companies, and meeting the professional qualification of financial holding companies.<br>■ At least 5 years of banking experience and meeting the professional banking qualifications. | ■ The director is not an employee of the Company or any of its affiliates.<br>■ The shareholding in the Company of the director, including the spouse, minor children or in the name of others, are not a natural person shareholder of the Company holding more than 1% of the shares or one of the top 10 shareholders.<br>■ Not a director, supervisor or employee of any company engaged in specific relationship with the Company (per subparagraphs 5, 6 and 8, Paragraph 1 of Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies"). | 0 |

| Criteria / Name | Professional qualifications and experience (Note 1) | Independence Criteria (Note 2) | Name of other Taiwanese Companies currently Serves as an Independent Director (Note 3) |
|---|---|---|---|
| | ■ At least 5 years of working experience in securities, with professional qualifications in securities.<br>■ Has not been subject to any of the circumstances set forth in Article 30 of the Company Act. | ■ Not the shareholder holding 5% or more of the total outstanding shares of a specified company or institution that has a financial and business relationship with the Company. | |
| Ming-Ho Hsiung (Director) | ■ Serving as Chairman of Cathay Life Insurance for over 2.5 years and as Director of Cathay Financial Holdings for over 18 years. Having served as Vice Chairman of Cathay Life Insurance for over 5 years and as its President for over 9 years.<br>■ At least 5 years of working experience in financial holding companies, and meeting the professional qualification of financial holding companies.<br>■ At least 5 years of working experience in insurance, and meeting the insurance professional qualifications.<br>■ Possesses expertise in actuarial science, management, and corporate sustainability.<br>■ Has not been subject to any of the circumstances set forth in Article 30 of the Company Act. | ■ The director is not an employee of the Company or any of its affiliates.<br>■ The shareholding in the Company of the director, including the spouse, minor children or in the name of others, are not a natural person shareholder of the Company holding more than 1% of the shares or one of the top 10 shareholders.<br>■ The director's spouse, relatives within the second degree of kinship, or blood relatives within the third degree of kinship, are not directors, supervisors, or managerial officers of the Company or its affiliates.<br>■ Not a director, supervisor or employee of any company engaged in specific relationship with the Company (per subparagraphs 5, 6 and 8, Paragraph 1 of Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies").<br>■ Not the shareholder holding 5% or more of the total outstanding shares of a specified company or institution that has a financial and business relationship with the Company. | 0 |
| Chang-Ken Lee (Director) | ■ Serving as President and Director of Cathay Financial Holdings for over 14 years and as Vice Chairman of Cathay Life Insurance for over 2.5 years. Having served as Director of Cathay Securities for over 6 years, as President of Cathay United Bank for over 5 years, as Director of Cathay United Bank for over 12 years, as Executive Vice President of Cathay Life Insurance for 2.5 years / Senior Vice President for 0.5 years / Manager for 1.5 years; clerk, sub-section chief, and section chief for over 13 years.<br>■ At least 5 years of working experience in financial holding companies, and meeting the professional qualification of financial holding companies.<br>■ At least 5 years of banking experience and meeting the professional banking qualifications.<br>■ At least 5 years of working experience in insurance, and meeting the insurance professional qualifications.<br>■ Has not been subject to any of the circumstances set forth in Article 30 of the Company Act. | ■ The shareholding in the Company of the director, including the spouse, minor children or in the name of others, are not a natural person shareholder of the Company holding more than 1% of the shares or one of the top 10 shareholders.<br>■ The director's spouse, relatives within the second degree of kinship, or blood relatives within the third degree of kinship, are not directors, supervisors, or managerial officers of the Company or its affiliates.<br>■ Not a director, supervisor or employee of any company engaged in specific relationship with the Company (per subparagraphs 6 and 8, Paragraph 1 of Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies").<br>■ Not the shareholder holding 5% or more of the total outstanding shares of a specified company or institution that has a financial and business relationship with the Company. | 0 |

| Criteria / Name | Professional qualifications and experience (Note 1) | Independence Criteria (Note 2) | Name of other Taiwanese Companies currently Serves as an Independent Director (Note 3) |
|---|---|---|---|
| Li-Ling Wang (Independent Director) | ■ Serving as Chairman of the Taiwan Sustainable Finance and Enterprise Impact Association (TSFIA) for over 1.5 years, as Chairman of the Taiwan FinTech Association for over 0.1 years, as Professor of Risk Management and Insurance, National Chengchi University for over 17 years. Having served as Chairman of the Pension Fund Association of R.O.C. in Taiwan for over 7.5 years, as Chairman and Vice Chairman without Portfolio of the Financial Supervisory Commission, Vice President of National Chengchi University, and Independent Director of China Life Insurance for over 1.5 years, and as Director of First-Aviva Life Insurance for over 2 years. Serving as Independent Director of Cathay Financial Holdings and Cathay Life Insurance for over 6 years and as Independent Director of Cathay United Bank for over 0.5 years.<br>■ Competent to operate a financial holding company, and able to operate the business of a financial holding company in a sound and effective manner, and meets the professional qualifications for financial holding companies.<br>■ At least 5 years of working experience in insurance, and meeting the insurance professional qualifications.<br>■ Has work experience for over 5 years and also the experience in the area of commerce, finance, accounting, or otherwise necessary for the business of the Company, and satisfies the professional qualification as an independent director.<br>■ Possesses expertise in risk management, corporate governance, and sustainable finance.<br>■ Has not been subject to any of the circumstances set forth in Article 30 of the Company Act. | ■ Independence conforming to Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies."<br>■ Except for serving as the independent director of the Company and the Company's 100% owned subsidiary, Cathay Life Insurance and Cathay United Bank, not a director, supervisor, or employee of the Company or its affiliates.<br>■ The director's spouse, relatives within the second degree of kinship, or blood relatives within the third degree of kinship, are not directors, supervisors, or managerial officers of the Company or its affiliates.<br>■ The number and weight of the shareholding in the Company of the director, including the spouse, minor children or in the name of others: 0 share/0%, are not a natural person shareholder of the Company holding more than 1% of the shares or one of the top 10 shareholders.<br>■ The number and weight of the shareholding in the Company of the director, the spouse, relatives within the second degree of kinship, or blood relatives within the third degree of kinship: 0 share/0%, are not a natural person shareholder of the Company holding more than 1% of the shares or one of the top 10 shareholders.<br>■ Not a director, supervisor or employee of any company engaged in specific relationship with the Company (per subparagraphs 5–8, Paragraph 1 of Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies").<br>■ Not the shareholder holding 5% or more of the total outstanding shares of a specified company or institution that has a financial and business relationship with the Company.<br>■ Neither she nor her spouse is a professional who provides audit service, or commercial, legal, financial, accounting or related services for an accumulated sum of more than NT$500,000 in the last 2 years, to the Company or its affiliate, nor an owner, partner, director, supervisor, or manager of a sole proprietorship, partnership, company, or organization that provides such services to the Company or its affiliated companies. | 1 |

| Criteria / Name | Professional qualifications and experience (Note 1) | Independence Criteria (Note 2) | Name of other Taiwanese Companies currently Serves as an Independent Director (Note 3) |
|---|---|---|---|
| Tang-Chieh Wu (Independent Director) | ■ Serving as Consultant to the Accounting Research and Development Foundation. Having served as Chairman of Hua Nan Financial Holdings Co., Ltd. and Hua Nan Bank for over 2 years, as Chairman of Land Bank of Taiwan for over 1 year, as Executive Vice Chairman of Financial Supervisory Commission for over 5 years, as Director-General of Securities and Futures Bureau for over 4 years, as Secretary-General of Taiwan Financial Services Roundtable for over 9 years. Serving as Independent Director of all Cathay Financial Holdings, Cathay United Bank, Cathay Life Insurance, Cathay Century Insurance for over 6 years, and as Independent Director of Cathay Securities for over 0.5 year.<br>■ At least 5 years of experience in financial administration or management, and prior service in a position equivalent to Grade eight or higher with a record of excellent performance. Candidates must also meet professional qualifications in financial holding companies, banking, insurance and securities.<br>■ Has work experience for over 5 years and also the experience in the area of commerce, finance, accounting, or otherwise necessary for the business of the Company, and satisfies the professional qualification as an independent director.<br>■ Possesses expertise in management, corporate governance, and corporate sustainability.<br>■ Has not been subject to any of the circumstances set forth in Article 30 of the Company Act. | ■ Independence conforming to Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies."<br>■ Except for serving as the independent director of the Company and the Company's 100% owned subsidiaries, Cathay Life, Cathay United Bank and Cathay Century Insurance, Cathay Securities, not a director, supervisor, or employee of the Company or its affiliates.<br>■ The director's spouse, relatives within the second degree of kinship, or blood relatives within the third degree of kinship, are not directors, supervisors, or managerial officers of the Company or its affiliates.<br>■ The number and weight of the shareholding in the Company of the director, including the spouse, minor children or in the name of others: 0 share/0%, are not a natural person shareholder of the Company holding more than 1% of the shares or one of the top 10 shareholders.<br>■ The number and weight of the shareholding in the Company of the director, the spouse, relatives within the second degree of kinship, or blood relatives within the third degree of kinship: 0 share/0%, are not a natural person shareholder of the Company holding more than 1% of the shares or one of the top 10 shareholders.<br>■ Not a director, supervisor or employee of any company engaged in specific relationship with the Company (per subparagraphs 5–8, Paragraph 1 of Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies").<br>■ Not the shareholder holding 5% or more of the total outstanding shares of a specified company or institution that has a financial and business relationship with the Company.<br>■ Neither he nor his spouse is a professional who provides audit service, or commercial, legal, financial, accounting or related services for an accumulated sum of more than NT$500,000 in the last 2 years, to the Company or its affiliate, nor an owner, partner, director, supervisor, or manager of a sole proprietorship, partnership, company, or organization that provides such services to the Company or its affiliated companies. | 3 |

| Criteria / Name | Professional qualifications and experience (Note 1) | Independence Criteria (Note 2) | Name of other Taiwanese Companies currently Serves as an Independent Director (Note 3) |
|---|---|---|---|
| Pei-Pei Yu (Independent Director) | ■ Having served as the Managing Director of Goldman Sachs (Asia) L.L.C. (Hong Kong) for over 5.5 years, as President of Goldman Sachs (Asia) L.L.C., Taipei Branch for over 2.5 years, as Manager / Vice President of Goldman Sachs (Asia) L.L.C. (Hong Kong) for 5 years, as Assistant Vice President, UBS AG, Taipei for over 4 years, and as Manager, Citibank (Taipei Branch) for over 2.5 years. Serving as Independent Director of Cathay Financial Holdings / Cathay Life Insurance / Cathay Century Insurance for over 3 years and as Independent Director of Cathay Securities for over 0.5 years.<br>■ At least 5 years of working experience in securities, with professional qualifications in financial holding companies and securities.<br>■ Has work experience for over 5 years and also the experience in the area of commerce, finance, accounting, or otherwise necessary for the business of the Company, and satisfies the professional qualification as an independent director.<br>■ Possesses expertise in management, corporate governance, and corporate sustainability.<br>■ Has not been subject to any of the circumstances set forth in Article 30 of the Company Act. | ■ Independence conforming to Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies."<br>■ Except for serving as the independent director of the Company and the Company's 100% owned subsidiaries, Cathay Life Insurance, Cathay Century Insurance and Cathay Securities, not a director, supervisor, or employee of the Company or its affiliates.<br>■ The director's spouse, relatives within the second degree of kinship, or blood relatives within the third degree of kinship, are not directors, supervisors, or managerial officers of the Company or its affiliates.<br>■ The number and weight of the shareholding in the Company of the director, including the spouse, minor children or in the name of others: 0 share/0%, are not a natural person shareholder of the Company holding more than 1% of the shares or one of the top 10 shareholders.<br>■ The number and weight of the shareholding in the Company of the director, the spouse, relatives within the second degree of kinship, or blood relatives within the third degree of kinship: 0 share/0%, are not a natural person shareholder of the Company holding more than 1% of the shares or one of the top 10 shareholders.<br>■ Not a director, supervisor or employee of any company engaged in specific relationship with the Company (per subparagraphs 5–8, Paragraph 1 of Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies").<br>■ Not the shareholder holding 5% or more of the total outstanding shares of a specified company or institution that has a financial and business relationship with the Company.<br>■ Neither she nor her spouse is a professional who provides audit service, or commercial, legal, financial, accounting or related services for an accumulated sum of more than NT$500,000 in the last 2 years, to the Company or its affiliate, nor an owner, partner, director, supervisor, or manager of a sole proprietorship, partnership, company, or organization that provides such services to the Company or its affiliated companies. | 3 |

| Criteria / Name | Professional qualifications and experience (Note 1) | Independence Criteria (Note 2) | Name of other Taiwanese Companies currently Serves as an Independent Director (Note 3) |
|---|---|---|---|
| Denny Cheng-Hung Kuo (Independent Director) | ■ A qualified Republic of China (Taiwan) Certified Public Accountant with practical experience. Having served as CEO and Chairman of Deloitte Taiwan for 3 years each. Serving as Independent Director of TCM Biotech International Corp. for over 2.5 years, and as Independent Director of Cathay Financial Holdings and Cathay United Bank for over 0.5 years, as well as Director of Airoha Technology Corp. for over 2.5 years.<br>■ Competent to operate a financial holding company, and able to operate the business of a financial holding company in a sound and effective manner, and meets the professional qualifications for financial holding companies.<br>■ Has work experience for over 5 years and also the experience in the area of commerce, finance, accounting, or otherwise necessary for the business of the Company, and satisfies the professional qualification as an independent director.<br>■ Possesses expertise in auditing, management, and corporate sustainability.<br>■ Has not been subject to any of the circumstances set forth in Article 30 of the Company Act. | ■ Independence conforming to Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies."<br>■ Except for serving as the independent director of the Company and the Company's 100% owned subsidiaries, Cathay United Bank, not a director, supervisor, or employee of the Company or its affiliates.<br>■ The director's spouse, relatives within the second degree of kinship, or blood relatives within the third degree of kinship, are not directors, supervisors, or managerial officers of the Company or its affiliates.<br>■ The number and weight of the shareholding in the Company of the director, including the spouse, minor children or in the name of others: 0 share/0%, are not a natural person shareholder of the Company holding more than 1% of the shares or one of the top 10 shareholders.<br>■ The number and weight of the shareholding in the Company of the director, the spouse, relatives within the second degree of kinship, or blood relatives within the third degree of kinship: 0 share/0%, are not a natural person shareholder of the Company holding more than 1% of the shares or one of the top 10 shareholders.<br>■ Not a director, supervisor or employee of any company engaged in specific relationship with the Company (per subparagraphs 5–8, Paragraph 1 of Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies").<br>■ Not the shareholder holding 5% or more of the total outstanding shares of a specified company or institution that has a financial and business relationship with the Company.<br>■ Neither he nor his spouse is a professional who provides audit service, or commercial, legal, financial, accounting or related services for an accumulated sum of more than NT$500,000 in the last 2 years, to the Company or its affiliate, nor an owner, partner, director, supervisor, or manager of a sole proprietorship, partnership, company, or organization that provides such services to the Company or its affiliated companies. | 1 |
| James Wei Wang (Independent Director) | ■ Serving as Chairman of Sercomm Corporation for over 3.5 years, as Independent Director of Formosa International Hotels Corporation for over 1.5 years, as Independent Director of Cathay Financial Holdings for over 0.5 years. Having served as President of Sercomm Corporation for over 22 years.<br>■ Has work experience for over 5 years and also the experience in the area of commerce, finance, accounting, or otherwise necessary for the business of the Company, and satisfies the professional qualification as an independent director.<br>■ Possesses expertise in management, corporate governance, and corporate sustainability.<br>■ Has not been subject to any of the circumstances set forth in Article 30 of the Company Act. | ■ Independence conforming to Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies."<br>■ Except for serving as the independent director of the Company, not a director, supervisor, or employee of the Company or its affiliates.<br>■ The director's spouse, relatives within the second degree of kinship, or blood relatives within the third degree of kinship, are not directors, supervisors, or managerial officers of the Company or its affiliates.<br>■ The number and weight of the shareholding in the Company of the director, including the spouse, minor children or in the name of others: 0 share/0%, are not a natural person shareholder of the Company holding more than 1% of the shares or one of the top 10 shareholders.<br>■ The number and weight of the shareholding in the | 1 |

| Criteria / Name | Professional qualifications and experience (Note 1) | Independence Criteria (Note 2) | Name of other Taiwanese Companies currently Serves as an Independent Director (Note 3) |
|---|---|---|---|
| | | Company of the director, the spouse, relatives within the second degree of kinship, or blood relatives within the third degree of kinship: 0 share/0%, are not a natural person shareholder of the Company holding more than 1% of the shares or one of the top 10 shareholders.<br>■ Not a director, supervisor or employee of any company engaged in specific relationship with the Company (per subparagraphs 5–8, Paragraph 1 of Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies").<br>■ Not the shareholder holding 5% or more of the total outstanding shares of a specified company or institution that has a financial and business relationship with the Company.<br>■ Neither he nor his spouse is a professional who provides audit service, or commercial, legal, financial, accounting or related services for an accumulated sum of more than NT$500,000 in the last 2 years, to the Company or its affiliate, nor an owner, partner, director, supervisor, or manager of a sole proprietorship, partnership, company, or organization that provides such services to the Company or its affiliated companies. | |

Note 1: Professional qualifications and experience: Specify the professional qualifications and experience of each director and supervisor. If a member of the Audit Committee has expertise in accounting or finance, specify their accounting or finance background and work experience. Additionally, specify whether any circumstance under any subparagraph of Article 30 of the Company Act exists with respect to a director or supervisor.

Note 2: Describe the status of independence of each independent director, including but not limited to the following: did they or their spouse or any relative within the second degree serve as a director, supervisor, or employee of the Company or any of its affiliates? Specify the number and ratio of shares of the Company held by the independent director and their spouse and relatives within the second degree (or through nominees); do they serve as a director, supervisor, or employee of any company having a specified relationship with the Company (see subparagraphs 5–8, Paragraph 1 of Article 3 of the Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies)? Specify the amount(s) of any pay received by the independent director for any services such as business, legal, financial, or accounting services provided to the Company or any affiliate thereof within the past 2 years.

Note 3: Calculated according to Paragraph 2, Article 4 of Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies.

II. Diversity and Independence of the Board

(I) Board diversity: specify the diversity policy, objectives, and achievement of the Board. The Diversity policy includes, but not limited to, the criteria for selection of directors, the composition or ratios of professional knowledge and skills required by the Board, gender, as well as age, nationality, and culture; the specific objectives and achievements of the said policy shall be specified. If the ratio of any gender among the board of directors is less than one-third, the reasons shall be stated and measures to improve the gender decision-making performance of directors shall be planned.

The Company adopts a "Candidate Nomination System." If shareholders holding more than 1% of the total number of issued shares do not submit a list of director candidates, all director candidates are nominated by the "Corporate Governance and Nomination Committee" and, following board resolution, are submitted to the shareholders' meeting for election.

According to Paragraph 3, Article 30 of the "Corporate Governance Best Practice Principles", The members of the Board of Directors shall possess the knowledge, skills, and experience necessary for performing their duties. To achieve the ideal goal of corporate governance, the Board of Directors shall possess the following abilities: 1. Ability to make operational judgments; 2. Ability to perform accounting and financial analysis; 3. Ability to conduct management administration; 4. Ability to handle crisis management; 5. Knowledge of the industry; 6. An international market perspective; 7. Leadership; 8. Ability to make policy decisions; 9. Risk management knowledge and skills.

The Company's board of directors has been adequately diversified in terms of age, industry experience, professional knowledge and capability. In order to strengthen corporate governance and facilitate the sound development of the board makeup and structure, in Paragraph 2, Article 30 of the "Corporate Governance Best Practice Principles", the policy of "board member diversification" points out that the composition of the Board of Directors shall be determined by giving due consideration to operational structure, business development direction, future trends and other needs, and it is advisable to assess aspects of diversity including but not limited to basic compositions (e.g., gender, age, nationality and race), professional experience (e.g., financial holding, banking, insurance, securities, industry and technology) and professional knowledge and skills (e.g., business, finance, accounting, law, marketing and digital technology). The Company currently has thirteen directors on the 9th board of directors, including seven non-executive directors, five independent directors, and one executive director. The Board members collectively possess extensive experience and expertise in financial, digital finance, information technology, business, overseas markets, mergers and acquisitions, and management. The board has 8% of directors concurrently serving as employees; independent directors accounted for 38% of all directors and female directors accounted for 15% of all directors; and the five independent directors with an average term of office service period of 3.5 years. The average age of the board of directors is 63 years old.

To effectively play the role of a financial holding company in supervising and managing its subsidiaries, the Company attaches great importance to the diversity of industry and professionalism of the board members. The goal is that each board of directors should have at least one director with banking, insurance and securities expertise, and directors of different genders should also have at least one seat each. The current Board of

Directors has 8, 10 and 6 directors who meet the aforementioned professional diversity goals, and the proportion of 2 female directors, which is in line with the aforementioned diversity goals. The implementation of the diversity policy for members of the current board of directors is shown in the following table “Implementation of the diversity policy for members of the board of directors of Cathay Financial Holdings”.

To comply with important policy directions such as international development, digital transformation, and corporate sustainability, the Company continues to introduce talents with relevant expertise and experience to the Board of Directors, while also emphasizing gender equality in its composition. Given that relevant talents are hard to find, the ratio of female among the board of directors currently does not reach one-third. In the future, the Company will continue to actively seek talents from various sources in the industry, government, and academia, and weigh the gender composition and other diversification of the Board of Directors, and conduct reviews and adjustments to implement the Board of Directors' diversity policy and enhance corporate governance effectiveness.

(II) Independence of the Board: Specify the number and proportion of independent directors, describe the Board’s independence, and whether there is no circumstance of Paragraphs 3 and 4, Article 26-3 of the Securities and Exchange Act, including specifying any spousal and relative relationships between directors, supervisors, or directors and supervisors.

The Company’s current Board of Directors (9th) consists of 13 directors, 5 Independent directors accounted for 38%. None of the Directors have any of the circumstances listed in Article 30 of the Company Act. All of the independent directors of the Company comply with the requirements regarding the independence of “Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies” and no independent director has served more than three terms (9 years) The independent directors are nominated and reviewed for the qualifications by the “Corporate Governance and Nomination Committee”. During the process, each independent director is required to present the Statement of Independence, and the Company verifies their professionalism and independence by adopting related procedures. Upon the resolution of the Board, the candidates are submitted to the shareholders’ meeting for election.

Among all directors of the Company (13 seats), three seats are held by spouses or relatives within the second degree of kinship (Chairman Hong-Tu Tsai and Vice Chairman Tzung-Han Tsai are paternity; Chairman Hong-Tu Tsai and Cheng-Chiu Tsai are brothers). Therefore, the Company complies with Paragraph 3, Article 26-3 of the Securities and Exchange Act, which requires that more than half of the seats on the board of directors shall not be held by spouses or relatives within two degrees of kinship.

In addition, the Company does not have any supervisor, so the requirement of Paragraph 4, Article 26-3 of the Securities and Exchange Act, where at least one or more supervisors, or one or more supervisors and directors must not have spousal relationship or familial relationship within the second degree of kinship, is not applicable.

# Implementation of the diversity policy for members of the board of directors of Cathay Financial Holdings

| Diversity Core Item / Directors | Basic composition | | | | | | | | | | Industry experience | | | | | | | | Professional knowledge / skills | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nationality / place of registration | Gender | Concurrent positions in our company (and Executive Director) | Age | | | | Tenure of Independent Director (Note 1) | | | Financial Holding | Bank | Insurance | Securities | Asset Management | Digital Finance / Financial Technology | Information / Technology / Others | GICS (GICS Level 1) (Note 2) | Commerce | Finance / Accounting / Economics | Legal | Financial | Mathematics / Actuarial Science | IT | Overseas Markets / M&A | Risk Management |
| | | | | 41 to 50 | 51 to 60 | 61 to 70 | 71 to 79 | Less than 3 years | 3 to 6 years and below | 6 to 9 years and below | | | | | | | | | | | | | | | | |
| Hong-Tu Tsai | R.O.C. | M | | | | | ✓ | | | | ✓ | | ✓ | | | | | Financials | ✓ | | ✓ | ✓ | | | ✓ | |
| Tzung-Han Tsai | R.O.C. | M | | ✓ | | | | | | | ✓ | ✓ | ✓ | | ✓ | | | Financials | ✓ | ✓ | ✓ | ✓ | | | ✓ | |
| Cheng-Chiu Tsai | R.O.C. | M | | | ✓ | | | | | | ✓ | | ✓ | | | | | Financials | ✓ | ✓ | | ✓ | | | ✓ | |
| Chi-Wei Joong | R.O.C. | M | | | | ✓ | | | | | ✓ | ✓ | | ✓ | | ✓ | | Financials | ✓ | ✓ | | ✓ | | | ✓ | |
| Chung-Yan Tsai | R.O.C. | M | | ✓ | | | | | | | ✓ | | ✓ | | | | ✓ | Financials, Health Care, Real Estate | ✓ | | | ✓ | | | | |
| Andrew Ming-Jian Kuo | R.O.C. | M | | | | ✓ | | | | | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | Financials, Consumer Staples, Materials | ✓ | ✓ | | ✓ | | | ✓ | |
| Ming-Ho Hsiung | R.O.C. | M | | | | | ✓ | | | | ✓ | | ✓ | | | | | Financials | ✓ | ✓ | | ✓ | ✓ | | ✓ | ✓ |
| Chang-Ken Lee | R.O.C. | M | ✓ | | | ✓ | | | | | ✓ | ✓ | ✓ | ✓ | ✓ | | | Financials | ✓ | ✓ | | ✓ | | | ✓ | ✓ |
| Li-Ling Wang | R.O.C. | F | | | | ✓ | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | Financials | ✓ | ✓ | | ✓ | | | | ✓ |
| Tang-Chieh Wu | R.O.C. | M | | | | ✓ | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | | Financials | ✓ | ✓ | | ✓ | | | ✓ | |
| Pei-Pei Yu | R.O.C. | F | | | | ✓ | | | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | Financials, Information Technology, Consumer Staples | ✓ | ✓ | | ✓ | | | ✓ | |
| Denny Cheng-Hung Kuo | R.O.C. | M | | | | ✓ | | ✓ | | | ✓ | ✓ | | | | | ✓ | Financials, Health Care, Information Technology, Industrials | ✓ | ✓ | | ✓ | | ✓ | ✓ | |
| James Wei Wang | R.O.C. | M | | | | ✓ | | ✓ | | | ✓ | | | | | | ✓ | Financials, Information Technology, Consumer Discretionary | ✓ | ✓ | | | | ✓ | ✓ | |

Note 1: None of the Company's independent directors has served more than nine years.

Note 2: The following describes the industry experience of the Directors.

(1) Mr. Hung-Tu Tsai serves as Chairman of Cathay Financial Holdings and previously served as Chairman of Cathay Life Insurance(both companies are in the financial industry).

(2) Mr. Tzung-Han Tsai is Vice Chairman of Cathay Financial Holdings/ of Cathay United Bank and Director of Cathay Life Insurance (all of the aforementioned companies are in the financial industry).

(3) Mr. Cheng-Chiu Tsai is Director of Cathay Financial Holdings and Chairman of Cathay Century Insurance (both of which are in the financial industry).

(4) Mr. Chi-Wei Joong is Director of Cathay Financial Holdings and Cathay United Bank. He previously served as President of Credit Card Center of China Merchants Bank, Vice President of Consumer Finance Division of CTBC, CFO of Credit Card Center of Citibank (Taiwan), and CFO of Credit Card Center of AIA (all of which are in the financial industry).

(5) Mr. Chung-Yan Tsai is Director of Cathay Financial Holdings and Cathay Life Insurance(both in the financial industry), Vice Chairman of Cathay Health Management Co., Ltd. (in the health care industry), and Director and Senior Executive Vice President of Cathay Real Estate Development Co., Ltd. (in the real estate industry).

(6) Mr. Andrew Ming-Jian Kuo serves as Director of Cathay Financial Holdings and Chairman of Cathay United Bank, and previously as Independent Director of Cathay Financial Holdings, Cathay United Bank, and Cathay Securities, and President of J.P. Morgan Chase Bank Taiwan and Hong Kong (all of which are in the financial industry). Mr. Kuo has previously served as Independent Director of Zhongshan Huali Industrial Group Co., Ltd. (engaged in the product development, design, production, and sales of sports shoes, which is in the consumer staples industry) and Director of Longchen Paper & Packaging Co., Ltd. (paper manufacturing, which is in the materials industry)

(7) Mr. Ming-Ho Hsiung serves as Director of Cathay Financial Holdings and Chairman of Cathay Life Insurance and previously held the positions of Vice Chairman and President of Cathay Life Insurance (all aforementioned companies are in the financial industry).

(8) Mr. Chang-Ken Lee is Director and President of Cathay Financial Holdings, Vice Chairman of Cathay Life Insurance, and Director of Cathay Securities Investment Trust. He previously served as Director and President of Cathay United Bank, and as Executive Vice President/ Senior Vice President /Manager of Cathay Life Insurance and Director of Cathay Securities (all aforementioned companies are in the financial industry).

(9) Ms. Li-Ling Wang is Independent Director of Cathay Financial Holdings and Cathay United Bank. She previously served as the Chairman and Vice Chairman without Portfolio of the Financial Supervisory Commission, Independent Director of China Life Insurance, and Director of First Aviva Life Insurance (all of which are in the financial industry).

(10) Mr. Tang-Chieh Wu serves as Independent Director of Cathay Financial Holding/Cathay Life Insurance /Cathay United Bank/Cathay Century Insurance/Cathay Securities. He previously held positions as Chairman of Hua Nan Financial Holding/Hua Nan Bank/Land Bank of Taiwan and Executive Vice Chairman of the Financial Supervisory Commission/Director-General of the Securities and Futures Bureau, and the Secretary-General of the Taiwan Financial Services Roundtable (all of the aforementioned companies and institutions are in the financial industry).

(11) Ms. Pei-Pei Yu serves as Independent Director of Cathay Financial Holdings/Cathay Life Insurance /Cathay Century Insurance/Cathay Securities (all of which are in the financial industry)/Wistron Corporation (in the information technology industry), Chairman and President of Vigor Kobo Co., Ltd. (in the consumer staples industry); previously served as Managing Director of Goldman Sachs (Asia) L.L.C. (Hong Kong), President of Goldman Sachs (Asia) L.L.C. (Taipei Branch), Manager/Vice President of Goldman Sachs (Asia) L.L.C. (Hong Kong), Assistant Vice President of UBS AG (Taipei Branch), and manager of Citibank (Taipei Branch) (all of which are in the financial industry).

(12) Mr. Denny Cheng-Hung Kuo serves as Independent Director of Cathay Financial Holdings/Cathay United Bank and Supervisor of Taiwan Carbon Solution Exchange Co., Ltd. (both in the financial industry), Independent Director of TCM Biotech International Corp. (a medical and healthcare company, which is in the health care industry), and Director of Airoha Technology Corp. (in the information technology industry). He has also been the CEO and chairman of Deloitte Taiwan (a consulting service provider in the industrial industry).

(13) Mr. James Wei Wang is Independent Director of Cathay Financial Holdings (in the financial industry), Chairman and CEO of Sercomm Corporation (in the information technology industry), and Independent Director of Formosa International Hotels Corporation (in the consumer discretionary industry).

## (II) Background information of the Presidents, Executive Vice Presidents, Senior Vice Presidents, and heads of departments and branch offices (Table 1-1)

April 14, 2026

| Title (Note 1) | Nationality | Name | Date Elected | Gender | Number of shares held | | | Shares held by spouses, underage children | | Shares held in the name of others | | Selected Education, Past Positions & Current Positions (Note 2) | Concurrent positions at other companies (Note 5) | Managers who are spouses or relatives within the second degree of kinship | | | Remarks (Note 3) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Common stock | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | | | Title | Name | Relationship | |
| | | | | | Preferred shares | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | | | | | | |
| President and Chief Sustainability Officer | R.O.C. | Chang-Ken Lee | 2011/02/25 | M | 360,112 | | 0.002% | - | - | - | - | M.B.A., University of Pennsylvania, USA | Vice Chairman, Cathay Life Insurance and Cathay Charity Foundation;<br>Managing Director, CDIB & Partners Investment Holding Corporation;<br>Director, Cathay Securities Investment Trust and Joint Credit Information Center;<br>Managing Supervisor, Cathay Medical Care Corporate;<br>Managing Director, The Bankers Association of The Republic of China;<br>Director, The Bankers Association of Taipei, etc. | None | None | None | None |
| | | | | | 20,000 | | 0.001% | - | - | - | - | | | | | | |
| Chief Financial Officer | R.O.C. | Grace Chen | 2004/01/09 | F | 170,586 | | 0.001% | - | - | - | - | M.B.A., National Chengchi University | Director, Cathay United Bank, Cathay Venture, and Taipei Foreign Exchange Market Development Foundation, etc. | None | None | None | None |
| | | | | | 25,000 | | 0.002% | - | - | - | - | | | | | | |
| Chief Investment Officer | R.O.C. | Shang-Chi Liu | 2026/03/06 | M | 243,457 | | 0.002% | - | - | - | - | M.B.A., National Taiwan University | Director, Cathay Life Insurance and Cathay Securities Investment Trust;<br>Supervisor, Cathay Medical Care Corporate, etc. | None | None | None | None |
| | | | | | 40,000 | | 0.003% | - | - | - | - | | | | | | |
| Senior Executive Vice President | USA | David P. Sun | 2008/02/01 | M | 44,930 | | 0.000% | - | - | - | - | M.B.A. & M.S., Harvard University, USA | Senior Executive Vice President, Cathay Life Insurance;<br>Director, Cathay United Bank, Cathay United Bank (Cambodia), Generali Investments Holding S.p.A., and Quantifeed Holdings Limited, etc. | None | None | None | None |
| | | | | | 15,000 | | 0.001% | - | - | - | - | | | | | | |
| Chief Information Officer | R.O.C. | Jian-Hsing Wu | 2021/11/10 | M | 136,123 | | 0.001% | 18,991 | 0.000% | - | - | M.S., Tamkang University | Senior Executive Vice President, Cathay United Bank;<br>Director, Cathay United Bank and Cathay United Bank Foundation, etc. | None | None | None | None |
| | | | | | 39,000 | | 0.003% | - | - | - | - | | | | | | |
| Senior Executive Vice President | R.O.C. | Tsung-Hsien Tsai | 2017/08/18 | M | 10,864,458 | | 0.074% | - | - | - | - | M.S. in Electronic Engineering, Harvard University, USA | Senior Executive Vice President, Cathay Century Insurance;<br>Director, Cathay United Bank, Cathay Century Insurance, Everbright Biofund, and Epoch Foundation;<br>Vice Chairman, Cathay Medical Care Corporate and Symphox Information, etc. | Chairman | Hong-Tu Tsai | Paternity | None |
| | | | | | 15,000 | | 0.001% | - | - | - | - | | | Vice Chairman | Tzung-Han Tsai | Brothers | None |
| Senior Executive Vice President | R.O.C. | Chih-Feng Wang | 2025/11/14 | M | 185,000 | | 0.001% | 17,000 | 0.000% | - | - | M.B.A., National Tsinghua University | Senior Executive Vice President, Cathay United Bank;<br>Director, Cathay United Bank (Cambodia), etc. | None | None | None | None |
| | | | | | 10,000 | | 0.001% | - | - | - | - | | | | | | |
| Senior Executive Vice President | R.O.C. | Hsiang-Hsin Tsai | 2020/03/12 | F | 133,062 | | 0.001% | - | - | - | - | M.B.A., Thunderbird School of Global Management, USA | Senior Executive Vice President & Director, Cathay United Bank;<br>Supervisor, Cathay United Bank (China);<br>Director, Taiwan Finance Corporation, etc. | None | None | None | None |
| | | | | | 20,000 | | 0.001% | - | - | - | - | | | | | | |

| Title (Note 1) | Nationality | Name | Date Elected | Gender | Number of shares held | | | Shares held by spouses, underage children | | Shares held in the name of others | | Selected Education, Past Positions & Current Positions (Note 2) | Concurrent positions at other companies (Note 5) | Managers who are spouses or relatives within the second degree of kinship | | | Remarks (Note 3) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Common stock | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | | | Title | Name | Relationship | |
| | | | | | Preferred shares | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | | | | | | |
| Chief Technology Officer (CTO) | R.O.C. | Xu-Jie Yao | 2020/03/12 | M | 45,000 | | 0.000% | - | - | - | - | M.I.T. SLOAN Business | Senior Executive Vice President, Cathay United Bank; Director, TPIsoftware Corporation and Global Mixed-Mode Technology Inc., etc. | None | None | None | None |
| | | | | | 3,000 | | 0.000% | - | - | - | - | | | | | | |
| Chief Information Security Officer (CISO) | R.O.C. | Ming-Huan Chen | 2024/12/04 | M | 45,780 | | 0.000% | - | - | - | - | B.S. in Computer Science, Soochow University | Senior Executive Vice President, Cathay Life Insurance | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Senior Executive Vice President | R.O.C. | Yu-Chin Cheng | 2026/02/05 | M | 100,000 | | 0.001% | | | | | Master of Science in Civil Engineering, National Taiwan University | Director, Cathay Securities; Chairman, Symphox Information, etc. | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Executive Vice President and Chief Corporate Governance Officer | R.O.C. | Deh-Yen Weng | 2011/06/29 | F | - | | - | - | - | - | - | M.B.A., M.I.T., USA | Executive Vice President and Chief Corporate Governance Officer, Cathay Life Insurance | None | None | None | None |
| | | | | | 9,000 | | 0.001% | - | - | - | - | | | | | | |
| Chief Risk Officer and Chief Climate Officer | R.O.C. | Ching-Lu Huang | 2018/09/14 | M | 56,008 | | 0.000% | 30,067 | 0.000% | - | - | M.S. Statistics, National Tsinghua University | Chairman, Risk Management Society of Taiwan, R.O.C. | None | None | None | None |
| | | | | | 7,000 | | 0.000% | 3,000 | 0.000% | - | - | | | | | | |
| Chief Compliance Officer | R.O.C. | Yu-Mei Lee | 2022/04/01 | F | 79,746 | | 0.001% | - | - | - | - | LL.B., National Chung Hsing University | Senior Executive Vice President, Cathay Securities; Supervisor, Cathay Futures., etc. | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Chief Auditor | R.O.C. | Su-Chu Li | 2025/11/14 | F | 44,381 | | 0.000% | 185 | 0.000% | - | - | MBA, University of Central Florida | None | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Executive Vice President | R.O.C. | Shao-Ling Weng | 2024/01/31 | F | - | | - | - | - | - | - | M.B.A., National Cheng Kung University | None | None | None | None | None |
| | | | | | 6,000 | | 0.000% | - | - | - | - | | | | | | |
| Executive Vice President | R.O.C. | Ta-Ching Hung | 2013/12/28 | M | 87,810 | | 0.001% | - | - | - | - | M.B.A., National Chengchi University | Chairman and President of Cathay Life Singapore Pte. Ltd.; Supervisor, Cathay Securities; Director, EasyCard Corporation, etc. | None | None | None | None |
| | | | | | 25,000 | | 0.002% | - | - | - | - | | | | | | |
| Executive Vice President | R.O.C. | Fu-Min Wang | 2017/04/28 | M | 100,000 | | 0.001% | - | - | - | - | Bachelor of Business Mathematics, Soochow University | Executive Vice President, Cathay United Bank | None | None | None | None |
| | | | | | 11,000 | | 0.001% | - | - | - | - | | | | | | |
| Executive Vice President | R.O.C. | Ming-Chiao Liang | 2020/03/12 | M | 60,000 | | 0.000% | - | - | - | - | M.S., Ming Chuan University | Executive Vice President, Cathay United Bank.; Director, Rainforest Retail Co., Ltd., etc. | None | None | None | None |
| | | | | | 3,000 | | 0.000% | - | - | - | - | | | | | | |
| Executive Vice President | R.O.C. | Kuang-Hsueh Chen | 2021/02/04 | M | 45,000 | | 0.000% | 2,163 | 0.000% | - | - | M.B.A., University of California, USA | Executive Vice President, Cathay United Bank | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |

| Title (Note 1) | Nationality | Name | Date Elected | Gender | Number of shares held | | | Shares held by spouses, underage children | | Shares held in the name of others | | Selected Education, Past Positions & Current Positions (Note 2) | Concurrent positions at other companies (Note 5) | Managers who are spouses or relatives within the second degree of kinship | | | Remarks (Note 3) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Common stock | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | | | Title | Name | Relationship | |
| | | | | | Preferred shares | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | | | | | | |
| Executive Vice President | R.O.C. | Cheng-Lung Chu | 2023/02/01 | M | 34,492 | | 0.000% | 2,000 | 0.000% | - | - | M.S., National Chengchi University | Chief Compliance Officer, Cathay Century Insurance | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Executive Vice President | R.O.C. | Wei-Ming Chen | 2023/04/28 | M | - | | - | - | - | - | - | Bachelor of Science in Information Management, tamkang university | Executive Vice President, Cathay Life Insurance | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Executive Vice President | R.O.C. | Chun-Lan Shih | 2025/01/22 | F | - | | - | - | - | - | - | M.I.B., The University of Melbourne | None | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Executive Vice President | R.O.C. | Hao-Hsiang Liu | 2025/01/22 | M | - | | - | - | - | - | - | M.S.S., National Sun Yat-sen University | Executive Vice President, Cathay United Bank | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Executive Vice President | R.O.C. | Hsiang-Ni Wu | 2026/02/05 | F | 16,000 | | 0.000% | - | - | - | - | M.B.A., National Taiwan University of Science and Technology | Executive Vice President, Cathay Century Insurance | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Senior Vice President | R.O.C. | Gwang-Ying She | 2014/04/01 | F | 1,160 | | 0.000% | - | - | - | - | M.B.A., Oregon State University, USA | None | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Senior Vice President | R.O.C. | Ya-Jou Chang | 2020/04/30 | F | 3,000 | | 0.000% | - | - | - | - | M.B.A., Cornell University USA | None | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Senior Vice President | R.O.C. | Chun-Chieh Chen | 2020/04/30 | M | 15,219 | | 0.000% | - | - | - | - | M.B.A., National Taiwan University | Supervisor, Cathay Wind Power Holdings Co., Ltd., Cathay Wind Power Co., Ltd., Cathay II Wind Power Holdings Co., Ltd., and Greater Changhua Northwest Holdings Co., Ltd., etc. | None | None | None | None |
| | | | | | 2,000 | | 0.000% | - | - | - | - | | | | | | |
| Senior Vice President | R.O.C. | Jui-Hung Hung | 2020/06/13 | M | 4,283 | | 0.000% | - | - | - | - | Bachelor of Accounting, Soochow University | Supervisor, Cathay Securities Investment Trust | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Senior Vice President | R.O.C. | Chin-Chi Chen | 2022/12/01 | M | - | | - | - | - | - | - | M.S. in Economics, National Taiwan University | None | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Senior Vice President | R.O.C. | Yu-Hsiu Ling | 2024/03/06 | F | 8,000 | | 0.000% | - | - | - | - | Master of Law, National Cheng Chi University (currently enrolled) | None | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Senior Vice President | R.O.C. | Hui-Ting Li | 2024/03/15 | F | 7,081 | | 0.000% | - | - | - | - | Master of Non-profit Organization Management, Fu Jen Catholic University | None | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |

| Title (Note 1) | Nationality | Name | Date Elected | Gender | Number of shares held | | | Shares held by spouses, underage children | | Shares held in the name of others | | Selected Education, Past Positions & Current Positions (Note 2) | Concurrent positions at other companies (Note 5) | Managers who are spouses or relatives within the second degree of kinship | | | Remarks (Note 3) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Common stock | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | | | Title | Name | Relationship | |
| | | | | | Preferred shares | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | | | | | | |
| Senior Vice President | R.O.C. | Hua-Chih Kao | 2024/05/01 | M | 3,000 | | 0.000% | - | - | - | - | M.S. in Computer Science, National Chengchi University | None | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Senior Vice President | R.O.C. | Chia-Wei Yuan | 2024/05/01 | M | 11,571 | | 0.000% | - | - | - | - | M.B.A., National Cheng Kung University | Project Senior Vice President, Cathay United Bank | None | None | None | None |
| | | | | | 51,000 | | 0.003% | - | - | - | - | | | | | | |
| Senior Vice President | R.O.C. | Chun-Chieh Yang | 2024/05/01 | M | - | | - | - | - | - | - | Master of Finance, Purdue University | Project Senior Vice President, Cathay United Bank; Director, Perfect Chemical Industrial Co., Ltd., etc. | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Senior Vice President | R.O.C. | Sheng-Hao Yen | 2024/05/01 | M | 3,000 | | 0.000% | 16,663 | 0.000% | - | - | Master of Applied Informatics, Fo Guang University | Senior Vice President, Cathay United Bank | None | None | None | None |
| | | | | | 1,000 | | 0.000% | - | - | - | - | | | | | | |
| Senior Vice President | R.O.C. | Chia-Hsin Ni | 2024/05/16 | F | 10,000 | | 0.000% | - | - | - | - | Master of Social Sciences, National Taipei University | Project Senior Vice President, Cathay United Bank | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Senior Vice President | R.O.C. | Hwa-Hsin Yang | 2024/07/17 | M | 10,000 | | 0.000% | - | - | - | - | M.B.A., Rutgers University, USA | Director, Cathay Wind Power Holdings Co., Ltd., Cathay II Wind Power Holdings Co., Ltd., Cathay Wind Power Co., Ltd., TaiYang Solar Power Co., Ltd., Greater Changhua Offshore Wind Farm NW Ltd., etc. | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Senior Vice President | R.O.C. | Ching-Han Huang | 2024/12/05 | F | - | | - | - | - | - | - | Master of Hydraulic Engineering and Resource Conservation, University of Wisconsin-Madison | None | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Senior Vice President | R.O.C. | Kai-Wei Tsai | 2025/01/22 | M | - | | - | - | - | - | - | Bachelor of Science in Mechanical Engineering, University of California, USA | Project Senior Vice President, Cathay Life Insurance; Chairman, Jia Shi Qi Co., Ltd. | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Senior Vice President | R.O.C. | Li-Ya Tsai | 2025/01/22 | F | 6,812 | | 0.000% | 502 | 0.000% | - | - | M.B.A., National Chengchi University | None | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |
| Senior Vice President | R.O.C. | Wei-Wen Chang | 2025/11/14 | F | 12,000 | | 0.000% | 8,058 | 0.000% | - | - | M.I.B., National Taiwan University | None | None | None | None | None |
| | | | | | - | | - | 15,000 | 0.001% | - | - | | | | | | |
| Senior Vice President | R.O.C. | Chih-Yu Sun | 2026/02/05 | M | - | | - | 189 | 0.000% | - | - | Bachelor of Computer Science, National Chiao Tung University | Supervisor, Symphox Information | None | None | None | None |
| | | | | | - | | - | - | - | - | - | | | | | | |

Note 1: This should include all Presidents, Executive Vice Presidents, Senior Vice Presidents, and those who hold equivalent positions (regardless of job titles), as well as key managers from each department and branch entity, must be disclosed.
Note 2: Experiences related with current position. Detailed job title and the working responsibilities should be described if previously worked for the auditing accounting firm or its affiliated company.
Note 3: In situations where the Company's President or manager of the highest equivalent grade is the same person as or a spouse or first-degree relative of the Chairman, please explain the reasons, rationality and necessity of such an arrangement and any response measures taken, such as introduction of independent directors and no more than half of directors are involved in concurrent duty as employees or managers.
Note 4: Shareholding data was accurate as of April 14, 2026 (the book closure date). The number and percentage of preferred shares include both Class A and Class B.
Note 5: Managers' concurrent employments were accurate as of Feb. to Mar. 2026.

**(III) Compensation for retired chairmen and presidents of the Company or related companies re-hired as consultants: disclose name, gender, nationality, title, institution and title before retirement, date of retirement, date appointed as consultant, purpose of hire, and responsibilities (Table 1-4):**

None.

# II. Remuneration Paid to directors (including independent directors), presidents, vice presidents and employees in the latest fiscal year

## (I) Remuneration to non-independent and independent directors (Table 1-2) (aggregate disclosure of directors' names and range of remuneration)

December 31, 2025; Unit: NT$ thousands

| Title | Name | Remuneration Paid to Directors | | | | | | | | Sum of A, B, C, D, E, F, and G as percentage of net income after tax. (Note 10) | | Relevant Remuneration Received by Directors Who are Also Employees | | | | | | | | Sum of A, B, C, D, E, F, and G as percentage of net income after tax. (Note 10) | | Compensation from parent company or invested businesses other than subsidiaries (Note 11) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Compensation (A) (Note 2) | | Pension upon retirement (B) | | Remuneration (C) (Note 3) | | Service Expenses (D) (Note 4) | | | | Base Compensation, Bonuses, and Allowances (E) (Note 5) | | Pension upon retirement (F) | | Employee remuneration (G) (Note 6) | | | | | | |
| | | | | | | | | | | | | | | | | The Company | | Consolidated subsidiaries | | | | |
| | | The Company | Consolidated subsidiaries (Note 7) | The Company | Consolidated subsidiaries (Note 7) | The Company | Consolidated subsidiaries (Note 7) | The Company | Consolidated subsidiaries (Note 7) | The Company | Consolidated subsidiaries (Note 7) | The Company | Consolidated subsidiaries (Note 7) | The Company | Consolidated subsidiaries (Note 7) | Cash Amount | Stock Amount | Cash Amount | Stock Amount | The Company | Consolidated subsidiaries (Note 7) | |
| Chairman | Hong-Tu Tsai | 12,210 | 171,113 | 0 | 0 | 2,400 | 2,400 | 1,495 | 8,414 | 16,105；0.02% | 181,927；0.17% | 79,110 | 79,110 | 0 | 0 | 26 | 0 | 26 | 0 | 95,241；0.09% | 261,063；0.24% | 1,576 |
| Vice Chairman | Representative of Chia Yi Capital Co., Ltd.: Tzung-Han Tsai | | | | | | | | | | | | | | | | | | | | | |
| Director | Cheng-Chiu Tsai | | | | | | | | | | | | | | | | | | | | | |
| Director | Representative of Chia Yi Capital Co., Ltd.: Chi-Wei Joong | | | | | | | | | | | | | | | | | | | | | |
| Director | Representative of Chen-Sheng Industrial Co., Ltd.: Chung-Yan Tsai | | | | | | | | | | | | | | | | | | | | | |
| Director | Cathay United Bank Foundation: Andrew Ming-Jian Kuo | | | | | | | | | | | | | | | | | | | | | |
| Director | Cathay Charity Foundation: Ming-Ho Hsiung | | | | | | | | | | | | | | | | | | | | | |
| Director | Cathay Charity Foundation: Chang-Ken Lee | | | | | | | | | | | | | | | | | | | | | |
| Director | Representative of Cathay Life Insurance Employees' Welfare Committee: Tiao-Kuei Huang (term expires on June 13, 2025) | | | | | | | | | | | | | | | | | | | | | |
| Director | Representative of Chia Yi Capital Co., Ltd.: Grace Chen (term expires on June 13, 2025) | | | | | | | | | | | | | | | | | | | | | |
| Independent Director | Li-Ling Wang | 22,920 | 22,920 | 0 | 0 | 0 | 0 | 900 | 2,675 | 23,820；0.02% | 25,595；0.02% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 23,820；0.02% | 25,595；0.02% | 0 |
| Independent Director | Tang-Chieh Wu | | | | | | | | | | | | | | | | | | | | | |
| Independent Director | Pei-Pei Yu | | | | | | | | | | | | | | | | | | | | | |
| Independent Director | Denny Cheng-Hung Kuo | | | | | | | | | | | | | | | | | | | | | |
| Independent Director | James Wei Wang | | | | | | | | | | | | | | | | | | | | | |
| Independent Director | Feng-Chiang Miau (term expires on June 13, 2025) | | | | | | | | | | | | | | | | | | | | | |
| Independent Director | Edward Yung-Do Way (term expires on June 13, 2025) | | | | | | | | | | | | | | | | | | | | | |

1. Please explain the policy, system, standards, and structure by which independent director remuneration is paid, and association between the amount paid and independent directors' responsibilities, risks, and time committed:
The Company has specified in its Compensation Principles the policies, scope, categories and regular review practices for independent directors' compensation. In general, independent directors' compensation is determined based on participation and contribution to the Company's operations in reference to peer levels. Each independent director shall have compensation reviewed individually by the Remuneration Committee and approved by the board of directors before payment. Performance evaluation and salary/compensation rules are subject to review or amendment by the Remuneration Committee every three years.

2. Apart from the aforementioned disclosure, the remuneration to directors of the Company for services rendered (such as serving as a non-employee consultant of the parent company / the companies included in the financial statements / the investees) : None

Remuneration Range

| Remuneration Paid to Directors by Range | Name of Directors / Representatives | | | |
|---|---|---|---|---|
| | Total Remuneration from (A+B+C+D) | | Total Remuneration from (A+B+C+D+E+F+G) | |
| | The Company (Note 8) | Consolidated subsidiaries (Note 9) H | The Company (Note 8) | Consolidated subsidiaries (Note 9) I |
| Under NT$1,000,000 | Hong-Tu Tsai, Chung-Yan Tsai, Tiao-Kuei Huang, Grace Chen | Hong-Tu Tsai, Chung-Yan Tsai, Grace Chen | Hong-Tu Tsai, Chung-Yan Tsai, Tiao-Kuei Huang | Hong-Tu Tsai, Chung-Yan Tsai |
| NT$1,000,000 (inclusive) ~ NT$2,000,000 (non-inclusive) | Cheng-Chiu Tsai, Andrew Ming-Jian Kuo, Ming-Ho Hsiung, Chang-Ken Lee, James Wei Wang, Feng-Chiang Miau, | James Wei Wang, Feng-Chiang Miau | Cheng-Chiu Tsai, Andrew Ming-Jian Kuo, Ming-Ho Hsiung, James Wei Wang, Feng-Chiang Miau | James Wei Wang, Feng-Chiang Miau |
| NT$2,000,000 (inclusive) ~ NT$3,500,000 (non-inclusive) | Denny Cheng-Hung Kuo, Edward Yung-Do Way | Denny Cheng-Hung Kuo, Edward Yung-Do Way | Denny Cheng-Hung Kuo, Edward Yung-Do Way | Denny Cheng-Hung Kuo, Edward Yung-Do Way |
| NT$3,500,000 (inclusive) ~ NT$5,000,000 (non-inclusive) | Tzung-Han Tsai, Chi-Wei Joong, Li-Ling Wang, Pei-Pei Yu | Chi-Wei Joong, Li-Ling Wang | Tzung-Han Tsai, Chi-Wei Joong, Li-Ling Wang, Pei-Pei Yu | Chi-Wei Joong, Li-Ling Wang |
| NT$5,000,000 (inclusive) ~ NT$10,000,000 (non-inclusive) | Tang-Chieh Wu | Chang-Ken Lee, Tiao-Kuei Huang, Tang-Chieh Wu, Pei-Pei Yu | Tang-Chieh Wu | Tiao-Kuei Huang, Tang-Chieh Wu, Pei-Pei Yu |
| NT$10,000,000 (inclusive) ~ NT$15,000,000 (non-inclusive) | None | Cheng-Chiu Tsai | None | Cheng-Chiu Tsai |
| NT$15,000,000 (inclusive) ~ NT$30,000,000 (non-inclusive) | None | None | Grace Chen | Grace Chen |
| NT$30,000,000 (inclusive) ~ NT$50,000,000 (non-inclusive) | None | Tzung-Han Tsai, Ming-Ho Hsiung | None | Tzung-Han Tsai, Ming-Ho Hsiung |
| NT$50,000,000 (inclusive) ~ NT$100,000,000 (non-inclusive) | None | Andrew Ming-Jian Kuo | Chang-Ken Lee | Andrew Ming-Jian Kuo, Chang-Ken Lee |
| Over NT$100,000,000 | None | None | None | None |
| Total | 17 | 17 | 17 | 17 |

Note 1: Directors' names are presented separately (for corporate shareholders, the name of the corporate shareholder and its representative are presented separately) and distinguished between independent and non-independent directors, while the amount of benefits are presented in aggregate sums. For directors who are also presidents or executive vice presidents at the Company or the subsidiaries, Chart (3-1) or (3-2-1) and (3-2-2) below must be filled in.

Note 2: This includes salary, compensation for professional services, severance pay, and all bonus and bounties paid to the director during the year.

Note 3: This refers to filling in director's profit sharing of the latest fiscal year proposed and resolved by the Board.

Note 4: Payments to the director to cover business expenses (including travel expenditures, allowances, reimbursements, accommodation, company cars, in-kind supplies, etc.) If residences, cars (or other transportations) or personal expenses are provided, information about the assets (including classification, cost, actual or fair market values of the rent, gasoline expenses, other perks) must be disclosed but not included in the remuneration. Compensation paid to personal drivers must be noted, when applicable, but not accumulated under the remuneration received. Total compensation paid to the pertinent drivers by the Group companies in the consolidated statement was NT$2,920 thousand for the period.

Note 5: Payments to the director, who is also a president, executive vice president, manager, or employee, to cover business expenses (including travel expenditures, allowances, reimbursements, accommodation, company cars, in-kind supplies, etc.) If residences, cars (or other transportations) or personal expenses are provided, information about the assets (including classification, cost, actual or fair market values of the rent, gasoline expenses, other perks) must be disclosed but not included in the remuneration. Compensation paid to personal drivers must be noted, when applicable, but not accumulated under the remuneration received. Total compensation paid to the pertinent drivers by the Group companies in the consolidated statement was NT$1,178 thousand for the period. Salary expenses recognized in accordance with IFRS2 "Share-based Payment" include acquisition of employee stock warrants, new restricted employee shares, and participation in capital increases by cash subscription, which shall all be calculated as remuneration.

Note 6: A person receiving employee remuneration (stock and cash bonus) to the director, (including concurrently serving as a president, executive vice president, other manager, or employee) shall disclose the remuneration amount proposed and resolved by the Board (If cannot be estimated, the distribution amount of this year shall be determined by the actual distribution ratio of last year). Table 1-3 shall be filled in.

Note 7: Total remuneration paid by the Group companies (including the Company) in the consolidated report to the director.

Note 8: Disclose remuneration paid by the Company to the director under the suitable range. Name of the receiver must be shown under the suitable range.

Note 9: Disclose remuneration paid by the Group companies (including the Company) in the consolidated report to the director under the suitable range. Name of the receiver must be shown under the suitable range.

Note 10: Net income disclosed from the latest financial statement of each company.

Note 11:
a. This field represents all forms of remuneration that the director received from the Company's parent company or invested businesses other than subsidiaries (specify "None" if absent).
b. For directors who received remuneration from parent company or invested businesses other than subsidiaries, amounts received from these invested businesses or parent company have been added to column I of the remuneration brackets table. In which case, column I will be renamed "...parent company and all invested businesses...".
c. Remuneration refers to any return, compensation (including compensations received as an employee, director and supervisor) and professional service fee that the Company's director received for serving as director, supervisor, or manager in the parent company or invested businesses other than subsidiaries.

* Remuneration shown under the chart is for disclosure purpose. It is not subject to "income" under the Income Tax Act, and thereby is not taxable.

## (II) Remuneration to the President and Executive Vice Presidents (collective disclosure by name and range of remuneration)

December 31, 2025; Unit: NT$ thousands

| Title | Name (Note 1) | Salary (A) (Note 2) | | Pension upon retirement (B) | | Bonuses & Allowance Paid (C) (Note 3) | | Amount of Employee remuneration (D) (Note 4) | | | | Sum of A, B, C and D as percentage of Net Income (%) (Note 8) | | Compensation from parent company or invested businesses other than subsidiaries (Note 9) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | The Company | | Consolidated subsidiaries (Note 5) | | | | |
| | | The Company | Consolidated subsidiaries (Note 5) | The Company | Consolidated subsidiaries (Note 5) | The Company | Consolidated subsidiaries (Note 5) | Cash Amount | Stock Amount | Cash Amount | Stock Amount | The Company | Consolidated subsidiaries | |
| President(and Chief Sustainability Officer) | Chang-Ken Lee | 113,044 | 189,634 | 2,922 | 11,512 | 156,911 | 289,186 | 364 | 0 | 364 | 0 | 273,241；0.26% | 490,696；0.46% | 581 |
| Chief Financial Officer | Grace Chen | | | | | | | | | | | | | |
| Senior Executive Vice President | David P. Sun | | | | | | | | | | | | | |
| Chief Investment Officer | Sophia Cheng | | | | | | | | | | | | | |
| Chief Information Officer | Jian-Hsing Wu | | | | | | | | | | | | | |
| Senior Executive Vice President | Tsung-Hsien Tsai | | | | | | | | | | | | | |
| Senior Executive Vice President | Chih-Feng Wang | | | | | | | | | | | | | |
| Senior Executive Vice President | Hsiang-Hsin Tsai | | | | | | | | | | | | | |
| Chief Technology Officer (CTO) | Xu-Jie Yao | | | | | | | | | | | | | |
| Senior Executive Vice President | Shu-Ying Wu | | | | | | | | | | | | | |
| Chief Information Security Officer (CISO) | Ming-Huan Chen | | | | | | | | | | | | | |
| Chief Auditor | Hung-Chang Yang | | | | | | | | | | | | | |
| Executive Vice President and Chief Corporate Governance Officer | Deh-Yen Weng | | | | | | | | | | | | | |
| Chief Compliance Officer | Yu-Mei Lee | | | | | | | | | | | | | |
| Chief Risk Officer (and Chief Climate Officer) | Ching-Lu Huang | | | | | | | | | | | | | |
| Executive Vice President | Ta-Ching Hung | | | | | | | | | | | | | |
| Executive Vice President | Su-Chu Li | | | | | | | | | | | | | |
| Executive Vice President | Fu-Min Wang | | | | | | | | | | | | | |
| Executive Vice President | Ming-Chiao Liang | | | | | | | | | | | | | |

| Title | Name (Note 1) | Salary (A) (Note 2) | | Pension upon retirement (B) | | Bonuses & Allowance Paid (C) (Note 3) | | Amount of Employee remuneration (D) (Note 4) | | | | Sum of A, B, C and D as percentage of Net Income (%) (Note 8) | | Compensation from parent company or invested businesses other than subsidiaries (Note 9) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | The Company | | Consolidated subsidiaries (Note 5) | | | | |
| | | The Company | Consolidated subsidiaries (Note 5) | The Company | Consolidated subsidiaries (Note 5) | The Company | Consolidated subsidiaries (Note 5) | Cash Amount | Stock Amount | Cash Amount | Stock Amount | The Company | Consolidated subsidiaries | |
| Executive Vice President | Kuang-Hsueh Chen | | | | | | | | | | | | | |
| Executive Vice President | Hua-Ben Miao | | | | | | | | | | | | | |
| Executive Vice President | Cheng-Lung Chu | | | | | | | | | | | | | |
| Executive Vice President | Wei-Ming Chen | | | | | | | | | | | | | |
| Executive Vice President | Shao-Ling Weng | | | | | | | | | | | | | |
| Executive Vice President | Chia-Ying Lin | | | | | | | | | | | | | |
| Executive Vice President | Chun-Lan Shih | | | | | | | | | | | | | |
| Executive Vice President | Hao-Hsiang Liu | | | | | | | | | | | | | |
| Former Senior Executive Vice President Chung-Yi Teng Relieved of duty on July 17, 2025 | | | | | | | | | | | | | | |

* All personnel who hold positions equivalent to president or executive vice president (such as CEO, executive, business director, etc) must be disclosed.

Remuneration Range

| Remuneration to President and Executive Vice Presidents (NT$) Remuneration Range Remuneration Range | President & Executive Vice President Name | |
|---|---|---|
| | The Company (Note 6) | The parent company and all invested businesses (Note 7) |
| Under NT$1,000,000 | Chih-Feng Wang, Ming-Huan Chen, Su-Chu Li, Hua-Ben Mia, Chia-Ying Lin, Hao-Hsiang Liu | None |
| NT$ 1,000,000 (inclusive) ~ NT$ 2,000,000 (non-inclusive) | Hsiang-Hsin Tsai, Fu-Min Wang | None |
| NT$ 2,000,000 (inclusive) ~ NT$ 3,500,000 (non-inclusive) | Ming-Chiao Liang, Kuang-Hsueh Chen | None |
| NT$ 3,500,000 (inclusive) ~ NT$ 5,000,000 (non-inclusive) | Ta-Ching Hung, Cheng-Lung Chu | None |
| NT$ 5,000,000 (inclusive) ~ NT$ 10,000,000 (non-inclusive) | Hung-Chang Yang, Yu-Mei Lee, Ching-Lu Huang, Shao-Ling Weng, Chun-Lan Shih | Hung-Chang Yang, Ching-Lu Huang, Ta-Ching Hung, Fu-Min Wang, Cheng-Lung Chu, Shao-Ling Weng, Chia-Ying Lin, Chun-Lan Shih, Hao-Hsiang Liu |
| NT$10,000,000 (inclusive) ~ NT$15,000,000 (non-inclusive) | Jian-Hsing Wu, Xu-Jie Yao, Shu-Ying Wu Deh-Yen Weng, Wei-Ming Chen, Chung-Yi Teng | Ming-Huan Chen, Deh-Yen Weng, Su-Chu Li, Wei-Ming Chen |
| NT$15,000,000 (inclusive) ~ NT$30,000,000 (non-inclusive) | Grace Chen, David P. Sun, Sophia Cheng, Tsung-Hsien Tsai | Grace Chen, David P. Sun, Sophia Cheng, Jian-Hsing Wu, Tsung-Hsien Tsai, Chih-Feng Wang, Hsiang-Hsin Tsai, Shu-Ying Wu, Yu-Mei Li, Ming-Chiao Liang, Kuang-Hsueh Chen, Hua-Ben Miao |
| NT$30,000,000 (inclusive) ~ NT$50,000,000 (non-inclusive) | None | Xu-Jie Yao, Chung-Yi Teng |
| NT$50,000,000 (inclusive) ~ NT$100,000,000 (non-inclusive) | Chang-Ken Lee | Chang-Ken Lee |
| Over NT$100,000,000 (inclusive) | None | None |
| Total | 28 | 28 |

Note 1: Names of the presidents and executive vice presidents must be shown separately. Any directors who co-headed the President or Vice President positions are disclosed in this table and in Table (1-1), or Tables (1-2-1), and (1-2-2).

Note 2: This includes salary, compensation for professional services, severance pay to the president and executive vice presidents during the year.

Note 3: Payments to presidents or executive vice presidents to reward or cover business expenses (including travel expenditures, allowances, reimbursements, accommodation, company cars, in-kind supplies, etc.) If residences, cars (or other transportations) or personal expenses are provided, information about the assets (including classification, cost, actual or fair market values of the rent, gasoline expenses, other perks) must be disclosed but not included in the remuneration. Compensation paid to personal drivers must be noted, when applicable, but not accumulated under the remuneration received. Total compensation paid to the pertinent drivers by the Group companies in the consolidated statement was NT$4,593 thousand for the period. Salary expenses recognized in accordance with IFRS2 “Share-based Payment” include acquisition of employee stock warrants, new restricted employee shares, and participation in capital increases by cash subscription, which shall all be calculated as remuneration.

Note 4: Employee remuneration amount (stock and cash; if cannot be estimated, the distribution amount of this year shall be determined by the actual distribution ratio of last year) to the president or the executive vice president. The rewarding amount is proposed and resolved by the Board of the fiscal years. Table 1-3 shall be filled in.

Note 5: Aggregated amount of individual compensation paid by the Group companies (including the Company) in the consolidated statement to the president or executive vice president.

Note 6: Aggregated amount of individual compensation paid by the Company to the president or executive vice president. Names of the receivers must be shown under the suitable range.

Note 7: Aggregated amount of individual compensation paid by the Group companies (including the Company) in the consolidated statement to the president or executive vice president. Names of the receivers must be shown under the suitable range.

Note 8: Net income disclosed from the latest financial statement of each company.

Note 9: a. This field represents all forms of remuneration that the President and Executive Vice Presidents received from the Company's parent company or invested businesses other than subsidiaries (specify "None" if absent).

b. For President/Executive Vice Presidents who receive remuneration from parent company or invested businesses other than subsidiaries, the amount of remuneration from parent company or invested businesses have been added to column E of the remuneration brackets table. In which case, column E will be renamed "...parent company and all invested businesses...".

c. Remuneration refers to any returns, compensation (including compensation received as an employee, director, and supervisor) and professional service fees that the Company's President/Executive Vice Presidents received for serving as directors, supervisors or managers in the parent company or invested businesses other than subsidiaries

* Remuneration shown under the chart is for disclosure purpose. It is not subject to "income" under the Income Tax Act, and thereby is not taxable.

## (III) Employee Remuneration Distributed to Managers and Distribution Situation (Table 1-3)

December 31, 2025; Unit: NT$ thousands

| | Title (Note 1) | Name (Note 1) | Stock Amount (Note 2) | Cash Amount (Note 2) | Total | Total as a Percentage of Net Income (%) |
|---|---|---|---|---|---|---|
| Manager (Note 3) | President(and Chief Sustainability Officer) | Chang-Ken Lee | 0 | 611 | 611 | 0.0006% |
| | Chief Financial Officer | Grace Chen | | | | |
| | Senior Executive Vice President | David P. Sun | | | | |
| | Chief Investment Officer | Sophia Cheng | | | | |
| | Chief Information Officer | Jian-Hsing Wu | | | | |
| | Senior Executive Vice President | Tsung-Hsien Tsai | | | | |
| | Senior Executive Vice President | Chih-Feng Wang | | | | |
| | Senior Executive Vice President | Hsiang-Hsin Tsai | | | | |
| | Chief Technology Officer (CTO) | Xu-Jie Yao | | | | |
| | Senior Executive Vice President | Shu-Ying Wu | | | | |
| | Chief Information Security Officer (CISO) | Ming-Huan Chen | | | | |
| | Chief Auditor | Hung-Chang Yang | | | | |
| | Executive Vice President and Chief Corporate Governance Officer | Deh-Yen Weng | | | | |
| | Chief Compliance Officer | Yu-Mei Lee | | | | |
| | Chief Risk Officer (and Chief Climate Officer) | Ching-Lu Huang | | | | |
| | Executive Vice President | Ta-Ching Hung | | | | |
| | Executive Vice President | Su-Chu Li | | | | |
| | Executive Vice President | Fu-Min Wang | | | | |
| | Executive Vice President | Ming-Chiao Liang | | | | |
| | Executive Vice President | Kuang-Hsueh Chen | | | | |
| | Executive Vice President | Hua-Ben Miao | | | | |
| | Executive Vice President | Cheng-Lung Chu | | | | |
| | Executive Vice President | Wei-Ming Chen | | | | |
| | Executive Vice President | Shao-Ling Weng | | | | |
| | Executive Vice President | Chia-Ying Lin | | | | |
| | Executive Vice President | Chun-Lan Shih | | | | |

| | Title (Note 1) | Name (Note 1) | Stock Amount (Note 2) | Cash Amount (Note 2) | Total | Total as a Percentage of Net Income (%) |
|---|---|---|---|---|---|---|
| | Executive Vice President | Hao-Hsiang Liu | | | | |
| | Senior Vice President | Gwang-Ying She | | | | |
| | Senior Vice President | Jui-Hung Hung | | | | |
| | Senior Vice President | Ya-Jou Chang | | | | |
| | Senior Vice President | Chun-Chieh Chen | | | | |
| | Senior Vice President | Chin-Chi Chen | | | | |
| | Senior Vice President | Li-Hsun Chen | | | | |
| | Senior Vice President | Chun-Ming Chang | | | | |
| | Senior Vice President | Ching-Han Huang | | | | |
| | Senior Vice President | Hui-Ting Li | | | | |
| | Senior Vice President | Yu-Hsiu Ling | | | | |
| | Senior Vice President | Chia-Wei Yuan | | | | |
| | Senior Vice President | Hua-Chih Kao | | | | |
| | Senior Vice President | Chun-Chieh Yang | | | | |
| | Senior Vice President | Sheng-Hao Yen | | | | |
| | Senior Vice President | Chia-Hsin Ni | | | | |
| | Senior Vice President | Hwa-Hsin Yang | | | | |
| | Senior Vice President | Hsiang-Ni Wu | | | | |
| | Senior Vice President | Kai-Wei Tsai | | | | |
| | Senior Vice President | Li-Ya Tsai | | | | |
| | Senior Vice President | Wei-Wen Chang | | | | |

Note 1: Individual name and title must be disclosed, but the profit sharing awarded may be shown as an aggregated number.

Note 2: Employee remuneration amount (stock and cash) to managers. The amount of employee remuneration is proposed and resolved by the Board of the fiscal years. If cannot be estimated, the distribution amount of this year shall be determined by the actual distribution ratio of last year. Net income disclosed from the latest financial statement of each company.

Note 3: Managers subject to the rewarding (according to the March 27, 2003 Letter No. Securities and Futures Bureaus-III-0920001301 of the Financial Supervisory Commission, Executive Yuan of the Taiwan Stock Exchange Corporation) are:(1) president or their equivalents; (2) executive vice president or their equivalents; (3) senior vice president or their equivalents; (4) chief financial officer; (5) chief accounting officer; and (6) other persons authorized to manage affairs and sign documents on behalf of a company.

Note 4: For directors, presidents, and executive vice presidents who received Employee remuneration (including stock and cash bonus), Table 1-2 must be filled in other than this chart.

**(IV) A Company that has had an insufficient director/supervisor shareholding percentage for 3 consecutive months or longer during the most recent fiscal year shall disclose the remuneration of individual directors/supervisors:**

None.

**(V) A Company that has had an average ratio of share pledging by director supervisors in excess of 50% in any 3 months during the most recent fiscal year shall disclose the remuneration paid to each individual director supervisor having a ratio of pledged shares in excess of 50% for each such month:**

None.

**(VI) If the total amount of remuneration received by all of the directors and supervisors in their capacity as directors or supervisors of all of the companies listed in the financial reports exceeds 2% of the net income after tax, and the remuneration received by any individual director or supervisor exceeds NT$15 million, the Company shall disclose the remuneration paid to that individual director or supervisor:**

None.

**(VII) TWSE/TPEx listed financial holding companies that fall within the bottom two tiers of the most recent corporate governance evaluation, or were denied evaluation by the Corporate Governance Evaluation Committee for reasons such as change of trading method, trade suspension or delisting in the most recent year up till the publication of the annual report, shall disclose director and supervisor remuneration on an individual basis:**

None.

**(VIII) TWSE/TPEx listed financial holding companies where annual salary of full-time, non-managerial staff average less NT$500,000 in the most recent year shall disclose director and supervisor remuneration on an individual basis:**

None.

**(IX) The average annual salary of full-time employees who are not managerial officers has not increased from the previous year, but the net profit after tax of the TWSE/TPEx-listed financial holding company in the most recent year has increased by more than 10%, the remuneration of individual directors and supervisors should be disclosed:**

None.

**(X) If the financial holding company listed on TWSE/TPEx suffered a loss after tax of 10% or more in the most recent year, and the loss exceeded NT$5 million, and the average remuneration per director (excluding the remuneration of employees) increased by 10% or more and exceeded NT$100,000, the remuneration of individual directors and supervisors should be disclosed:**

None.

**(XI) TWSE/TPEx listed financial holding companies that exhibit any of the conditions listed in Item 2, Point 2 or Item 6 shall disclose remuneration of the five most highly remunerated managers on an individual basis:**

None.

**(XII) Amount of remuneration paid in the last 2 years by the Company and all companies included in the consolidated financial statements to the Company's directors, supervisors, president, and executive vice presidents, and their respective proportions to standalone net income, as well as the policies, standards, and packages by which they were paid, the procedures through which remunerations were determined, and their association with business performance and future risks:**

1. Total remuneration paid to directors, general managers and vice general managers by the Company and all entities included in the consolidated financial statements amounted to NT$687,413 thousand dollars in 2025 and NT$639,937 thousand dollars in 2024, representing 0.64% and 0.58% of net income in the respective years.

2. Remuneration policies, standards, packages and procedures, and association with future risks and business performance

   (1) Directors', president's and executive vice presidents' remuneration are determined according to the Company's "Director Compensation Guidelines" and "Manager Compensation Guidelines" based on an overall assessment of directors' and managers' duties, the market level, their individual contributions, performance assessments, and expected or actual risks.

   (2) In the "Director Compensation Guidelines" (referred to as the "Guidelines" below), a director's compensation includes fees, remuneration, and transportation and other allowances.

      A. Remuneration: The Company's independent directors, external directors, and directors involved in executive duties (chairman/vice chairman) may be paid monthly fixed remuneration, the amount of which is determined by the Remuneration Committee and the Board of Directors after considering the degree of participation in company operations, contribution value, and usual industry standards. Directors involved in executive duties are also paid bonuses in accordance with the "Director Performance Evaluation Guidelines." According to the "Director Performance Evaluation Guidelines," directors' performance evaluation indicators include participation in company operations, supervision of company financial operations, internal audits, internal controls, risk management, and legal compliance operations. Directors who fail the annual performance evaluation are not entitled to director compensation.

      B. Remuneration: Director remuneration is determined according to the Company's Articles of Incorporation, which states that up to 0.05% of annual profit may be allocated and distributed at the percentages outlined in the Guidelines. Independent directors and external directors that are being paid monthly fees are not entitled to receive director remuneration.

      C. Transportation and other allowances are paid at the standards stated in the Guidelines.

   (3) The Company's "Manager Compensation Guidelines" specifies the salary and incentive items and standards for managers.

      Manager fixed remuneration is determined based on position responsibilities, performance, and capabilities, with reference to the external remuneration benchmark market. Variable remuneration is linked to the Company's annual operating performance and individual performance achievement status, and is paid according to the standards

set forth in the "Manager Compensation Guidelines" following review by the Remuneration Committee and the Board of Directors. To ensure the reasonableness of managerial compensation, we conduct an annual remuneration competitiveness analysis and evaluate individual manager pay. In addition, to strengthen corporate governance and effectively supervise managers in fulfilling their responsibilities, thereby enhancing the Company's operating strength, and as a reference for managers' salaries, position adjustments, and bonus payments, the "Manager Performance Management and Development Guidelines" are formulated. The performance indicators for managers include the Company's annual strategic key objectives, position responsibilities (e.g., financial return indicators, relative financial indicators, effectiveness of internal control implementation, effectiveness of legal compliance implementation), and other key tasks of the year (e.g., corporate sustainability indicators) to ensure that managers' performance objectives are closely linked to the Company's strategy.

3. The Company has established a set of "Director Performance Evaluation Guidelines" and "Manager Performance Management and Development Guidelines" to enhance corporate governance and enforce directors' and managers' duties. Directors' performance evaluation criteria were developed based on "Operation Directions for Compliance with the Establishment of Board of Directors by TWSE Listed Companies and the Board's Exercise of Powers".

   It has been explicitly stated in the "Director Compensation Guidelines" that directors shall have performance evaluated in combination with internal audit, internal control, and risk indicators; in addition, directors that fail the annual performance evaluation are not entitled to receive remuneration.

4. According to the Company's policies, performance evaluation and salary / compensation rules are subject to review or amendment by the Remuneration Committee every three years or at any time deemed necessary.

# III. Implementation of Corporate Governance

## (I) Functionality of the board of directors (Table 2)

The 8th board of directors (reporting period : 2025.1.1-2025.6.12)

A total of 4 meetings (A) were held in the last year; below are directors' and supervisors' attendance records:

| Title | Name (Note 1) | Actual attendance (B) | Attendance by proxy | Actual attendance rate (%) (B/A) (Note 2) | Remarks |
|---|---|---|---|---|---|
| Chairman | Hong-Tu Tsai | 4 | 0 | 100% | - |
| Director | Chen-Sheng Industrial Co., Ltd.<br>Representative: Cheng-Chiu Tsai | 4 | 0 | 100% | |
| Director | Chia Yi Capital Co., Ltd.<br>Representative: Chi-Wei Joong | 4 | 0 | 100% | |
| Director | Cathay United Bank Foundation<br>Representative: Andrew Ming-Jian Kuo | 4 | 0 | 100% | |
| Director | Cathay Life Insurance Co., Ltd. Employees' Welfare Committee<br>Representative: Tiao-Kuei Huang | 4 | 0 | 100% | |
| Director | Cathay Life Insurance Co., Ltd. Employees' Welfare Committee<br>Representative: Ming-Ho Hsiung | 4 | 0 | 100% | |
| Director | Cathay Life Insurance Co., Ltd. Employees' Welfare Committee<br>Representative: Chang-Ken Lee | 4 | 0 | 100% | |
| Director | Chia Yi Capital Co., Ltd.<br>Representative: Grace Chen | 4 | 0 | 100% | |
| Independent Director | Feng-Chiang Miau | 4 | 0 | 100% | |
| Independent Director | Edward Yung-Do Way | 4 | 0 | 100% | |
| Independent Director | Li-Ling Wang | 4 | 0 | 100% | |
| Independent Director | Tang-Chieh Wu | 4 | 0 | 100% | |
| Independent Director | Pei-Pei Yu | 4 | 0 | 100% | |

Note 1: Where directors and supervisors are corporate entities, the names of corporate shareholders and their representatives are stated.

Note 2:

(1) The date of resignation is specified for directors or supervisors who had resigned prior to the close of the financial year. The percentage of actual attendance (%) is calculated based on the number of board of directors meetings held and the number of actual attendance during active duty.

(2) If a re-election of directors or supervisors had taken place prior to the close of the financial year, directors/supervisors of both the previous and the current term are listed; in which case, the remarks column would specify the re-election date and whether the director/supervisor was elected in the previous term, the new term, or both. Actual attendance rate (%) was calculated on the basis of the number of board meetings held during each director's term and the number of meetings actually attended by that director.

The 9th board of directors (reporting period: 2025.6.13-2025.12.31)

A total of 5 meetings (A) were held in the last year; below are directors' and supervisors' attendance records:

| Title | Name (Note 1) | Actual attendance (B) | Attendance by proxy | Actual attendance rate (%) (B/A) (Note 2) | Remarks |
|---|---|---|---|---|---|
| Chairman | Hong-Tu Tsai | 5 | 0 | 100% | 2025.6.13 Re-elected |
| Vice Chairman | Chia Yi Capital Co., Ltd.<br>Representative: Tzung-Han Tsai | 5 | 0 | 100% | 2025.6.13 Newly elected |
| Director | Cheng-Chiu Tsai | 5 | 0 | 100% | 2025.6.13 Re-elected |
| Director | Chia Yi Capital Co., Ltd.<br>Representative: Chi-Wei Joong | 5 | 0 | 100% | |
| Director | Chen-Sheng Industrial Co., Ltd.<br>Representative: Chung-Yan Tsai | 5 | 0 | 100% | 2025.6.13 Newly elected |
| Director | Cathay United Bank Foundation<br>Representative: Andrew Ming-Jian Kuo | 5 | 0 | 100% | 2025.6.13 Re-elected |
| Director | Cathay Charity Foundation<br>Representative: Ming-Ho Hsiung | 5 | 0 | 100% | |
| Director | Cathay Charity Foundation<br>Representative: Chang-Ken Lee | 5 | 0 | 100% | |
| Independent Director | Li-Ling Wang | 5 | 0 | 100% | |
| Independent Director | Tang-Chieh Wu | 5 | 0 | 100% | |
| Independent Director | Pei-Pei Yu | 5 | 0 | 100% | |
| Independent Director | Denny Cheng-Hung Kuo | 5 | 0 | 100% | 2025.6.13 Newly elected |
| Independent Director | James Wei Wang | 5 | 0 | 100% | |

Note 1: Where directors and supervisors are corporate entities, the names of corporate shareholders and their representatives are stated.

Note 2:

(1) The date of resignation is specified for directors or supervisors who had resigned prior to the close of the financial year. The percentage of actual attendance (%) is calculated based on the number of board of directors meetings held and the number of actual attendance during active duty.

(2) If a re-election of directors or supervisors had taken place prior to the close of the financial year, directors/supervisors of both the previous and the current term are listed; in which case, the remarks column would specify the re-election date and whether the director/supervisor was elected in the previous term, the new term, or both. Actual attendance rate (%) was calculated on the basis of the number of board meetings held during each director's term and the number of meetings actually attended by that director.

Attendance of independent directors at board of directors' meetings in 2025:

✓: In person; ☆: By proxy; ×: Absent

| 2025 | 1st | 2nd | 3rd | 4th | 5th | 6th | 7th | 8th | 9th | Remarks |
|---|---|---|---|---|---|---|---|---|---|---|
| Feng-Chiang Miau | ✓ | ✓ | ✓ | ✓ | — | — | — | — | — | Retired upon re-election on June 13, 2025; attendance at 4 meetings is required. |
| Edward Yung-Do Way | ✓ | ✓ | ✓ | ✓ | — | — | — | — | — | |
| Li-Ling Wang | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | Re-elected on June 13, 2025; attendance at 9 meetings is required. |
| Tang-Chieh Wu | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| Pei-Pei Yu | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| Denny Cheng-Hung Kuo | — | — | — | — | ✓ | ✓ | ✓ | ✓ | ✓ | Newly elected on June 13, 2025; attendance at 5 meetings is required. |
| James Wei Wang | — | — | — | — | ✓ | ✓ | ✓ | ✓ | ✓ | |

Directors' and supervisors' ongoing education in 2025

| Title | Name | Course date | | Exam Administrator | Course name | Course hours | Remarks |
|---|---|---|---|---|---|---|---|
| | | From | To | | | | |
| Chairman | Hong-Tu Tsai | 20250709 | 20250709 | Taiwan Stock Exchange Corporation (TWSE) | 2025 Cathay Sustainable Finance and Climate Change Summit | 6.0 | - |
| Vice Chairman | Tzung-Han Tsai | 20250416 | 20250416 | Cathay United Bank Co., Ltd. | 2025 (H1), Bank-wide AML Education and Training | 1.0 | - |
| | | 20250416 | 20250416 | Cathay United Bank Co., Ltd. | Cathay United Bank's Principles of Fair Treatment of Customers - Principles of Fair Treatment of Customers for Financial Service Enterprises | 3.0 | |
| | | 20250428 | 20250428 | Cathay United Bank Co., Ltd. | 2025 Cybersecurity Seminar: Analysis and Response to Zero Trust Architecture in the Financial Industry | 0.3 | |
| | | 20250709 | 20250709 | Taiwan Stock Exchange Corporation (TWSE) | 2025 Cathay Sustainable Finance and Climate Change Summit | 6.0 | |
| | | 20250716 | 20250716 | Cathay United Bank Co., Ltd. | 2025 Sexual Harassment Prevention Course | 0.3 | |
| | | 20250725 | 20250725 | Cathay United Bank Co., Ltd. | [2025 cybersecurity seminar] Sharing of AI governance trends in the financial industry | 0.4 | |
| | | 20250808 | 20250808 | Taipei Foundation of Finance | 2025 Financial Inclusion Education and Training | 2.0 | |
| | | 20250904 | 20250904 | Cathay United Bank Co., Ltd. | 2025 Anti-Money Laundering and Counter-Terrorism Financing Education and Training for Directors and Senior Management | 1.0 | |
| | | 20250915 | 20250915 | Cathay United Bank Co., Ltd. | 2025 Risk Management General Knowledge Course | 1.0 | |
| | | 20251016 | 20251016 | Cathay United Bank Co., Ltd. | 2025 (H2), Bank-wide AML Education and Training | 1.0 | |
| | | 20251021 | 20251021 | Cathay United Bank Co., Ltd. | [2025 Promotion of knowledge to executives] Internal ratings-based (IRB) for credit risk | 0.5 | |
| | | 20251021 | 20251021 | Cathay Life Insurance Co., Ltd. | 2025 Board of Directors, Supervisors and Senior Manager Anti-Money Laundering and Counter | 1.0 | |

| Title | Name | Course date | | Exam Administrator | Course name | Course hours | Remarks |
|---|---|---|---|---|---|---|---|
| | | From | To | | | | |
| | | | | | Terrorism Financing Education and Training Materials | | |
| | | 20251021 | 20251021 | Cathay Life Insurance Co., Ltd. | 2025 Education Training for Fair Treatment for Directors, Supervisors and Senior Management | 0.5 | |
| | | 20251021 | 20251021 | Cathay Life Insurance Co., Ltd. | 2025 Information Security Education and Training for Directors, Supervisors and Senior Management | 1.0 | |
| | | 20251112 | 20251112 | Cathay Life Insurance Co., Ltd. | 2025 Online Course for Directors/Supervisors – IFRS 17 Education and Training | 3.0 | |
| Director | Cheng-Chiu Tsai | 20250709 | 20250709 | Taiwan Stock Exchange Corporation (TWSE) | 2025 Cathay Sustainable Finance and Climate Change Summit | 6.0 | |
| | | 20251015 | 20251015 | Institute of Financial Law and Crime Prevention | Workshop for Directors, Supervisors, and Senior Executives - Operational Management Impact and Financial Statement Interpretation under IFRS 17 Reforms | 3.0 | - |
| Director | Chi-Wei Joong | 20250423 | 20250423 | Cathay United Bank Co., Ltd. | 2025 Cybersecurity Seminar: Analysis and Response to Zero Trust Architecture in the Financial Industry | 0.3 | |
| | | 20250624 | 20250624 | Taiwan Corporate Governance Association | Professional courses for corporate governance officers: governance and meeting management | 3.0 | |
| | | 20250717 | 20250717 | Cathay United Bank Co., Ltd. | 2025 Sexual Harassment Prevention Course | 0.3 | |
| | | 20250718 | 20250718 | Cathay United Bank Co., Ltd. | [2025 cybersecurity seminar] Sharing of AI governance trends in the financial industry | 0.4 | |
| | | 20250801 | 20250801 | Taiwan Corporate Governance Association | Corporate governance officer professional course: corporate governance officer and board management | 3.0 | |
| | | 20250807 | 20250807 | Taipei Foundation of Finance | 2025 Financial Inclusion Education and Training | 2.0 | |
| | | 20250901 | 20250901 | Cathay United Bank Co., Ltd. | 2025 Anti-Money Laundering and Counter-Terrorism Financing Education and Training for Directors and Senior Management | 1.0 | |
| | | 20251022 | 20251022 | Cathay United Bank Co., Ltd. | [2025 Promotion of knowledge to executives] Internal ratings-based (IRB) for credit risk | 0.5 | |
| Director | Chung-Yan Tsai | 20250709 | 20250709 | Taiwan Stock Exchange Corporation (TWSE) | 2025 Cathay Sustainable Finance and Climate Change Summit | 6.0 | |
| | | 20251103 | 20251103 | Cathay Life Insurance Co., Ltd. | 2025 Online Course for Directors/Supervisors – IFRS 17 Education and Training | 3.0 | |
| | | 20251103 | 20251103 | Cathay Life Insurance Co., Ltd. | 2025 Board of Directors, Supervisors and Senior Manager Anti-Money Laundering and Counter Terrorism Financing Education and Training Materials | 1.0 | - |
| | | 20251103 | 20251103 | Cathay Life Insurance Co., Ltd. | 2025 Education Training for Fair Treatment for Directors, Supervisors and Senior Management | 0.5 | |
| | | 20251103 | 20251103 | Cathay Life Insurance Co., Ltd. | 2025 Information Security Education and Training for Directors, Supervisors and Senior Management | 1.0 | |

| Title | Name | Course date | | Exam Administrator | Course name | Course hours | Remarks |
|---|---|---|---|---|---|---|---|
| | | From | To | | | | |
| Director | Andrew Ming-Jian Kuo | 20250225 | 20250225 | Cathay United Bank Co., Ltd. | 2025 (H1), Bank-wide AML Education and Training | 1.0 | - |
| | | 20250415 | 20250415 | Cathay United Bank Co., Ltd. | Cathay United Bank's Principles of Fair Treatment of Customers - Principles of Fair Treatment of Customers for Financial Service Enterprises | 3.0 | |
| | | 20250430 | 20250430 | Cathay United Bank Co., Ltd. | 2025 Cybersecurity Seminar: Analysis and Response to Zero Trust Architecture in the Financial Industry | 0.3 | |
| | | 20250709 | 20250709 | Taiwan Stock Exchange Corporation (TWSE) | 2025 Cathay Sustainable Finance and Climate Change Summit | 6.0 | |
| | | 20250715 | 20250715 | Cathay United Bank Co., Ltd. | 2025 Sexual Harassment Prevention Course | 0.3 | |
| | | 20250721 | 20250721 | Cathay United Bank Co., Ltd. | [2025 cybersecurity seminar] Sharing of AI governance trends in the financial industry | 0.4 | |
| | | 20250807 | 20250807 | Taipei Foundation of Finance | 2025 Financial Inclusion Education and Training | 2.0 | |
| | | 20250901 | 20250901 | Cathay United Bank Co., Ltd. | 2025 Anti-Money Laundering and Counter-Terrorism Financing Education and Training for Directors and Senior Management | 1.0 | |
| | | 20250916 | 20250916 | Cathay United Bank Co., Ltd. | 2025 Risk Management General Knowledge Course | 1.0 | |
| | | 20251020 | 20251020 | Cathay United Bank Co., Ltd. | [2025 Promotion of knowledge to executives] Internal ratings-based (IRB) for credit risk | 0.5 | |
| | | 20251020 | 20251020 | Cathay United Bank Co., Ltd. | 2025 (H2), Bank-wide AML Education and Training | 1.0 | |
| Director | Ming-Ho Hsiung | 20250709 | 20250709 | Taiwan Stock Exchange Corporation (TWSE) | 2025 Cathay Sustainable Finance and Climate Change Summit | 6.0 | - |
| | | 20251104 | 20251104 | Cathay Life Insurance Co., Ltd. | 2025 Board of Directors, Supervisors and Senior Manager Anti-Money Laundering and Counter Terrorism Financing Education and Training Materials | 1.0 | |
| | | 20251104 | 20251104 | Cathay Life Insurance Co., Ltd. | 2025 Education Training for Fair Treatment for Directors, Supervisors and Senior Management | 0.5 | |
| | | 20251104 | 20251104 | Cathay Life Insurance Co., Ltd. | 2025 Information Security Education and Training for Directors, Supervisors and Senior Management | 1.0 | |
| | | 20251216 | 20251216 | Cathay Life Insurance Co., Ltd. | 2025 Online Course for Directors/Supervisors – IFRS 17 Education and Training | 3.0 | |
| Director | Chang-Ken Lee | 20250709 | 20250709 | Taiwan Stock Exchange Corporation (TWSE) | 2025 Cathay Sustainable Finance and Climate Change Summit | 6.0 | - |
| | | 20251028 | 20251028 | Cathay Life Insurance Co., Ltd. | 2025 Board of Directors, Supervisors and Senior Manager Anti-Money Laundering and Counter Terrorism Financing Education and Training Materials | 1.0 | |
| | | 20251028 | 20251028 | Cathay Life Insurance Co., Ltd. | 2025 Education Training for Fair Treatment for Directors, Supervisors and Senior Management | 0.5 | |
| | | 20251028 | 20251028 | Cathay Life Insurance Co., Ltd. | 2025 Information Security Education and Training for Directors, Supervisors and Senior Management | 1.0 | |

| Title | Name | Course date | | Exam Administrator | Course name | Course hours | Remarks |
|---|---|---|---|---|---|---|---|
| | | From | To | | | | |
| | | 20251103 | 20251103 | Cathay Life Insurance Co., Ltd. | 2025 Online Course for Directors/Supervisors – IFRS 17 Education and Training | 3.0 | |
| Independent Director | Li-Ling Wang | 20250715 | 20250715 | Cathay United Bank Co., Ltd. | 2025 Sexual Harassment Prevention Course | 0.3 | - |
| | | 20250919 | 20250919 | Cathay United Bank Co., Ltd. | 2025 Anti-Money Laundering and Counter-Terrorism Financing Education and Training for Directors and Senior Management | 1.0 | |
| | | 20250919 | 20250919 | Taipei Foundation of Finance | 2025 Financial Inclusion Education and Training | 2.0 | |
| | | 20250922 | 20250922 | Cathay United Bank Co., Ltd. | [2025 cybersecurity seminar] Sharing of AI governance trends in the financial industry | 0.4 | |
| | | 20251014 | 20251014 | International Project Management Association ( IPMA) | Continuing education courses for directors of listed companies - SDGs and ESG sustainable management | 3.0 | |
| | | 20251121 | 20251121 | International Project Management Association ( IPMA) | Continuing education courses for directors of listed companies - Digital technology and AI trends: Risks and opportunities in business operations. | 3.0 | |
| | | 20251125 | 20251125 | Cathay United Bank Co., Ltd. | [2025 Promotion of knowledge to executives] Internal ratings-based (IRB) for credit risk | 0.5 | |
| | | 20251126 | 20251126 | Cathay Life Insurance Co., Ltd. | 2025 Board of Directors, Supervisors and Senior Manager Anti-Money Laundering and Counter Terrorism Financing Education and Training Materials | 1.0 | |
| | | 20251126 | 20251126 | Cathay Life Insurance Co., Ltd. | 2025 Education Training for Fair Treatment for Directors, Supervisors and Senior Management | 0.5 | |
| | | 20251126 | 20251126 | Cathay Life Insurance Co., Ltd. | 2025 Information Security Education and Training for Directors, Supervisors and Senior Management | 1.0 | |
| | | 20251126 | 20251126 | Cathay Life Insurance Co., Ltd. | 2025 Online Course for Directors/Supervisors – IFRS 17 Education and Training | 3.0 | |
| Independent Director | Tang-Chieh Wu | 20250314 | 20250314 | Insurance Institute of the Republic of China | 2025 Insurance Industry IFRS 17 Conference - IFRS 17 Shake-up: Financial forecasting, interpretation, and management for the property and casualty insurance industry | 3.5 | - |
| | | 20250321 | 20250321 | Taiwan Academy of Banking and Finance (TABF) | Seminar on employee equity compensation related trust structure and trust agreement reference model | 3.0 | |
| | | 20250410 | 20250410 | Corporate Operating and Sustainability Development Association | Enterprise risk and AI application risk management - oversight responsibility of the Board of Directors and corporate governance level | 3.0 | |
| | | 20250416 | 20250416 | Securities and Futures Institute (SFI) | Application of carbon credit trading mechanism to business management | 3.0 | |
| | | 20250422 | 20250422 | Taiwan Academy of Banking and Finance (TABF) | Financial Technology Series - Applications, Evaluation, and Management of Generative AI in the Financial Industry | 3.0 | |
| | | 20250512 | 20250512 | Cathay United Bank Co., Ltd. | 2025 Cybersecurity Seminar: Analysis and Response to Zero Trust | 0.3 | |

| Title | Name | Course date | | Exam Administrator | Course name | Course hours | Remarks |
|---|---|---|---|---|---|---|---|
| | | From | To | | | | |
| | | | | | Architecture in the Financial Industry | | |
| | | 20250604 | 20250604 | Insurance Institute of the Republic of China | Corporate Governance Seminar (5th Session, 2025) - Challenges and Future Trends Facing Information Security in the Financial and Insurance Industry | 3.0 | |
| | | 20250606 | 20250606 | Financial Examination Bureau (FSC) | Financial Holdings Company Internal Audit Seminar | 3.0 | |
| | | 20250624 | 20250624 | Taiwan Academy of Banking and Finance (TABF) | Trust enterprise supervisory personnel on-the-job training program (session 40) | 6.0 | |
| | | 20250709 | 20250709 | Taiwan Stock Exchange Corporation (TWSE) | 2025 Cathay Sustainable Finance and Climate Change Summit | 6.0 | |
| | | 20250721 | 20250721 | Cathay United Bank Co., Ltd. | 2025 Sexual Harassment Prevention Course | 0.3 | |
| | | 20250721 | 20250721 | Cathay United Bank Co., Ltd. | [2025 cybersecurity seminar] Sharing of AI governance trends in the financial industry | 0.4 | |
| | | 20250812 | 20250812 | Taipei Foundation of Finance | 2025 Financial Inclusion Education and Training | 2.0 | |
| | | 20250812 | 20250812 | Taiwan Academy of Banking and Finance (TABF) | Corporate Governance Lecture (Session 234) - Family Trust Planning and Implementation | 3.0 | |
| | | 20250820 | 20250820 | Insurance Institute of the Republic of China | Corporate governance seminar (10th Session, 2025) - Climate-related Risks and Opportunities - Introduction to Best Practices in the financial and insurance industry | 3.0 | |
| | | 20250903 | 20250903 | Taiwan Corporate Governance Association | The 21st (2025) International Corporate Governance Summit Forum - The Role of the Board of Directors in Shaping Corporate Strategy in a Time of Global Environmental Change | 3.0 | |
| | | 20250915 | 20250915 | Cathay United Bank Co., Ltd. | 2025 Anti-Money Laundering and Counter-Terrorism Financing Education and Training for Directors and Senior Management | 1.0 | |
| | | 20251110 | 20251110 | Cathay United Bank Co., Ltd. | [2025 Promotion of knowledge to executives] Internal ratings-based (IRB) for credit risk | 0.5 | |
| | | 20251125 | 20251125 | Financial Examination Bureau (FSC) | Financial Holding Companies and Domestic Banks Internal Audit Symposium | 3.5 | |
| | | 20251127 | 20251127 | Cathay Securities Corporation | 2025 “Anti-Money Laundering and Counter Terrorism Financing” Education and Training for Directors and Supervisors | 1.0 | |
| | | 20251127 | 20251127 | Cathay Life Insurance Co., Ltd. | 2025 Board of Directors, Supervisors and Senior Manager Anti-Money Laundering and Counter Terrorism Financing Education and Training Materials | 1.0 | |
| | | 20251127 | 20251127 | Cathay Life Insurance Co., Ltd. | 2025 Education Training for Fair Treatment for Directors, Supervisors and Senior Management | 0.5 | |
| | | 20251127 | 20251127 | Cathay Life Insurance Co., Ltd. | 2025 Information Security Education and Training for | 1.0 | |

| Title | Name | Course date | | Exam Administrator | Course name | Course hours | Remarks |
|---|---|---|---|---|---|---|---|
| | | From | To | | | | |
| | | | | | Directors, Supervisors and Senior Management | | |
| | | 20251205 | 20251205 | Insurance Institute of the Republic of China | Corporate Governance Seminar (16th Session, 2025) - Sustainable Risk Management and Governance | 3.0 | |
| Independent Director | Pei-Pei Yu | 20250709 | 20250709 | Taiwan Stock Exchange Corporation (TWSE) | 2025 Cathay Sustainable Finance and Climate Change Summit | 6.0 | - |
| | | 20250926 | 20250926 | Taiwan Corporate Governance Association | The current global economic situation and the effects of Trump's new policy | 3.0 | |
| | | 20250926 | 20250926 | Taiwan Corporate Governance Association | Cybersecurity governance and management under the geopolitical situation | 3.0 | |
| | | 20251015 | 20251015 | Institute of Financial Law and Crime Prevention | Workshop for Directors, Supervisors, and Senior Executives - Operational Management Impact and Financial Statement Interpretation under IFRS 17 Reforms | 3.0 | |
| | | 20251127 | 20251127 | Cathay Life Insurance Co., Ltd. | 2025 Board of Directors, Supervisors and Senior Manager Anti-Money Laundering and Counter Terrorism Financing Education and Training Materials | 1.0 | |
| | | 20251127 | 20251127 | Cathay Life Insurance Co., Ltd. | 2025 Education Training for Fair Treatment for Directors, Supervisors and Senior Management | 0.5 | |
| | | 20251127 | 20251127 | Cathay Life Insurance Co., Ltd. | 2025 Information Security Education and Training for Directors, Supervisors and Senior Management | 1.0 | |
| | | 20251128 | 20251128 | Cathay Securities Corporation | 2025 "Anti-Money Laundering and Counter Terrorism Financing" Education and Training for Directors and Supervisors | 1.0 | |
| Independent Director | Denny Cheng-Hung Kuo | 20250522 | 20250522 | Taiwan Corporate Governance Association | Introduction and Discussion of Global Minimum Tax | 3.0 | - |
| | | 20250708 | 20250708 | Insurance Institute of the Republic of China | Corporate Governance Seminar (7th Session, 2025) - Offshore Wind Power Practice and Related Legal Issues | 3.0 | |
| | | 20250719 | 20250719 | Cathay United Bank Co., Ltd. | [2025 cybersecurity seminar] Sharing of AI governance trends in the financial industry | 0.4 | |
| | | 20250731 | 20250731 | Taiwan Stock Exchange Corporation (TWSE) | 2025 Summit of Taiwan's Capital Market | 3.0 | |
| | | 20250808 | 20250808 | Taipei Foundation of Finance | 2025 Financial Inclusion Education and Training | 2.0 | |
| | | 20250808 | 20250808 | Cathay United Bank Co., Ltd. | 2025 Sexual Harassment Prevention Course | 0.3 | |
| | | 20251008 | 20251008 | Cathay United Bank Co., Ltd. | 2025 Anti-Money Laundering and Counter-Terrorism Financing Education and Training for Directors and Senior Management | 1.0 | |
| | | 20251018 | 20251018 | Cathay United Bank Co., Ltd. | [2025 Promotion of knowledge to executives] Internal ratings-based (IRB) for credit risk | 0.5 | |
| | | 20251029 | 20251029 | Taiwan Corporate Governance Association | Sustainability, Risks, and Information Security in the AI Era | 3.0 | |
| Independent Director | James Wei Wang | 20251118 | 20251118 | Taiwan Corporate Governance Association | New ways of thinking about enterprise risk management through integrated strategic development and climate change | 3.0 | - |

| Title | Name | Course date | | Exam Administrator | Course name | Course hours | Remarks |
|---|---|---|---|---|---|---|---|
| | | From | To | | | | |
| | | 20251120 | 20251120 | Taiwan Corporate Governance Association | The Latest Changes to the Taxation and Investment Environment in the US | 3.0 | |
| | | 20251120 | 20251120 | Taiwan Corporate Governance Association | Development Trend and Practical Case Study of Corporate Mergers and Acquisitions from the Perspective of Directors and Supervisors | 3.0 | |

Other items to be stated:

1. Where the operation of the Board of Directors meets any of the following circumstances, the minutes concerned shall clearly state the meeting date, term, contents of motions, opinions of all independent directors and the Company's resolution of said opinions:

   (1) Conditions described in Article 14-3 of the Securities and Exchange Act: According to Article 14-5 of the Securities and Exchange Act, Article 14-3 does not apply to the Company.

   (2) Any other resolution(s) approved but with independent directors voicing opposing or qualified opinions on the record or in writing: None.

2. In instances where a director recused himself/herself due to a conflict of interest, the minutes shall clearly state the director's name, contents of the motion and resolution thereof, reason for not voting and actual voting counts:

| Directors | Motion | Reasons for avoiding conflict of interest | Participation in voting process |
|---|---|---|---|
| Hong-Tu Tsai, Chang-Ken Lee, Grace Chen | Issued bonuses to managers for fiscal year 2024 | This motion concerned the interests of Director Hong-Tu Tsai's direct relatives and the following directors | Disassociated from discussion and voting |
| Hong-Tu Tsai, Chang-Ken Lee, Grace Chen | Allocation of Employee Compensation for 2024 | This motion concerned the interests of Director Hong-Tu Tsai's direct relatives and the following directors | Disassociated from discussion and voting |
| Hong-Tu Tsai, Cheng-Chiu Tsai, Chi-Wei Joong, Andrew Ming-Jian Kuo, Tiao-Kuei Huang, Ming-Ho Hsiung, Chang-Ken Lee, Grace Chen | Allocation of director remuneration for 2024 | The motion concerned the interests of Director Hong-Tu Tsai and corporate entities represented by the following directors | Disassociated from discussion and voting |
| Hong-Tu Tsai, Cheng-Chiu Tsai, Chi-Wei Joong, Andrew Ming-Jian Kuo, Ming-Ho Hsiung, Chang-Ken Lee, Grace Chen, Li-Ling Wang, Tang-Chieh Wu, Pei-Pei Yu | To nominate and confirm candidates for the election of the Company's 9th board of directors (including independent directors), and to review eligibility of independent director candidates. | The content of the motion involves the following directors, their blood relatives within the second degree of kinship, and their representative legal entities. | Disassociated from discussion and voting |
| Hong-Tu Tsai, Andrew Ming-Jian Kuo, Chang-Ken Lee, Pei-Pei Yu | Removal of restrictions imposed against the Company's directors engaging in competing businesses | This motion concerned the interests of Director Hong-Tu Tsai's direct relatives and the following directors | Disassociated from discussion and voting |
| Hong-Tu Tsai | Discussion to grant approval for managers' concurrent involvement in other profit-seeking enterprises, and to remove restrictions on competing business involvements. | This motion concerned the interests of Director Hong-Tu Tsai's direct relatives | Disassociated from discussion and voting |
| Hong-Tu Tsai, Chang-Ken Lee, Grace Chen | Adjustment to Cathay Financial Holdings manager salaries and periodic review of manager compensation | This motion concerned the interests of Director Hong-Tu Tsai's direct relatives and the following directors | Disassociated from discussion and voting |
| Li-Ling Wang, Tang-Chieh Wu, Pei-Pei Yu, Denny Cheng-Hung Kuo, Chang-Ken Lee | Appointment of the next functional committee members of the Company. | The motion concerned the interest of directors listed on the left | Disassociated from discussion and voting |
| Hong-Tu Tsai, Tzung-Han Tsai, Chi-Wei Joong, Andrew Ming-Jian Kuo, Li-Ling Wang, Tang-Chieh Wu, | To appoint new directors and supervisors for the Company's subsidiaries "Cathay United Bank" and "Cathay Securities". | The motion concerned Director Hong-Tu Tsai's blood relatives within the second degree of kinship, Director Tsung-Han Tsai and his blood relatives within the second degree of kinship, and the other directors listed below. | Disassociated from discussion and voting |

| Directors | Motion | Reasons for avoiding conflict of interest | Participation in voting process |
|---|---|---|---|
| Pei-Pei Yu,<br>Denny Cheng-Hung Kuo | | | |
| Hong-Tu Tsai,<br>Tzung-Han Tsai,<br>Chi-Wei Joong,<br>Chung-Yan Tsai,<br>Li-Ling Wang,<br>Tang-Chieh Wu,<br>Pei-Pei Yu,<br>Denny Cheng-Hung Kuo,<br>James Wei Wang | Compensation for Vice Chairman, independent directors and external directors of the 9th board. | This motion concerned the interests of Director Hong-Tu Tsai's blood relative within the second degree of kinship and the following directors. | Disassociated from discussion and voting |
| Denny Cheng-Hung Kuo | The Company's "Risk Management Committee" changed its name, the "Organizational Rules" was amended, and a new member was appointed. | The motion concerned the interest of directors listed on the left | Disassociated from discussion and voting |
| Chang-Ken Lee | The Company's personnel matters. | The motion concerned the interest of directors listed on the left | Disassociated from discussion and voting |
| Chang-Ken Lee | Presentation of "2026 Audit Plan" proposed by the Company's Auditing Division | The motion concerned the interest of directors listed on the left | Disassociated from discussion and voting |
| Chang-Ken Lee | The Company's personnel matters. | The motion concerned the interest of directors listed on the left | Disassociated from discussion and voting |
| Hong-Tu Tsai,<br>Tzung-Han Tsai | The Company intends to purchase digital development personnel to assist in project expansion. | The motion concerns companies in which Director Hong-Tu Tsai and Director Tsung-Han Tsai have second-degree blood relatives serving as directors. | Disassociated from discussion and voting |
| Hong-Tu Tsai,<br>Tzung-Han Tsai | The proposal to renew the title sponsorship for the Cathay One Team e-sports team operated by Bowl Cut Entertainment Co., Ltd. | The motion did not concern the interests of the directors listed on the left in any substantial or direct manner. These directors were not required to recuse by law, but they had voluntarily recused out of respect for the highest corporate governance standard | Disassociated from discussion and voting |

3. TWSE/TPEx listed financial holding companies are required to disclose the cycle, duration, scope, method and detail of board performance self (or peer) evaluations performed, and complete Table 2 (2) Execution of Board Performance Evaluation.

**Table 2 (2) Execution of Board Performance Evaluation**

| | Assessment cycle (Note 1) | Assessment duration (Note 2) | Scope of assessment (Note 3) | Assessment method (Note 4) | Assessment details (Note 5) |
|---|---|---|---|---|---|
| External evaluation of 2024 performance for board of directors (Executed from February to April 2025) | At least once every three years | January 1, 2024 ~ December 31, 2024 | Board of Directors | ◆The Company has been engaging professional, independent institutions, experts or scholars from outside the organization to conduct at least once every three years. Details of the assessment, including the indicators used, the procedures, target accomplishment rate and interpretation of assessment outcomes, are planned and executed by the external institutions, experts or scholars.<br>◆In February 2025, the Company engaged "Taiwan Institute of Ethical Business" (referred to as "External Evaluator" below) to conduct the external evaluation on the Board of Directors' performance for 2024. It produced an assessment report and raised the suggestions about optimization on April 30, 2025. The results were raised for discussion during the Board of Directors meeting held on May 15, 2025, and have been approved and implemented accordingly | The External Evaluator had made the following conclusions based on observation of the board's performance:<br>1. The Company's directors acknowledge the impact posed by the shareholder structure on the composition of the Board of Directors. Insofar as the equity remains stable, the Company introduces independent directors with diverse backgrounds and makes the independent directors have the in-depth understanding about various business activities of the Company's Group and participate in the supervision of the management team. The Board of Directors is also committed to establishing an environment of mutual trust to allow the directors to express their opinions without reservation and communicate and discuss with each other.<br>2. In consideration of the corporate culture shaped by the major shareholders, the values of the Company's professional managers are basically similar so as to help stabilize the corporate culture. The Company not only values the increase in corporate value to benefit shareholders but also focuses on enhancement of the Company's long-term development advantages through ethical management and innovation.<br>3. The Company's directors adopt a more comprehensive view toward the risk management and care the talent issues. The Company maintains its competitiveness in the talent market based on its remuneration system and training courses. Meanwhile, it also works on the issues from the perspective of gender equality and social bonding and achieves outstanding results.<br>The External Evaluator made the following recommendations regarding the operation of the board: |

| | Assessment cycle (Note 1) | Assessment duration (Note 2) | Scope of assessment (Note 3) | Assessment method (Note 4) | Assessment details (Note 5) |
|---|---|---|---|---|---|
| | | | | to execute the improvement measures.<br>◆For this assessment, the External Evaluator had assigned an executive panel to review board meeting and corporate governance-related information provided by the Company for 2024, and to survey and interview directors individually. The goal of this executive panel was to observe how the board functions and to raise recommendations.<br>◆The External Evaluator is a non-profit academic organization consisting of experts and scholars from various fields. The organization focuses on the research and promotion of integrity, corporate governance, fraud prevention and forensic practices that conform with world standards. The executive panel possessed expertise including accounting, law and corporate governance that were relevant to this evaluation. Furthermore, the External Evaluator and executive panel did not engage the Company in any business dealing that would compromise independence. | 1. Continue to focus on the Company's potential director candidates and improvement of the directors' expertise:<br>(1) The number of directors of each gender in the Board of Directors of the Company is advised to account for more than one-third of the whole directors.<br>(2) The Company's Board members need to think about the digital transformation ability on the basis of information security.<br>2. Continue to focus on the interest and right of the Company's employees and optimize the care measures:<br>(1) Continue to strengthen the mental support and professional assistance for the Company's employees.<br>(2) Propose that all of the Company's employees may participate in the family care, regardless of gender.<br>(3) Continue to focus on and evaluate the application of AI and train the Company's employees to use new tools and engage in the human-machine collaboration.<br>The Company has planned and taken the following improvement measures in response to the assessment report and recommendations raised by the External Evaluator:<br>1. Concerning the External Evaluator's suggestion that the Company should focus on the Company's potential director candidates and improvement of the directors' expertise:<br>(1) The Company will continue to recruit talents from the industry, government and academia proactively, and consider the gender and other diversity indicators of the Board members and continue to review and adjust them to implement the Board member diversity policy and the improve the corporate governance performance.<br>(2) The Company has provided the directors with various resources about the continuing education of information security to improve the Board of Directors' expertise in information security and help the Company continue to leverage its role dedicated to professional supervision in the process of the Company's digital transformation and development.<br>2. Concerning the External Evaluator's suggestion that the Company should continue to focus on the interest and right of the Company's employees and optimize the care measures:<br>(1) The Company will self-produce its own podcast to allow professional psychologists to answer and clarify the questions raised by colleagues anonymously, so as to build the supportive work culture.<br>(2) The Company will integrate flexible work shifts and mobile work policies to support colleagues in packing their careers at different stages of life and seeking balance between work and family care.<br>(3) The Company will continue to focus on the potential and ethical risk of the application of AI in the talent management field, and provide employees with AI tool training and human-machine collaboration courses, in order to promote the co-evolution of new technologies and human resource development. |

| | Assessment cycle (Note 1) | Assessment duration (Note 2) | Scope of assessment (Note 3) | Assessment method (Note 4) | Assessment details (Note 5) |
|---|---|---|---|---|---|
| Internal evaluation of 2025 performance for board of directors and functional committees | Once a year | January 1, 2025 ~ December 31, 2025 | Board of Directors and functional committees (including the Audit Committee, Remuneration Committee, Corporate Governance and Nomination Committee, Risk Management and Information Security Committee, and Sustainability Committee) | ◆The board of directors, each functional committee members and board meeting organizers were invited to conduct assessments on the board's and each functional committee's performance.<br>◆Performance of the board and functional committees was then assigned one of five ratings: Exceptional, Above Standard, Standard, Substandard, or Unacceptable. Results of the above performance assessment will be submitted to the board of directors for discussion and approval. | Internal assessment of Board of Directors performance covered five main aspects:<br>1. Level of participation in the Company's operations.<br>2. Improvement of Board of Director's decision quality.<br>3. Composition and structure of the board of directors.<br>4. Election and ongoing education of directors.<br>5. Internal control.<br>Internal assessment of functional committees performance covered five main aspects:<br>1. Level of participation in the Company's operations.<br>2. Awareness of the duties of the functional committees.<br>3. Improvement of functional committee's decision quality.<br>4. Composition and member selection of functional committees<br>5. Internal control.<br>For the internal performance evaluation of the board of directors and functional committees of the Company in 2025, the "qualitative indicators" were self-evaluated by all directors and functional committee members, and the "quantitative indicators" were calculated by the board meeting organizer based on quantitative data. After the board meeting organizer calculated the average score of all indicators, the internal performance evaluation results of the board of directors and functional committees (Audit, Remuneration, Corporate Governance and Nomination, Risk Management and Information Security, and Corporate Sustainability Committees) were all "Exceptional" and were reported to the board of directors on February 4, 2026, for discussion and approval. |
| Evaluation of 2025 performance for individual directors | Once a year | January 1, 2025 ~ December 31, 2025 | Individual directors (including independent directors) who served as directors (including independent directors) of the Company for at least three months during the year and were still in office at the time of evaluation. | ◆Board member self-assessment: Self-assessments are performed using assessment indicators based on information provided by the management.<br>◆Independent directors' review: Directors' self-assessments are reviewed by independent directors using appropriate assessment indicators. | Individual director performance assessment covered the following aspects:<br>1. Director's awareness toward the Company's goals and missions.<br>2. Director's awareness of duties.<br>3. Level of participation in the Company's operations.<br>4. Management and communication of internal relations.<br>5. Professionalism and ongoing education of directors.<br>6. Supervision over corporate finance and operations.<br>7. Supervision over corporate internal audit, internal control, risk management and compliance.<br>8. Company credit rating.<br>9. Fulfillment of corporate sustainability (CS).<br>Individual director performance assessment should combine with internal control and risk assessment indicators. According to "Cathay Financial Holdings Co., Ltd., Director Compensation Guidelines", remuneration will not be paid to directors that fail the annual individual director performance assessment.<br>The results of director performance assessment were determined to be "Pass" for all the directors in 2025. |

Note 1: Represents the frequency of board performance evaluation, e.g.: once a year.

Note 2: Represents the duration covered by performance evaluation, e.g.: performance of the board of directors between January 1 and December 31, 2025, was assessed.

Note 3: The scope of assessment covers performance of the board as a whole, the individual directors and functional committees.

Note 4: Assessment methods include: board internal self-assessment, director self-assessment, peer assessment, assessment by external institution or expert, and other methods as deemed appropriate.

Note 5: Assessment details, by scope of assessment, include at least the following:

(1) Board performance assessment: board's participation in the Company's operations, the quality of board's decisions, the board's composition, election and ongoing education of board members, and enforcement of internal control.

(2) Director individual performance assessment: director's awareness toward the Company's goals and missions, awareness of duties, level of participation in the Company's operations, maintenance of internal relations and communication, professionalism and ongoing education, and enforcement of internal control.

(3) Performance assessment for functional committees: participation in the Company's operations, awareness of duties, quality of committee's decisions, composition and member selection, and enforcement of internal control.

4. Enhancements to the functionality of the board of directors in the current and the most recent year (e.g. establishment of an Audit Committee, improvement of information transparency etc), and the progress of such enhancements:

■ **Strengthen the composition and functions of the Board of Directors**

Board of Directors: The Company adopts a "candidate nomination system." If shareholders holding more than 1% of the Company's total number of issued shares do not propose a list of director candidates, all director candidates are nominated by the "Corporate Governance and Nomination Committee" and submitted to the shareholders' meeting for election after board resolution. The Board of Directors consists of more than ten Directors. The board members have extensive experience and expertise in finance, digital finance, information technology, commerce, overseas markets, M&A, and management. Through the participation of the Outside Directors and independent directors on the Company's Board of Directors, they not only provide valuable suggestions on the Company's long-term development strategy but also leverage their past experience to offer objective guidance and supervision, which helps enhance the board's independence. The Company completed the 9th-term directors' election on June 13, 2025. Among them, the new independent director, Mr. Denny Cheng-Hung Kuo, has professional experience and knowledge in commerce, finance, accounting, and information technology, while Mr. James Wei Wang has professional experience and knowledge in commerce, finance, information technology, and overseas markets. The new director, Mr. Tzung-Han Tsai, has experience and knowledge in finance, commerce, economics, law, overseas markets, and M&A, while Mr. Chung-Yan Tsai has experience and knowledge in commerce, finance, construction, and health management. This effectively enhances the diversification of the Company's board members and the effectiveness of corporate governance. (For the diversity of the Company's Board members, please refer to the following for details: "Directors and Supervisors Information (II) / II. Diversity and Independence of the Board / (I) Board diversity " and "Status of Corporate Governance, deviation and causes of deviation from Corporate Governance Best-Practice Principles for Financial Holding Companies / II. Composition and Responsibilities of Board of Directors / (I) Does the Board of Directors have a diversity policy and specific management objectives in place? / Implementation Status / Summary").

Functional Committees: To strengthen the professional functions of the Board of Directors and align with international practices, the Company has established the "Audit Committee," "Remuneration Committee," "Corporate Governance and Nomination Committee," "Risk Management and Information Security Committee," and "Corporate Sustainability Committee." The "Audit Committee" assists the Board of Directors in making important decisions through its professional division of work and independent and detached positions. The "Remuneration Committee" provides professional opinions and important resolutions on the performance evaluation of directors and managers, the formulation and revision of the remuneration standards, and the remuneration of directors and managers, in order to effectively establish the remuneration and performance evaluation system for directors and managers, and thereby enhance the Company's operational performance. Furthermore, through the "Corporate Governance and Nomination Committee", the functions of the nominating board candidates, constructing the organizational frameworks of respective functional committees, and reviewing board operation related regulations have been performed, in the hope of enhancing board effectiveness. Since the establishment of the said committee, the following mechanisms regarding board operations have been added: "The Company shall arrange orientation for the

board of directors taking up the post for the first time", the inclusion of "The Evaluation of the Functional Committee's Performance", the setup of "Chief Corporate Governance Officer", and the addition of "Standard Operating Procedures for Resolving Directors' Requests". The "Risk Management and Information Security Committee" reviews the Company's "Risk Management and Information Security Policy and Guidelines," "Annual Risk Appetite or Limit Approved by the Board of Directors," "Risk Management Business Execution," and "Overall Information Security Implementation Status" based on its professional division of work and independent, detached position. The Committee then submits its proposals to the Board of Directors for resolution, effectively strengthening the Company's risk management and information security-related operational mechanisms. The duties of the "Corporate Sustainability Committee" include reviewing the Company's sustainability-related policies, systems, strategic directions, annual plans and sustainability report, and supervising the implementation effectiveness of the Company's sustainability strategies and annual plans as well as project activities.

Chief Corporate Governance Officer: In 2018, the board of directors approved a resolution to create the position of "Corporate Governance Officer" to further enforce the corporate governance framework. The position is held by the head of the Legal and Administration Division (executive vice president grade). In January 2019, the board of directors resolved to adjust the prerequisites for the "Chief Corporate Governance Officer," limiting the role only to those qualified as heads of legal affairs, shareholder service, meetings, general administration, or corporate governance for at least three years in a finance-related institution or public company. The main responsibilities of the Chief Corporate Governance Officer include: "handling of board meeting and shareholders' meeting affairs," "preparation of board meeting and shareholders' meeting minutes," "assisting directors with duty and ongoing education," "providing directors with the information needed to perform their duties," "assisting directors with compliance affairs," and "other matters specified by law, the Articles of Incorporation or contracts." In addition, to assist the directors in their performance of duties and to improve the efficiency of the board of directors, the Company has approved the establishment of the "Standard Operating Procedures for Resolving Directors' Requests" through resolution of the board of directors in March 2019, in order to provide sufficient support to the directors. According to the provisions of the procedure, all directors of the Company shall be able to obtain assistance from the Chief Corporate Governance Officer in order to ensure that the procedure of board of directors and all applicable laws and regulations are complied by all directors as well as to ensure proper information communication between members of the board of directors and between directors and the management department. Furthermore, after the Chief Corporate Governance Officer receives requests from a director, unless processing time is further specified, it is necessary to coordinate relevant units to handle the request timely within two business days. After relevant units complete the handling of the request, it is necessary to report to the director immediately and to report the handling status to the Chief Corporate Governance Officer. In addition to providing information and documents necessary for directors to perform duties in order to promptly assist the directors to perform duties, the Chief Corporate Governance Officer of the Company shall also ensure that the information communication between the members of the board of directors and between directors and the management department. Furthermore, it is also necessary to ensure that material information of routine business of the Company, material events and other important matters already confirmed shall be provided to the directors immediately upon the occurrence of such events and matters for their understanding.

Progress of the Company's 2025 corporate governance efforts is explained below:

In addition to appointing a Chief Corporate Governance Officer to oversee corporate governance affairs, the Company also assigns competent corporate governance personnel in appropriate numbers within each relevant unit to carry out corporate governance functions.

(1) For the "Handling of Board of Directors and Committee Related Matters (including preparation of minutes)," personnel from the Legal and Administrative Division, the Risk Management Division, and the Corporate Sustainability Office are responsible for the following tasks:

Notify all meeting participants of the agenda and related meeting materials seven days before the Board of Directors' meeting, Audit Committee meeting, Remuneration Committee meeting, Corporate Governance and Nomination Committee meeting, and Corporate Sustainability Committee, and before the Risk Management and Information Security Committee meeting, make arrangements for the meeting minutes to be signed/sealed by the chairperson and minute taker before distributing them to all participants within twenty days after the meeting, and list the meeting minutes as a major corporate file for preservation.

(2) Responsibilities with regards to "assisting directors with duty and ongoing education, and providing directors with the information needed to perform their duties" are assisted by personnel of the "Legal and Administration Division," who perform the following duties:

- When the directors of the term onboard, conduct the orientation for first-time directors to introduce them to the Company's business activities, organization and other important issues; provide newly elected directors with a "Director Manual" that guides them through their duties and compliance requirements; and assist directors in the completion of yearly education as needed by the Company and individual directors.
- Provide directors with the requested information and maintain communication between directors and various department heads; assist in independent directors' duties by arranging communication with the chief internal auditor, the financial statement auditor, other internal departments.
- Amend corporate governance policies in line with the Company's business activities and the latest regulations, and present them for resolution by the board of directors.
- Renew "liability insurance for directors and key staff" within the Group, and register the required corporate information or changes thereof with the authority before deadline.

(3) For "handling of shareholder meeting related matters (including preparation of minutes)," the "Legal and Administrative Division" coordinates the following matters and commissions Cathay Securities to handle shareholder services:

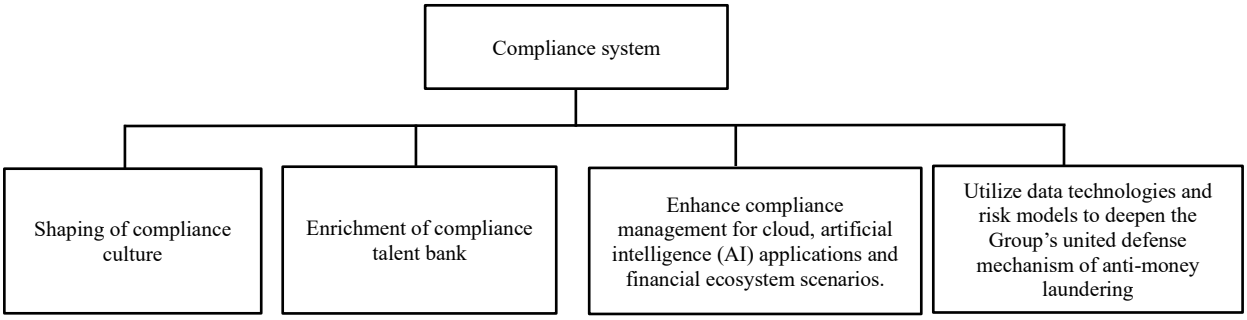
- Prepare and convene shareholder meetings, produce minutes, oversee share administration affairs, and provide adequate information to shareholders to ensure that their interests are soundly protected. The Company actively supports electronic voting and candidate nomination system in director/supervisor election as a means to empower and make voting more convenient for its shareholders. Electronic votes have accounted for more than half of the total shares represented at shareholder meetings for several consecutive years; furthermore, the candidate nomination system has been adopted since the 2016 director election. Since 2022, the Company's regular shareholders' meetings have adopted the hybrid format.

The Chief Corporate Governance Officer training situation for 2025 is as follows:

| Course date | | Exam Administrator | Course name | Course hours | Total number of training hours for the current year |
|---|---|---|---|---|---|
| From | To | | | | |
| 2025.02.13 | 2025.02.13 | Taiwan Institute for Sustainable Energy (TAISE) | 39th TCCS Board of Directors Meeting and CEO Seminar | 2.0 | 21.0 |
| 2025.02.17 | 2025.02.17 | Taipei Foundation of Finance | Corporate governance - sustainable environment and carbon management - low-carbon transition pathway planning - carbon rights and carbon pricing | 3.0 | |
| 2025.03.28 | 2025.03.28 | Securities and Futures Institute (SFI) | Director and supervisor and corporate governance officer series course - implementing corporate sustainability: case study on legal responsibilities under the three gender equality laws | 3.0 | |
| 2025.04.21 | 2025.04.21 | Taipei Foundation of Finance | Corporate Governance - Principles of Fair Treatment of Customers for Financial Service Enterprises | 3.0 | |
| 2025.07.09 | 2025.07.09 | Taiwan Stock Exchange Corporation (TWSE) | 2025 Cathay Sustainable Finance and Climate Change Summit | 6.0 | |
| 2025.09.30 | 2025.09.30 | Financial Supervision Commission Insurance Bureau | 2025 Insurance Industry Corporate Governance Seminar | 4.0 | |

Since June 15, 2007, the Company has been purchasing “liability insurance for directors and key staff” to protect itself against the liabilities of directors, supervisors and key staff of the Company and its subsidiaries over the course of their duties. Terms of this insurance policy are reviewed on a yearly basis, and since 2017, main details such as the sum assured, the scope of coverage and premium rate are reported to the upcoming board meeting after annual renewal. This insurance exists to reduce the amount of risk borne by directors, supervisors and the Company, as well as to enforce the corporate governance system.

## ■ Enhancement of compliance system




Cathay Financial Holdings has had a Compliance Dept. established since 2015 to enforce compliance systems within the Group. The Department was upgraded to a division-level unit in 2025. It is dedicated to enhancing compliance culture and promoting systematic compliance risk cycle management by organizing relevant training and monitoring compliance in business conduct. The Department also reports to the Board of Directors and the Audit Committee every six months on the Group’s compliance progress. Cathay Financial Holdings places great emphasis on enhancing compliance awareness and knowledge among employees to shape a compliance culture capable of reacting to rapid changes in the global financial environment. The Company organizes a broad variety of compliance training for different employees that cover basic knowledge, business-specific topics and the latest local and foreign financial supervisory trends. These training courses promote robust risk management practices as well as compliance awareness among employees.

In response to international anti-money laundering/counter-terrorism financing trends, Cathay Financial Holdings adopts a “risk-based approach” using the Group’s risk joint defense platform (CRC) to gain a better understanding of the Group’s overall risk profile and continuously strengthens its anti-money laundering/counter-terrorism financing/counter-proliferation

financing system in order to keep pace with the Group's overseas expansion and align with international standards. Subsidiaries of the Group have established dedicated units and committees to combat money laundering and terrorism financing since 2015. This year also saw the launch of the Group's care and protection network project. By overcoming data sharing restrictions previously imposed on subsidiaries, the Group is now able to utilize data analytics to prevent fraud, becoming the first in the industry to do so. These practices are part of the Group's ongoing efforts to strengthen money laundering and terrorist financing risk governance, shape a compliance culture from within, enhance its AML/CTF efforts, foster consensus and common understanding among employees, provide diverse training, develop regtech/AML/CTF talent, and ensure timely updates of laws along with regular reviews of current affairs to promote proper AML/CTF awareness.

In addition, the Company continues to supervise the Group's compliance with the Foreign Account Tax Compliance Act (FATCA) and Common Report Standard (CRS). A Whistleblower System has been implemented whereas supervisory efforts are being committed to ensure completion of compliance risk assessment report across subsidiaries, compliance with regulations and the authority's instructions on the Group level, as well as development and implementation of a robust compliance system.

■ **Enhancement of corporate governance regulations**

The Company has been actively making and amending policies to more effectively support corporate governance efforts, including:

Amended "Procedure for Election of Directors" of the Company to simplify the operation procedure for the director candidate nominated shareholders in order to protect the interests of shareholders.

To promote corporate governance effectiveness, the Company has established the "Board of Directors Establishment Guidelines," which consolidates current regulations regarding the number, composition, term of office, and by-election of Directors to facilitate compliance. The Company has also amended its "Corporate Governance Best-Practice Principles" to add a new requirement that functional committee members attend at least 80% of Board of Directors and functional committee meetings per year to fulfill the duties of Directors. In addition, to facilitate monitoring of sustainable development goals, management policies, and specific plans by the Board of Directors, the "Organizational Rules for Corporate Sustainability Committee" has been formulated, upgrading the original "Corporate Sustainability Committee" to a functional committee under the Board of Directors. The name of the "Organizational Rules for the Risk Management Committee" has been amended to "Organizational Rules for the Risk Management and Information Security Committee" to incorporate information security into the responsibilities of the Risk Management Committee, strengthening the Group's ESG governance structure and demonstrating high attention to information security issues. Furthermore, the "Board of Directors and Functional Committees Performance Evaluation Regulations" has also been amended to include related performance evaluation indicators for the "Corporate Sustainability Committee" and "information Security Business Activities." The "indicator scoring standards" and classification method for "evaluation results" have been adjusted to a five-level scale as the principle to improve differentiation. In addition, in accordance with relevant external regulations and self-regulatory guidelines, the Company's Board Meeting Rules of Procedure and Organizational Regulations of Functional Committees have been amended to facilitate meeting procedures.

The Company has implemented “Business Integrity Policy and Code of Conduct,” “Business Integrity Procedures and Behavioral Guidelines,” “Ethical Behavior Guidelines” and “Employee Code of Conduct” to serve as standards for employees’ ethical behavior and to provide stakeholders with a better understanding of the Company’s ethical standards, and thereby ensure the sustainability of future businesses. These codes of conduct specifically require employees to comply with laws and integrity principles, avoid conflict of interest, and refrain from bribery and illicit personal gains when performing business activities.

The Company was the first financial holding company to implement a Group-wide whistleblower system that supports business ethics, integrity and sustainability by encouraging employees to report any conduct that is illegal or in violation of the Ethical Behavior Guidelines or Business Integrity Policy and Code of Conduct. “Cathay Group Whistleblower System” and the Company’s “Unethical and Dishonest Conduct Reporting Policy” have been implemented to create whistleblower channels that insiders and outsiders may use to uncover illicit conduct without compromising their legal rights. Person-in-charge and employees of the Company may report to the board of directors, the audit committee, the audit unit, the compliance unit and personnel of appropriate department upon discovering any act of corruption or bribery. The Company also has the responsibility to maintain the secrecy of the informant’s identity and details of the misconduct report. All reported cases shall be thoroughly investigated by the audit unit; any established cases of misconduct shall be referred to the Human Resources Division. and disciplined according to the Company’s policies. Relevant details are to be disclosed over the Company’s Intranet. The Company organized multiple trainings on integrity-related issues in 2025 (e.g.: annual training on integrity and ethics, orientation training on compliance, compliance officer conference and AML education and training). These sessions received a total of 1,393 enrollments and delivered 1,945 person-hours of training.

In response to the establishment of the Board of Directors-level “Corporate Sustainability Committee” on January 1, 2025, and in line with the Company’s sustainable governance structure and practical needs, the Board of Directors approved the revision of the Company’s “Corporate Sustainability Best Practice Principles” to strengthen corporate sustainability.

**■ Improvement of information transparency**

The Company has “Investors,” “Corporate Governance,” and “Corporate Sustainability” sections created on its website to improve information transparency by providing financial, business and corporate governance-related information in both Chinese and English.

Furthermore, the Company has an “Investor Relations Department” in place to enhance investors’ appreciation of the Company’s values and establish communication with investors. The department holds regular investor seminars to address investors’ queries and protect their rights to the Company’s financial and business information.

Furthermore, in 2024, the Company and its subsidiaries of “Cathay Life Insurance” and “Cathay United Bank” participated in the “CG6014 (2023) Corporate Governance Assessment” organized by Taiwan Corporate Governance Association for the fourth time and were consecutively awarded the certification of the highest “Exceptional” rating (certificate valid until 2026), and subsequently continued to improve the corporate governance mechanism based on the feedback and recommendations from the assessment. As of the end of 2025, the Company has been selected as a component of the “Dow Jones Sustainability World Index” for eight consecutive years, and has been selected as a component of the “Dow Jones Sustainability Emerging Markets Index” for eleven consecutive years, as well as being included in the “Taiwan

Corporate Governance 100 Index" and "Taiwan Sustainability Index" components, all of which demonstrate the Group's outstanding performance in information transparency, corporate governance, and corporate sustainability.

The Company has issued a corporate sustainability report since 2011. The "Cathay Financial Holdings 2024 Sustainability Report" was published in July 2025, detailing the Company's performance in environmental (E), social (S), and governance (G) areas for the period of January 1 to December 31, 2024. This report aims to inform all stakeholders and the public about the Company's efforts on these issues. The Chinese and English versions of the sustainability reports of Cathay Financial Holdings over the years can be downloaded from the official website of the company under the "Corporate Sustainability" section.

■ **Enhancement of communication channels with stakeholders (including: investors / shareholders, employees, customers and suppliers)**

The Company complies with the AA1000 Stakeholder Engagement Standard for identifying the nine major types of stakeholders, including the government, customers, investors, employees, public associations, media, communities, suppliers, and youth. The Company has established diverse communication channels and regularly communicates with its stakeholders. In addition, the results of the material issues analysis are disclosed annually to establish short-, medium-, and long-term goals that address important corporate sustainability concerns of stakeholders. The Company reports its "communications with stakeholders" to the Board of Directors every year, and discloses the communications with stakeholders in the "Corporate Sustainability" section of the Company's website.

The Company has a "Stakeholders" section created on its webpage to serve as a communication channel with stakeholders. It is a transparent and effective means for the Company to communicate with stakeholders and is critical for corporate sustainability.

■ **Implementing sustainability governance**

Cathay Financial Holdings has continued to strengthen its corporate governance mechanisms. Results in 2025 include: upgrading the "Corporate Sustainability Committee" to the status of a Board Functional Committee; establishing a "Chief Sustainability Officer" responsible for planning the Group's corporate sustainability strategy goals and establishing a governance structure and supervising the promotion of sustainability strategies; incorporating information security into the duties of the "Risk Management Committee" and renaming it the "Risk Management and Information Security Committee," whose members are all independent directors; completing the third Board External Performance Evaluation and optimizing the internal performance evaluation mechanism of the Board of Directors and functional committees, changing the "indicator scoring standards" and the classification of "evaluation results" from the current two-point or three-point scale to a five-level scale principle in order to more effectively identify areas for improvement and enhance the operational efficiency of the Board of Directors and functional committees.

## (II) Functionality of the Audit Committee (Table 2-1)

### 1. Powers and duties of the Audit Committee

The Company's Audit Committee consists entirely of independent directors, and is responsible for assisting the Board of Directors in enhancing corporate governance. Its responsibilities include:

(1) Establishment or amendment of internal control system procedures for acquisition or disposal of assets, derivative transactions, and major financial or business activities, as well as assessment of the effectiveness of the internal control system.
(2) Matters involving directors' conflicts of interest.
(3) Transactions with related parties or counterparties subject to observation that are required by law or the Company's relevant regulations to be approved by the Board of Directors.
(4) Material transactions involving assets or derivatives.
(5) Offering, issuance, or private placement of equity-related securities.
(6) Appointment, dismissal, or remuneration of certified public accountants, and appointment or dismissal of the heads of finance, accounting, and internal audit.
(7) Annual and second-quarter financial reports signed or affixed with seals by the Chairperson, President, and Chief Accounting Officer.
(8) Proposals for business reports, earnings distribution, or loss offsetting.
(9) Matters that shall be handled by the Special Committee for Mergers and Acquisitions pursuant to applicable laws.
(10) Other material matters as required by the Company or competent authorities.

The Audit Committee convenes regular meetings on a quarterly basis and may, within the scope of its authority, request relevant managerial personnel, internal auditors, certified public accountants, legal advisors, or other personnel to attend meetings and provide necessary information.

### 2. Composition and operational status of the Audit Committee

The **6th Audit Committee** members (term: June 17, 2022 – June 12, 2025)

| Title | Name | Professional qualifications and experience |
|---|---|---|
| Convener and Chair of the Meeting<br><br>(Independent Director) | Edward Yung-Do Way | ■ Certified public accountant in State of Georgia, U.S., and The Republic of China; having served as CEO of Deloitte Taiwan for over 2 years; serving as Chairman of YCSY Co., Ltd. for over 15 years, as Independent Director of both Cathay Financial Holdings and Cathay United Bank for over 8 years, as Independent Director of Cathay Securities for 6 years.<br>■ Competent to operate a financial holding company, and able to operate the business of a financial holding company in a sound and effective manner, and meets the professional qualifications for financial holding companies.<br>■ Has work experience for over 5 years and also the experience in the area of commerce, finance, accounting, or otherwise necessary for the business of the Company, and satisfies the professional qualification as an independent director.<br>■ Possesses expertise in auditing, management, and corporate sustainability.<br>■ Has not been subject to any of the circumstances set forth in Article 30 of the Company Act. |

| Title | Name | Professional qualifications and experience |
|---|---|---|
| Member (Independent Director) | Feng-Chiang Miau | ■ Serving as Chairman of MiTAC Holdings Corporation for over 12 years, as Chairman of Synnex Technology International Corp. for over 37 years,as Chairman of UPC Technology Corporation for over 49 years, as Independent Director of Cathay Financial Holdings/ Cathay United Bank for over 9 years; having served as Independent Director of Cathay Life Insurance for over 3 years and as Independent Director of Cathay Century Insurance for over 6 years.<br>■ Competent to operate a financial holding company, and able to operate the business of a financial holding company in a sound and effective manner, and meets the professional qualifications for financial holding companies.<br>■ Has work experience for over 5 years and also the experience in the area of commerce, finance, accounting, or otherwise necessary for the business of the Company, and satisfies the professional qualification as an independent director.<br>■ Excellent management capabilities in IT channel layout, global production, enterprise logistics, joint ventures and strategic alliances, and venture capital.<br>■ Has not been subject to any of the circumstances set forth in Article 30 of the Company Act.Has not been subject to any of the circumstances set forth in Article 30 of the Company Act. |
| Member (Independent Director) | Li-Ling Wang | Please refer to "Two. Corporate Governance Report/I. (I) Directors and Supervisors Information (Table 1)/Directors and Supervisors Information (II)" |
| Member (Independent Director) | Tang-Chieh Wu | |
| Member (Independent Director) | Pei-Pei Yu | |

The **7th Audit Committee** members (term: June 13, 2025 – June 12, 2028)

| Title | Name | Professional qualifications and experience |
|---|---|---|
| Convener and Chair of the Meeting (Independent Director) | Tang-Chieh Wu | Please refer to "Two. Corporate Governance Report/I. (I) Directors and Supervisors Information (Table 1)/Directors and Supervisors Information (II)" |
| Member (Independent Director) | Li-Ling Wang | |
| Member (Independent Director) | Pei-Pei Yu | |
| Member | Denny | |

| Title | Name | Professional qualifications and experience |
|---|---|---|
| (Independent Director) | Cheng-Hung Kuo | |
| Member (Independent Director) | James Wei Wang | |

**The Company's Audit Committee convened 7 meetings in 2025. The main reviewed matters are as follows:**

1. 2024 "Business Report, Final Financial Statements and Earnings Distribution," "Declaration of Internal Control System" and "Audit Committee Operation Status Report."
2. The first quarter, first half and first three quarters financial statements for 2025 and the appointment of Deloitte Taiwan to handle financial statement audit and tax certification.
3. 2026 "Audit Plan"
4. Amendments to the Company's "Implementation Rules for Compliance System," "Regulations Governing the Implementation of Compliance Education and Training," "Principles for Granting of Credit or Transactions between the Company and its Subsidiaries and Stakeholders," "Self-Disciplinary Principles for Transactions between the Company and its Subsidiaries and the Parties Subject to Observation," and "Accounting Policies."
5. The "Risk Management Committee" was renamed, the "Organizational Rules" was amended, and additional members were appointed.
6. "Planning for long-term capital raising," "Approval of assessment for the Chief Auditor," and handle the Company's personnel matters.
7. Procure digital development personnel to assist in project development. The Company together with its subsidiaries including Cathay Life Insurance and a total of nine companies, are planning to share information and have signed the Cathay Financial Holdings and its Subsidiaries Information Sharing Program Framework Agreement. The Company and six subsidiaries, including Cathay Life Insurance, are planning to procure cloud services through the Google Cloud Platform Enterprise Discount Program from eCloudvalley Digital Technology Co., Ltd.

■ Financial Report Review

The financial statements of Cathay Financial Holdings covering the period of 2024, and the business report and earning distribution plan have been prepared and submitted by the Board of Directors of the Company. The financial statements were audited by Shu-Wan Lin CPA, and Hsu-Jan Cheng CPA, of Deloitte & Touche, who issued an auditors' report. In accordance with Article 14-4 of Securities Trading Act and Article 219 of Corporate Act, the preceding disclosed business reports, financial statements, and surplus distribution cases have been commissioned by the Company's Audit Committee to Deloitte & Touche for inspection, and no inappropriateness was found. After passing the review by the Company's Audit Committee on April 29, 2025, the Audit Committee's inspection report was presented according to provisions and was submitted to the 2025 annual shareholders' meeting.

■ The assessment of the effectiveness of the internal control system

The "Statement of Internal Control System" for 2025 was approved by all members of the Audit Committee on March 10, 2026.

■ Commissioning of the certifying CPA

The appointment of a financial statement auditor is renewed once a year. The resumes (including relevant experience, professional qualifications, and main clients) and shareholding situation of CPAs are reviewed by the Audit Committee and the Board. Further, the Audit Committee and the

Board shall review the "Impartiality and Independence Declaration" presented by certifying CPAs in order to confirm the provisions in The Norm of Professional Ethics for Certified public Accountant of the Republic of China No. 10 Bulletin-"Integrity, Fairness, Objectivity, and Independence" are not violated and there is no other financial interest and business relationship, as well as assessing the independence of certifying accountants in accordance with Paragraph 1 and Paragraph 2 of Article 47 of the "Certified Public Accountant Act" (for example, the auditors are not currently employed by the company for regular work; receiving fixed salary or worked as directors, supervisors and not performing management consulting or other non-auditing businesses to the extent of violating independence, etc.). In addition, the Company shall, in accordance with the competent authority's regulations, use the "Audit Quality Indicators" (AQI) provided by the accounting firm as the basis for evaluating the appointment of the Certified Public Accountants (CPAs). The above evaluation procedures ensure the independence, eligibility, and professionalism of the Company's CPAs. The Audit Committee, on March 5, 2025, and the Board, on March 6, 2025, approved commissioning Deloitte Taiwan to handle the Company's financial and tax compliance audit for 2025, with CPAs Shu-Wan Lin and Hsu-Jan Cheng serving as certifying CPAs. After an assessment, both CPAs were found to be qualified in terms of independence, eligibility, and professionalism. The Audit Committee, on March 10, 2026, and the Board, on March 11, 2026, approved commissioning Deloitte Taiwan to handle the Company's financial and tax compliance audit for 2024, with CPAs Shu-Wan Lin and Ying-Chou Chen serving as certifying CPAs. After an assessment, both CPAs were found to be qualified in terms of independence, eligibility, and professionalism.

**The 6th Audit Committee (reporting period: 2025.1.1-2025.6.12)**

A total of 4 Audit Committee meetings (A) were held in the last year; independent directors' attendance records are summarized below:

| Title | Name | Actual attendance (B) | Attendance by proxy | Actual attendance rate (%) (B/A) (Note 1, 2) | Remarks |
|---|---|---|---|---|---|
| Convener and Chair of the Meeting (Independent Director) | Edward Yung-Do Way | 4 | 0 | 100% | - |
| Member (Independent Director) | Feng-Chiang Miau | 4 | 0 | 100% | |
| Member (Independent Director) | Li-Ling Wang | 4 | 0 | 100% | |
| Member (Independent Director) | Tang-Chieh Wu | 4 | 0 | 100% | |
| Member (Independent Director) | Pei-Pei Yu | 4 | 0 | 100% | |

Note 1: Where a specific independent director may be relieved from duties before the end of the fiscal year, specify the date of discharge in the "Remark" section. Actual attendance rate (%) was calculated based on the number of board meetings held during each director's term and the number of meetings actually attended by that director.

Note 2: Where a reelection may be held for filling the vacancies of independent directors before the end of the fiscal year, list out both the new and the discharged independent directors, and specify if they are the former independent directors, or newly elected, re-elected and the date of the reelection in the "Remark" section. Actual attendance rate (%) was calculated on the basis of the number of meetings held by the audit committee during each independent director's term and the number of meetings actually attended by that independent director.

**The 7th Audit Committee (reporting period: 2025.6.13-2025.12.31)**

A total of 3 Audit Committee meetings (A) were held in the last year; independent directors' attendance records are summarized below:

| Title | Name | Actual attendance (B) | Attendance by proxy | Actual attendance rate (%) (B/A) (Note 1, 2) | Remarks |
|---|---|---|---|---|---|
| Convener and Chair of the Meeting (Independent Director) | Tang-Chieh Wu | 3 | 0 | 100% | Re-elected on June 13, 2025 A committee member was appointed convener and chair of the meeting. |
| Member (Independent Director) | Li-Ling Wang | 3 | 0 | 100% | Re-elected on June 13, 2025 |
| Member (Independent Director) | Pei-Pei Yu | 3 | 0 | 100% | |
| Member (Independent Director) | Denny Cheng-Hung Kuo | 3 | 0 | 100% | Newly elected on June 13, 2025 |
| Member (Independent Director) | James Wei Wang | 3 | 0 | 100% | |

Note 1: Where a specific independent director may be relieved from duties before the end of the fiscal year, specify the date of discharge in the "Remark" section. Actual attendance rate (%) was calculated based on the number of board meetings held during each director's term and the number of meetings actually attended by that director.

Note 2: Where a reelection may be held for filling the vacancies of independent directors before the end of the fiscal year, list out both the new and the discharged independent directors, and specify if they are the former independent directors, or newly elected, re-elected and the date of the reelection in the "Remark" section. Actual attendance rate (%) was calculated on the basis of the number of meetings held by the audit committee during each independent director's term and the number of meetings actually attended by that independent director.

※ Other items to be stated:

1. If any of the following circumstances exists, specify the audit committee meeting date, meeting session number, content of the motion(s), the content of any dissenting or qualified opinion or significant recommendation of the independent directors, the outcomes of audit committee resolutions, and the measures taken by the Company based on the opinions of the audit committee:

   (1) Explanation to matters listed in Article 14-5 of the Securities and Exchange Act:

| Audit Committee | Motion and follow-up | The circumstances referred to in Article 14-5 of the Securities and Exchange Act | Resolutions unapproved by the Audit Committee but approved by more than two-thirds of directors |
|---|---|---|---|
| The 20th meeting of the 6th term<br>2025.1.21 | The Chief Auditor's performance evaluation. | ✓ | × |
| | Independent directors' dissenting opinions, qualified opinions, or significant recommendations: None.<br>Audit Committee resolution: Motion was approved as proposed by all members of the Audit Committee. | | |
| | The Company's action taken responding to the Audit Committee's opinion: submitted to the board meeting on January 21, 2025 for resolutions, and approved by all directors present. | | |
| The 21st meeting of the 6th term<br>2025.3.5 | 1. Review of 2024 final financial statements. | ✓ | × |
| | 2. Review of appointment of financial statement auditors and audit remuneration for 2025. | ✓ | × |
| | 3. Proposal on entrusting Cathay Securities and Cathay United Bank to act as the underwriter for the senior corporate bonds of the Company. | ✓ | × |
| | 4. Presentation of the Company's 2024 "Declaration of Internal Control System." | ✓ | × |
| | Independent directors' dissenting opinions, qualified opinions, or significant recommendations: None.<br>Audit Committee resolution: Motion was approved as proposed by all members of the Audit Committee. | | |
| | The Company's action taken responding to the Audit Committee's opinion: submitted to the board meeting on March 6, 2025 for resolutions, and approved by all directors present. | | |
| The 22nd meeting of the 6th term<br>2025.4.29 | 1. 2024 Business Report. | ✓ | × |
| | 2. 2024 Earnings Distribution. | ✓ | × |
| | 3. Audit Committee's Review Report on the Company's 2024 Financial Statements. | ✓ | × |
| | 4. Proposal on submission of the "2024 Audit Committee Annual Operation Status Report" at the shareholders' meeting. | ✓ | × |
| | 5. Proposal of the Company's long-term funding plan. | ✓ | × |
| | 6. To nominate and confirm candidates for the election of the Company's 9th board of directors (including independent directors), and to review eligibility of independent director candidates. | ✓ | × |
| | 7. Removal of restrictions imposed against the Company's directors engaging in competing businesses. | ✓ | × |
| | 8. Discussion to grant approval for managers' concurrent involvement in other profit-seeking enterprises, and to remove restrictions on competing business involvements. | ✓ | × |

| Audit Committee | Motion and follow-up | The circumstances referred to in Article 14-5 of the Securities and Exchange Act | Resolutions unapproved by the Audit Committee but approved by more than two-thirds of directors |
|---|---|---|---|
| | Independent directors' dissenting opinions, qualified opinions, or significant recommendations: None.<br>Audit Committee resolution:<br>■ Motion 6:<br>(1) For the three candidates – Li-Ling Wang, Tang-Chieh Wu, and Pei-Pei Yu – the remaining independent directors present all agreed to the proposal, with the involving candidates recused themselves from the vote.<br>(2) Regarding the motion on the candidates other than Li-Ling Wang, Tang-Chieh Wu, and Pei-Pei Yu, all members of the Audit Committee agreed to the proposal.<br>■ For Motion 7, Independent Director Pei-Pei Yu recused from the motion, and the motion was passed as proposed based on the consents of all of the remaining attending independent directors.<br>■ All other motions: All members of the Audit Committee approved the motions as proposed. | | |
| | The Company's action taken responding to the Audit Committee's opinion: submitted to the board meeting on April 29, 2025 for resolutions, and the results are as below:<br>■ Motion 6:<br>(1) For the three candidates – Li-Ling Wang, Tang-Chieh Wu, and Pei-Pei Yu – the remaining directors present all agreed to the proposal, with the involving candidates recused themselves from the vote.<br>(2) With regard to candidates other than Li-Ling Wang, Tang-Chieh Wu, and Pei-Pei Yu, Chairman Hong-Tu Tsai, Director Cheng-Chiu Tsai, Director Chi-Wei Joong, Director Andrew Ming-Jian Kuo, Director Ming-Ho Hsiung, Director Chang-Ken Lee, and Director Grace Chen recused themselves from the vote, and all other attending directors unanimously approved the proposal.<br>■ For Proposal 7, except for Chairman Hong-Tu Tsai, Director Andrew Ming-Jian Kuo, Director Chang-Ken Lee, and Independent Director Pei-Pei Yu, who recused themselves, all other attending directors agreed to approve the proposal as presented.<br>■ For Motion 8, Director Hong-Tu Tsai, recused from the motion, and the motion was passed as proposed based on the consents of all of the remaining attending directors.<br>■ All other motions: Passed as proposed by all attending directors. | | |
| The 23rd meeting of the 6th term<br>2025.5.14 | 1. Review of the Company's 2025 Q1 financial statements. | ✓ | × |
| | 2. The amendments to the Company's "Principles for Implementation of the Legal Compliance System" and "Regulations Governing the Implementation of Compliance Education and Training." | ✓ | × |
| | Independent directors' dissenting opinions, qualified opinions, or significant recommendations: None.<br>Audit Committee resolution: Motion was approved as proposed by all members of the Audit Committee. | | |
| | The Company's action taken responding to the Audit Committee's opinion: submitted to the board meeting on May 15, 2025 for resolutions, and approved by all directors present. | | |
| The 1st meeting of the 7th term<br>2025.6.26 | 1. Appointment of the next functional committee members of the Company. | ✓ | × |
| | 2. To appoint new directors and supervisors for the Company's subsidiaries "Cathay United Bank" and "Cathay Securities". | ✓ | × |
| | Independent directors' dissenting opinions, qualified opinions, or significant recommendations: None.<br>Audit Committee resolution:<br>■ Proposal No. 1 and No. 2: Except for the recusal of Independent Directors Tang-Chieh Wu, Li-Ling Wang, Pei-Pei Yu, and Denny Cheng-Hung Kuo, Independent Director James Wei Wang approved the proposals as submitted. | | |
| | The Company's action taken responding to the Audit Committee's opinion: submitted to the board meeting on June 26, 2025 for resolutions, and the results are as below:<br>■ For Proposal 1, except for Director Chang-Ken Lee, Independent Director Li-Ling Wang, Independent Director Tang-Chieh Wu, and Independent Director Pei-Pei Yu and Denny Cheng-Hung Kuo who recused themselves, all other attending directors agreed to approve the proposal as presented.<br>■ Proposal 2: Except for Chairman Hong-Tu Tsai, Vice Chairman Tsung-Han Tsai, Director Chi-Wei Joong, Director Andrew Ming-Jian Kuo, Independent Directors Li-Ling Wang, Tang-Chieh Wu, Pei-Pei Yu, and | | |

| Audit Committee | Motion and follow-up | The circumstances referred to in Article 14-5 of the Securities and Exchange Act | Resolutions unapproved by the Audit Committee but approved by more than two-thirds of directors |
|---|---|---|---|
| | Independent Director Denny Cheng-Hung Kuo who recused themselves, all other directors present unanimously approved the proposal. | | |
| The 2nd meeting of the 7th term<br><br>2025.8.14 | 1. Review of the Company's 2025 first half financial statements. | ✓ | × |
| | 2. The Company's "Risk Management Committee" changed its name, the "Organizational Rules" was amended, and a new member was appointed. | ✓ | × |
| | 3. Amendments to the "Principles for Granting of Credit or Transactions between the Company and its Subsidiaries and Stakeholders," and the "Self-Disciplinary Principles for Transactions between the Company and its Subsidiaries and the Parties Subject to Observation." | ✓ | × |
| | 4. The Company's personnel matters. | ✓ | × |
| | Independent directors' dissenting opinions, qualified opinions, or significant recommendations: None.<br>Audit Committee resolution:<br>■ Motion 2: Except for Director Denny Cheng-Hung Kuo's recusal, all other independent directors in attendance approved the proposal as presented.<br>■ All other motions: All members of the Audit Committee approved the motions as proposed. | | |
| | The Company's action taken responding to the Audit Committee's opinion: submitted to the board meeting on August 15, 2025 for resolutions, and the results are as below:<br>■ Motion 2: Except for Director Denny Cheng-Hung Kuo's recusal, all other directors in attendance approved the proposal as presented.<br>■ For Motion 4, Director Chang-Ken Lee recused from the motion, and the motion was passed as proposed based on the consents of all of the remaining attending directors.<br>■ All other motions: Passed as proposed by all attending directors. | | |
| The 3rd meeting of the 7th term<br><br>2025.11.12 | 1. Review of the Company's 2025 Q1~Q3 financial statements. | ✓ | × |
| | 2. Amendments to the Company's "Accounting Policy." | ✓ | × |
| | 3. Presentation of "2026 Audit Plan" proposed by the Company's Auditing Division. | ✓ | × |
| | 4. The Company's personnel matters. | ✓ | × |
| | 5. The Company together with its subsidiaries including Cathay Life Insurance and a total of nine companies, are planning to share information and have signed the Cathay Financial Holdings and its Subsidiaries Information Sharing Program Framework Agreement. | ✓ | × |
| | 6. The Company and six subsidiaries including Cathay Life Insurance are planning to procure cloud services of Google Cloud Platform Enterprise Discount Program from eCloudvalley Digital Technology Co., Ltd. | ✓ | × |
| | 7. The Company intends to purchase digital development manpower to assist in project development. | ✓ | × |
| | 8. The proposal to renew the title sponsorship for the Cathay One Team e-sports team operated by Bowl Cut Entertainment Co., Ltd. | ✓ | × |

| Audit Committee | Motion and follow-up | The circumstances referred to in Article 14-5 of the Securities and Exchange Act | Resolutions unapproved by the Audit Committee but approved by more than two-thirds of directors |
|---|---|---|---|
| | Independent directors' dissenting opinions, qualified opinions, or significant recommendations: None.<br>Audit Committee resolution: Motion was approved as proposed by all members of the Audit Committee. | | |
| | The Company's action taken responding to the Audit Committee's opinion: submitted to the board meeting on November 13, 2025 for resolutions, and the results are as below:<br>■ For Motion 3 and 4, Director Chang-Ken Lee recused from the motion, and the motion was approved as proposed based on the consents of all of the remaining attending directors.<br>■ For Motions 7 and 8, Director Hong-Tu Tsai and Vice Chairman Tzung-Han Tsai, recused from the motions, and the motions were passed as proposed based on the consents of all of the remaining attending directors.<br>■ All other motions: Passed as proposed by all attending directors. | | |

(2) Aside from said circumstances, resolution(s) not approved by the audit committee but receiving the consent of two thirds of the Board of Directors: None.

2. In instances where an independent director recused himself/herself due to a conflict of interest, the minutes shall clearly state the independent director's name, contents of the motion and resolution thereof, reason for not voting and actual voting counts:

| Audit Committee | Independent Director Name | Motion | Reasons for avoiding conflict of interest | Participation in voting process |
|---|---|---|---|---|
| The 22nd meeting of the 6th term<br>2025.4.29 | Li-Ling Wang, Tang-Chieh Wu, Pei-Pei Yu | To nominate and confirm candidates for the election of the Company's 9th board of directors (including independent directors), and to review eligibility of independent director candidates. | The motion concerned the interest of independent directors listed on the left | Disassociated from discussion and voting |
| | Pei-Pei Yu | Removal of restrictions imposed against the Company's directors engaging in competing businesses. | The motion concerned the interest of independent directors listed on the left | Disassociated from discussion and voting |
| The 1st meeting of the 7th term<br>2025.6.26 | Li-Ling Wang, Tang-Chieh Wu, Pei-Pei Yu, Denny Cheng-Hung Kuo | Appointment of the next functional committee members of the Company. | The motion concerned the interest of independent directors listed on the left | Disassociated from discussion and voting |
| | Li-Ling Wang, Tang-Chieh Wu, Pei-Pei Yu, Denny Cheng-Hung Kuo | To appoint new directors and supervisors for the Company's subsidiaries "Cathay United Bank" and "Cathay Securities". | The motion concerned the interest of independent directors listed on the left | Disassociated from discussion and voting |
| The 2nd meeting of the 7th term<br>2025.8.14 | Denny Cheng-Hung Kuo | The Company's "Risk Management Committee" changed its name, the "Organizational Rules" was amended, and a new member was appointed. | The motion concerned the interest of independent directors listed on the left | Disassociated from discussion and voting |

3. Communication between independent directors and internal/external auditors (e.g. discussions concerning the Company's financial and business affairs, the method of communication used, and the outcome):

■ Communication between independent directors and external auditors:

(1) The Audit Committee of the Company consists of all independent directors of the Company. The Audit Committee convenes meetings periodically and also engages in communication and discussion with the CPAs on proposals related to financial affairs of the Company (at least four times annually in principle). The Audit Committee follows the "Organizational Rules for Audit Committee" to audit various reports (e.g. business report, financial statements and earnings appropriation) that the board of directors has prepared for the shareholder meeting, to which the Audit Committee issues its own audit report.

(2) In addition to the Audit Committee's meeting, one financial statements audit result seminar is convened periodically on an annual basis. The CPAs independently provide reports to all independent directors and provide explanation on the financial statements audit status and related matters.

■ Communication between independent directors and internal auditors:

(1) Effectiveness of the Company's internal control system is reviewed (with Declaration of Internal Control System issued) by the Audit Committee. The outcome of which is submitted to the board of directors for the final resolution.

(2) Establishment and amendment of the Company's "Internal Audit System and Audit Guidelines" were first approved by the Audit Committee and proposed to the board of directors for the final resolution.

(3) The Company has an Audit Division established directly under the board of directors to oversee organization and responsibilities of the internal audit system. A chief auditor has been assigned to oversee audit tasks and make quarterly reports to the Audit Committee and the board of directors on the audit progress.

(4) The Company's Audit Division regularly presents internal audit reports prepared by the Company and its subsidiaries to independent directors for review. (If the following matters are involved, the audit report must first be submitted to the independent directors for review: 1. Audit work reveals or a whistleblower reports that directors, supervisors, or senior management at a level equivalent to the Deputy General Manager or above have engaged in dishonest or improper conduct; 2. The competent authority assigns a major case for audit and requests the internal audit unit to submit the audit results directly to the independent directors.)

(5) The Company's Audit Division constantly keeps track of findings or weaknesses raised by the financial supervisory authority, the CPAs, the internal audit unit and internal departments self-inspection, as well as improvements prompted in the declaration of internal control system. Any progress made on such findings are reported to the Audit Committee and the board of directors in writing.

(6) At the end of each financial year, the Company's Audit Division prepares audit plans for the upcoming year and submits them for approval by the Audit Committee, followed by the board's resolution.

(7) The Audit Division follows Article 7 of "Corporate Governance Best-Practice Principles for Financial Holding Companies" and convenes "internal control system defect review seminars" once every six months or whenever deemed necessary, during which independent directors are invited to discuss with internal auditors about defects

within the internal control system. Detailed minutes are recorded and presented to the board of directors during meetings.

(8) Any material contingencies encountered by the Company or subsidiaries is notified to all directors (including independent directors) simultaneously via e-mail as a sound corporate governance practice.

(9) Any penalty imposed by the authority against the Company or subsidiaries is notified to all directors (including independent directors) immediately via e-mail as a sound corporate governance practice.

■ A summary of the separate communications between the independent directors,Chief auditor, and the External Auditor is provided below

| Date | Communication Method | Counterparty | Discussion Items | Outcome |
|---|---|---|---|---|
| 2025.03.05 | Financial Statement Audit Results Meeting | External Auditor | Audit results of the 2024 annual financial statements | Financial statements submitted to the Audit Committee for review and to the Board of Directors for resolution |
| | Internal Control Deficiency Review Meeting | Chief Auditor and audit personnel of Group companies | Review meeting on deficiencies in the internal control system for the second half of 2024 | Follow-up actions taken in accordance with recommendations |
| 2025.08.14 | Internal Control Deficiency Review Meeting | Chief Auditor and audit personnel of Group companies | Review meeting on deficiencies in the internal control system for the first half of 2025 | Follow-up actions taken in accordance with recommendations |

**(III) Items disclosed in accordance with the Corporate Governance Best-Practice Principles for Financial Holding Companies**

Please visit: The Company’s website (http://www.cathayholdings.com) and the Market Observation Post System

**(IV) Status of Corporate Governance, deviation and causes of deviation from Corporate Governance Best-Practice Principles for Financial Holding Companies (Table 2-2)**

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
|---|---|---|---|---|
| | Yes | No | Summary | |
| I. Equity structure and shareholders' rights of financial holding company<br>(I) Whether the financial holding company has defined some internal operating procedure to deal with suggestions, questions, disputes and legal actions from shareholders, and implemented the procedure? | ✓ | | The Company's website discloses information such as spokesperson, investor service contact and link to the "Contact Us" mailbox. Shareholders may express opinions through e-mail, telephone or fax, and the Company assigns dedicated employees to handle shareholders' recommendations, queries, disputes and litigations according to "Cathay Financial Holding Co., Ltd. Shareholder Recommendation, Query, Dispute and Litigation Handling Policy." | No significant difference |
| (II) Is the financial holding company constantly informed of the identities of its major shareholders and the ultimate controller? | ✓ | | The Company reports changes in share ownership of major shareholders on a monthly basis, and compares details of the shareholder registry on every book closure date for timely monitoring of major shareholders' ownership position. | No significant difference |
| (III) Whether the financial holding company establishes or implements some risk control and firewall mechanisms | ✓ | | The Company had already established "Cathay Financial Holding Co., Ltd. and its Subsidiaries Firewall Policy" in June 2006 to prevent conflict of interest arising from business transactions, joint marketing activities, information exchange, share of operating equipment, premise or personnel, or internal referral of financial products or services between the | No significant difference |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
|---|---|---|---|---|
| | Yes | No | Summary | |
| between the Company and its affiliates? | | | Company, its subsidiaries and members of the Group. This policy helps protect the rights of customers and consumers in general. | |
| II. Composition and responsibilities of board of directors<br>(I) Does the Board of Directors have a diversity policy and specific management objectives in place? | ✓ | | The Company adopts a "Candidate Nomination System." If shareholders holding more than 1% of the total number of issued shares do not submit a list of director candidates, all director candidates are nominated by the "Corporate Governance and Nomination Committee" and, following board resolution, are submitted to the shareholders' meeting for election.<br>According to Paragraph 3, Article 30 of the "Corporate Governance Best Practice Principles", The members of the Board of Directors shall possess the knowledge, skills, and experience necessary for performing their duties. To achieve the ideal goal of corporate governance, the Board of Directors shall possess the following abilities: 1. Ability to make operational judgments; 2. Ability to perform accounting and financial analysis; 3. Ability to conduct management administration; 4. Ability to handle crisis management; 5. Knowledge of the industry; 6. An international market perspective; 7. Leadership; 8. Ability to make policy decisions; 9. Risk management knowledge and skills.<br>In order to strengthen corporate governance and facilitate the sound development of the board makeup and structure, in Paragraph 2, Article 30 of the "Corporate Governance Best Practice Principles", the policy of "board member diversification" points out that the composition of the Board of Directors shall be determined by giving due consideration to operational structure, business development direction, future trends and other needs, and it is advisable to assess aspects of diversity including but not limited to basic compositions (e.g., gender, age, nationality and race), professional experience (e.g., financial holding, banking, insurance, securities, industry and technology) and professional knowledge and skills (e.g., business, finance, accounting, law, marketing and digital technology).<br>To effectively supervise and manage its subsidiaries as a financial holding company, the Company prioritizes diversity in the industry and professional backgrounds of its Board members. The goal is for each Board to include at least one director with expertise in banking, | No significant difference |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
|---|---|---|---|---|
| | Yes | No | Summary | |
| | | | insurance, and securities, and to have at least one director of each gender. The current Board of Directors has 8, 10 and 6 directors who meet the aforementioned professional diversity goals, and the proportion of 2 female directors, which is in line with the aforementioned diversity goals. Please refer to "Information on Directors and Supervisors (II) / II. Diversity and Independence of the Board / (I) Board diversity" and "Implementation of the Board of Directors' Diversity Policy of Cathay Financial Holdings" for the implementation of policy on diversity of current board members. | |
| (II) Is the financial holding company, in addition to establishing the remuneration committee and audit committee, pursuant to laws, willing to voluntarily establish any other functional committees? | ✓ | | The Company has assembled a "Corporate Governance and Nomination Committee" to enhance corporate governance and board functionality. The committee comprises three independent directors, whose responsibilities are to: nominate director candidates, verify candidates' eligibility, review establishment and amendment of board-related policies, develop structures for functional committees, establish/amend Organizational Rules for functional committees, review establishment and amendment of Corporate Governance Best-Practice Principles, and perform other tasks instructed by the board of directors. The committee may convene meetings whenever deemed necessary, and is entitled to approach attorney, CPAs or any other experts for consultation on matters pertaining to its responsibilities. For related information, please refer to "Information on Corporate Governance and Nomination Committee Members and its Operation"<br>In order to strengthen risk management, information security, and the professional capability of the board of directors, the Company established the "Risk Management and Information Security Committee" composed of three independent directors. The Committee is responsible for reviewing the Company's "Risk Management and Information Security Policy and Guidelines," "Annual Risk Appetite or Limits Approved by the Board of Directors," and the "Status of Risk Management Operations," which is reported to the Board of Directors on a quarterly basis by the Risk Management Division; "Review of the Overall Information Security Implementation Status for the Previous Year," which is reported to the Board of Directors on an annual basis by the | No significant difference |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
|---|---|---|---|---|
| | Yes | No | Summary | |
| | | | Information Security Division; other risk management and information security-related proposals to be reported to the Board of Directors; and other matters to be handled by the Committee as instructed by the Board of Directors. The committee may convene meetings at least once a quarter and whenever deemed necessary, and is entitled to approach attorney, CPAs or any other experts for consultation on matters pertaining to its responsibilities. For related information, please refer to "Information on Risk Management and Information Security Committee Members and its Operation"<br>To achieve the Company's sustainable development goals and strengthen sustainable governance, the Company established the "Corporate Sustainability Committee" on January 1, 2025. The Committee consists of three directors (including two independent directors). The Committee's responsibilities include: reviewing and supervising the ESG Strategy Committee's report; reviewing the Company's sustainable development-related policies, systems, strategic directions, annual plans, and sustainability reports; supervising the Company's sustainable strategies, annual plans, and the implementation effectiveness of project activities; and executing other matters handled by the Committee as instructed by the Board of Directors. The committee may convene meetings at least twice a year and whenever deemed necessary, and is entitled to approach attorneys, CPAs or any other experts for consultation on matters pertaining to its responsibilities. For related information, please refer to "Information on Corporate Sustainability Committee Members and its Operation" | |
| (III) Has the TWSE/TPEx listed financial holding company established a set of policies and assessment tools for evaluating board performance, and | ✓ | | The Company established its "Board of Directors Performance Evaluation Policy" on November 5, 2015, based on "Corporate Governance Best Practice Principles for Financial Holding Companies" and "Corporate Governance Best Practice Principles for TWSE/TPEx Listed Companies," which outlined performance goals to enhance corporate governance and board performance. The policy was later amended and renamed "Board of Directors and Functional Committees Performance Evaluation Policy" on April 26, 2018, to implement annual internal performance assessments for the Board of Directors and functional | No significant difference |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
|---|---|---|---|---|
| | Yes | No | Summary | |
| conducted performance evaluation on a yearly basis? Are performance evaluation results reported to the board of directors and used as reference for compensation, remuneration and nomination decisions? (Note 2) | | | committees (including the Audit Committee, Remuneration Committee, Corporate Governance and Nomination Committee, Risk Management and Information Security Committee, and Corporate Sustainability Committee). Furthermore, to ensure the independence and effectiveness of board performance evaluation, the Company has engaged professional, independent institutions, experts, or scholars from outside the organization to conduct external performance assessments at least once every three years since 2017. Details of the assessment, including the indicators used, procedures, target accomplishment rate, and interpretation of assessment outcomes, are planned and executed by external institutions, experts, or scholars.<br>In order to supervise directors in fulfilling their duties to improve overall performance and achieve sustainable business management, the Company has "Director Performance Evaluation Guidelines" in place. Indicators used for performance evaluation include: director's awareness toward the Company's goals and missions, awareness of duties, level of participation in the Company's operations, maintenance of internal relations and communication, professionalism and ongoing education, supervision over finance and operations, enforcement of internal audit / control, risk management and compliance, corporate credit rating, and corporate sustainability. Remuneration will not be paid to directors that fail the annual individual director performance assessment.<br>For more information, please see: "Table 2 (2) Execution of Board Performance Evaluation."<br>There is no material deviation from Corporate Governance Best-Practice Principles for TWSE/TPEx Listed Companies. The Company has disclosed "Board of Directors and Functional Committees Performance Evaluation Policy" on Market Observation Post System and at its website. Performance evaluation results of the board of directors and functional committees have been disclosed in the annual report and on the website for public access. | |
| (IV) Does the financial holding company conduct | ✓ | | The Company engages attesting CPAs every year with a one-year engagement. To ensure the independence, competence and professionalism of the Company's attesting CPAs, the Audit | No significant difference |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
|---|---|---|---|---|
| | Yes | No | Summary | |
| regular assessments regarding the independence of its financial statement auditors? | | | Committee and the Board review the Audit Quality Indicators (AQIs, including the five major aspects, namely professionalism, quality control, independence, supervision and innovation), the CPAs' curriculum vitaes (including relevant experience, professional qualifications and major clients), and shareholdings. The Company also requires CPAs to present the Statement of Independence to confirm that they have no other financial interests or business relationships in compliance with the provisions of the "Bulletin of Norm of Professional Ethics for Certified Public Accountant of the Republic of China No.10: Independence of Auditing and Review." Afterwards, the Company assesses the independence of the CPAs pursuant to each of the subparagraphs of Paragraph 1 and Paragraph 2, Article 47 of the Certified Public Accountant Act (e.g., the CPA is not currently employed by the Company to perform routine work for which he or she receives a fixed salary, or currently serves as a director or supervisor thereof; the CPA does not provide management consulting or other non-attestation services or other non-attesting services that affect his or her independence), and their competence based on their professional capabilities (e.g. conducting audits pursuant to the Audit Standards, not punished by the competent authorities or the CPA Association, and providing the Company with professional opinions regarding new issues). | |
| III. Has the financial holding company allocated adequate number of competent corporate governance staff and appointed a Chief Corporate Governance Officer to oversee corporate governance affairs (including but not limited to providing directors/supervisors with the | ✓ | | In 2018, the board of directors approved a resolution to create the position of "Corporate Governance Officer" to further enforce the corporate governance framework. The position is held by the head of the Legal and Administration Division (executive vice president grade). In January 2019, the board of directors resolved to adjust the prerequisites for the "Chief Corporate Governance Officer," limiting the role only to those qualified as heads of legal affairs, shareholder service, meetings, general administration, or corporate governance for at least three years in a finance-related institution or public company. The main responsibilities of the Chief Corporate Governance Officer include: "handling of board meeting and shareholders' meeting affairs," "preparation of board meeting and shareholders' meeting minutes," "assisting directors with duty and ongoing education," "providing directors with | No significant difference |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
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| | Yes | No | Summary | |
| information needed to perform their duties, assisting directors/supervisors with compliance issues, convention of board meetings and shareholder meetings, and preparation of board/shareholder meeting minutes)? | | | the information needed to perform their duties," "assisting directors with compliance affairs," and "other matters specified by law, the Articles of Incorporation or contracts." In addition, to assist the directors in their performance of duties and to improve the efficiency of the board of directors, the Company has approved the establishment of the "Standard Operating Procedures for Resolving Directors' Requests" through resolution of the board of directors in March 2019, in order to provide sufficient support to the directors. According to the provisions of the procedure, all directors of the Company shall be able to obtain assistance from the Chief Corporate Governance Officer in order to ensure that the procedure of board of directors and all applicable laws and regulations are complied by all directors as well as to ensure proper information communication between members of the board of directors and between directors and the management department. Furthermore, after the Chief Corporate Governance Officer receives requests from a director, unless processing time is further specified, it is necessary to coordinate relevant units to handle the request timely within two business days. After relevant units complete the handling of the request, it is necessary to report to the director immediately and to report the handling status to the Chief Corporate Governance Officer. In addition to providing information and documents necessary for directors to perform duties in order to promptly assist the directors to perform duties, the Chief Corporate Governance Officer of the Company shall also ensure that the information communication between the members of the board of directors and between directors and the management department. Furthermore, it is also necessary to ensure that material information of routine business of the Company, material events and other important matters already confirmed shall be provided to the directors immediately upon the occurrence of such events and matters for their understanding.<br>Progress of the Company's 2025 corporate governance efforts is explained below: | |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
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| | Yes | No | Summary | |
| | | | In addition to appointing a Chief Corporate Governance Officer to oversee corporate governance affairs, the Company also assigns competent corporate governance personnel in appropriate numbers within each relevant unit to carry out corporate governance functions.<br>(1) For the "Handling of Board of Directors and Committee Related Matters (including preparation of minutes)," personnel from the Legal and Administrative Division, the Risk Management Division, and the Corporate Sustainable Office are responsible for the following tasks:<br>Notify all meeting participants of the agenda and related meeting materials seven days before the Board of Directors' meeting, Audit Committee meeting, Remuneration Committee meeting, Corporate Governance and Nomination Committee meeting, and Corporate Sustainability Committee, and before the Risk Management and Information Security Committee meeting, make arrangements for the meeting minutes to be signed/sealed by the chairperson and minute taker before distributing them to all participants within twenty days after the meeting, and list the meeting minutes as a major corporate file for preservation.<br>(2) Responsibilities with regards to "assisting directors with duty and ongoing education, and providing directors with the information needed to perform their duties" are assisted by personnel of the "Legal and Administration Division," who perform the following duties:<br>■ When the directors of the term onboard, conduct the orientation for first-time directors to introduce them to the Company's business activities, organization and other important issues; provide newly elected directors with a "Director Manual" that guides them through their duties and compliance requirements; and assist | |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
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| | Yes | No | Summary | |
| | | | directors in the completion of yearly education as needed by the Company and individual directors.<br>■ Provide directors with the requested information and maintain communication between directors and various department heads; assist in independent directors' duties by arranging communication with the chief internal auditor, the financial statement auditor, other internal departments.<br>■ Amend corporate governance policies in line with the Company's business activities and the latest regulations, and present them for resolution by the board of directors.<br>■ Renew "liability insurance for directors and key staff" within the Group, and register the required corporate information or changes thereof with the authority before deadline.<br>(3) For "handling of shareholder meeting related matters (including preparation of minutes)," the "Legal and Administrative Division" coordinates the following matters and commissions Cathay Securities to handle shareholder services:<br>■ Prepare and convene shareholder meetings, produce minutes, oversee share administration affairs, and provide adequate information to shareholders to ensure that their interests are soundly protected. The Company actively supports electronic voting and candidate nomination system in director/supervisor election as a means to empower and make voting more convenient for its shareholders. Electronic votes have accounted for more than half of the total shares represented at shareholder meetings for several consecutive years; furthermore, the candidate nomination system has been adopted since the 2016 director election. Since 2022, the Company's regular shareholders' meetings have adopted the hybrid format. | |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
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| | Yes | No | Summary | |
| | | | Concerning the Chief Corporate Governance Officer training situation in 2025, refer to the "III. Implementation of Corporate Governance / 4. Enhancements to the functionality of the board of directors in the current and the most recent year (e.g. establishment of an Audit Committee, improvement of information transparency etc), and the progress of such enhancements / Strengthen the composition and functions of the Board of Directors". | |
| IV. Has the financial holding company provided proper communication channels and created dedicated sections on its website to address corporate social responsibility issues that are of significant concern to stakeholders (including but not limited to shareholders, employees, customers, etc.)? | ✓ | | In addition to spokesperson and deputy spokesperson, the Company also has investor relations, shareholder service and customer service departments available to facilitate two-way communication with shareholders, customers and stakeholders. "Stakeholders," "Investor Relations" and "Corporate Sustainability" sections have been created on the Company's website to deliver important information and communicate with the outside world, whereas "Chairman's Mailbox" and "Internal Communication Network" have been made available on the Intranet for communication between employees and line managers.<br>The Company also regularly conducts sustainability materiality analyses to establish three sustainability focus areas – "Climate, Health, and Empowerment" – and six development dimensions. It measures the risks and opportunities stemming from core business activities in relation to the SDGs, sets short-, medium-, and long-term goals, and regularly tracks implementation results to address the key sustainability concerns of stakeholders. | No significant difference |
| V. Information Disclosure<br>(I) Establishment of a corporate website to disclose information concerning financial affairs and corporate governance? | ✓ | | 1. The Company's website has a section called "Introduction to Cathay Financial Holdings" that discloses the Company's history, business philosophy, corporate vision, corporate image, competitive advantages, organization, affiliates and awards. The "Corporate Sustainability" and "Corporate Governance" sections disclose the Company's philosophy and progress on the respective topics. The "Investor Relations" section discloses activity information relevant to investors as well as annual reports, financial statements and finance / business-related information of the Company and its subsidiaries. The website also has a "Shareholder Services" section that discloses information relating to shareholder meetings, dividends etc. Furthermore, in light of the ever-expanding range of | No significant difference |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
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| | Yes | No | Summary | |
| | | | products and services offered by subsidiaries, investors may even use the portal to link to subsidiaries' websites for more detailed information.<br>2. The Company announces "material information" through "Market Observation Post System" according to policy, and in doing so keeps investors up to date about the Company's operations and financial position. | |
| (II) Has the financial holding company adopted other means to disclose information (e.g. English website, appointment of designated personnel to collect and disclose corporate information, implementation of a spokesperson system and broadcasting of investor conferences via the company website)? | ✓ | | 1. The Company has set up an English website, implemented a spokesperson / deputy spokesperson system, and established Public Relations Development Department, Investor Relations Department, etc. that are responsible for ensuring timely and accurate disclosure of material information within the Company.<br>2. The Company convenes analyst meeting regularly to disclose information about its operations and to enable closer interaction with domestic and foreign investors. All Chinese and English materials used during analyst meeting are disclosed on the Company's website and at "Market Observation Post System."<br>3. The Company simultaneously discloses material information in Chinese and English on "Market Observation Post System" to keep local and foreign investors up-to-date on the Company.<br>4. In response to sustainability-related information that has attracted the attention of domestic and foreign long-term investors in recent years, the Company has also established a "Corporate Sustainability" section in both Chinese and English to effectively convey the non-financial performance and related actions of the Company and its subsidiaries. | No significant difference |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
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| | Yes | No | Summary | |
| (III) Does the financial holding company publish and make official filing of annual financial reports according to the Financial Holding Company Act and Securities and Exchange Act within the required timeframe after the end of an accounting period, and publish / file Q1, Q2, and Q3 financial reports plus monthly business performance before the specified due dates? | ✓ | | The Company complies with the Financial Holding Company Act and Securities and Exchange Act by publishing monthly unaudited income statements, auditor-reviewed or audited first quarter, semi-annual, the first three quarters, and annual consolidated financial reports before the statutory due dates. | No significant difference |
| VI. Other important information enabling a better understanding of the company's corporate governance (including but not limited to employee rights and interests, employee care, investor relations, stakeholders' rights and interests, continuing education | ✓ | | 1. Employees' rights and care to employees:<br>Please refer to "IX. (I) Employee benefit programs, retirement system, related agreements and rights protection."<br>2. Investor relations:<br>Please refer to sections "I.(I) Whether the financial holding company has defined some internal operating procedure to deal with suggestions, questions, disputes and legal actions from shareholders, and implemented the procedure?"<br>3. Stakeholders' interests:<br>Please refer to section "IV. Communication channel with stakeholders."<br>4. Directors' and supervisors' ongoing education: | No significant difference |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
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| | Yes | No | Summary | |
| of directors and supervisors, implementation of risk management policies and risk measurement criteria, implementation of customer policy, purchase of liability insurance by the company for directors and supervisors, and donations to political parties, interested parties and public welfare groups)? | | | Disclosures have been made on the Company's website (http://www.cathayholdings.com) and "Market Observation Post System."<br>5. Implementation of risk management policy and risk measurement criteria:<br>Please refer to "VI. The analysis and assessment of risk management in the most recent year to the date this report was printed by the analysis of the overall financial position and operation".<br>6. Implementation of customer policy:<br>When engaging in business activities, the Company and its subsidiaries are required not only to comply with industry regulations and consumer protection laws, but are also bound by the following internal policies implemented with the goal of protecting customers' interests:<br>(1) Cathay Financial Holding Co., Ltd. Subsidiaries Joint Marketing Policy<br>(2) Cathay Financial Holding Co., Ltd. Confidentiality Agreement on Business Data and Customer Cata Between Cathay Financial Holdings Co., Ltd. and Subsidiaries<br>(3) Cathay Financial Holding Co., Ltd. and its Subsidiaries Privacy Protection Measures<br>(4) Cathay Financial Holding Co., Ltd. Data Warehousing Guidelines<br>(5) Cathay Financial Holding Co., Ltd. Strategic Communication and Marketing Division's Monitoring of Subsidiary Marketing Activities<br>(6) Cathay Financial Holding Co., Ltd. and its Subsidiaries Firewall Policy<br>(7) Cathay Financial Holding Co., Ltd. Personal Data Management Policy<br>(8) Cathay Financial Holding Co., Ltd. Personal Data File Security Maintenance Plan and Personal Data Processing Method after Business Termination<br>(9) Cathay Financial Holding Co., Ltd. Personal Data Masking Management Guidelines<br>(10) Cathay Financial Holding Co., Ltd. Personal Data Management Regulations<br>(11) Cathay Financial Holdings and Subsidiary Data Sharing Management Policy | |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
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| | Yes | No | Summary | |
| | | | (12) Regulations Governing Cathay Financial Holding Co., Ltd. Management Policy for Data Sharing among the Company and its Subsidiaries<br>Employees of the Group are required to sign confidentiality agreements before engaging in any business activity that would expose them to customers' information. Employees are also instructed to place customers' interests at the top of their priority in joint marketing.<br>7. Purchase of liability insurance by the company for directors and supervisors:<br>Since June 15, 2007, the Company has been purchasing "liability insurance for directors and key staff" to protect itself against the liabilities of directors, supervisors and key staff of the Company and its subsidiaries over the course of their duties. Terms of this insurance policy are reviewed on a yearly basis, and since 2017, main details such as the sum assured, the scope of coverage and premium rate are reported to the upcoming board meeting after annual renewal. This insurance exists to reduce the amount of risk borne by directors, supervisors and the Company, as well as to enforce the corporate governance system.<br>8. Donation to political parties, stakeholders, and charities:<br>Cathay Financial Holdings was active in supporting charity organizations in 2025. For details on donations, please refer to the Company's website.<br>9. Intellectual Property Rights Management:<br>■ Intellectual Property Management Plan and Implementation in 2025.<br>In recent years, the Company has continuously expanded and deepened its brand management in overseas markets and has actively promoted financial innovation and digital transformation. Both brand management and financial innovation require intellectual property rights protection. Therefore, an intellectual property management system has been established to strengthen corporate governance through a sound management mechanism, ensuring the Company's sustainable operation. The | |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
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| | Yes | No | Summary | |
| | | | following is a summary of the Company's intellectual property management plan and its implementation in 2025:<br>(1) Patents:<br>To stay informed of trends and risks in FinTech patent development and effectively protect the Company's financial innovation technology R&D achievements, Group patent management has continued to prioritize both "quality and quantity." This involves strengthening key patents and promoting the accumulation of patent volume, encouraging employees to proactively research and innovate, and actively pursuing and maintaining patents across all companies.<br>The Company's patent applications focus on key technologies and align with business development needs. When determining the scope of patent applications, we have consistently considered potential use and licensing scenarios to enhance patent quality and ensure patent commercialization value. According to the Financial Supervisory Commission's letter No. 1130273210 dated October 4, 2024, financial institutions may license their developed FinTech patents and technologies to others for business and management purposes. The Company has completed three out-licensing cases in accordance with the abovementioned letter and will continue to accumulate experience in patent licensing.<br>The Group's companies have all formulated patent management regulations. The Company convenes at least one group-wide patent meeting each year to regularly review, optimize, and share the Group's patent application status and management system. It also holds Group patent training each year to enhance patent knowledge and skills for Group employees. This year, patent education and training for all Group members and responsible personnel has been conducted on the topics of "AI Application and Recent Cases, corporate intellectual property compliance challenges" and "Financial Technology Invention Patent Applications Practice." | |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
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| | Yes | No | Summary | |
| | | | The Group's companies have formulated patent incentive trial guidelines to encourage colleagues to actively research and innovate in their respective fields. The financial holding company convenes a patent incentive review committee annually, as needed, and regularly reviews the incentive measures and scoring criteria. There were a total of 22 patent incentive proposals for the financial holding company this year, and the incentive payment was issued in accordance with the patent incentive trial guidelines.<br>(2) Trademarks:<br>The Company established Group trademark management regulations in 2004 to standardize and control the Group's trademarks. To improve the trademark management mechanism and operational effectiveness, the Company introduced the Taiwan Intellectual Property Management System (TIPS) in 2021 and obtained A-grade certification in both 2021 and 2022. In 2024, it passed the TIPS A-grade certification again (certificate validity period from December 31, 2024, to December 31, 2026). The Company has continued to plan for TIPS certification in 2026 to further optimize the intellectual property management mechanism through the PDCA (Plan-Do-Check-Act) management cycle. The trademark management policy, objectives, and implementation status for 2025 have been submitted to the trademark management review meeting for consideration. Key areas of focus included continuous improvement of the trademark management system, enhancement of employees' intellectual property rights awareness, strengthening the domestic and international deployment of core trademarks both domestically and internationally, and ensuring legal compliance in trademark management – all to protect the Group's rights and reduce operating risk.<br>To ensure that the Group's trademark rights are consistent with domestic and overseas development plans, the Company regularly reviews and monitors the status of | |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
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| | Yes | No | Summary | |
| | | | trademark applications and maintenance worldwide. It also dynamically manages trademark registration and registration and maintenance based on the business development needs of the Group's companies to maximize trademark protection benefits.<br>A trademark consultation mechanism has been established to assist subsidiaries with questions regarding their trademark applications and use.<br>The Group takes timely measures against incidents that damage its trademarks through trademark monitoring and the trademark infringement reporting and handling process. This effectively protects the Group's trademarks and corporate identity.<br>(3) Copyright<br>The Company has specified in its employment contracts that the Company shall retain ownership of any works created by employees in the course of performing their duties. Furthermore, it has been explicitly stated in the Employee Code of Conduct and work rules that employees must not infringe upon the copyrights of others in the course of performing their duties.<br>When engaging external service providers in external business collaborations, the Company specifies the ownership of potential copyrights in the relevant agreements. Service providers are also required to warrant the legitimacy of their rights.<br>The Company will continue to maintain and manage its copyrights through the aforementioned actions. It will also actively monitor the development and application of copyright laws and regulations in line with the rapid development of financial and digital network technology, and participate in related training courses to enhance its capabilities in managing copyright-related matters.<br>(4) Trade Secret<br>The Company has specified in its employment contracts, Employee Code of Conduct, | |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
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| | Yes | No | Summary | |
| | | | Ethical Behavior Guidelines, and Business Integrity Policy and Code of Conduct that employees are obligated to maintain the confidentiality of any business information directly or indirectly obtained in the course of performing their duties. Responsible units regularly organize training sessions and online assessments to ensure that employees understand the importance of confidentiality obligations.<br>Regarding information security controls, the Company implemented the ISO 27001 Information Security Management System (ISMS) in 2023 and continues to maintain the validity of its certification. Through the implementation of relevant control measures, the Company manages and protects its information assets to reduce the risk of data breaches.<br>In addition to the ISO international standards framework, the Company adopts the Cybersecurity and Infrastructure Security Agency (CISA)'s "Zero Trust Maturity Model" and the Financial Supervisory Commission's "Reference Guidelines for the Financial Industry to Adopt Zero Trust Architecture" as the basis for assessing the Company's zero trust cybersecurity maturity level and improving such maturity based on risk assessments. Through continuous and diversified verification measures, the Company aims to enhance the security of system and data access controls.<br>In the event of a confidential data breach, the Company will immediately activate an expert task force to conduct investigations and implement emergency measures in accordance with the "Cathay Financial Holdings and its Subsidiaries Major Information Security Incident Reporting and Emergency Response Management Guidelines" and other relevant regulations in order to minimize the impact.<br>Furthermore, the "Cathay Financial Holdings Information Security Policy" stipulates that all outsourced IT service agreements shall include confidentiality clauses, audit clauses, penalty provisions, and indemnification provisions to ensure that business partners comply with confidentiality obligations. | |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
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| | Yes | No | Summary | |
| | | | The Company will continue to follow the aforementioned mechanisms to maintain and strengthen trade secret protection. In the event of any infringement of trade secrets, the Company will conduct cause analysis, identify the channels through which the trade secrets were compromised, and revise protection measures and management mechanisms to further strengthen trade secret protection.<br>(5) In summary:<br>As of September 30, 2025, The Company and its subsidiaries had the following intellectual property achievements and statistics:<br>Total number of granted patents: 427 (including 46 Taiwan invention patents, 366 Taiwan utility model patents, 12 Taiwan design patents, 2 invention patents in China, and 1 utility model patent in China).<br>The Company has obtained a total of 1,919 registered trademarks worldwide (588 in mainland China, 984 in Taiwan, and 347 overseas jurisdictions).<br>The Company will continue to plan the management guidelines for the Group's intellectual property rights, such as patents, trademarks, copyrights and trade secrets, pursuant to the Group's operational objectives and development strategies, to provide a strong backing for its business development.<br>■ Intellectual property management report to the Board of Directors<br>The Company has established a Board of Directors' oversight mechanism for intellectual property management. The Company reports the intellectual property management plan and implementation status to the Board of Directors at least once a year. The intellectual property management plan and its implementation for 2025 were reported to the 9th Term, 4th Board of Directors Meeting on November 13, 2025, ensuring that the Board has a thorough understanding of the operation and effectiveness of the intellectual property management system.<br>10. Succession planning for board members and key management personnel: | |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
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| | Yes | No | Summary | |
| | | | ■ Members of the board of directors:<br>The Company's Articles of Incorporation provide that the candidate nomination system is adopted for elections of directors. Meanwhile, pursuant to the requirements of board composition, diversity guidelines, professionalism and abilities specified in the Company's "Procedures for Election of Directors," "Organizational Rules for the Corporate Governance and Nomination Committee" and "Corporate Governance Best-Practice Principles," the "Corporate Governance and Nomination Committee" shall nominate directors and submit them to the shareholders' meeting for election upon the resolution of the Board.<br>Pursuant to the Company's "Corporate Governance Best-Practice Principles," the composition of the Company's Board shall take into account the Company's operating structure, business development direction, and future development trends, and provide for a diversified arrangement of the basic composition, professional experience, knowledge and skills of the directors; the Board shall possess abilities including knowledge of the industry, operational judgments, accounting and financial analysis, management administration, crisis management, international market perspective, leadership, decision-making, and risk management.<br>The successors of board members shall possess the aforesaid knowledge, skills and experience, and acknowledge the Company's core values, "Ethics, Accountability, Innovation." To effectively exert the function of supervising subsidiaries by the financial holding company, the Company incubates internal (including subsidiary) managerial officers to join the Board and familiarize them with the operation of the Board and the operations of the Group's companies by attending and participating in the board meetings. In addition, in order to enhance the diversity of the Board, while considering the trend of digital transformation and the need for international | |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
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| | Yes | No | Summary | |
| | | | development, external persons with background and experience in digital operation and international management are recruited to join the Board.<br>In addition, to continuously strengthen the functions of directors and enhance the effectiveness of the Board, the Company refers to external corporate governance trends, the direction of its business development, and the requirements of the competent authorities to provide relevant courses for directors based on their duties, as well as their personal situations and needs. These courses include financial expertise, finance and accounting, risk management, legal compliance, FinTech, information security, corporate governance, and corporate sustainable development, all aimed at assisting board members in their continuing education and enhancing the overall effectiveness of the Board's operations.<br>■ Key management personnel:<br>In the face of rapid digital transformation and advances in AI technology, we continue to actively promote internal digital transformation. We enhance and reshape employee skills through a systematic development journey, improve the professional and leadership skills of supervisors at all levels, and strive to create a diverse and inclusive workplace environment that fosters the comprehensive development of employees' abilities. To ensure the depth and strength of key leadership and management talent and to actively respond to the challenges brought by demographic changes, the Company has established a comprehensive talent reserve for all levels of management. We offer a comprehensive talent development mechanism and design development plans that emphasize both learning and practical application. Ensure that the Group's human resources are able to support its continued development in the future through development mechanisms such as arranging personnel for internal group rotation and appointing mentors, to broaden the scope and vision of talent. In addition, the evaluation of candidates not only considers their | |

| Assessment items | Implementation Status (Note 1) | | | Departures from the Corporate Governance Best-Practice Principles for Financial Holding Companies and Reasons |
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| | Yes | No | Summary | |
| | | | professional qualifications and experience but also uses objective assessment tools to measure their development potential and willingness and leverages data-assisted talent decisions to enrich the bench strength of key leadership and management talent. This ensures that managers at all levels can flexibly respond to industry changes and AI challenges, and continue to create long-term value for the Company. | |
| VII. Please specify the status of the correction based on the corporate governance assessment report released by the Corporate Governance Center of TWSE in the most recent year, and the priority corrective actions and measures against the remaining deficiencies. (Not required if the Company is not one of the evaluated subjects) | ✓ | | A summary description has been provided in the following table (Improvement or Priority Enhancement Measures Made in Response to the 2025 12th Corporate Governance Evaluation). | No significant difference |

Note 1: Regardless "Yes" or "No", the status shall be stated in the Remarks section.
Note 2:Please explain deviation and causes of deviation from Corporate Governance Best-Practice Principles for TWSE/TPEx Listed Companies.

| Improvement or Priority Enhancement Measures Made in Response to the 2025 12th Corporate Governance Evaluation | | | |
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| No. | Evaluation indicator | Improved | Priority Enhancement Measures |
| 4.27 | Does the company disclose its Scope 3 greenhouse gas categories and annual emissions over the past year? | — | The Company's Scope 3 greenhouse gas categories and annual emissions for the past year are disclosed on page 84 of the 2024 Shareholders' Meeting Annual Report and pages 200–201 of the 2024 Sustainability Report. |
| 4.28 | Does the Company have an energy management plan, and is its implementation disclosed on the company website, annual report, or sustainability report? | — | The Company has obtained ISO 50001 certification. The relevant energy management plan is disclosed on pages 80–81 and 94–95 of the 2024 Shareholders' Meeting Annual Report and pages 60–62 and 229 of the 2024 Sustainability Report, and is also published on the Company's official website. |
| 4.29 | Has the Company introduced an internal carbon pricing mechanism to estimate the impact of climate change on the Company's finances? | — | The Company has introduced an internal carbon pricing mechanism to estimate the impact of climate change on its finance, with relevant information disclosed on pages 94–95 of the 2024 Shareholders' Meeting Annual Report and page 62 of the 2024 Sustainability Report, and published on the Company's official website. |
| 4.30 | Has the Company established an employee training and development plan to enhance employees' career skills? If so, please disclose the contents and implementation of the plan. | — | The Company's employee training and development plan is disclosed on page 88 of the 2024 Shareholders' Meeting Annual Report and on page 207 of the 2024 Sustainability Report (Appendix Table 17-1), and is also published on the Company's official website. |
| 4.31 | Does the Company conduct employee satisfaction surveys regularly and disclose the implementation and improvement plans? | — | The Company conducts an employee engagement survey every year. In 2024, the response rate was 87.4%, and overall employee engagement reached 4.20 (out of 5), the highest level in the past five years. The Company has also achieved a satisfaction score of over four points for three consecutive years. Relevant information was disclosed on page 111 of the 2024 sustainability report and in Appendix Table 21 on page 209. |
| 4.32 | Has the Company formulated a personal data protection policy and disclosed its contents and implementation status? | — | The Company has established a personal data protection policy and published it on the company's official website. Its implementation is disclosed on pages 188–189 of the 2024 sustainability report. |
| 4.33 | Has the Company established relevant | — | The Company has long adhered to a "Customer-Centric" business |

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| | consumer or customer rights protection policies and complaint procedures for issues including customer health and safety, marketing, or labeling of products and services? | | philosophy, prioritizing the protection of customer rights and fair treatment. To safeguard consumers' rights to file complaints, each company has established diverse and comprehensive complaint channels and dedicated handling units. Following the principle of "active handling and proactive care," these units quickly contact customers and provide solutions, and regularly review service processes to continuously improve service quality. All companies' official websites disclose customer service complaint channels and contact information. Moreover, each subsidiary reports the management and results of customer complaint handling to the financial holding company every six months to ensure oversight. Relevant information was disclosed on pages 186–189 of the 2024 sustainability report. |
| 4.34 | Has the Company established a board-level sustainability committee with at least three members who possess sustainability expertise and capabilities, and with at least one Director involved in supervision? Has the composition, responsibilities, and operations of the committee been disclosed? | — | The Company established the "Corporate Sustainability Committee" under the Board of Directors in January 2025. According to the "Cathay Financial Holding Co., Ltd. Corporate Sustainability Committee Charter," the committee convened at least twice a year. The 2nd Corporate Sustainability Committee (June 13, 2025 – June 12, 2028) consists of three members, including one director and two independent directors. The composition, responsibilities, and operations of the Committee have been disclosed on the company's official website. |
| Extra question | Has the company exhibited exceptional performance in corporate governance, or derived actual yields from corporate governance? | — | 1. The Company's 2025 Regular Shareholders' Meeting adopted the hybrid shareholders' meeting to implement shareholder activism.<br>2. In 2024, the Company led for the fourth time its subsidiaries "Cathay Life Insurance" and "Cathay United Bank" to undergo "CG6014 (2023) Corporate Governance Assessment" organized by the Taiwan Corporate Governance Association, and they were awarded the highest "Exceptional" rating (certificate valid until 2026). Feedback and recommendations raised in the assessment were taken into consideration to further refine corporate governance practices. |

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| | | | 3. The Company has been listed as a component of the Dow Jones Best-in-Class Indices (DJBIC, formerly the Dow Jones Sustainability Indices, DJSI) World Index for eight consecutive years (2018–2025), and has also been selected as a component of the "DJSI Emerging Markets Index" for eleven consecutive years (2015 to 2025).<br>4. Provided life insurance relief programs. |

## (V) If the Company has established a Remuneration Committee or Nomination Committee, it should disclose its composition, responsibilities, and operations.

### 1. Powers and Duties of the Remuneration Committee

The Company's Remuneration Committee consists of three independent directors and is established to strengthen corporate governance and enhance the compensation system for the Company's directors and managerial officers. The duties of the Committee include:

(1) Establishing and regularly reviewing the policies, systems, standards, and structure for the performance evaluation and compensation of directors and managerial officers.
(2) Regularly evaluating and determining the compensation of directors and managerial officers.
(3) Other matters referred by the Board of Directors.

The Remuneration Committee shall convene at least two meetings each year and may, within the scope of its authority, engage lawyers, accountants, or other professionals to conduct necessary audits or provide consultations upon resolution of the Committee.

### 2. Information about remuneration committee members (Table 2-2-1)

The 5th Remuneration Committee members (term: June 17, 2022 – June 12, 2025)

| Position Title (Note 1) | Name | Professional qualifications and experience (Note 2) | Independence Criteria (Note 3) | Number of positions as a Remuneration Committee Member in other publicly listed companies | Remarks |
|---|---|---|---|---|---|
| Independent Director (Convener and Chair of the Meeting of Remuneration Committee) | Tang-Chieh Wu | Please refer to "Two. Corporate Governance Report/I. (I) Directors and Supervisors Information (Table 1)/Directors and Supervisors Information (II)" | | 0 | -- |
| Independent Director (Member of Remuneration Committee) | Edward Yung-Do Way | ■ Certified public accountant in State of Georgia, U.S., and The Republic of China; having served as CEO of Deloitte Taiwan for over 2 years; serving as Chairman of YCSY Co., Ltd. for over 15 years, as Independent Director of both Cathay Financial Holdings and Cathay United Bank for over | ■ Independence conforming to Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies."<br>■ Except for serving as the independent director of the Company and the Company's 100% owned subsidiaries, | 2 | -- |

| Position Title (Note 1) | Name | Professional qualifications and experience (Note 2) | Independence Criteria (Note 3) | Number of positions as a Remuneration Committee Member in other publicly listed companies | Remarks |
|---|---|---|---|---|---|
| | | 8 years, as Independent Director of Cathay Securities for 6 years.<br>■ Competent to operate a financial holding company, and able to operate the business of a financial holding company in a sound and effective manner, and meets the professional qualifications for financial holding companies.<br>■ Has work experience for over 5 years and also the experience in the area of commerce, finance, accounting, or otherwise necessary for the business of the Company, and satisfies the professional qualification as an independent director.<br>■ Possesses expertise in auditing, management, and corporate sustainability.<br>■ Has not been subject to any of the circumstances set forth in Article 30 of the Company Act. | Cathay United Bank and Cathay Securities, not a director, supervisor, or employee of the Company or its affiliates.<br>■ The director's spouse, relatives within the second degree of kinship, or blood relatives within the third degree of kinship, are not directors, supervisors, or managerial officers of the Company or its affiliates.<br>■ The number and weight of the shareholding in the Company of the director, including the spouse, minor children or in the name of others: 0 share/0%, are not a natural person shareholder of the Company holding more than 1% of the shares or one of the top 10 shareholders.<br>■ The number and weight of the shareholding in the Company of the director, the spouse, relatives within the second degree of kinship, or blood relatives within the third degree of kinship: 0 share/0%, are not a natural person shareholder of the Company holding more than 1% of the shares or one of the top 10 shareholders.<br>■ Not a director, supervisor or employee of any company engaged in specific relationship with the Company (per subparagraphs 5–8, Paragraph 1 of Article 3 of the "Regulations Governing Appointment of | | |

| Position Title (Note 1) | Name | Professional qualifications and experience (Note 2) | Independence Criteria (Note 3) | Number of positions as a Remuneration Committee Member in other publicly listed companies | Remarks |
|---|---|---|---|---|---|
| | | | Independent Directors and Compliance Matters for Public Companies").<br>■ Not the shareholder holding 5% or more of the total outstanding shares of a specified company or institution that has a financial and business relationship with the Company.<br>■ Neither he nor his spouse is a professional who provides audit service, or commercial, legal, financial, accounting or related services for an accumulated sum of more than NT$500,000 in the last 2 years, to the Company or its affiliate, nor an owner, partner, director, supervisor, or manager of a sole proprietorship, partnership, company, or organization that provides such services to the Company or its affiliated companies. | | |
| Independent Director (Member of Remuneration Committee) | Pei-Pei Yu | Please refer to "Two. Corporate Governance Report/I. (I) Directors and Supervisors Information (Table 1)/Directors and Supervisors Information (II)" | | 1 | -- |

Note:

1. Please specifically fill in the number of years of relevant work experience, and the professional qualifications and experience, and the status of independence, of each remuneration committee member. If the member is an independent director, you may add a note directing readers to refer to the relevant information in Table 1 Information on Directors and Supervisors (1). For "Capacity," please specify whether the member is an independent director or other (if the member is the convener, please note that fact).
2. Professional qualifications and experience: Describe the professional qualifications and experience of each member of the remuneration committee.
3. Independence analysis: Describe the status of independence of each remuneration committee member, including but not limited to the following: whether the member or their spouse or relative within the second degree of kinship serves or has served as a director, supervisor, or employee of the Company or any of its affiliates; the number and ratio of shares of the Company held by the member, their spouse, and their relatives with the second degree (or through their nominees); whether the member has served as a director, supervisor or employee of a "specified company" (see Article 6, paragraph 1, subparagraphs 5 to 8 of the Regulations Governing the Appointment and Exercise of Powers by the Remuneration Committee of a Company Whose Stock is Listed on the Taiwan Stock Exchange or the Taipei Exchange); the amount(s) of any pay received by the remuneration committee member for any services such as business, legal, financial, or accounting services provided to the Company or any affiliate thereof within the past 2 years.

The 6th Remuneration Committee members (term: June 13, 2025 – June 12, 2028)

| Position Title (Note 1) | Name | Professional qualifications and experience (Note 2) | Independence Criteria (Note 3) | Number of positions as a Remuneration Committee Member in other public listed companies | Remarks |
|---|---|---|---|---|---|
| Independent Director (Convener and Chair of the Meeting of Remuneration Committee) | Tang-Chieh Wu | Please refer to "Two. Corporate Governance Report/I. (I) Directors and Supervisors Information (Table 1)/Directors and Supervisors Information (II) | | 0 | 2025.6.13 Re-elected |
| Independent Director (Member of Remuneration Committee) | Pei-Pei Yu | | | 1 | 2025.6.13 Re-elected |
| Independent Director (Member of Remuneration Committee) | Denny Cheng-Hung Kuo | | | 1 | 2025.6.13 Newly elected |

Note:

1. Please specifically fill in the number of years of relevant work experience, and the professional qualifications and experience, and the status of independence, of each remuneration committee member. If the member is an independent director, you may add a note directing readers to refer to the relevant information in Table 1 Information on Directors and Supervisors (1). For "Capacity," please specify whether the member is an independent director or other (if the member is the convener, please note that fact).
2. Professional qualifications and experience: Describe the professional qualifications and experience of each member of the remuneration committee.
3. Independence analysis: Describe the status of independence of each remuneration committee member, including but not limited to the following: whether the member or their spouse or relative within the second degree of kinship serves or has served as a director, supervisor, or employee of the Company or any of its affiliates; the number and ratio of shares of the Company held by the member, their spouse, and their relatives with the second degree (or through their nominees); whether the member has served as a director, supervisor or employee of a "specified company" (see Article 6, paragraph 1, subparagraphs 5 to 8 of the Regulations Governing the Appointment and Exercise of Powers by the Remuneration Committee of a Company Whose Stock is Listed on the Taiwan Stock Exchange or the Taipei Exchange); the amount(s) of any pay received by the remuneration committee member for any services such as business, legal, financial, or accounting services provided to the Company or any affiliate thereof within the past 2 years.

## 3. Information concerning the remuneration committee

■ There were three members on the 5th Remuneration Committee.
Term of office of the 5th Committee: From June 17, 2022 to June 12, 2025; during the most recent year (from January 1, 2025 to June 12, 2025).
The Remuneration Committee held 4 meetings (A), and the member qualifications and attendance status are as follows:

| Title | Name | Actual attendance (B) | Attendance by proxy | Actual attendance rate (%) (B/A) (Note) | Remarks |
|---|---|---|---|---|---|
| Convener and Chair of the Meeting (Independent Director) | Tang-Chieh Wu | 4 | 0 | 100% | -- |
| Member (Independent Director) | Edward Yung-Do Way | 4 | 0 | 100% | |
| Member (Independent Director) | Pei-Pei Yu | 4 | 0 | 100% | |

Other items to be stated:

I. If the Board of Directors does not adopt or amend the remuneration committee's suggestions, please specify the meeting date, term, contents of motion, resolution of the Board of Directors, and the company's handling of the remuneration committee's opinions (if the remuneration approved by the Board of Directors is superior than that suggested by the remuneration committee, please specify the deviation and reason): None.

II. For resolution(s) made by the remuneration committee with the committee members voicing opposing or qualified opinions on the record or in writing, please state the meeting date, term, contents of motion, opinions

| |
|---|
| of all members and the company's handling of the said opinions: None. |

Note:

1. The date of resignation is specified for members of the Remuneration Committee who had resigned prior to the close of the financial year. The percentage of actual attendance (%) is calculated based on the number of Remuneration Committee meetings held and the number of meetings actually attended during active duty.
2. If a re-election of Remuneration Committee members had taken place prior to the close of the financial year, members of both the previous and the current Remuneration Committee are listed; in which case, the remarks column would specify whether the committee member was elected in the previous board, the new board, or both. The percentage of actual attendance (%) is calculated based on the number of Remuneration Committee meetings held and the number of meetings actually attended during active duty.

■ There were three members on the 6th Remuneration Committee.

Sixth-term committee member tenure: June 13, 2025 to June 12, 2028; most recent year (June 13, 2025 - December 31, 2025)

The Remuneration Committee held 2 meetings (A), and the member qualifications and attendance status are as follows:

| Title | Name | Actual attendance (B) | Attendance by proxy | Actual attendance rate (%) (B/A) (Note) | Remarks |
|---|---|---|---|---|---|
| Convener and Chair of the Meeting (Independent Director) | Tang-Chieh Wu | 2 | 0 | 100% | 2025.6.13 Re-elected |
| Member (Independent Director) | Pei-Pei Yu | 2 | 0 | 100% | 2025.6.13 Re-elected |
| Member (Independent Director) | Denny Cheng-Hung Kuo | 2 | 0 | 100% | 2025.6.13 Newly elected |

Other items to be stated:

I. If the Board of Directors does not adopt or amend the remuneration committee's suggestions, please specify the meeting date, term, contents of motion, resolution of the Board of Directors, and the company's handling of the remuneration committee's opinions (if the remuneration approved by the Board of Directors is superior than that suggested by the remuneration committee, please specify the deviation and reason): None.

II. For resolution(s) made by the remuneration committee with the committee members voicing opposing or qualified opinions on the record or in writing, please state the meeting date, term, contents of motion, opinions of all members and the company's handling of the said opinions: None.

Note:

1. The date of resignation is specified for members of the Remuneration Committee who had resigned prior to the close of the financial year. The percentage of actual attendance (%) is calculated based on the number of Remuneration Committee meetings held and the number of meetings actually attended during active duty.
2. If a re-election of Remuneration Committee members had taken place prior to the close of the financial year, members of both the previous and the current Remuneration Committee are listed; in which case, the remarks column would specify whether the committee member was elected in the previous board, the new board, or both. The percentage of actual attendance (%) is calculated based on the number of Remuneration Committee meetings held and the number of meetings actually attended during active duty.

| Remuneration Committee | Motion | Resolution | The Company's handling of the Remuneration Committee members' opinion |
|---|---|---|---|
| The 13th meeting of the 5th term 2025.1.21 | Amendment of the Company's Manager Performance Management and Development Guidelines | The Remuneration Committee members unanimously consent to approving the case. | The proposal was submitted to the board meeting on January 21, 2025, and was approved as presented with the consent of all attending Directors. |
| | Issued bonuses to managers for fiscal year 2024. | The Remuneration Committee members unanimously consent to approving the case. | The proposal was submitted to the board meeting on January 21, 2025, and was approved by all directors present except for Chairman Hong-Tu Tsai, Director Chang-Ken Lee and Director Grace Chen, who recused themselves from the motion. |
| The 14th meeting of the 5th term 2025.3.5 | The Company allocation of employee remuneration for 2024. | The Remuneration Committee members unanimously consent to approving the case. | This proposal was submitted to the board meeting on March 6, 2025, and was approved by all directors present except for Chairman Hong-Tu Tsai, Director Chang-Ken Lee, and Director Grace Chen, who recused themselves from the motion. |
| | The Company Allocation of director remuneration for 2024. | The Remuneration Committee members unanimously consent to approving the case. | This proposal was submitted to the board meeting on March 6, 2025, and was approved by all directors present except for Chairman Hong-Tu Tsai, Director Cheng-Chiu Tsai, Director Chi-Wei Joong, Director Andrew Ming-Jian Kuo, Director Tiao-Kuei Huang, Director Ming-Ho Hsiung, Director Chang-Ken Lee, and Director Grace Chen who recused themselves from the motion. |
| The 15th meeting of the 5th term 2025.4.29 | Amendment to the "Articles of Incorporation" of the Company. | The Remuneration Committee members unanimously consent to approving the case. | The proposal was submitted to the board meeting on April 29, 2025, and was approved as presented with the consent of all attending Directors. |
| The 16th meeting of the 5th term 2025.5.14 | Adjustment to Cathay Financial Holdings manager salaries and periodic review of manager compensation. | The Remuneration Committee members unanimously consent to approving the case. | This proposal was submitted to the board meeting on May 15, 2025, and was approved by all directors present except for Chairman Hong-Tu Tsai, Director Chang-Ken Lee, and Director Grace Chen, who recused themselves from the motion. |
| | Review of the Company's Guidelines for Directors' Performance Evaluation, Directors' Remuneration Payment Guidelines, Guidelines for Manager Performance Management and Development, and Managers' Remuneration Payment Guidelines. | The Remuneration Committee members unanimously consent to approving the case. | The proposal was submitted to the board meeting on May 15, 2025, and was approved as presented with the consent of all attending Directors. |

| Remuneration Committee | Motion | Resolution | The Company's handling of the Remuneration Committee members' opinion |
|---|---|---|---|
| The 1st meeting of the 6th term 2025.7.17 | Compensation for Vice Chairman, independent directors and external directors of the 9th board. | 1. For the matter of "Director Pei-Pei Yu," all attending members except Director Yu recused herself, and the remaining members voted in favor of the proposal.<br>2. As for "Independent Director Denny Cheng-Hung Kuo," all attending members except Independent Director Kuo recused herself, and the remaining members voted in favor of the proposal.<br>3. Regarding Vice Chairman Tsung-Han Tsai, Director Chi-Wei Joong, Director Chung-Yan Tsai, Independent Director Li-Ling Wang, Independent Director James Wei Wang, and Independent Director Tang-Chieh Wu, all attending members except Tang-Chieh Wu recused herself, and the remaining members voted in favor of the proposal. | This proposal was submitted to the board meeting on July 17, 2025, and was approved by all directors present except for Chairman Hong-Tu Tsai, Vice Chairman Tsung-Han Tsai, Director Chi-Wei Joong, Director Chung-Yan Tsai, and Independent Directors Li-Ling Wang, Tang-Chieh Wu, Pei-Pei Yu, Denny Cheng-Hung Kuo, and James Wei Wang, who recused themselves from the motion. |
| | Salary Adjustments for Company Managers | The Remuneration Committee members unanimously consent to approving the case. | This proposal was submitted to the board meeting on July 17, 2025, and was approved as presented with the consent of all attending Directors. |
| The 2nd meeting of the 6th term 2025.8.14 | The proposal for the "Cathay Financial Group Long-Term Incentive Plan." | The Remuneration Committee members unanimously consent to approving the case. | This proposal was submitted to the board meeting on August 15, 2025, and was approved as presented with the consent of all attending Directors. |

※ Other items to be stated:
If the Board of Directors does not adopt or amend the remuneration committee's suggestions, please specify the meeting date, term, contents of motion, resolution of the Board of Directors, and the company's handling of the remuneration committee's opinions (if the remuneration approved by the Board of Directors is superior than that suggested by the remuneration committee, please specify the deviation and reason): None.

## 4. Information on Corporate Governance and Nomination Committee Members and its Operation

■ Appointment qualifications for members of the Corporate Governance and Nominating Committee and their duties

The Committee shall consist of at least three directors appointed by the Board, and at least half of whom shall be independent directors. The term of office of the committee members is the same as that of the board of directors to which they are appointed. The Company formally established the Corporate Governance and Nomination Committee on December 22, 2017. The first through third committees each consisted of two independent directors and one director, while the fourth committee consisted of three independent directors. This Committee was established to strengthen corporate governance and enhance board effectiveness. Its functions include:

(1) Nominate Company director candidates and review qualifications of director candidates.
(2) Deliberation on the establishment and amendment of the relevant regulations concerning the operation of the Company's Board of Directors.
(3) Establish the organizational structure of various functional committees and review the formulationand revision of organizational rules for each functional committee.
(4) Review the formulation and revision of the Company's Corporate Governance Best Practice Principles.
(5) Other matters instructed by the Board of Directors.

The Corporate Governance and Nomination Committee may convene meetings whenever necessary and may, within the scope of its authority, engage lawyers, certified public accountants, or other professionals to provide consultation and assistance upon resolution of the Committee.

■ Professional qualifications and experience of the Corporate Governance and Nomination Committee members and its operations

The Company’s Corporate Governance and Nomination Committee consisted of three members in the most recent year.

Term of office of the 3rd Committee: From June 17, 2022 to June 12, 2025; during the most recent year (from January 1, 2025 to June 12, 2025).

The Corporate Governance and Nomination Committee held 2 meetings (A); the professional qualifications and experience of the members, attendance status, and discussion items are as follows:

| Title | Name | Professional qualifications and experience | Actual attendance (B) | Attendance by proxy | Actual attendance rate (%)(B/A) (Note) | Remarks |
|---|---|---|---|---|---|---|
| Director (Convener and Chair of the Meeting of Corporate Governance and Nomination Committee) | Ming-Ho Hsiung | Please refer to “Two. Corporate Governance Report/I. (I) Directors and Supervisors Information (Table 1)/Directors and Supervisors Information (II)” | 2 | 0 | 100% | - |
| Independent Director (Member of Corporate Governance and Nomination Committee) | Edward Yung-Do Way | ■ Certified public accountant in State of Georgia, U.S., and The Republic of China; having served as CEO of Deloitte Taiwan for over 2 years; serving as Chairman of YCSY Co., Ltd. for over 15 years, as Independent Director of both Cathay Financial Holdings and Cathay | 2 | 0 | 100% | |

| Title | Name | Professional qualifications and experience | Actual attendance (B) | Attendance by proxy | Actual attendance rate (%)(B/A) (Note) | Remarks |
|---|---|---|---|---|---|---|
| | | United Bank for over 8 years, as Independent Director of Cathay Securities for 6 years.<br>■ Competent to operate a financial holding company, and able to operate the business of a financial holding company in a sound and effective manner, and meets the professional qualifications for financial holding companies.<br>■ Has work experience for over 5 years and also the experience in the area of commerce, finance, accounting, or otherwise necessary for the business of the Company, and satisfies the professional qualification as an independent director.<br>■ Possesses expertise in auditing, management, and corporate sustainability.<br>■ Has not been subject to any of the circumstances set forth in Article 30 of the Company Act. | | | | |
| Independent Director (Member of Corporate Governance and Nomination Committee) | Li-Ling Wang | Please refer to "Two. Corporate Governance Report/I. (I) Directors and Supervisors Information (Table 1)/Directors and Supervisors Information (II)" | 2 | 0 | 100% | |
| Other items to be stated:<br>For any major motion put before the Corporate Governance and Nomination Committee, specify the meeting date, meeting session number, content of the motion, content of recommendations or dissenting opinions of the Corporate Governance and Nomination Committee members, the outcome of the resolution of the Corporate Governance and Nomination Committee, and the measures taken by the Company with respect to the Corporate Governance and Nomination Committee members' opinions. | | | | | | |

Note 1: If any Corporate Governance and Nomination Committee member left the committee before the end of the fiscal year, specify the date that they left the committee in the Remarks column. Their in-person attendance rate (%) should be calculated based on the number of Corporate Governance and Nomination Committee meetings held and the number they attended in person during the period they were on the committee.

Note 2: If any by-election for Corporate Governance and Nomination Committee members was held before the end of the fiscal year, the names of the new and old committee members should be filled in the table, with a note stating whether the member left office, was newly serving, or was serving consecutive terms, and the date of the by-election. The percentage of actual attendance (%) is calculated based on the number of Corporate Governance and Nomination Committee meetings held and the number of meetings actually attended during active duty.

Term of office of the 4th committee: June 13, 2025 to June 12, 2028; most recent year (June 13, 2025 - December 31, 2025)

The Corporate Governance and Nomination Committee held 2 meetings (A); the professional qualifications and experience of the members, attendance status, and discussion items are as follows:

| Title | Name | Professional qualifications and experience | Actual attendance (B) | Attendance by proxy | Actual attendance rate (%) (B/A) (Note) | Remarks |
|---|---|---|---|---|---|---|
| Independent Director (Convener and Chair of the Meeting of Corporate Governance and Nomination Committee) | Tang-Chieh Wu | Please refer to "Two. Corporate Governance Report/I. (I) Directors and Supervisors Information (Table 1)/Directors and Supervisors Information (II)" | 2 | 0 | 100% | Newly elected on June 13, 2025, to serve as convener and chair of the meeting. |
| Independent Director (Member of Corporate Governance and Nomination Committee) | Li-Ling Wang | | 2 | 0 | 100% | Re-elected on June 13, 2025 |
| Independent Director (Member of Corporate Governance and Nomination Committee) | Denny Cheng-Hung Kuo | | 2 | 0 | 100% | Newly elected on June 13, 2025 |
| Other items to be stated:<br>For any major motion put before the Corporate Governance and Nomination Committee, specify the meeting date, meeting session number, content of the motion, content of recommendations or dissenting opinions of the Corporate Governance and Nomination Committee members, the outcome of the resolution of the Corporate Governance and Nomination Committee, and the measures taken by the Company with respect to the Corporate Governance and Nomination Committee members' opinions. | | | | | | |

Note 1: If any Corporate Governance and Nomination Committee member left the committee before the end of the fiscal year, specify the date that they left the committee in the Remarks column. Their in-person attendance rate (%) should be calculated based on the number of Corporate Governance and Nomination Committee meetings held and the number they attended in person during the period they were on the committee.

Note 2: If any by-election for Corporate Governance and Nomination Committee members was held before the end of the fiscal year, the names of the new and old committee members should be filled in the table, with a note stating whether the member left office, was newly serving, or was serving consecutive terms, and the date of the by-election. The percentage of actual attendance (%) is calculated based on the number of Corporate Governance and Nomination Committee meetings held and the number of meetings actually attended during active duty.

| Corporate Governance and Nomination Committee | Corporate Governance and Nomination Committee Meeting Motion | Suggestions or objections by the members of the Corporate Governance and Nomination Committee | Corporate Governance and Nomination Committee Resolution | Company's handling for opinions of the Corporate Governance and Nomination Committee |
|---|---|---|---|---|
| The 10th meeting of the 3rd term 2025.04.29 | To nominate and confirm candidates for the election of the Company's 9th board of directors (including independent directors), and to review eligibility of independent director candidates. | None. | 1. For the candidate Li-Ling Wang, all attending members except for Li-Ling Wang who recused herself, approved the proposal.<br>2. For the candidates other than Li-Ling Wang, all attending members except for Ming-Ho Hsiung, who recused himself, approved the proposal. | Submitted to the board meeting on April 29, 2025:<br>1. For the three candidates – Li-Ling Wang, Tang-Chieh Wu, and Pei-Pei Yu – the remaining directors present all agreed to the proposal, with the involving candidates recused themselves.<br>2. With regard to candidates other than Li-Ling Wang, Tang-Chieh Wu, and Pei-Pei Yu, Chairman Hong-Tu Tsai, Director Cheng-Chiu Tsai, Director Chi-Wei Joong, Director Andrew Ming-Jian Kuo, Director Ming-Ho Hsiung, Director Chang-Ken Lee, and Director Grace Chen recused themselves from the vote, and all other attending directors unanimously approved the proposal. |
| The 11th meeting of the 3rd term 2025.05.14 | External evaluation of board performance for 2024 and improvement plans. | None. | The Corporate Governance and Nomination Committee members unanimously consent to approving the case. | The proposal was submitted to the board meeting on May 15, 2025, and was approved as presented with the consent of all attending Directors. |
| The 1st meeting of the 4th term 2025.08.14 | The Company's "Risk Management Committee" changed its name, the "Organizational Rules" was amended, and a new member was appointed. | None. | The Corporate Governance and Nomination Committee members unanimously consent to approving the case. | The proposal was submitted to the board meeting on August 15, 2025, and was approved by all directors present except for Director Denny Cheng-Hung Kuo recused himself from the vote. |
| | Amendment to the "Corporate Governance Best-Practice Principles" of the Company. | None. | The Corporate Governance and Nomination Committee members unanimously consent to approving the case. | The proposal was submitted to the board meeting on August 15, 2025, and was approved as presented with the consent of all attending Directors. |
| The 2nd meeting of the 4th term 2025.11.12 | Amendments to the Company's "Board of Directors and Functional Committees Performance Evaluation Regulations" were proposed for discussion. | None. | The Corporate Governance and Nomination Committee members unanimously consent to approving the case. | The proposal was submitted to the board meeting on November 13, 2025, and was approved as presented with the consent of all attending Directors. |

Since the establishment of the Corporate Governance and Nomination Committee, the following mechanisms regarding board operations have been added: "The Company shall arrange orientation for the board of directors taking up the post for the first time," the inclusion of "The Evaluation of the Functional Committee's Performance," the setup of "Chief Corporate Governance Officer, Risk Management and Information Security Committee, and a Corporate Sustainability Committee," and the addition of "Standard Operating Procedures for Resolving Directors' Requests."

## 5. Information on Risk Management and Information Security Committee Members and its Operation

■ Appointment qualifications for members of the Risk Management and Information Security Committee and their duties

The Committee shall consist of at least three directors appointed by the Board, and at least half of whom shall be independent directors. The term of office of the members is the same as the term of the appointing Board.

Starting August 16, 2025, the Company will incorporate information security into the purview of the Risk Management Committee, which will be renamed the "Risk Management and Information Security Committee." The convener of this Committee is Li-Ling Wang, an independent director, and the members are Tang-Chieh Wu, an independent director, and Denny Cheng-Hung Kuo, an independent director. All of them possess expertise in "risk management" and "corporate governance", and all members meet the professional requirements of this Committee. The purpose of the committee is to enhance corporate governance and board performance, and its responsibilities include:

(1) Review the Company's Risk Management and Information Security Policy and Guidelines.

(2) Review the Company's annual risk appetite or limit approved by the Board of Directors.

(3) Review the Company's risk management business implementation status, and the Risk Management Division reports quarterly to the Board of Directors.

(4) The Information Security Department reviews the overall information security implementation status of the previous year and compiles a report for the Board of Directors annually.

(5) Review of other motions related to risk management and information security that should be submitted to the Board of Directors.

(6) Execute any other tasks instructed by the board of directors.

■ Professional qualifications and experience of the Risk Management and Information Security Committee members and its operations

The Company's Risk Management and Information Security Committee had three members in the most recent year.

Term of the 1st Committee members: from April 1, 2023 to June 12, 2025. The Risk Management and Information Security Committee held two meetings (A) in the last year (2025.1.1–2025.16.12); members' eligibility and attendance records are as follows:

| Title | Name | Professional qualifications and experience | Actual attendance (B) | Attendance by proxy | Actual attendance rate (%) (B/A) (Note) | Remarks |
|---|---|---|---|---|---|---|
| Independent Director (Convener of the Risk Management and Information Security Committee) | Li-Ling Wang | Please refer to "Two. Corporate Governance Report/I. (I) Directors and Supervisors Information (Table 1)/Directors and Supervisors Information (II)" | 2 | 0 | 100% | - |
| Independent Director | Tang-Chieh Wu | | 2 | 0 | 100% | |

| Title | Name | Professional qualifications and experience | Actual attendance (B) | Attendance by proxy | Actual attendance rate (%) (B/A) (Note) | Remarks |
|---|---|---|---|---|---|---|
| (Member of the Risk Management and Information Security Committee) | | | | | | |
| Director (Member of the Risk Management and Information Security Committee) | Chang-Ken Lee | | 1 | 1 | 50% | |
| Other items to be stated:<br>For any major motion put before the Risk Management and Information Security Committee, specify the meeting date, meeting session number, content of the motion, content of recommendations or dissenting opinions of the Risk Management and Information Security Committee members, the outcome of the resolution of the Risk Management and Information Security Committee, and the measures taken by the Company with respect to the Risk Management and Information Security Committee members' opinions. | | | | | | |

Note 1: If any Risk Management and Information Security Committee member left the committee before the end of the fiscal year, specify the date that they left the committee in the Remarks column. Their in-person attendance rate (%) should be calculated based on the number of Risk Management and Information Security Committee meetings held and the number of meetings they attended in person during the period they were on the committee.

Note 2: If any by-election for Risk Management and Information Security Committee members was held before the end of the fiscal year, the names of the new and old committee members should be filled in the table, with a note stating whether the member left office, was newly serving, or was serving consecutive terms, and the date of the by-election. Actual attendance rate (%) was calculated on the basis of the number of meetings held by the Risk Management and Information Security Committee during each independent director's term and the number of meetings actually attended by that independent director.

| Risk Management and Information Security Committee | Contents of the motion by the Risk Management and Information Security Committee | Suggestions or objections by the members of the Risk Management and Information Security Committee | Resolution Results of the Risk Management and Information Security Committee | Company's response to Risk Management and Information Security Committee's opinions |
|---|---|---|---|---|
| The 8th meeting of the 1st term 2025/2/27 | 1. Risk management execution report for Q4 of 2024. | None. | Proposal was approved based on the consent of all members of the Risk Management and Information Security Committee. | The motions listed on the left were submitted to the Board of Directors on March 6, 2025.<br>Resolution:<br>Motion 1: Passed by all attending directors.<br>Motion 2: Passed as proposed by all attending directors. |
| | 2. Amendments to the Company's "ESG and Climate Risk Management Guidelines," "Emerging Risk Management Guidelines," and "Risk Measurement Indicators List" have been proposed for discussion. | None. | Proposal was approved as proposed based on the consent of all members of the Risk Management and Information Security Committee. | |
| The 9th meeting of the 1st term 2025/5/12 | 1. Risk management execution report for Q1 of 2025. | None. | Proposal was approved based on the consent of all members of the Risk Management and Information Security Committee. | The motions listed on the left were submitted to the Board of Directors on May 15, 2025.<br>Resolution: Passed by all attending directors. |

Term of the 2nd Committee members:

From June 13, 2025 to June 12, 2028. The Risk Management and Information Security Committee held 2 meetings (A) in the last year (2025.6.13–2025.12.31); members' eligibility and attendance records are as follows:

| Title | Name | Professional qualifications and experience | Actual attendance (B) | Attendance by proxy | Actual attendance rate (%) (B/A) (Note) | Remarks |
|---|---|---|---|---|---|---|
| Independent Director (Convener of the Risk Management and Information Security Committee) | Li-Ling Wang | Please refer to "Two. Corporate Governance Report/I. (I) Directors and Supervisors Information (Table 1)/Directors and Supervisors Information (II)" | 2 | 0 | 100% | - |
| Independent Director (Member of the Risk Management and Information Security Committee) | Tang-Chieh Wu | | 2 | 0 | 100% | - |
| Independent Director (Member of the Risk Management and Information Security Committee) | Denny Cheng-Hung Kuo | | 1 | 0 | 100% | Effective from August 16, 2025, Denny Cheng-Hung Kuo was appointed as an independent director and a member of the Committee. |
| Director (Member of the Risk Management and Information Security Committee) | Chang-Ken Lee | | 1 | 0 | 100% | Director Chang-Ken Lee resigned as a member of the Committee on August 16, 2025. |
| Other items to be stated:<br>For any major motion put before the Risk Management and Information Security Committee, specify the meeting date, meeting session number, content of the motion, content of recommendations or dissenting opinions of the Risk Management and Information Security Committee members, the outcome of the resolution of the Risk Management and Information Security Committee, and the measures taken by the Company with respect to the Risk Management and Information Security Committee members' opinions. | | | | | | |

Note 1: If any Risk Management and Information Security Committee member left the committee before the end of the fiscal year, specify the date that they left the committee in the Remarks column. Their in-person attendance rate (%) should be calculated based on the number of Risk Management and Information Security Committee meetings held and the number of meetings they attended in person during the period they were on the committee.

Note 2: If any by-election for Risk Management and Information Security Committee members was held before the end of the fiscal year, the names of the new and old committee members should be filled in the table, with a note stating whether the member left office, was newly serving, or was serving consecutive terms, and the date of the by-election. Actual attendance rate (%) was calculated on the basis of the number of meetings held by the Risk Management and Information Security Committee during each independent director's term and the number of meetings actually attended by that independent director.

| Risk Management and Information Security Committee | Contents of the motion by the Risk Management and Information Security Committee | Suggestions or objections by the members of the Risk Management and Information Security Committee | Resolution Results of the Risk Management and Information Security Committee | Company's response to Risk Management and Information Security Committee's opinions |
|---|---|---|---|---|
| The 1st meeting of the 2nd term 2025/8/11 | Risk management execution report for Q2 of 2025. | None. | Proposal was approved based on the consent of all members of the Risk Management and Information Security Committee. | The motions listed on the left were submitted to the Board of Directors on August 15, 2025. Resolution: Passed by all attending directors. |
| The 2nd meeting of the 2nd term 2025/11/10 | Risk management execution report for Q3 of 2025. | None. | Proposal was approved based on the consent of all members of the Risk Management and Information Security Committee. | The motions listed on the left were submitted to the Board of Directors on November 13, 2025. Resolution: Passed by all attending directors. |

## 5. Information on Corporate Sustainability Committee Members and its Operation

■ Appointment qualifications for members of the Corporate Sustainability Committee and their duties

The Committee shall consist of at least three directors appointed by the Board, including at least one independent director. The term of office of the members is the same as the term of the appointing Board.

The Company established the Corporate Sustainability Committee on April 1, 2025, consisting of three directors (including two independent directors). The convener of the committee, Mr. Tang-Chieh Wu, is an independent director, and the members, Ms. Pei-Pei Yu, is an independent director, and Mr. Chang-Ken Lee, is a director. All members possess sustainability expertise and capabilities and meet the professional requirements of the Committee. The Committee aims to implement the Company's sustainable development goals and strengthen sustainable governance. Its responsibilities include:

(1) Review and supervise matters submitted by the ESG Strategy Committee.

(2) Review of the Company's sustainability-related policies, systems, strategic directions, and annual plans.

(3) Review of the Company's ESG report.

(4) Supervising the implementation and performance of the Company's sustainability strategies, annual plans, and project activities.

(5) Review of other significant resolutions on sustainability-related matters involving the Company.

The Corporate Sustainability Committee may convene meetings whenever deemed necessary, and is entitled to approach attorneys, CPAs or any other experts to conduct necessary audits or provide consultation by board resolution.

■ Professional qualifications and experience of the Corporate Sustainability Committee members and its operations

The Company's Corporate Sustainability Committee had three members in the most recent year.

Term of the 1st Committee members:

From January 1, 2025 to June 12, 2025. The Corporate Sustainability Committee held one meeting (A) in the last year (2025.1.1–2025.6.12); members' eligibility and attendance records are as follows:

| Title | Name | Professional qualifications and experience | Actual attendance (B) | Attendance by proxy | Actual attendance rate (%) (B/A) (Note) | Remarks |
|---|---|---|---|---|---|---|
| Independent Director (Convener of the Corporate Sustainability Committee) | Edward Yung-Do Way | ■ Certified public accountant in State of Georgia, U.S., and The Republic of China; having served as CEO of Deloitte Taiwan for over 2 years; serving as Chairman of YCSY Co., Ltd. for over 15 years, as Independent Director of both Cathay Financial Holdings and Cathay United Bank for over 8 years, as Independent Director of Cathay Securities for 6 years.<br>■ Competent to operate a financial holding company, and able to operate the business of a financial holding company in a sound and effective manner, and meets the professional qualifications for financial holding companies.<br>■ Has work experience for over 5 years and also the experience in the area of commerce, finance, accounting, or otherwise necessary for the business of the Company, and satisfies the professional qualification as an independent director.<br>■ Possesses expertise in auditing, management, and corporate sustainability.<br>■ Has not been subject to any of the circumstances set forth in Article 30 of the Company Act. | 1 | 0 | 100% | - |
| Independent Director (Member of the Corporate Sustainability Committee) | Tang-Chieh Wu | Please refer to "Two. Corporate Governance Report/I. (I) Directors and Supervisors Information (Table 1)/Directors and Supervisors Information (II)" | 1 | 0 | 100% | |

| Title | Name | Professional qualifications and experience | Actual attendance (B) | Attendance by proxy | Actual attendance rate (%) (B/A) (Note) | Remarks |
|---|---|---|---|---|---|---|
| Director (Member of the Corporate Sustainability Committee) | Chang-Ken Lee | | 1 | 0 | 100% | |
| Other items to be stated:<br>For any major motion put before the Corporate Sustainability Committee, specify the meeting date, meeting session number, content of the motion, content of recommendations or dissenting opinions of the Corporate Sustainability Committee members, the outcome of the resolution of the Corporate Sustainability Committee, and the measures taken by the Company with respect to the Corporate Sustainability Committee' opinions. | | | | | | |

Note:

(1) If any Corporate Sustainability Committee member left the committee before the end of the fiscal year, specify the date that they left the committee in the Remarks column. Their in-person attendance rate (%) should be calculated based on the number of Corporate Sustainability Committee meetings held and the number they attended in person during the period they were on the committee.

(2) If any by-election for Corporate Sustainability Committee members was held before the end of the fiscal year, the names of the new and old committee members should be filled in the table, with a note stating whether the member left office, was newly serving, or was serving consecutive terms, and the date of the by-election. Actual attendance rate (%) was calculated on the basis of the number of meetings held by the Corporate Sustainability Committee during each independent director's term and the number of meetings actually attended by that independent director.

Term of the 2nd Committee members:

From June 13, 2025 to June 12, 2028. The Corporate Sustainability Committee held three meetings (A) in the last year (2025.1.1–2025.12.31); members' eligibility and attendance records are as follows:

| Title | Name | Professional qualifications and experience | Actual attendance (B) | Attendance by proxy | Actual attendance rate (%) (B/A) (Note) | Remarks |
|---|---|---|---|---|---|---|
| Independent Director (Convener of the Corporate Sustainability Committee) | Tang-Chieh Wu | Please refer to "Two. Corporate Governance Report/I. (I) Directors and Supervisors Information (Table 1)/Directors and Supervisors Information (II)" | 3 | 0 | 100% | - |
| Independent Director (Member of the Corporate Sustainability Committee) | Pei-Pei Yu | | 3 | 0 | 100% | |
| Director (Member of the Corporate Sustainability Committee) | Chang-Ken Lee | | 3 | 0 | 100% | |
| Other items to be stated:<br>For any major motion put before the Corporate Sustainability Committee, specify the meeting date, meeting session number, content of the motion, content of recommendations or dissenting opinions of the Corporate Sustainability Committee members, the outcome of the resolution of the Corporate Sustainability Committee, and the measures taken by the Company with respect to the Corporate Sustainability Committee' opinions. | | | | | | |

Note:

(1) If any Corporate Sustainability Committee member left the committee before the end of the fiscal year, specify the date that they left the committee in the Remarks column. Their in-person attendance rate (%) should be calculated based on the number of Corporate Sustainability Committee meetings held and the number they attended in person during the period they were on the committee.

(2) If any by-election for Corporate Sustainability Committee members was held before the end of the fiscal year, the names of the new and old committee members should be filled in the table, with a note stating whether the member left office, was newly serving, or was serving consecutive terms, and the date of the by-election. Actual attendance rate (%) was calculated on the basis of the number of meetings held by the Corporate Sustainability Committee during each independent director's term and the number of meetings actually attended by that independent director.

| Corporate Sustainability Committee | Contents of the motion by the Corporate Sustainability Committee | Suggestions or objections by the members of the Corporate Sustainability Committee | Corporate Sustainability Committee resolution results | Company's response to Corporate Sustainability Committee's opinions |
|---|---|---|---|---|
| The 1st meeting of the 1st term 2025.5.14 | The Company's Corporate Sustainability (CS) key project progress report. | None. | Proposal was approved based on the consent of all members of the Corporate Sustainability Committee. | Reported to the Board of Directors on May 15, 2025, the motion was approved with the consent of all attending Directors. |
| | The plan for the Company's "2025 Internal Control Items for Sustainability Information " for discussion. | None. | Proposal was approved as presented based on the consent of all members of the Corporate Sustainability Committee. | Reported to the Board of Directors on May 15, 2025, and the proposal was approved as presented with the consent of all attending Directors. |
| The 1st meeting of the 2nd term 2025.7.17 | Submitting the Company's "2024 Sustainability Report" for discussion. | None. | Proposal was approved as presented based on the consent of all members of the Corporate Sustainability Committee. | Reported to the Board of Directors on July 17, 2025, and the proposal was approved as presented with the consent of all attending Directors. |
| The 2nd meeting of the 2nd term 2025.8.14 | The Company's personnel matters for discussion. | None. | Except for Director Chang-Ken Lee who recused himself from the motion, the motion was approved as proposed based on the consent of all of the remaining attending members. | At the Board of Directors meeting on August 15, 2025, except Director Chang-Ken Lee, who had recused himself from the motion, the motion was passed as proposed to the board by the remaining attending directors. |
| The 3rd meeting of the 2nd term 2025.11.12 | The Company's Corporate Sustainability (CS) key project progress report. | None. | Proposal was approved based on the consent of all members of the Corporate Sustainability Committee. | Reported to the Board of Directors on November 13, 2025, the motion was approved with the consent of all attending Directors. |
| | Amendments to the Company's "2024 Sustainability Report" for discussion. | None. | Proposal was approved as presented based on the consent of all members of the Corporate Sustainability Committee. | Reported to the Board of Directors on November 13, 2025, and the proposal was approved as presented with the consent of all attending Directors. |
| | Amendments to the Company's "Policy on Mutual Prosperity in Society" are submitted for discussion. | None. | Proposal was approved as presented based on the consent of all members of the Corporate Sustainability Committee. | Reported to the Board of Directors on November 13, 2025, and the proposal was approved as presented with the consent of all attending Directors. |

## (VI) Implementation Status of the Promotion of Sustainable Development and Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and the Reasons (Table 2-2-2)

| Item | Implementation Status (Note 1) | | | Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and the Reasons |
|---|---|---|---|---|
| | Yes | No | Summary | |
| I. Has the Company established a governance framework for promoting sustainable development, and established an exclusively (or concurrently) dedicated unit to be in charge of promoting sustainable development? Has the board of directors authorized senior management to handle related matters under the supervision of the board? | ✓ | | To refine corporate sustainability governance and enhance Board effectiveness, Cathay Financial Holdings established a functional committee under the Board of Directors, the "Corporate Sustainability Committee," on January 1, 2025. The Organizational Rules for the Corporate Sustainability Committee stipulate that the Committee shall consist of at least three Directors, including at least one independent Director, who shall be responsible for supervising and resolving matters related to sustainability-related policies, strategic directions, and annual plans. The "ESG Strategy Committee" (originally the "Corporate Sustainability Committee") under the Corporate Sustainability Committee plans and promotes corporate sustainability initiatives. It comprises the presidents of Cathay Financial Holdings and its subsidiaries and is dedicated to coordinating group-wide Sustainability Promotion. Six working groups are established based on sustainability issues, each led by senior executives. The ESG Strategy Committee convenes quarterly, inviting experts to share international trends and sustainability issues, and establishes the group sustainability strategy, project activities, and annual plan objectives. It reviews the progress of each team's sustainability initiatives and reports key matters and implementation status to the Board of Directors and Corporate Sustainability Committee every six months. The 2025 report items are mainly the review and revision of the sustainable policy, stakeholders' key concerns and communication status, the implementation of the three core sustainable development strategies of Cathay, the promotion of the Science Based Targets initiative (SBTi) and the progress of the zero-carbon operation transformation plan, as well as the implementation of the relevant operations of sustainable operation. Subsidiaries also establish corporate sustainability committees in line with the organizational structure and hold quarterly meetings to foster group-wide sustainable governance. In addition, the Company has established a Dedicated Sustainability Unit, the "Corporate Sustainability Office," which reports directly to the President and serves as the Secretariat for both the "Corporate Sustainability Committee" and the "ESG Strategy Committee." The Office is responsible for promoting Corporate Sustainability Affairs within the Group and ensuring the implementation of sustainability policies and strategies.<br>In addition, the Company has established the "Board of Directors and Functional Committees Performance Evaluation Policy" for the overall operation of the Board of Directors and functional committees, and included "legal compliance", | No significant difference |

| Item | Implementation Status (Note 1) | | | Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and the Reasons |
|---|---|---|---|---|
| | Yes | No | Summary | |
| | | | “corporate governance”, “risk control” and “corporate sustainability and csocial responsibility” in the corporate sustainability indicators, to ensure that the Board of Directors and functional committees can perform their duties in terms of corporate governance, corporate operations and corporate sustainability. The results of the internal performance evaluation of the Board of Directors and functional committees of the Company in 2025 are all “Outstanding”. | |
| II. Has the company conducted risk assessment on environmental, social and corporate governance issues that are relevant to its operations, and implemented risk management policies or strategies based on principles of materiality? (Note 3) | ✓ | | The assessment scope covers Cathay Financial Holdings and its subsidiaries, including Cathay Life, Cathay United Bank, Cathay Century Insurance, Cathay Securities, Cathay Securities Investment Trust and Cathay Venture, and the core disclosure of operational regions centers on Taiwan.<br>The Company discloses the results of its material issues analysis every year based on the principle of materiality, to review the impact and risk assessment of environmental, social or corporate governance issues related to the Company’s operations, and to uphold the four principles of negotiation: materiality, effectiveness, flexibility, and respect. Cathay Financial Holdings Stakeholder Engagement Strategy was created to facilitate communication with stakeholders, and the findings on stakeholder’ concern toward environmental, social and corporate governance issues. Internal senior managers review the impact of each issue on the Company’s operations, identify the sustainability material issues of the financial holding company, and prepare a material issues matrix. To ensure the implementation of material issues, the ESG Strategy Committee of Cathay Financial Holdings has regularly reviewed material issues and management goals, and reports the communication with stakeholders to the Corporate Sustainability Committee and the Board of Directors every year.<br>In response to this, the Company has established the “ESG and Climate Risk Management Guidelines” to refine the ESG and climate-related risk management mechanism, and formulated relevant policies for major issues, such as “Policy and Code of Operation Integrity” and “Responsible Investment and Lending Policy”. The Company will make good use of its core expertise in finance and risk management, and focus on 10 SDGs goals, to establish the three sustainability focus areas of Cathay, including “climate, health, and empowerment”, and the long-term strategic goals and action plans, and regularly review the results of implementation. The following is a list of the Company’s risk control strategies for material environmental, social and corporate governance issues: | No significant difference |

<table>
<tr><td rowspan="2">Item</td><td colspan="4">Implementation Status (Note 1)</td><td rowspan="2">Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and the Reasons</td></tr>
<tr><td>Yes</td><td>No</td><td colspan="2">Summary</td></tr>
<tr><td></td><td></td><td></td><td colspan="2"><table>
<tr><th>Material issues</th><th>Criteria for risk assessment</th><th>Risk Management Strategy</th></tr>
<tr><td>Governance</td><td>Corporate Governance and Ethical Corporate Management</td><td>1. The Company emphasizes its culture of ethical corporate management, so it has adopted the “Policy and Code of Operation Integrity,” “Procedures and Guidelines of Integrity Management Operation” and “Employee Code of Conduct,” which require that all employees observe relevant internal regulations and prevent any unethical conduct in their performance of duties. To ensure employee compliance, the Group organizes training and education for the employee code of conduct; the completion rate reached 100% in 2025.<br>2. The Company actively promotes corporate governance. A “Corporate Governance Task Force” was established in 2010 to take charge of Corporate Governance Affairs throughout the Group. In 2015, the promotion of corporate governance was elevated to the Board of Directors to establish and optimize a diversified corporate governance mechanism. Not only has the board established five functional committees, it has also established internal control, risk management, and corporate sustainability as its governance principles in order to create a corporate governance system that complies with government policies and international best practice standards.</td></tr>
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| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | | | Environment | Responsible Investment and Financing | 1. In 2014, Cathay Financial Holdings established the first responsible investment team in Taiwan. The team oversees the responsible investment strategies of the Group, formulates related policies and continuously monitors the trends, methods and practices concerning the latest international responsible investment movements. It also actively connects with benchmarking peers around the globe in order to establish a specific action plan to refine and optimize its ESG integration procedures. Meanwhile, the ESG analysis and management tools as well as the regular ESG education and training are equipped to the team to enhance its risk management ability.<br>2. When the Company and its subsidiaries invest and lend funds, they must comply with the "Cathay Financial Holdings and its Subsidiaries Responsible Investment and Lending Policy" to integrate ESG into the existing investment and loaning procedures. Amid its routine tasks, in addition to forming the exclusion list, it is critical to integrate ESG factors into its decision-making process and manage according to corresponding risk levels. Coal-fired enterprises, the natural gas industry and the petrochemical industry generate significant carbon emissions, which have a huge impact on the environment. The Company has promised to achieve net zero carbon emissions for its financial assets by 139. In addition, based on the emphasis on biodiversity, the Company supports the "Kumming-Montréal global biodiversity framework" through the influence of financial institutions. Therefore, the Company has established the "Cathay Financial Holdings and its Subsidiaries Management Guidelines for Coal and Unconventional Oil & Natural Gas Industries" and the "Cathay Financial Holdings and its Subsidiaries Management Guidelines for Industries Impacting Biodiversity" in accordance with the "Responsible Investment and Financing Policies".<br>3. In order to prevent business risks and to comply with the value of corporate sustainability due to the high level of environmental, social and ethical risks associated with investments or loans, the Company has established the "Cathay Financial Holdings and its Subsidiaries' Investment and Lending Exclusion Policy", which specifies the fields of attention, including the industries and countries of disputes. The responsible investment team reviews the companies | | |

| Item | Implementation Status (Note 1) | | | Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and the Reasons |
|---|---|---|---|---|
| | Yes | No | Summary | |
| | | | and countries of the fields of attention every year based on specific screening standards, and updates the “Investment and Lending Exclusion List”, and lists the subsidiaries as the excluded targets for investment and loans. | |

| Item | Implementation Status (Note 1) | | | | | Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and the Reasons |
|---|---|---|---|---|---|---|
| | Yes | No | Summary | | | |
| | | | Society | Customer Relationship Management | The Company takes "customer orientation" as its philosophy for business operation and cares about customer feedback. It implements the risk management mechanism concerning customer relations management as follows:<br>1. The "Service Quality Committee" established by the Company upholds the principles of maintaining customer rights and fair treatment, and stipulates the Group's service guidelines and periodically reviews the service strategy and projects of each subsidiary. The service quality teams, established by each subsidiary subsequently plan, promote and keep track of each quality improvement project.<br>2. Since 2016, the subsidiary of Cathay Financial Holdings has successively introduced the Net Promoter Score (NPS) to review customer service history, and instantly grasp customer feedback at key contact points. With qualitative analysis and cross-departmental communication and cooperation, the Company continues to refine its customer service experience. Each subsidiary has set up diverse and complete complaint channels and assigned a dedicated unit for customer complaints. These subsidiaries promptly approach customers and offer solutions for their complaints by observing the established case handling rules and adhering to the principles of "Active Approach, Proactive Care."<br>3. Each subsidiary of the Group has relevant mechanisms established for the implementation of the "Principles of Fair Treatment to Customers," the regular training and education for relevant personnel, the organization of review meeting and inclusion of such reviews into the legal compliance practice. Their results of implementation are subsequently reported to the board on a regular basis. | |
| III. Environmental issues<br>(I) Has the Company | ✓ | | In response to the characteristics of the financial industry and to reduce the impact of operations on the environment, the Group has established a comprehensive environmental management framework and set up a "Green Operations | | | No significant difference |

| Item | Implementation Status (Note 1) | | | Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and the Reasons |
|---|---|---|---|---|
| | Yes | No | Summary | |
| established environmental policies suitable for the Company's industrial characteristics? | | | Task Force" under the "Cathay Financial Holdings ESG Strategy Committee" to coordinate strategies related to energy management and environmental issues.<br>Related systems include the "Energy Saving and Carbon Reduction Operation Guidelines" and "Environmental and Energy Policy," which incorporate resource efficiency, climate change response, and business risk management into daily management workflows. The Company and its subsidiaries have established environmental, energy, and water efficiency management systems in accordance with ISO 14001, ISO 50001, and ISO 46001, and continue to maintain third-party certification. Additionally, we conduct annual greenhouse gas inventories in accordance with ISO 14064-1:2018, covering all operating locations to strengthen the foundation for carbon reduction governance.The relevant verification results are disclosed in the ESG report and on the Company's Website.<br>(https://www.cathayholdings.com/holdings/esg/climate/environment) | |
| (II) Does the Company endeavor to use energy more efficiently and to use renewable materials with low environmental impact? | ✓ | | In accordance with the management principles of the "Cathay Financial Holdings Environmental and Energy Resources Policy," the Company promotes energy conservation and carbon reduction and green operations through the two major aspects of energy management and environmental resource utilization. By monitoring, reducing, and disclosing various energy and resource usage rates, the impact of operational activities on the environment is reduced.<br>**Energy Aspect**<br>Energy efficiency is improved by optimizing HVAC and lighting systems, replacing high-energy-consuming equipment, implementing smart electricity monitoring, and adopting a shared office model; furthermore, products bearing the energy label are prioritized during equipment procurement to reduce energy intensity. Leased company vehicles will be prioritized for replacement with hybrid electric vehicles or electric vehicles to reduce transportation emissions. The Company is also actively increasing the renewable energy usage ratio through a variety of means such as self-generated green electricity for self-consumption, green power wheeling, and renewable energy certificates. Furthermore, the Company will promote its business locations to gradually achieve 100% renewable energy usage in accordance with the RE100 Commitment. | No significant difference |

<table>
<tr><th rowspan="2">Item</th><th colspan="3">Implementation Status (Note 1)</th><th rowspan="2">Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and the Reasons</th></tr>
<tr><th>Yes</th><th>No</th><th>Summary</th></tr>
<tr><td></td><td></td><td></td><td>Total electricity usage and renewable energy usage over the past two years are as follows: (The inventory boundary covers the domestic and overseas locations of the Company and its subsidiaries included in the consolidated financial statements.)
<table>
<tr><th>Year</th><th>2024</th><th>2025</th></tr>
<tr><td>Total Electricity Consumption (kWh)</td><td>Domestic: 117,173,098<br>Overseas: 10,166,584<br>Global: 127,339,682</td><td>Domestic: 116,480,060<br>Overseas: 9,167,115<br>Global: 125,647,175</td></tr>
<tr><td>Renewable Energy Usage(kWh)</td><td>Domestic: 30,604,726</td><td>Domestic: 63,130,342</td></tr>
<tr><td>Renewable energy utilization rate</td><td>Domestic: 26.12%<br>Global: 24.03%</td><td>Domestic: 4.2%<br>Global: 50.2%</td></tr>
</table>
<u>Environmental aspect</u><br>To reduce paper consumption and its associated carbon emissions from production and transportation, the Company promotes paperless operations and resource reduction measures such as electronic insurance policies and official document/form digitalization. For insurance policies and documents that still need to be printed, the Company prioritizes FSC/PEFC certified paper and soy ink, and selects eco-friendly stationery and products with eco-labels. At the same time, we devote efforts to obtain the green building label for buildings in accordance with policy principles, and purchase construction materials, equipment, and appliances that meet green building material label and eco-label requirements to reduce the environmental impact of the building use stage.<br>In terms of green procurement, the amount of green procurement in 2025 reached NT$1.53363 billion, and the Company has been awarded the “Green Procurement Excellence Enterprise” by the Ministry of Environment for 16 consecutive years (2010-2025), demonstrating its ongoing efforts and the effectiveness of continuously strengthening low environmental impact procurement.</td><td></td></tr>
</table>

| Item | Implementation Status (Note 1) | | | Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and the Reasons |
|---|---|---|---|---|
| | Yes | No | Summary | |
| (III) Does the company assess potential risks and opportunities associated with climate change, and undertake measures in response? | ✓ | | The Company focuses on climate change issues, strengthens the Group's risk management and grasps relevant opportunities for development, and conducts an assessment and identification of climate risks and opportunities every year with the work team composed of the Company and its subsidiaries.<br>The Company analyzes the environmental sustainability issues, international trends, and climate strategic goals, to identify potential short-term to long-term risks and opportunities.<br>The Company identified potential risks and opportunities in 2025, and formulated relevant countermeasures. Please refer to the following (please refer to the Company's annual sustainability report and climate and natural reports for details):<br>**Potential risks**<br>1. Increasing stringency or uncertainty in carbon emission-related policies<br>■ Response strategies and risk management plans: Enhance the risk control mechanism and conduct scenario analysis to measure the expected loss of investment and financing activities, regularly assess and monitor, and formulate response strategies and risk management plans.<br>2. Extreme weather events - typhoons and floods<br>■ Response strategies: Enhance the risk control mechanism, analyze various risk scenarios, measure expected losses, regularly assess and monitor, and formulate response strategies and risk management plans.<br>**Potential opportunities**<br>1. Develop financial products with environmental/ social benefits<br>■ Responsive measures: expand opportunities in climate innovation and nature-related investment and financing, insurance products and services, and fund products, and more, to increase product diversification and promote industry sustainable transformation.<br>2. Implement Responsible Investment and Financing<br>■ Responsive measures: Through advocacy and engagement, the Company is able to exert its financial influence and communicate with stakeholders in the financial value chain to develop innovative climate and natural finance | No significant difference |

<table>
<tr><th rowspan="2">Item</th><th colspan="3">Implementation Status (Note 1)</th><th rowspan="2">Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and the Reasons</th></tr>
<tr><th>Yes</th><th>No</th><th>Summary</th></tr>
<tr><td></td><td></td><td></td><td>solutions, accelerating carbon reduction progress and achieving transformation goals.</td><td></td></tr>
<tr><td>(IV) Does the company maintain statistics on greenhouse gas emission, water usage and total waste volume in the last two years, and implement policies aimed at reducing greenhouse gas, water, and waste?</td><td>✓</td><td></td><td>The Company conducts regular annual inventories of greenhouse gas emissions, water consumption, and total waste weight, and develops relevant management policies.<br><br><u>GHG Emissions</u><br><br>The Company conducts a greenhouse gas inventory every year in accordance with ISO 14064-1:2018 standards. The inventory scope covers categories 1 to 6, as well as Voluntary Scope 3 inventory categories 1 to 14 of the GHG Protocol to gain a complete understanding of direct and indirect emissions from operational activities. For relevant inventory results, assurance status, reduction policies, and implementation progress, please refer to 1-1. Company greenhouse gas inventory and assurance status for the latest two fiscal years and 1-2. Greenhouse gas reduction targets, strategies and concrete action plans. These serve as an important basis for promoting carbon reduction governance and target management. The relevant categories are as follows:<br><br>ISO 14064-1 Categories 1-5
<table>
<tr><th>Item</th><th>2024</th><th>2025</th></tr>
<tr><td>Category 1 (metric tons)</td><td>Domestic: 5,660.61<br>Overseas: 980.28</td><td>Domestic: 5,546.99<br>Overseas: 2,260.23</td></tr>
<tr><td>Category 2 (metric tons) market benchmark</td><td>Domestic: 41,033.53<br>Overseas: 6,068.86</td><td>Domestic: 25,301.13<br>Overseas: 5,433.39</td></tr>
<tr><td>Category 1 + 2 (metric tons) market benchmark</td><td>Domestic: 46,694.13<br>Overseas: 7,049.14</td><td>Domestic: 30,848.12<br>Overseas: 7,693.63</td></tr>
<tr><td>Category 3-6 (metric tons)</td><td>5,043.81</td><td>2,727.52</td></tr>
<tr><td>Standard</td><td>ISO 14064-1:2018<br>(Including S1, S2, waste, direct water consumption, business travel, insurance services, credit card services, and unsecured small-amount credit loan service)</td><td>ISO 14064-1:2018<br>(The boundary scope includes global operational locations for S1, S2, waste, water usage, and business travel, etc.)</td></tr>
</table></td><td>No significant difference</td></tr>
</table>

| Item | Implementation Status (Note 1) | | | Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and the Reasons |
|---|---|---|---|---|
| | Yes | No | Summary | |

■ GHG Protocol Scope 3 Categories 1-14

| Item | 2024 | 2025 |
|---|---|---|
| Scope 3 – 1. Purchased Goods and Services | 208,699.86 | 226,844.00 |
| Scope 3 – 2. Capital Goods | 38,987.20 | 19,565.17 |
| Scope 3 – 3. Fuel- and Energy-Related Activities | 7,800.93 | 4,862.97 |
| Scope 3 – 4. Upstream Transportation and Distribution | 11,540.30 | 12,627.40 |
| Scope 3 – 5. Waste Generated in Operations | 446.89 | 473.57 |
| Scope 3 – 6. Business Travel | 11,964.57 | 13,514.73 |
| Scope 3 - 7. Employee commuting | 28,164.31 | 28,944.89 |
| Scope 3 - 8. Upstream leased assets | 6,586.69 | 6,014.70 |
| Scope 3 – 9. Downstream Transportation and Distribution | 4,272.09 | 4,073.02 |
| Scope 3 - 10. Processing of sold products | No such event exists, therefore it is not relevant. | No such event exists, therefore it is not relevant. |
| Scope 3 - 11. Use of sold products | No such event exists, therefore it is not relevant. | No such event exists, therefore it is not relevant. |
| Scope 3 - 12. End-of-life treatment of sold products | 796.39 | 189.46 |
| Scope 3 - 13. Downstream leased assets | Not disclosed | Not disclosed |
| Scope 3 – 14. Franchises | No such event exists, therefore it is not relevant. | No such event exists, therefore it is not relevant. |
| Standard | Self-inventory based on the Corporate Value Chain (Scope 3) Standard; third-party verification is not performed. | Self-inventory based on the Corporate Value Chain (Scope 3) Standard; third-party verification is not performed. |

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<tr><th>Yes</th><th>No</th><th>Summary</th></tr>
<tr><td></td><td></td><td></td><td>

**Water Usage**

The Company has introduced the ISO 46001 water resource efficiency management system and continues to promote measures such as rainwater harvesting, recycling and reuse, introduction of water-saving equipment and water conservation promotion to improve water use efficiency.

Water usage and per capita water usage for the past two years are as follows:

<table>
<tr><th>Item</th><th>2024</th><th>2025</th></tr>
<tr><td>Water consumption (cubic meter)</td><td>731,639</td><td>735,017</td></tr>
<tr><td>Per capita water consumption (cubic meters/person)</td><td>16.3</td><td>15.8</td></tr>
</table>

In terms of water use management, the Company has set clear quantitative management targets. In addition to reviewing water use efficiency year by year, a medium-to-long-term reduction direction has also been planned, with the target of achieving a per capita water consumption of 11.95 cubic meters by 2030, in order to continue to reduce operational water intensity. The per capita water consumption reduction target for 2025 is originally set at 12.5 cubic meters/person; however, including vacant buildings in the inventory starting in 2024 resulted in the per capita water consumption not reaching the target. The target will be adjusted based on actual operating conditions going forward, and relevant disclosures are mainly based on the sustainability report.

**Waste management**

Promote waste sorting and reduction and strengthen circular economy practices to reduce the environmental burden of operational activities. These measures include the promotion of paperless operations; managing company cars, multi-function office machines, currency counting machines, bill bind machines, and binding machines based on lease instead of purchase to reduce resource consumption caused by one-time procurement; and having subsidiaries conduct an IT equipment reuse program where reusable desktop computer, monitors, and notebooks are passed to partner organizations for refurbishment and then donated to disadvantaged or remote area organizations. By preventing, reducing, recycling, and reusing, the life cycle of products is extended, which in turn promotes sustainable consumption

</td><td></td></tr>
</table>

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<tr><th>Yes</th><th>No</th><th>Summary</th></tr>
<tr><td></td><td></td><td></td><td>and production models.<br>Waste volumes for the last two years are as follows:<br><table><tr><th>Item</th><th>2024</th><th>2025</th></tr><tr><td>Recycling (metric tons)</td><td>801.1</td><td>880</td></tr><tr><td>General domestic waste (metric tons)</td><td>1,201.5</td><td>1,236</td></tr><tr><td>Waste per capita (kg/person)</td><td>26.7</td><td>26.6</td></tr></table>In terms of waste management, the Company has set quantitative management targets. In addition to reviewing reduction effectiveness year by year, it has also set a medium-to-long-term target of 22.9 kg per capita waste generation by 2030 to continue to reduce waste generation intensity. The per capita waste reduction target for 2025 was originally set at 25.3 kg/person; however, due to an increase in operating bases from 2024 and adjustments to the workplace mobile office model, the target was not met. Subsequent targets will be adjusted based on actual operating conditions to improve reduction effectiveness. Relevant disclosures are mainly based on the sustainability report.</td><td></td></tr>
<tr><td>IV. Social issues<br>(I) Whether the Company establishes the related management policies and procedures in accordance with the relevant laws and international human right conventions?</td><td>✓</td><td></td><td>To increase respect and support from the Company and staff, the Company stipulated “Human Rights Policy”, “Ethical Behavior Guidelines”, “Employee Code of Conduct”, and “Regulations Governing Reporting Unethical or Dishonest Behavior Cases”. The Company also adopted relevant laws and regulations to amend and publicly announced “Work Rules”. In addition, the content of regulations provided by labor laws is included into the inspection items in the regular law compliance self-assessment operation in order to ensure the compliance of labor laws and international human rights.</td><td>No significant difference</td></tr>
<tr><td>(II) Has the company developed and implemented reasonable employee</td><td>✓</td><td></td><td>The Company is committed to creating a happy workplace and provides employee benefit programs covering the compensation system, leave design, and benefit planning to help colleagues achieve a work–life balance. Regarding our compensation system, the Company has stated in its “Employee Compensation Policy” and “Employee Year-end Bonus Policy” that compensation must be determined at levels commensurate with employees’ duties, performance,</td><td>No significant difference</td></tr>
</table>

| Item | Implementation Status (Note 1) | | | Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and the Reasons |
|---|---|---|---|---|
| | Yes | No | Summary | |
| welfare measures (including compensation, leave of absence and other benefits), and appropriately reflected business performance or outcome in employees' compensations? | | | and capabilities, and associated with company performance and external market benchmarks to ensure competitiveness. In 2025, employee salaries increased by 5.3%, demonstrating the Company's appreciation for and return to employees for their contributions. In terms of leave and employee care, we provide not only the leave required by law but also measures that exceed legal standards. These include 5 days of fully paid sick leave (including menstrual leave), 9 weeks of maternity leave, 10 days of fully paid prenatal check-up leave, and paid miscarriage leave. These provisions are clearly outlined in our work rules to protect employees' rights and interests. The Company provides a comprehensive benefits package, including flexible work arrangements, personalized learning and development resources, an employee stock ownership trust, family support programs (e.g. reduced work hours without career interruption), health and wellness initiatives, social activities, and financial planning resources. A dedicated benefits portal consolidates relevant policies and application procedures, fully supporting employees' physical and mental health and family needs. In addition, the Company's Human Rights Policy commits to non-discrimination in promotion, salary, and treatment based on gender or sexual orientation, and strives to provide equal development opportunities for all genders. In 2025, among the Group's employees, male employees represented 31% and female employees 69%; within Group management, male supervisors comprised 47% and female supervisors 53%. The Group's headcount data has been subject to attestation and verification by PwC Taiwan, and detailed figures are available in the 2025 Sustainability Report. By implementing gender pay equality and fostering a diverse and inclusive workplace environment, the Company has received several prestigious awards, including the "2025 German LEADING EMPLOYERS certification for the top 1% of leading employers globally," the "2025 HR Asia Best Companies to Work for in Asia Award," and first and second place in the Finance Category at the "2025 CommonWealth Magazine Sustainable Citizen Award" and "Talent Sustainability Award," respectively. The Company was also honored with the "2025 CommonWealth Parenting Family-Friendly Workplace Award" and the "2025 TCSA Taiwan Corporate Sustainability Awards Workplace Well-being Leader Award," recognizing its achievements in employee care and the promotion of a sustainable workplace. | |
| (III) Whether the Company provides the existence of a | ✓ | | To ensure a safe working environment to guarantee employee personal safety, the Group already established the following measures: | No significant difference |

| Item | Implementation Status (Note 1) | | | Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and the Reasons |
|---|---|---|---|---|
| | Yes | No | Summary | |
| safe and healthy work environment; regular safety and health training to company employees? | | | 1. First-aid personnel are required to take the related professional training. First-aid kits and AEDs are provided in all working locations.<br>2. Regular tests for illumination and carbon level of working environment.<br>3. Physical examinations and pre-job safety and health training for new hires.<br>4. Health checkups and safety and health training for employees on a regular basis.<br>5. Arrange physician and nursing personnel to provide on-site labor health service.<br>6. Assign dedicated nursing personnel to provide labor health service.<br>7. In 2025, the Group recorded 43 cases of disabling injuries (0.09%, excluding commuting to and from work), with 0 occupational accident fatalities/injuries, and there were 0 fire incidents with 0 fire casualties.<br>8. The Group's occupational safety and health education and promotion hours totaled 111,973.5 hours in 2025. | |
| (IV) Has the Company established some effective career development training plan for employees? | ✓ | | To assist its employees in their competency improvement and career development, the Company has laid out the "Employee Training and Development Journey" to optimize employees' learning experience from employees' perspective. These learning activities, including the "Guideline for Learning and Development," "Competency Identification," "Personal Development Plan," "Learning and Development" and "Performance Evaluation," collectively offer a system for internal talent cultivation and motivate self-directed learning in the workplace, and which in turn enables high-quality human resources.<br>Tailoring to different competency requirements for different levels in career, the Company lays out the "Development Blueprints" for each level of employees to strengthen employees' competency for their current positions and prepare them for the next stage of career, and it thereby ensures the alignment between its talent cultivation and corporate development strategy.<br>In addition to referring to the needs of the organization, team and employees of the year, supervisors and employees may also jointly discuss and set their personal development plans according to the 360-degree feedback results. Through regular reviews and feedback, employees are able to develop their competencies continuously. | No significant difference |

| Item | Implementation Status (Note 1) | | | Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and the Reasons |
|---|---|---|---|---|
| | Yes | No | Summary | |
| | | | The human resource unit shall, based on the competency gap revealed by the 360-degree feedback, plan the joint competency training courses to accelerate employees' competency improvement and the facilitation of organizational transformation. | |
| (V) Has the company complied with laws and international standards with respect to customers' health, safety and privacy, marketing and labeling in all products and services offered, and implemented consumer protection policies and complaint procedures? | ✓ | | Each company stipulates a policy of treating customers fairly with principles in accordance with the "Principles of Treating Customers Fairly" promulgated by FSC, which in consistent with Cathay Financial Group's service principles of "Start from the heart, treat customers with integrity, touch customers, and create value", The Policy shapes a value system and code of conduct for the whole corporation to comply with in order to establish and implement the corporate culture with the core of treating customers fairly. | No significant difference |

| Item | Implementation Status (Note 1) | | | Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and the Reasons |
|---|---|---|---|---|
| | Yes | No | Summary | |
| (VI) Has the company implemented a supplier management policy that regulates suppliers' conducts with respect to environmental protection, occupational safety and health or work rights/human rights issues, and tracked suppliers' performance on a regular basis? | ✓ | | To incorporate sustainability into its procurement practices and influence its upstream suppliers, Cathay Financial Holdings and subsidiaries have adopted ISO 20400:2017 - Sustainable Procurement Guidelines since 2018, which makes Cathay the world's first financial institution to pass the audit. The Company formulates the "Cathay Financial Holdings Sustainable Procurement Policy" based on the seven core principles of sustainable procurement, establishes a sound sustainable procurement process, and incorporates suppliers into corresponding sustainable management mechanisms according to differences in procurement types.<br>At present, a vast majority of suppliers transact through the online procurement platform. These suppliers are required to complete the supplier sustainability self-assessment and sign the Cathay Sustainable Value Declaration as a prerequisite for sustainable procurement management. As for overseas suppliers not using the online procurement platform, or for self-procurement and small-value procurement cases, they are classified according to their transaction nature and risk level. Compliance with laws and regulations, integrity principles, occupational safety and health, and labor human rights requirements are included in the contractual terms, procurement documents, or relevant management procedures to ensure that suppliers meet the Company's sustainable procurement management principles.<br>All suppliers who transact through the online procurement platform are included in the "Supplier Sustainability Performance Management" mechanism and must comply with the relevant regulations of the Supplier Sustainable Code of Conduct, including signing a sustainability declaration (covering environmental and energy resources policy, occupational safety and health policy, human rights policy, and code of ethical conduct), and participating in irregular supplier education and training and filling in a supplier ESG self-assessment form; if any violation of relevant laws or regulations is found, the business relationship will be terminated according to the regulations.<br>The Company has also added clauses on compliance, integrity principles, and corporate sustainability to supplier contracts, requiring suppliers to comply with relevant laws and regulations regarding environmental protection, labor conditions, labor safety and health, and labor human rights. If a supplier is found to be in violation of or not meeting these requirements, the Company may issue a notice to perform or improve within a specified timeframe. If the supplier fails to perform or improve within the timeframe, the contract may be terminated or rescinded. | No significant difference |

| Item | Implementation Status (Note 1) | | | Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and the Reasons |
|---|---|---|---|---|
| | Yes | No | Summary | |
| | | | In addition, to implement contractor management, the Company's subsidiaries, Cathay Century Insurance and Cathay United Bank, have adopted the ISO 45001 Occupational Safety and Health Management System (Validity Period: Cathay Life Insurance 2022/3/14 – 2025/3/13; 2025/3/14 – 2028/3/13; Cathay United Bank 2023/1/10 – 2026/1/10) and carry out related management procedures in accordance with the system's requirements.<br>Cathay Financial Holdings has lead the financial industry in convening Sustainable Supplier Conferences since 2016. Through excellent suppliers and our company sharing sustainability practices, we have conducted education, training, and exchange related to human rights and environmental protection. In 2025, the event's theme is "Sustainable Connection, Green Co-prosperity," focusing on three main aspects: "initiatives signing," "excellence recognition," and "action commitment." Suppliers are encouraged to respond to the Ministry of Environment's "Green Procurement Program for Private Companies and Organizations" and commit to introducing products and services with eco-labels. Over 110 supplier representatives were invited to the event, covering IT equipment, energy-saving office machines, green construction, and sustainable interior decoration. Ten suppliers that had not yet participated in the green procurement program also signed the initiative for the first time, demonstrating the company's commitment to working with its partners to promote sustainability and inject new momentum into cross-industry supply chain decarbonization. | |
| V. Does the Company refer to international reporting standards or guidelines when preparing its sustainability report and other reports disclosing non-financial information? Are the above mentioned reports supported by assurance or opinion of a third-party | ✓ | | Cathay Financial Holdings publishes annual sustainability reports in both Chinese and English. The 2024 sustainability report published in 2025 was prepared mainly based on the framework of the Global Reporting Initiative (GRI) Standards with the additional reference to the above-mentioned Sustainable Development Best-Practice Principles for TWSE/TPEx-Listed Companies, ISO 26000 Social Responsibility Guidelines, UN Global Compact, Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies, Sustainability Accounting Standards Board (SASB), Task Force on Climate-related Financial Disclosures (TCFD), and UN Sustainable Development Goals (SDGs).<br>The Company has appointed the BSI Taiwan Branch to verify the report in accordance with the GRI Standards and the AA1000AS v3 second verification type high assurance level verification, and the independent verification assurance statement is publicly released in the appendix of the Company's sustainability report. The Company has engaged PricewaterhouseCoopers (PwC) to conduct independent limited assurance on the selected sustainability performance | No significant difference |

| Item | Implementation Status (Note 1) | | | Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and the Reasons |
|---|---|---|---|---|
| | Yes | No | Summary | |
| certifier? | | | and SDGs cross-reference results in accordance with the Statement of Assurance Principles - "Audit and Review of Non-financial Information" published by the Accounting Research and Development Foundation (based on the International Standard on Assurance Engagements (ISAE3000) and International Standard on Assurance Engagements (ISAE3410). The limited assurance report can be found in the attachment to the 2024 Sustainability Report.<br>Meanwhile, the Company has engaged the British Standards Institution (BSI Taiwan) to conduct the verifications for the ISO 14064-1 greenhouse gas inventory, ISO 50001 energy management system, ISO 14001 environmental management systems and ISO 46001 sustainable procurement, and copies of the independent verification opinion and the assurance report have been provided in the Appendix section of the Sustainability Report. | |
| VI. If the Company has established its own sustainable development principles in accordance with the "Sustainable Development Best Practice Principles for TWSE/GTSM Listed Companies", please describe its current practices and any deviations from the Best Practice Principles: The Company established the "Cathay Financial Holdings Corporate Social Responsibility Principles" in accordance with the "Sustainable Development Best Practice Principles for TWSE/GTSM Listed Companies" in April 2012, and the Board of Directors approved the revision of the Principles as the "Cathay Financial Holdings Corporate Sustainability Principles" in order to reduce the risks and impacts of environmental, social and corporate governance, and to grasp the corresponding opportunities, in order to achieve the three main earnings: economy, society and environment. The Company regularly reviews the implementation status in accordance with the Principles and improves accordingly. There is no difference in the implementation to date. | | | | |
| VII. Other important information to facilitate better understanding of the Company's promotion of sustainable development:<br>In order to become the best sustainable financial institution in Asia Pacific, in addition to internal implementation of corporate sustainability governance, the Company externally influences its suppliers through upstream procurements and downstream loans, investments, etc. It has shown outstanding performance. For information on the Company's corporate sustainability operations, please refer to the "Corporate Sustainability Section" (https://www.cathayholdings.com/holdings/esg), press releases, and related publications (e.g., Annual Sustainability Report and Climate and Nature Report) on the company's official website. | | | | |

Note 1: If "Yes" is ticked in the "Implementation status" column, please concretely describe the major policies, strategies, and measures adopted and the status of their implementation. If "No" is ticked in the "Implementation status" column, please explain the deviations and the reasons in the "Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and the Reasons" column and explain the Company's plans for adoption of related policies, strategies, and measures in the future. However, for Items 1 and 2, the TWSE/TPEx listed company shall describe its governance and supervisory framework for sustainable development, including but not limited to management policy, strategy and goal formulation, and review measures. It additionally shall describe the company's risk management policies or strategies for operations-related environmental, social, and corporate governance issues, and their assessment status.

Note 2: Financial Holding Companies that are not listed in the TWSE/GTSM do not have to fill in “Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and the Reasons.”

Note 3: Materiality principle refers to environmental, social and corporate governance issues that are of material impact to the Company’s investors and stakeholders.

Note 4: Regarding the method for disclosure, please refer to the “SAMPLE ANNUAL REPORT” page on the website of the Taiwan Stock Exchange Corporate Governance Center.

Note 5: The renewable energy, GHG emissions, and environmental data listed in the appendix are as of the annual report publication date; please refer to the 2025 sustainability report and official website for final data.

## (VII) Climate-related Information of Financial Holding Companies (Table 2-2-3)

### Implementation of Climate-related Information

| Item | Implementation Status |
|---|---|
| 1. Describe the board of directors' and management's oversight and governance of climate-related risks and opportunities. | In order to improve the performance of the Board of Directors and corporate sustainable governance, the Company has established the "Corporate Sustainability Committee" at the Board of Directors level, which is responsible for reviewing the relevant policies, systems, strategic directions and annual plans for sustainable development. The Company's "ESG Strategy Committee" is supervised by the "Corporate Sustainability Committee". The Company's President acts as the committee chairman, and the senior executives lead the work team to implement climate and nature related strategies and actions, including ESG factors being included in the financing management process, assessing ESG commodity services risks and opportunities.<br>The Company has established an effective climate governance framework where the board of directors is the chief governance unit responsible for the approval of climate-related policies, strategies and goals and the oversight of climate management and disclosure. Supervising the "Climate Governance Meeting" and the "Climate and Nature Task Force" chaired by the Head of Risk Management of the Financial Holdings, the Financial Holding's President is in charge of supervising the implementation of climate strategies and climate risk management actions. On August 15, 2024, the Financial Holdings appointed a new Head of Climate, who is concurrently the Head of Risk Management, to strengthen the implementation of climate strategies and climate risk management.<br>For relevant information, please refer to the Company's annual sustainability report and climate and nature report. |
| 2. Describe how the identified climate risks and opportunities affect the business, strategy, and finances of the business (short, medium, and long term). | The Company identifies the climate risks and opportunities, and their possible financial impact, the impact level, and the impact period (short, medium, and long-term). Take the risk of increasing stringency or uncertainty in carbon emission-related policies as an example, which may increase the financial pressure on the Company's investee and lending counterparties or raise their default risk, leading to a decrease in investment and financing income. As another example, in developing financial instruments with environmental and social benefits, the Company actively expands opportunities in climate innovation and nature-related investment and financing, as well as insurance products and services and fund products, to increase product diversification, facilitate industry sustainable transformation, and generate revenue. For relevant information, please refer to the Company's annual sustainability report and climate and nature report. |
| 3. Describe the financial impact of extreme weather events and transformative actions. | The Company evaluates the climate risks faced in its operations and core business, including financing, insurance products, and its own operations, and analyzes the financial impacts and strengthens the Company's resilience through scenario analysis. The results of scenario analysis show that all the risks are controllable, and are tracked and monitored every year. For relevant information, please refer to the Company's annual sustainability report and climate and nature report. |

| Item | Implementation Status |
| --- | --- |
| 4. Describe how climate risk identification, assessment, and management processes are integrated into the overall risk management system. | The Company integrates the climate risk and corporate risk management framework, and has established ESG and climate risk management guidelines, to identify, assess and manage the climate-related physical and transformation risks of investees. The Company regularly reports the implementation status to the Risk Management and Information Security Committee and the Board of Directors. For relevant information, please refer to the Company's annual sustainability report and climate and nature report. |
| 5. If scenario analysis is used to assess resilience to climate change risks, the scenarios, parameters, assumptions, analysis factors and major financial impacts used should be described | The Company refers to the climate scenarios published by international organizations to analyze the scope of investment, including financing, insurance products, and its own operations. Take financing as an example. The Company refers to the parameters and analysis factors in the "Analysis of Network of Central Banks and Supervisors for Greening the Financial System (NGFS)" and the physical risk scenarios of the "Intergovernmental Panel on Climate Change (IPCC)" to assess and analyze the impact of climate change on the financing position. Please refer to the Company's annual sustainability report and climate and nature reports for the results of scenario analysis. |
| 6. If there is a transition plan for managing climate-related risks, describe the content of the plan, and the indicators and targets used to identify and manage physical risks and transition risks. | The three major aspects of green energy, green operations, and green real estate serve as the core framework for the Company to promote climate transformation and address the physical and transition risks brought about by climate change. The long-term development direction is to achieve group operational net-zero emissions by 2050. Through Group-wide collaboration, governance mechanisms and planned carbon reduction paths, the Company will gradually enhance its operational resilience and reduce its environmental impact.<br><br>**Green Energy**<br><br>Given that operational emissions mainly come from purchased electricity, the Company continues to monitor energy hotspots via the energy management system and replace high-energy consumption equipment to improve energy efficiency. Meanwhile, in line with the spirit of RE100 Initiative, a phased increase in the renewable energy usage ratio is planned, and green power usage is gradually increased through various means including self-generated green electricity for self-consumption, green power wheeling, and renewable energy certificates, so that renewable energy adoption can serve as a key reference indicator for climate transition management.<br><br>**Green Operations**<br><br>The Company uses Science Based Targets (SBT) as the core reference indicator for operational decarbonization management. These targets have undergone international review, and a mid-term decarbonization pathway based on Scope 1 and Scope 2 emissions has been established using 2020 as the base year. This pathway serves as a key foundation for operational reduction management, with a planned cumulative reduction of at least 42% between 2021 and 2030. |

| Item | Implementation Status |
| --- | --- |
| | For Scope 3 emissions, we continue to conduct inventories in accordance with relevant regulations. Water consumption, waste, and business travel emission items have been verified, while others are disclosed through the inventory disclosure method, and data completeness is gradually enhanced as the basis for subsequent management and improvement.<br>At the same time, the Company reduces resource consumption and operational emissions through measures such as operational mobilization, service digitalization, and workplace sharing. It also uses Product Life Cycle Assessment (LCA) to track the carbon footprint of major financial products and services, enhancing resilience to climate-related risks while reducing emissions at the operational end.<br>To reinforce the promotion and implementation of climate transition goals, the Company incorporates climate and decarbonization-related considerations into its management mechanism as a reference for comprehensive performance evaluation of senior management. Climate goals are incorporated into the organizational governance and management process to improve overall execution capability.<br><br>**Green real estate**<br>The Group continues to incorporate the green building concept into new project planning, and promote green renovation and the use of green building materials to reduce energy and resource usage in the building life cycle. At the same time, it promotes green real estate leasing programs to help lessees obtain green power, enabling the Group's real estate ecosystem to jointly promote low-carbon transformation at the energy consumption end and expand its overall sustainable impact. |
| 7. If internal carbon pricing is adopted as a planning tool, the basis for pricing should be described. | The Company makes centralized planning for an internal carbon pricing mechanism at the group level. This mechanism serves as a critical management tool for promoting the transition to net zero, assessing carbon emission costs, planning energy-saving and carbon reduction measures, and managing transition risks. The Group uses USD as the unit of expression for its internal carbon pricing, which serves as a benchmark for overall management and alignment with international carbon pricing trends. The pricing level is comprehensively evaluated based on the Group's marginal cost of promoting carbon reduction, while also taking into account renewable energy procurement costs, the electricity carbon emission factor, and domestic and international carbon pricing trends. Currently, the internal carbon price level adopted by the Group for Scope 2 is about USD 100 per ton, which is subject to rolling review and adjustment to maintain management flexibility and reflect changes in operating conditions.<br>Subsidiaries implement the Group's internal carbon pricing principles by converting the Group's carbon pricing benchmark into specific internal management mechanisms based on their respective operational characteristics and emissions profiles, thereby facilitating practical implementation and behavioral guidance. For example, Cathay United Bank, taking into account that purchased electricity is its primary source of emissions, established a corresponding internal carbon fee mechanism in 2025 based on the Group's internal carbon pricing benchmark after conversion into New Taiwan Dollars (NTD). The mechanism incorporates both basic carbon |

| Item | Implementation Status |
| --- | --- |
| | fees and excess carbon fees in stages according to electricity usage patterns, serving as a management tool to guide energy consumption behavior and support renewable energy procurement and energy-saving and carbon reduction initiatives.<br>Cathay Life Insurance also follows the Group's internal carbon pricing framework by incorporating refrigerant emission factors and equipment energy consumption into carbon cost calculations when evaluating the procurement or replacement of major energy-consuming equipment. These carbon costs are included as part of equipment investment and replacement evaluations, enabling internal carbon pricing to consistently reflect greenhouse gas emissions associated with equipment operations and serving as a management basis for promoting low-carbon equipment selection and replacement decisions.<br>In addition, the Group has integrated the concept of internal carbon pricing into operational management mechanisms such as electricity-saving competitions. By incorporating carbon emission costs into evaluation and incentive mechanisms, the Group strengthens energy-saving performance and promotes operational decarbonization initiatives under a unified management framework, supporting the Company's long-term direction toward a stable net-zero transition. |

<table>
<tr><th>Item</th><th>Implementation Status</th></tr>
<tr><td>8. If climate-related targets have been set, the activities covered, the scope of greenhouse gas emissions, the planning horizon, and the progress achieved each year should be specified. If carbon credits or renewable energy certificates (RECs) are used to achieve relevant targets, the source and quantity of carbon credits or RECs to be offset should be specified.</td><td>
<u>Operational carbon reduction target</u><br>
(I) The Company passed the Science Based Targets (SBT) review and set a target of at least a 42% reduction in Scope 1 and Scope 2 Emissions from 2021 to 2030, using 2020 as the base year, as core guidance for operational carbon reduction and energy management.<br>
(II) The inventory boundary covers the domestic and overseas locations of the subsidiaries within the financial statements, and is reviewed on a rolling basis according to management needs; Scope 1 and Scope 2 emissions have been verified by the British Standards Institution (BSI) in accordance with ISO 14064-1. Scope 3 emissions are also inventoried according to regulations, with site water consumption, site waste, and business travel already verified to a limited assurance level. Remaining items are disclosed through inventory, and efforts are ongoing to improve data completeness.<br>
(III) Based on market benchmarks, the Company originally targeted a cumulative reduction of 21% in operational emissions in 2025 compared with the 2020 base year; actual emissions reductions reached 36%, exceeding the original target.; the relevant data is subject to final assurance results.<br><br>
<u>Renewable Energy Target</u><br><br>
The Company’s operational emissions are mainly from purchased electricity, and we are gradually increasing our use of renewable energy in accordance with our RE100 Commitment to reduce electricity emissions and energy transition risk. The goals are as follows:<br>
■ 50% of all Taiwan locations will be powered by renewable energy in 2025.<br>
■ 100% of Taiwan locations switched to renewable energy sources in 2030.<br>
■ 100% of global operational locations will use renewable energy in 2050<br>
The amount of renewable energy used in 2025 is a total of 63,130,342 kWh, accounting for 54.2% of the total electricity consumption in Taiwan locations. The sources include:
<table>
<tr><th>Item</th><th>Renewable Energy Usage(kWh)</th></tr>
<tr><td>Self-generated green electricity for self-consumption</td><td>583,307 kWh</td></tr>
<tr><td>Signing a Power Purchase Agreement (PPA) for green power wheeling</td><td>39,766,516 kWh</td></tr>
<tr><td>Purchase of renewable energy certificates (T-RECs)</td><td>22,780,519 kWh</td></tr>
</table>
</td></tr>
</table>

| Item | Implementation Status |
| --- | --- |
| 9. Greenhouse gas inventory and assurance status, and reduction targets, strategies, and concrete action plans (detailed separately in Tables 1-1 and 1-2) | As the table below. |

Note 1: To strengthen risk management and enhance the effectiveness of the Board, the “Risk Management Committee” was upgraded to a functional committee under the Board with effect from 2023/4/1, chaired by an independent director of the Company.

Note 2: The renewable energy, GHG emissions, and environmental data listed in the appendix are as of the annual report publication date; please refer to the 2025 sustainability report and official website for final data.

1-1 Greenhouse gas inventory and assurance for the latest two fiscal years

1-1-1 Greenhouse gas inventory and assurance

| Basic information of the Company<br>■ Companies with more than $10 billion in capital | | | Pursuant to our requirements, disclosures shall be made at least<br>■ Inventory of the parent company<br>■ Inventory of the subsidiaries in the consolidated financial statements<br>■ Assurance of the parent company<br>■ Assurance of subsidiaries in consolidated financial statements | | | |
|---|---|---|---|---|---|---|
| Scope | | | Total emissions (metric tons CO2e) | | Intensity (metric tons CO2e/NT$ million) | |
| | | | 2024 | 2025 | 2024 | 2025 |
| Scope 1 | Company | | 19.78 | 21.90 | 0.00 | 0.00 |
| | Subsidiary Company | | 5,640.83 | 5,525.10 | 0.02 | 0.02 |
| | Subsidiaries overseas (consolidated with the domestic inspection) | | 980.28 | 2,260.23 | 0.00 | 0.01 |
| | Total | | 6,640.89 | 7,807.23 | 0.02 | 0.02 |
| Scope 2 (market-based) | Company | | 628.59 | 453.44 | 0.00 | 0.00 |
| | Subsidiary Company | | 40,404.94 | 24,847.69 | 0.11 | 0.07 |
| | Subsidiaries overseas (consolidated with the domestic inspection) | | 6,068.86 | 5,433.39 | 0.02 | 0.02 |
| | Total | | 47,102.39 | 30,734.52 | 0.13 | 0.09 |
| Scope 3 | Operating end carbon mission | | 319,298.00 | 317,110 | 0.89 | 0.90 |
| | Financed Emissions from Financial Assets (Note 1)(Note 2) (Note 3)(Note 4) | Proprietary Investments | 11,018,838.17 | 16,605,812.35 | 2.26 | 3.00 |
| | | Assets Under Management | 1,270,050.55 | 2,644,351.55 | 1.50 | 1.98 |
| | | Credit Assets | 681,117.51 | 2,704,275.27 | -(Note 5) | - (Note 5) |

Note 1: Scope 3 carbon emissions from financial assets are subject to assurance and verification alongside the sustainability report. Please refer to the Company's 2025 Sustainability Report for the verified data.

Note 2: The Company calculates carbon emissions of financial assets in accordance with the Partnership for Carbon Accounting Financials (PCAF) method. Financed carbon emissions refer to the

Scope 1 and Scope 2 emissions of investee and lending counterparties; emissions associated with sovereign debt include Scope 1 only.

Note 3: In 2024, the investment of own assets covered the listed and OTC equities and corporate bond investment portfolios of the life insurance, banking, property insurance, and securities arms; Assets Under Management Investments covered the listed and OTC equities and corporate bond investment portfolios of the investment trust arm; credit assets covered the financing of power generation projects, commercial real estate mortgage loans, and corporate long-term loans of the life insurance and banking arms.

Note 4: In 2025, the seven types of assets examined using the PCAF methodology were: listed equity and corporate bond investments, commercial loans and unlisted equity investments, project finance, commercial real estate, residential mortgages, auto loans, and sovereign bonds (excluding LULUCF). Investments of own assets covered life insurance, banking, property insurance, securities, and venture capital; Assets Under Management Investments covered investment trusts; and credit assets covered life insurance, banking, and property insurance.

Note 5: The economic carbon intensity or physical carbon intensity of credit assets is disclosed according to asset categories. Please refer to the Company’s 2024 and 2025 sustainability reports for details.

Note 6: The GHG emissions data listed in the table are as of the annual report publication date; please refer to the 2025 sustainability report and official website for final data.

1-1-2 Greenhouse gas assurance

| Scope | | | 2024 | | 2025 | |
|---|---|---|---|---|---|---|
| | | | Assurance institution | Description of assurance | Assurance institution | Description of assurance |
| Scope 1 | | | British Standards Institute (BSI) | British Standards Institution is commissioned to verify the ISO 14064-1 reasonable assurance level. | British Standards Institute (BSI) | British Standards Institution is commissioned to verify the ISO 14064-1 reasonable assurance level. |
| Scope 2 | | | British Standards Institute (BSI) | British Standards Institution is commissioned to verify the ISO 14064-1 reasonable assurance level. | British Standards Institute (BSI) | British Standards Institution is commissioned to verify the ISO 14064-1 reasonable assurance level. |
| Scope 3 | Operating end carbon mission | | British Standards Institute (BSI) | British Standards Institution is commissioned to verify the ISO 14064-1 limited assurance level. | British Standards Institute (BSI) | British Standards Institution is commissioned to verify the ISO 14064-1 limited assurance level. |
| | Financed Emissions from Financial Assets | Proprietary Investments | PwC Taiwan, British Standards Institute (BSI) | The total emission has been entrusted to PwC Taiwan to conduct the limited assurance of the independent audit in accordance with ISAE 3410. The British Standards Institution was commissioned to verify the AA1000 Type2 high level of assurance for the intensity and the 2024 Sustainability Report. | PwC Taiwan, British Standards Institute (BSI) | The total emission has been entrusted to PwC Taiwan to conduct the limited assurance of the independent audit in accordance with ISAE 3410. The British Standards Institution was commissioned to verify the AA1000 Type2 high level of assurance for the intensity and the 2025 Sustainability Report. |
| | | Assets Under Management | British Standards Institute (BSI) | The British Standards Institution was commissioned to verify the AA1000 Type2 high level of assurance for the total emissions, intensity and the 2024 Sustainability Report. | PwC Taiwan, British Standards Institute (BSI) | The total emission has been entrusted to PwC Taiwan to conduct the limited assurance of the independent audit in accordance with ISAE 3410. The British Standards Institution was commissioned to verify the AA1000 Type2 high level of assurance for the intensity and the 2025 Sustainability Report. |
| | | Credit Assets | PwC Taiwan, British Standards Institute (BSI) | The total emission has been entrusted to PwC Taiwan to conduct the limited assurance of the independent audit in accordance with ISAE 3410. The British Standards Institution was commissioned to verify the AA1000 Type2 high level of assurance for the intensity and the 2024 Sustainability Report. | PwC Taiwan, British Standards Institute (BSI) | The total emission has been entrusted to PwC Taiwan to conduct the limited assurance of the independent audit in accordance with ISAE 3410. The British Standards Institution was commissioned to verify the AA1000 Type2 high level of assurance for the intensity and the 2025 Sustainability Report. |

1-2 greenhouse gas reduction targets, strategies and concrete action plans

The Company has committed to achieving net zero carbon emissions in terms of financial assets and operations by 2050, joining RE100 and approved by the Science Based Targets initiative (SBTi) to demonstrate its commitment to sustainable transformation. The main targets are as follows:
Renewable energy target: 100% of all Taiwan branches will use renewable energy in 2030, and 100% of global operations will use renewable energy in 2050.
The carbon reduction target for operations: With 2020 as the base year, during the period from 2021 to 2030, Scope 1 and Scope 2 emissions shall be cumulatively reduced by at least 42% compared to the base year.
Carbon reduction target for financial assets:

| | | | |
|---|---|---|---|
| Listed Equity and Corporate Bond Investments (Proprietary Investments) | TWSE listed stocks and corporate bonds (Investment of own assets) | Portfolio Temperature (Note 1) | The temperature of the investment portfolio dropped to 1+2).<br>The temperature of the investment portfolio dropped to 1+2+3). |
| Listed Equity and Corporate Bond Investments (Assets Under Management) | TWSE listed stocks and corporate bonds (Asset Management) | Portfolio Temperature | The temperature of the investment portfolio dropped to 1+2).<br>The temperature of the investment portfolio dropped to 1+2+3). |
| Project Finance – Power Generation | Financing of power generation projects | Sectoral Decarbonization Approach (SDA) (Note 2) | Based on 2019, the emission intensity in 2026 will drop |
| Corporate Loans – Commercial Real Estate | Corporate loan ─ commercial real estate | Sectoral Decarbonization Approach (SDA) | Based on 2019, the emission intensity in 2026 will drop |
| Corporate Loans – Power Generation | Corporate loan ─ power generation | Sectoral Decarbonization Approach (SDA) | Based on 2019, the emission intensity in 2035 will drop |
| Corporate Loans – Other Long-term Corporate Lending | Corporate loan ─ other long-term loan | Sectoral Decarbonization Approach (SDA)<br>SBTi Portfolio Coverage Approach (Note 3) | Based on 2019, the corporate long-term loans from the f industry, service industry, restaurant and lodging ind development industry, the carbon reduction per square me is 73%.<br>33% of the petrochemical, electronics and electroni manufacturing, and semiconductor industries have set up the certification in 2026. |

Note 1: The Temperature Rating Method uses tools provided by the Science Based Targets initiative (SBTi) to translate the emissions reduction targets of investee companies and borrowers into an implied temperature rise by the end of the cent.

Note 2: The Sectoral Decarbonization Approach (SDA), as defined by SBTi, applies sector-specific decarbonization pathways aligned with the goals of the Paris Agreement to set emissions reduction targets based on either absolute emissions or emissions intensity.

Note 3: The SBT Portfolio Coverage approach requires that a defined percentage of companies within the portfolio set science-based targets and obtain validation from the SBTi.

To implement the environmental-related goals, the Company has proposed the blueprint of sustainable and low-carbon economy under the main pillar of climate strategy. The environmental sustainability blueprint is built upon three main pillars: green energy, green operations, and green real estate. These will be the foundations of the Group's "Zero-Carbon Operation Transformation Plan" as we work towards the long-term goal of net zero carbon emissions by 2050.

The Company continues to adjust its workplace model and working patterns, while leveraging the sustainable influence of its Group real estate ecosystem to reduce operational emissions. Cathay Financial Holdings is the first financial institution in Taiwan to join RE100, and the sixth in Asia to have its science-based targets (SBT) reduction target approved. It also provides customers with convenient access to renewable energy solutions and collaborates to drive the low-carbon transition. To reinforce target implementation, carbon reduction-related performance metrics are included in the evaluation of the presidents of Cathay Financial Holdings and its subsidiaries, encouraging carbon reduction efforts across all levels of management.

In terms of green energy, over 90% of the Group's operational carbon emissions come from purchased electricity. Therefore, we have taken actions including increasing the use of renewable energy, establishing an energy management system, introducing an internal carbon pricing mechanism, and building proprietary building solar installations in order to improve energy efficiency and reduce environmental impact. As for green operations, we have combined remote work and the digital transformation trend to promote a low-carbon workplace, while setting resource reduction targets and carbon reduction targets to reduce per capita water usage and per capita waste generation. In terms of green real estate, we have since 2017 ensured that all newly constructed buildings in which we invest and develop obtain a green building label, while developing a low-carbon real estate ecosystem and promoting carbon reduction with tenants through a green leasing program to help SME tenants gain access to renewable energy more easily.

In advancing its low-carbon economy blueprint, the Company has defined three core strategies:

1. Net-Zero Financed Emissions by 2050: Through science-based decarbonization target-setting and the transformation of financial assets, the Company aims to achieve net-zero financed emissions. To this end, the Company and its subsidiaries have enhanced the management of high-emitting sectors and developed investment and financing transition plans. Sector-specific policies have been established for unconventional oil and gas, and climate high-risk sectors such as steel and cement have been incorporated into management frameworks. The Group has also formulated a coal phase-out strategy. On the lending side, Cathay United Bank has committed to a zero coal financing target, with coal-related credit exposure across the coal value chain reduced to zero by the end of the first quarter of 2027. On the investment side, the Group has adopted a gradual coal exit strategy and will, by 2040, cease new investments and fully divest from equity holdings in coal value chain companies with coal-related revenue exceeding 5% that have not demonstrated credible transition efforts. To support these objectives, Cathay Financial Holdings has applied the Task Force on Climate-related Financial Disclosures (TCFD) methodology since 2018 to calculate the weighted average carbon intensity (WACI) of its investment portfolio. Since 2020, the Partnership for Carbon Accounting Financials (PCAF) methodology has been adopted to measure financed emissions and economic carbon intensity of financial assets, with ongoing monitoring of portfolio emissions performance.
2. Leadership in Climate Engagement and Stewardship: By leveraging its influence through active engagement, the Company collaborates with stakeholders across the financial value chain to promote concrete climate actions and strengthen climate resilience. Cathay Financial Holdings engages with investee

companies and lending clients to encourage carbon footprint disclosure, the setting of more ambitious medium- and long-term decarbonization targets, and participation in international initiatives such as SBTi and RE100. The Company participates in multiple international climate initiatives, including the Asia Investor Group on Climate Change (AIGCC), the CDP Non-Disclosure Campaign, and Climate Action 100+. For example, through its participation in the Asia Utilities Engagement Program, the Company engages Asian power utilities to accelerate their transition toward global net-zero goals.

3. Comprehensive Climate Finance Solutions Provider: Through capital deployment and a wide range of financial products and services, the Company supports enterprises and industries in seizing low-carbon transition opportunities and enhancing climate mitigation and adaptation capabilities. These efforts aim to strengthen the competitiveness of industrial transformation and facilitate an orderly transition toward a green economy. Guided by three strategic approaches—"Green Capital," "Green Products," and "Green Services"—the Company provides solutions such as green loans, sustainability-linked loans, green insurance, green bond underwriting, and natural disaster risk prevention and resilience services, supporting clients in their low-carbon transition.

Note: The renewable energy, GHG emissions data listed in the appendix are as of the annual report publication date; please refer to the 2025 sustainability report and official website for final data.

## (VIII) Enforcement of business integrity, deviation and causes of deviation from Ethical Corporate Management Best Practice Principles for TWSE/TPEx-Listed Companies (Table 2-2-4)

**Business integrity management**

| Assessment items | Implementation Status (Note 1) | | | Deviations from "Ethical Corporate Management Best Practice Principles for TWSE/TPEx Listed Companies" and reasons (Note 2) |
|---|---|---|---|---|
| | Yes | No | Summary | |
| I. Enactment of ethical management policy and program<br>(I) Has the company established a set of board-approved business integrity policy, and stated in its Memorandum or external correspondence about the policies and practices it implements to maintain business integrity? Are the board of directors and the senior management committed to fulfilling this commitment? | ✓ | | The Company established a set of "Business Integrity Policy and Code of Conduct" on November 13, 2019 based on "Ethical Corporate Management Best Practice Principles for TWSE/TPEx-Listed Companies" to provide the foundation needed to support business integrity, corporate culture, corporate governance, risk management and a sustainable business environment. This code of conduct was reported to the board of directors in 2019. | No significant difference |
| (II) Has the company developed systematic practices for assessing integrity risks? Does the company perform regular analyses and assessments on business activities that are prone to higher risk of dishonesty, and implement preventions against dishonest conducts that include at least the | ✓ | | The Company's "Business Integrity Policy and Code of Conduct" and "Operational Procedures and Guidelines of Ethical Corporate Management Best Practice" specifically outline and prohibit dishonest behaviors (which refers to any direct or indirect offering, commitment, request or acceptance of inappropriate gains by an insider over the course of business activity in an attempt to gain or sustain advantage, or any other conducts that are considered illegal or constitute breach of integrity or fiduciary duty). Meanwhile, whistleblowing channels have been made available under "Regulations Governing Reporting Unethical or Dishonest Behavior Cases" and "Cathay Group Whistleblower System." Each year, the Company implements the "Employee Integrity and Ethical Conduct Education and Training" on all official employees to | No significant difference |

| Assessment items | Implementation Status (Note 1) | | | Deviations from "Ethical Corporate Management Best Practice Principles for TWSE/TPEx Listed Companies" and reasons (Note 2) |
|---|---|---|---|---|
| | Yes | No | Summary | |
| measures mentioned in Paragraph 2, Article 7 of "Ethical Corporate Management Best Practice Principles for TWSE/TPEx Listed Companies"? | | | ensure that all employees understand the regulations of the Company, thereby preventing the occurrence of relevant events and violations. | |
| (III) Has the company defined and enforced operating procedures, behavioral guidelines, penalties and grievance systems as part of its preventive measures against dishonest conducts? Are the above measures reviewed and revised on a regular basis? | ✓ | | The Company has established business integrity practices and preventions against dishonest conducts based on its "Business Integrity Policy and Code of Conduct." Preventions of dishonest conduct include operating procedures, behavioral guidelines and training programs, for which the Company has implemented through a separate policy called "Operational Procedures and Guidelines of Ethical Corporate Management Best Practice." The Company is bound to comply with The Company Act, Securities and Exchange Act, Business Entity Accounting Act, Political Donations Act, Anti-Corruption Act, Government Procurement Act, Act on Recusal of Public Servants Due to Conflicts of Interest and any laws that pertain to business conduct of TWSE/TPEx listed companies. These regulations shall provide the foundation for the Company's integrity management. Furthermore, the Company's directors, managers, employees and controllers are prohibited from offering, committing, requesting or accepting any illegitimate benefits, or involving in any conducts that would be construed as dishonest, illegal or in breach of trust, whether directly or indirectly, while carrying out their duties. All reported cases of violations against business integrity shall be thoroughly investigated by the audit unit; any established cases of misconduct will be referred to the Human Resources Div. and disciplined according to the Company's policies.<br>The Company has created a "ESG Strategy Committee" under the "Corporate Sustainability Committee," the latter reports directly to the board of directors. The panel is responsible for corporate governance-related matters within the Group, such as business integrity, anti-corruption, anti-bribery and compliance; it reports progress regularly (at least once a year to) the | No significant difference |

| Assessment items | Implementation Status (Note 1) | | | Deviations from "Ethical Corporate Management Best Practice Principles for TWSE/TPEx Listed Companies" and reasons (Note 2) |
|---|---|---|---|---|
| | Yes | No | Summary | |
| | | | board of directors. The board of directors of the Company will exercise the duty of care as prudent managers to supervise and prevent dishonest conducts, and ensure that the integrity policy is duly enforced. Furthermore, the Audit Division is required to include compliance with the code of conduct as part of its audits, and report regularly back to the board of directors on any defects found and any steps taken to improve. | |
| II. Implementation of ethical management<br>(I) Has the Company assesses a trading counterpart's ethical management record, and expressly states the ethical management clause in the contract to be signed with the trading counterpart? | ✓ | | The Company is bound by the "Business Integrity Policy and Code of Conduct" to conduct business activities in the utmost fairness and integrity. Prior to commencing business dealings, the Company is required to evaluate the legitimacy and credibility of its counterparties, and thereby avoid dealing with entities that demonstrate poor integrity. The code of conduct also recommends the inclusion of integrity clauses in contracts signed with other parties. | No significant difference |
| (II) Does the company have a unit that enforces business integrity directly under the board of directors? Does this unit report its progress (regarding implementation of business integrity policy and prevention against dishonest conducts) to the board of directors on a regular basis (at least once a year)? | ✓ | | The Company has created a "ESG Strategy Committee" under the "Corporate Sustainability Committee," the latter reports directly to the board of directors. The panel is responsible for corporate governance-related matters within the Group, such as business integrity, anti-corruption, anti-bribery and compliance; it reports progress regularly (at least once a year to) the board of directors. Furthermore, the "Business Integrity Policy and Code of Conduct" is maintained by the Administration Division, and establishment, amendment and abolishment of which is subject to board of directors' consent. The board of directors of the Company will exercise the duty of care as prudent managers to supervise and prevent dishonest conducts, and ensure that the integrity policy is duly enforced. Furthermore, the Audit Division is required to include compliance with the code of conduct as part of its audits, and report regularly back to the board of directors on any defects found and any steps taken to improve. | No significant difference |

| Assessment items | Implementation Status (Note 1) | | | Deviations from "Ethical Corporate Management Best Practice Principles for TWSE/TPEx Listed Companies" and reasons (Note 2) |
|---|---|---|---|---|
| | Yes | No | Summary | |
| (III) Has the Company defined any policy against conflict of interest, provides adequate channel thereof, and fulfills the same precisely? | ✓ | | Directors are expected to exhibit a high level of discipline according to the Company's "Business Integrity Policy and Code of Conduct." If a director, or a corporate entity represented by the director, is in conflicting interest against the Company with respect to a motion proposed in a board of directors meeting, the director shall explain key details of the conflicting interest during the current meeting session and may still express opinions and answer queries but must not participate in the discussion or voting of such motion. In addition, the director may not exercise voting rights on behalf of other directors with respect to the motion. Directors must also exercise self-discipline and refrain from backing up each other in inappropriate ways. Where the spouse, a blood relative within the second degree of kinship of a director, or any company which has a controlling or subordinate relation with a director has interests in the matters under discussion in the meeting of the preceding paragraph, such director shall be deemed to have a personal interest in the matter. Directors and managers of the Company must not exploit their vested authorities for improper gains, whether for themselves or for spouse, parents, children, or any other parties. | No significant difference |
| (IV) Has the company implemented an effective accounting policy and internal control system to maintain business integrity? Has an internal or external audit unit been assigned to devise audit plans based on the outcome of integrity risk assessment, and to audit employees' compliance | ✓ | | 1. The Company has developed an effective accounting policy. According to the Company's "accounting policy" and "subsidiary financial supervision policy," the Finance Division is required to obtain monthly management reports, including operations report, balance sheet, income statement, cash flow statement, accounts receivable aging/quality analysis and overdue receivables statement, from each subsidiary to facilitate analysis.<br>2. The Company has developed an effective internal control system. Internal audit units are required to perform audits on employees' compliance with the above system, including general audits at least once a year, and special audits on finance, risk management and compliance for the Company and its subsidiaries at least once every six months. Half-yearly | No significant difference |

| Assessment items | Implementation Status (Note 1) | | | Deviations from "Ethical Corporate Management Best Practice Principles for TWSE/TPEx Listed Companies" and reasons (Note 2) |
|---|---|---|---|---|
| | Yes | No | Summary | |
| with various preventions against dishonest conduct? | | | special audits can be exempted if the general audit already covers the scope of the special audit and no major defect is found.<br>3. Before the end of each financial year, the Company is required to prepare audit plans for the upcoming year and submit them in writing for approval of the Audit Committee and board of directors. The audit plan must address business integrity and execution, and shall be carried out accordingly once approved. | |
| (V) Has the Company organized internal/external education training program for ethical management periodically? | ✓ | | Integrity is the Company's core value. The Company has outlined in its "work rules," "Ethical Behavior Guidelines," "Employee Code of Conduct" and management policies the behaviors that employees are bound to obey, and disciplinary systems to enforce such behaviors. Training is organized regularly to promote employees' awareness towards the Money Laundering Control Act, Sexual Harassment Prevention Act, and the Personal Information Protection Act. The Company organized multiple trainings on integrity-related issues in 2025 (e.g.: annual training on integrity and ethics, orientation training on compliance, compliance officer conference and AML education and training). These sessions received a total of 1,393 enrollments and delivered 1,945 person-hours of training. | No significant difference |
| III. Status of the Company's complaint system<br>(I) Has the Company defined a specific complaints and rewards system, and established some convenient complaint channel, and assigned competent dedicated personnel to deal with the situation? | ✓ | | According to the Company's "Business Integrity Policy and Code of Conduct," any violation of business integrity involving the Company's directors, managers or employees must be reported immediately to the board of directors, the Audit Committee or the audit unit. The Company also has the responsibility to maintain secrecy of the informant's identity and details of the misconduct report. All reported cases shall be thoroughly investigated by the audit unit; any established cases of misconduct shall be referred to the Human Resources Div. and disciplined according to the Company's policies. The name and title of the offender and the date, details and progress of the offense will be disclosed over the Company's Intranet. Furthermore, according to the Company's "Employee Discipline and Reward Guidelines": employees are rewarded credits for uncovering forgery, alteration or impersonation that lead to the prevention or | No significant difference |

| Assessment items | Implementation Status (Note 1) | | | Deviations from "Ethical Corporate Management Best Practice Principles for TWSE/TPEx Listed Companies" and reasons (Note 2) |
|---|---|---|---|---|
| | Yes | No | Summary | |
| | | | mitigation of losses for the Company or customers; a merit is awarded for reporting fraud or attempting to prevent other harmful acts that lead to the mitigation of losses for the Company; and a major merit is awarded for reporting or assisting in the investigation of crime that lead to the mitigation of losses for the Company. The informant rewards mentioned above are intended to enhance the whistleblower system. In addition, an "Independent Director Mailbox" has been created on the external website to facilitate sound communication between independent directors and the Company's employees, shareholders and stakeholders for better corporate governance. Meanwhile, a "Chairman's Mailbox" has been made available on the Company's Intranet to gather employees' suggestions with respect to the Company's management, system and policies. The Company was the first financial holding company to implement a group-wide whistleblower system for insiders as well as outsiders, with defined policies to protect the legal rights of informants and relevant personnel. Details of "Cathay Group Whistleblower System" and the Company's "Regulations Governing Reporting Unethical or Dishonest Behavior Cases" have been disclosed on website (http://www.cathayholdings.com); together, they outline the departments responsible, the reporting channels available, the procedures involved and the disciplinary measures in place. Persons accused of misconduct are given the opportunity to state their opinions or appeal before the final decisions are made. | |
| (II) Has the company implemented any standard procedures for handling reported misconducts, and subsequent actions and confidentiality measures to be undertaken upon completion of an investigation? | ✓ | | According to the Company's "Business Integrity Policy and Code of Conduct," any violation of business integrity involving the Company's directors, managers or employees must be reported immediately to the board of directors, the Audit Committee or the audit unit. The Company also has the responsibility to maintain secrecy of the informant's identity and details of the misconduct report. All reported cases shall be thoroughly investigated by the audit unit; any established cases of misconduct shall be referred to the Human Resources Div. and disciplined according to the Company's policies. The name and title of the offender and the date, details and progress of the offense will be disclosed over the Company's Intranet. | No significant difference |

| Assessment items | Implementation Status (Note 1) | | | Deviations from "Ethical Corporate Management Best Practice Principles for TWSE/TPEx Listed Companies" and reasons (Note 2) |
|---|---|---|---|---|
| | Yes | No | Summary | |
| (III) Has the Company adopted any measures to prevent the complainants from being abused after filing complaints? | ✓ | | According to the Company's "Business Integrity Policy and Code of Conduct," the Company has the responsibility to maintain secrecy over the informant's identity and details of the misconduct report. The audit unit is required to include compliance with the code of conduct as part of its audits, and report regularly back to the board of directors on any defects found and any steps taken to improve, thereby ensuring that the informant is not subjected to improper treatment. | No significant difference |
| IV. Enhancing Information Disclosure<br>Has the Company has disclosed the Ethical Management Principles and effect of implementation thereof on its website and Market Observation Post System? | ✓ | | The Company's "Business Integrity Policy and Code of Conduct" and "Operational Procedures and Guidelines of Ethical Corporate Management Best Practice" have been disclosed on website (http://www.cathayholdings.com) and on "Market Observation Post System." The Company has assigned dedicated personnel to gather, disclose and update information regularly on its website. Website information has been made available in Traditional Chinese and English for enhanced disclosure. | No significant difference |
| V. If the Company has established ethical management principles based on "Ethical Corporate Management Best Practice Principles for TWSE/TPEx Listed Companies", please describe any discrepancy between the principles and their implementation: None. | | | | |
| VI. Other information material to the understanding of ethical management operation (e.g. discussion of an amendment to the ethical management best practice principles defined by the company):<br>To enhance the implementation of corporate social responsibility and integrity management, amendments were made to the "Cathay Financial Holding Co., Ltd. Ethical Corporate Management Best-Practice Principles" to stipulate that the Company should annually disclose political and charitable donations. | | | | |

Note 1: Regardless "Yes" or "No", the status shall be stated in the Remarks section.

Note 2: Non-TWSE and non-TPEx listed financial holding companies need not explain "Deviation and causes of deviation from Corporate Governance Best-Practice Principles for TWSE/TPEx Listed Companies."

## (IX) Other information material to the understanding of corporate governance within the Company

1. All directors, managers and insiders are issued a copy of "Notes on Changes in Insider Shareholding" upon commencement of duty to prevent insider trading. Each director is given a copy of "Director Handbook" and "Legal Knowledge Manual for Directors and Supervisors of TWSE/TPEx Listed Companies," "Notes on Securities Market Regulations for Directors, Supervisors and Major Shareholders of TWSE Listed Companies" and "Legal Knowledge Manual for Independent Directors" prepared by Taiwan Stock Exchange Corporation upon commencement of duty. These documents help directors understand more about securities regulations and reporting requirements and legal responsibilities of directors of listed companies.
2. The Company has implemented "Material Information Announcement and Management Guidelines/Rules" and "Material Information Press Conference Rules" based on "Taiwan Stock Exchange Corporation Procedures for Verification and Disclosure of Material Information of Companies with Listed Securities" to regulate announcement procedures and management of material information within the Company and its subsidiaries. All above policies have been disclosed on the legal section of the Company's Intranet to ensure compliance from all employees in order to avoid violation or occurrence of insider trading.
3. The Company has also adopted the "Ethical Management Best-Practice Policy and Principles," "Procedures for Ethical Management and Guidelines for Conduct," "Codes of Ethical Conduct" and "Employee Code of Conduct," including the requirements about "Prohibition of Insider Trading." The Company also organized the education and promotion of "Integrity, Ethics and Code of Conduct" for its directors, managers and employees each year. The promotional program for 2025 has been completed in December. The Company has also strengthened the promotion and presentation about legal bases, principles and related guiding cases of the "Prohibition of Insider Trading." In 2025, a total of 781 trainees attended the program, delivering a total of 781 man hours.

   For directors, copies of the "Business Integrity Policy and Code of Conduct," "Business Integrity Procedures and Behavioral Guidelines" and "Ethical Behavior Guidelines" were issued for comprehension, acknowledgment and compliance. For managers and employees, training materials have been placed on the internal training platform and made readily accessible at any time. These training materials not only convey prohibition against insider trading, but also explain the Company's rules on anti-money laundering, prohibition against gifts and treatment, participation in public affairs, political donations etc., using case studies where appropriate. Pursuant to "Directions for Managing Prevention of Insider Trading," the Company notifies the directors that they are prohibited from trading the Company's shares during the closed period of 30 days prior to the announcement of the annual financial report, and 15 days prior to the announcement of the quarterly financial report. The dates to submit each financial report, and the closed period for trading the Company's shares are notified to the directors for their compliance, and prevent them from violating the Directions.
4. Please refer to "Status of Corporate Governance, deviation and causes of deviation from Corporate Governance Best-Practice Principles: VI. Other important information enabling a better understanding of the company's corporate governance? "

5. Managers' ongoing education

| Title | Name | Course name | Course hours |
|---|---|---|---|
| President(and Chief Sustainability Officer) | Chang-Ken Lee | Impact of Taiwan's Adoption of the new generation insurance solvency regulation, the Taiwan Insurance Capital Standard (TW-ICS), on the Life Insurance Industry and Response Recommendations | 1.0 |
| | | 2025 White Paper of Financial Suggestions | 5.0 |
| | | Climate Action Expo | 2.0 |
| | | Sustainability Pioneers Alliance Meeting 2025 | 3.0 |
| | | 2025 FinTech Anti-Fraud Summit | 2.0 |
| | | Promote the Asia Asset Management Center's business | 2.0 |
| | | 2025 Asia-Pacific Sustainability Action Expo | 2.5 |
| | | Insurance Development Institute Lecture - How the insurance industry develops asset management | 1.0 |
| | | 2026 Economic and Insurance Development Forum | 1.0 |
| | | 2025 Internal Compliance A. Regulatory Letter Course (Education and Training Dept.) | 9.9 |
| | | 2025 Internal Compliance_G. Fair Customer Treatment Course (Education and Training Dept.) | 3.0 |
| | | 2025 Online Course for Directors/Supervisors – IFRS 17 Education and Training | 3.4 |
| | | 2025 AML/CFT/CPF (Anti-Money Laundering/Counter-Financing of Terrorism/Counter-Proliferation Financing), fair treatment and information security education and training for directors, supervisors and executives / Compliance Dept. | 1.1 |
| | | CTF Training for Directors and Supervisors | 1.0 |
| | | 2025 Risk Management Annual Education and Training | 0.7 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 "Employee Integrity and Ethical Conduct Education and Training" | 1.0 |
| | | 2025 Q4 Mandatory Course - General Labor Safety and Health Annual In-Service Education and Training | 1.0 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Business Continuity Management Awareness Training | 0.2 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | Cathay Sustainable Finance and Climate Change Summit | 6.0 |
| | | AIGCC | 2.0 |
| | | Asset Management Summit | 6.0 |
| | | Statutory Course - 2025 Principle of Fair Treatment to Customers | 3.7 |
| | | Statutory Course - 2025 Age-Friendly Elderly Services (Business Planning Dept.) | 2.0 |
| | | 2025 Deloitte Future Talk Forum | 4.0 |
| | | Taiwan Week - Economic Daily News Forum | 1.0 |
| | | 2025 Financial Industry CEO Breakfast Meeting | 1.0 |
| Chief Financial Officer | Grace Chen | Impacts of expanding ETF size in Taiwan on the financial market | 2.5 |
| | | The use of artificial intelligence in financial transactions and market making and its impact on the financial market | 2.5 |
| | | Geopolitical Risks Seminar - Impacts of the New US Administration/Trump 2.0 Policies and Outlook for the Global Situation | 2.0 |
| | | The 15th Taipei Corporate Governance Forum | 6.0 |
| | | NVIDIA’s Three Trillion Dollar Miracle: New Perspectives on the Semiconductor Industry Revolution Behind Artificial Intelligence | 3.0 |
| | | 2025 CommonWealth Economic Forum | 12.5 |
| | | 2025 Cathay Sustainable Finance and Climate Change Summit | 6.0 |
| | | Inclusive Leadership Workshop | 1.5 |
| | | IRB knowledge promotion for senior executives | 0.5 |
| | | Anti-Money Laundering and Counter-Terrorism Financing Education and Training | 1.0 |
| | | Financial Inclusion Education and Training | 2.0 |
| | | Employee Integrity and Ethical Conduct Education and Training | 1.0 |
| | | Information Security Education and Training | 2.0 |
| | | Social Engineering Education and Training | 1.0 |
| | | Risk Management Annual Education and Training | 0.7 |
| | | Analysis and Response to Zero Trust Architecture in the Financial Industry | 0.3 |
| | | Education and Training for Business Continuity Management (BCM) Awareness and Promotion | 0.2 |
| | | Personal Information Protection Education and Training | 0.5 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | Basic intellectual property education and training | 0.1 |
| | | Sexual Harassment Prevention Course | 0.2 |
| | | Sharing of AI governance trends in the financial industry | 0.4 |
| Chief Investment Officer | Shang-Chi Liu | CTF Training for Directors and Supervisors | 1.0 |
| | | 2025 Online Course for Directors/Supervisors – IFRS 17 Education and Training | 2.4 |
| | | 2025 Information Security Education and Training for Directors, Supervisors and Senior Management | 1.0 |
| | | 2025 Board of Directors, Supervisors and Senior Manager Anti-Money Laundering and Counter Terrorism Financing Education and Training Materials | 1.0 |
| | | 2025 Education Training for Fair Treatment for Directors, Supervisors and Senior Management | 0.5 |
| | | Summit of Taiwan's Capital Market | 3.0 |
| | | 2025 Cathay Sustainable Finance and Climate Change Summit | 6.0 |
| Senior Executive Vice President | David P. Sun | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 "Employee Integrity and Ethical Conduct Education and Training" | 1.0 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | IRB knowledge promotion for senior executives/Credit and Operations Risk Management Department | 0.5 |
| | | 2025 Anti-Money Laundering and Counter - Terrorism Financing Education and Training for Directors and Senior Management / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 Financial Accessibility Training - Financial Accessibility Service/Legal Compliance Department | 2.0 |
| | | 2025 Sexual Harassment Prevention Course / Human Resources Dept. | 0.2 |
| | | [2025 cybersecurity seminar] Sharing of AI governance trends in the financial industry/Information Security Department | 0.4 |
| | | 2025 AML/CFT/CPF (Anti-Money Laundering/Counter-Financing of Terrorism/Counter-Proliferation Financing), fair treatment and information security education and training for directors, supervisors and executives / Compliance Dept. | 1.1 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | 2025 Annual Labor Law Course_How to Build a Warm and Positive Workplace Interaction (Part 1) | 2.4 |
| | | 2025 Information Security and Personal Data Protection | 3.4 |
| | | 2025 Employee Integrity and Ethical Conduct | 4.0 |
| | | 2025 Risk Management | 0.7 |
| | | 2025 Regulations Governing the Supervision of Insurance Solicitors | 1.1 |
| | | 2025 Gender Equality | 1.3 |
| | | 2025 Financial Inclusion for People with Disabilities | 1.1 |
| | | Trump 2.0's Observations on the US-China Competition and the War/Peace Risks of the Two Plans | 3.0 |
| | | Geopolitical Risks Seminar— Impacts of the New US Administration/Trump 2.0 Policies and Outlook for the Global Situation | 2.0 |
| | | CommonWealth Economic Forum (CWEF) - Winter Session 2025: Opening a New Era Globally, New Opportunities in Asia | 6.0 |
| | | TDI Showcase: A Workshop on Case Studies on Insurance Innovation &Transformation | 9.0 |
| | | Epoch-ILP Webinar Series _ Designing the X: From Ideas to Action | 1.0 |
| | | 2025 Greater China Executive Exchange Meeting - Topic: AI Development Trends and IT Reform Strategies | 9.0 |
| | | Gartner Executive Symposium: Explore the AI-driven Future of Business Models | 2.5 |
| | | Gartner IT Symposium (10/20-23)/ Orlando | 18.0 |
| Chief Information Officer | Jian-Hsing Wu | IRB knowledge promotion for senior executives/Credit and Operations Risk Management Department | 0.5 |
| | | 2025 occupational safety and health in-service training course for occupational safety and health committee members, managers, commanders, and supervisors at all levels, as well as general clerks/General Affairs and Occupational Safety and Health Department. | 1.0 |
| | | 2025 Education and Training for Business Continuity Management (BCM) Awareness/Credit and Operational Risk Management Dept. | 0.5 |
| | | 2025 Whistleblowing System / Compliance Dept. | 0.5 |
| | | 2025 Key Points for Cross-Border Activity Management / Compliance Dept. | 0.5 |
| | | 2025 Anti-Money Laundering and Counter - Terrorism Financing Education and Training for Directors and Senior Management / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 Employee Integrity and Ethical Conduct Education and Training / Human Resources Dept. | 0.2 |
| | | 2025 Employees' Confidentiality Principles / Compliance Dept. | 0.5 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | 2025 Personal Data Protection Act and Practice Course / Credit and Operational Risk Management Dept. | 0.5 |
| | | 2025 Risk Management General Knowledge Course / Credit and Operational Risk Management Dept. | 0.2 |
| | | 2025 Financial Accessibility Training - Financial Accessibility Service/Legal Compliance Department | 2.0 |
| | | 2025 Sexual Harassment Prevention Course / Human Resources Dept. | 0.2 |
| | | 2025 Self-Audit Operations / Audit Dept. | 0.3 |
| | | 2025 Principle of Fair Treatment to Customers / Compliance Dept. | 3.0 |
| | | 2025 (H2), Information Security and IoT Basic Course / Information Security Dept. | 1.0 |
| | | 2025 (H2), Bank-wide Anti-Money Laundering Education and Training / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 (H2), Social Engineering Prevention Course / Information Security Dept. | 0.7 |
| | | 2025 (H1), Basic Information Security Course / Information Security Dept. | 1.0 |
| | | 2025 (H1), Bank-wide Anti-Money Laundering Education and Training / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 (H1), Social Engineering Prevention Course / Information Security Dept. | 0.5 |
| | | 2025 Cybersecurity Seminar: Analysis and Response to Zero Trust Architecture in the Financial Industry | 0.3 |
| | | [2025 cybersecurity seminar] Sharing of AI governance trends in the financial industry/Information Security Department | 0.4 |
| | | [2025 H2] Operation and management seminar | 5.0 |
| | | [2025 H1] Operation and management seminar | 4.0 |
| | | 2025 Financial Inclusion Education and Training | 2.0 |
| | | 2025 Cathay Sustainable Finance and Climate Change Summit | 6.0 |
| Senior Executive Vice President | Tsung-Hsien Tsai | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | IRB knowledge promotion for senior executives/Credit and Operations Risk Management Department | 0.5 |
| | | 2025 Anti-Money Laundering and Counter - Terrorism Financing Education and Training for Directors and Senior Management / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 Financial Accessibility Training - Financial Accessibility Service/Legal Compliance Department | 2.0 |
| | | 2025 Sexual Harassment Prevention Course / Human Resources Dept. | 0.2 |
| | | 2025 Cybersecurity Seminar: Analysis and Response to Zero Trust Architecture in the Financial Industry | 0.3 |
| | | [2025 cybersecurity seminar] Sharing of AI governance trends in the financial industry/Information Security Department | 0.4 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | 2025 Financial Inclusion Education and Training | 2.0 |
| | | 2025 Cathay Sustainable Finance and Climate Change Summit | 6.0 |
| | | IFRS 17 package course information for Directors, Supervisors and Senior Managers | 3.0 |
| Senior Executive Vice President | Chih-Feng Wang | IRB knowledge promotion for senior executives/Credit and Operations Risk Management Department | 0.5 |
| | | 2025 occupational safety and health in-service training course for occupational safety and health committee members, managers, commanders, and supervisors at all levels, as well as general clerks/General Affairs and Occupational Safety and Health Department. | 1.0 |
| | | 2025 Education and Training for Business Continuity Management (BCM) Awareness/Credit and Operational Risk Management Dept. | 0.5 |
| | | 2025 Whistleblowing System / Compliance Dept. | 0.5 |
| | | 2025 Key Points for Cross-Border Activity Management / Compliance Dept. | 0.5 |
| | | 2025 Anti-Money Laundering and Counter - Terrorism Financing Education and Training for Directors and Senior Management / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 Employee Integrity and Ethical Conduct Education and Training / Human Resources Dept. | 0.2 |
| | | 2025 Employees' Confidentiality Principles / Compliance Dept. | 0.5 |
| | | 2025 Personal Data Protection Act and Practice Course / Credit and Operational Risk Management Dept. | 0.5 |
| | | 2025 Risk Management General Knowledge Course / Credit and Operational Risk Management Dept. | 0.2 |
| | | 2025 Financial Inclusion Education and Training / Compliance Dept. | 2.0 |
| | | 2025 Sexual Harassment Prevention Course / Human Resources Dept. | 0.2 |
| | | 2025 Self-Audit Operations / Audit Dept. | 0.3 |
| | | 2025 Principle of Fair Treatment to Customers / Compliance Dept. | 3.0 |
| | | 2025 (H2), Information Security and IoT Basic Course / Information Security Dept. | 1.0 |
| | | 2025 (H2), Bank-wide Anti-Money Laundering Education and Training / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 (H2), Social Engineering Prevention Course / Information Security Dept. | 0.7 |
| | | 2025 (H1), Basic Information Security Course / Information Security Dept. | 1.0 |
| | | 2025 (H1), Bank-wide Anti-Money Laundering Education and Training / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 (H1), Social Engineering Prevention Course / Information Security Dept. | 0.5 |
| | | [2025 H2] Operation and management seminar | 5.0 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | [2025 H1] Operation and management seminar | 4.0 |
| Senior Executive Vice President | Hsiang-Hsin Tsai | IRB knowledge promotion for senior executives/Credit and Operations Risk Management Department | 0.5 |
| | | 2025 occupational safety and health in-service training course for occupational safety and health committee members, managers, commanders, and supervisors at all levels, as well as general clerks/General Affairs and Occupational Safety and Health Department. | 1.0 |
| | | 2025 Education and Training for Business Continuity Management (BCM) Awareness/Credit and Operational Risk Management Dept. | 0.5 |
| | | 2025 Whistleblowing System / Compliance Dept. | 0.5 |
| | | 2025 Key Points for Cross-Border Activity Management / Compliance Dept. | 0.5 |
| | | 2025 Anti-Money Laundering and Counter - Terrorism Financing Education and Training for Directors and Senior Management / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 Employee Integrity and Ethical Conduct Education and Training / Human Resources Dept. | 0.2 |
| | | 2025 Employees' Confidentiality Principles / Compliance Dept. | 0.5 |
| | | 2025 Personal Data Protection Act and Practice Course / Credit and Operational Risk Management Dept. | 0.5 |
| | | 2025 Risk Management General Knowledge Course / Credit and Operational Risk Management Dept. | 0.2 |
| | | 2025 Financial Accessibility Training - Financial Accessibility Service/Legal Compliance Department | 2.0 |
| | | 2025 Sexual Harassment Prevention Course / Human Resources Dept. | 0.2 |
| | | 2025 Self-Audit Operations / Audit Dept. | 0.3 |
| | | 2025 Principle of Fair Treatment to Customers / Compliance Dept. | 3.0 |
| | | 2025 (H2), Information Security and IoT Basic Course / Information Security Dept. | 1.0 |
| | | 2025 (H2), Bank-wide Anti-Money Laundering Education and Training / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 (H2), Social Engineering Prevention Course / Information Security Dept. | 0.7 |
| | | 2025 (H1), Basic Information Security Course / Information Security Dept. | 1.0 |
| | | 2025 (H1), Bank-wide Anti-Money Laundering Education and Training / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 (H1), Social Engineering Prevention Course / Information Security Dept. | 0.5 |
| | | [All Bank Supervisors] Bullying at the workplace/Department of Education and Development | 0.5 |
| | | [2025 cybersecurity seminar] Sharing of AI governance trends in the financial industry/Information Security Department | 0.4 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | [2025 H2] Operation and management seminar | 5.0 |
| | | [2025 H1] Operation and management seminar | 4.0 |
| | | ESG and Sustainable Development Trends and the Implementation of Responsible Investment _ Global Trends in Responsible Investment from a Corporate Governance Perspective | 3.0 |
| | | 2025 Cathay Sustainable Finance and Climate Change Summit | 6.0 |
| | | 2025 CommonWealth Economic Forum - Winter Session | 12.0 |
| | | Future Talk focuses on resilience competitiveness. | 4.0 |
| | | 2025 Cathay Sustainable Finance and Climate Change Summit | 6.0 |
| | | 2025 1st Cathay Financial Group Senior Managers Gathering | 3.0 |
| | | 2025 2nd Cathay Financial Group Senior Managers Gathering | 3.0 |
| Chief Technology Officer (CTO) | Xu-Jie Yao | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 Risk Management Annual Education and Training | 0.7 |
| | | IRB knowledge promotion for senior executives/Credit and Operations Risk Management Department | 0.5 |
| | | 2025 occupational safety and health in-service training course for occupational safety and health committee members, managers, commanders, and supervisors at all levels, as well as general clerks/General Affairs and Occupational Safety and Health Department. | 1.0 |
| | | 2025 Education and Training for Business Continuity Management (BCM) Awareness/Credit and Operational Risk Management Dept. | 0.5 |
| | | 2025 Whistleblowing System / Compliance Dept. | 0.5 |
| | | 2025 Key Points for Cross-Border Activity Management / Compliance Dept. | 0.5 |
| | | 2025 Anti-Money Laundering and Counter - Terrorism Financing Education and Training for Directors and Senior Management / Anti-Money Laundering Compliance Dept. | 1.0 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | 2025 Employee Integrity and Ethical Conduct Education and Training / Human Resources Dept. | 0.2 |
| | | 2025 Employees' Confidentiality Principles / Compliance Dept. | 0.5 |
| | | 2025 Personal Data Protection Act and Practice Course / Credit and Operational Risk Management Dept. | 0.5 |
| | | 2025 Risk Management General Knowledge Course / Credit and Operational Risk Management Dept. | 0.2 |
| | | 2025 Financial Inclusion Education and Training / Compliance Dept. | 2.0 |
| | | 2025 Sexual Harassment Prevention Course / Human Resources Dept. | 0.2 |
| | | 2025 Self-Audit Operations / Audit Dept. | 0.3 |
| | | 2025 Principle of Fair Treatment to Customers / Compliance Dept. | 3.0 |
| | | 2025 (H2), Information Security and IoT Basic Course / Information Security Dept. | 1.0 |
| | | 2025 (H2), Bank-wide Anti-Money Laundering Education and Training / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 (H2), Social Engineering Prevention Course / Information Security Dept. | 0.7 |
| | | 2025 (H1), Basic Information Security Course / Information Security Dept. | 1.0 |
| | | 2025 (H1), Bank-wide Anti-Money Laundering Education and Training / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 (H1), Social Engineering Prevention Course / Information Security Dept. | 0.5 |
| | | [2025 H1] Operation and management seminar | 4.0 |
| Chief Information Security Officer (CISO) | Ming-Huan Chen | 2025 AML/CFT/CPF (Anti-Money Laundering/Counter-Financing of Terrorism/Counter-Proliferation Financing), fair treatment and information security education and training for directors, supervisors and executives / Compliance Dept. | 0.5 |
| | | 2025 Information Security and Personal Data Protection | 3.4 |
| | | 2025 Employee Integrity and Ethical Conduct | 4.0 |
| | | 2025 Risk Management | 0.4 |
| | | 2025 Internal Compliance_G. Fair Customer Treatment Course (Education and Training Dept.) | 3.0 |
| | | 2025 Internal Compliance_F. Senior Citizen Insurance Rights Protection Course (Education and Training Dept.) | 2.0 |
| | | 2025 Regulations Governing the Supervision of Insurance Solicitors | 0.0 |
| | | 2025 Gender Equality | 0.4 |
| | | 2025 Financial Inclusion for People with Disabilities | 1.1 |
| | | 2024 Online Course for Directors/Supervisors – IFRS 17 Education and Training (IFRS17 Project Office) | 2.9 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| Senior Executive Vice President | Yu-Chin Cheng | IRB knowledge promotion for senior executives/Credit and Operations Risk Management Department | 0.5 |
| | | 2025 occupational safety and health in-service training course for occupational safety and health committee members, managers, commanders, and supervisors at all levels, as well as general clerks/General Affairs and Occupational Safety and Health Department. | 1.0 |
| | | 2025 Education and Training for Business Continuity Management (BCM) Awareness/Credit and Operational Risk Management Dept. | 0.5 |
| | | 2025 Whistleblowing System / Compliance Dept. | 0.5 |
| | | 2025 Key Points for Cross-Border Activity Management / Compliance Dept. | 0.5 |
| | | 2025 Anti-Money Laundering and Counter - Terrorism Financing Education and Training for Directors and Senior Management / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 Employee Integrity and Ethical Conduct Education and Training / Human Resources Dept. | 0.2 |
| | | 2025 Employees' Confidentiality Principles / Compliance Dept. | 0.5 |
| | | 2025 Personal Data Protection Act and Practice Course / Credit and Operational Risk Management Dept. | 0.5 |
| | | 2025 Risk Management General Knowledge Course / Credit and Operational Risk Management Dept. | 0.2 |
| | | 2025 Financial Inclusion Education and Training / Compliance Dept. | 2.0 |
| | | 2025 Sexual Harassment Prevention Course / Human Resources Dept. | 0.2 |
| | | 2025 Self-Audit Operations / Audit Dept. | 0.3 |
| | | 2025 Principle of Fair Treatment to Customers / Compliance Dept. | 3.0 |
| | | 2025 (H2), Information Security and IoT Basic Course / Information Security Dept. | 1.0 |
| | | 2025 (H2), Bank-wide Anti-Money Laundering Education and Training / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 (H2), Social Engineering Prevention Course / Information Security Dept. | 0.7 |
| | | 2025 (H1), Basic Information Security Course / Information Security Dept. | 1.0 |
| | | 2025 (H1), Bank-wide Anti-Money Laundering Education and Training / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 (H1), Social Engineering Prevention Course / Information Security Dept. | 0.5 |
| | | [All Bank Supervisors] Bullying at the workplace/Department of Education and Development | 0.5 |
| | | [2025 H2] Operation and management seminar | 5.0 |
| | | [2025 H1] Operation and management seminar | 4.0 |
| | | Creating a Diverse and Inclusive Organizational Environment: The Necessity of DEI Promotion and | 3.0 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | Leadership Enhancement in Light of Workplace Bullying Incidents | |
| | | Sustainable financial risk management | 3.0 |
| | | Analysis of fraud methods and introduction of money laundering related regulations and cases | 3.0 |
| | | Corporate Mergers and Acquisitions Practice and Case Analysis | 3.0 |
| Executive Vice President and Chief Corporate Governance Officer | Deh-Yen Weng | Friendly Workplace Discussion on Preventing Illegal Infringement | 4.0 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 Risk Management Annual Education and Training | 0.7 |
| | | 2025 AML/CFT/CPF (Anti-Money Laundering/Counter-Financing of Terrorism/Counter-Proliferation Financing), fair treatment and information security education and training for directors, supervisors and executives / Compliance Dept. | 0.5 |
| | | 2025 Gender Equality | 0.3 |
| | | 39th TCCS Board of Directors Meeting and CEO Seminar | 2.0 |
| | | Corporate governance - sustainable environment and carbon management - low-carbon transition pathway planning - carbon rights and carbon pricing | 3.0 |
| | | Director and supervisor and corporate governance officer series course - implementing corporate sustainability: case study on legal responsibilities under the three gender equality laws | 3.0 |
| | | Corporate Governance - Principles of Fair Treatment of Customers for Financial Service Enterprises | 3.0 |
| | | 2025 Cathay Sustainable Finance and Climate Change Summit | 6.0 |
| | | 2025 Insurance Industry Corporate Governance Seminar | 4.0 |
| Chief Risk Officer and Chief Climate Officer | Ching-Lu Huang | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 Risk Management Annual Education and Training | 0.7 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| Chief Compliance Officer | Yu-Mei Lee | Education and training system of Cathay Securities | 1.0 |
| | | Insider declaration form | 0.1 |
| | | 2025 2nd Social Engineering Drill to Enhance Information Security Awareness Training | 0.5 |
| | | 2025 Cathay Securities - Risk Management General Education and Training | 0.1 |
| | | 2025 sustainability and anti-fraud (fraud awareness) training | 1.0 |
| | | 2025 3rd Treat Customers Fairly_ Business continuity management awareness and regulations promotion education and training | 1.0 |
| | | 2nd Fair Treatment Training in 2025_Human Rights Knowledge Course for People with Disabilities | 1.0 |
| | | First Fair Guest Treatment in 2025: Characteristics of People with Disabilities and Friendly Service | 1.0 |
| | | 2025 Seminar on Regulations for Concurrent Operation in Proprietary Futures Trading | 0.2 |
| | | 2025 Seminar on Regulations for Concurrent Operation in Proprietary Futures Trading | 0.2 |
| | | 2025 Seminar on Regulations for Concurrent Operation in Proprietary Futures Trading | 0.2 |
| | | 2025 Seminar on Regulations for Concurrent Operation in Proprietary Futures Trading | 0.2 |
| | | 2025 Occupational Safety In-Service Education and Training | 1.2 |
| | | 2025 Internal Control System Education and Training | 0.3 |
| | | 2024 Education and training related to material information | 0.3 |
| | | 2025 AML/CFT Education and Training_Directors and Supervisor | 0.0 |
| | | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 Q4 Mandatory Course - General Labor Safety and Health Annual In-Service Education and Training | 1.0 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 (Q1) Social Engineering Education and Training _ post-training | 0.3 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | 2025 Risk Management Annual Education and Training | 0.7 |
| | | SDGs and ESG Sustainable Management | 3.0 |
| | | 2025 International Seminar of Anti-Money Laundering and Counter Terrorism Financing and Weapon Expansion in the Finance Industry | 5.7 |
| | | Responsibility Map System and Operation and Integrity Management | 3.0 |
| | | International Anti-Money Laundering Seminar | 7.0 |
| | | Anti-Money Laundering and Counter Terrorism Financing Personnel On-Job Training Seminar | 12.0 |
| | | Advanced Course Taipei Class 006 | 9.0 |
| | | Advanced Course Taipei Class 008 | 9.0 |
| Chief Auditor | Su-Chu Li | Education and training for new recruits - awareness of personal data protection | 0.5 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | IRB knowledge promotion for senior executives/Credit and Operations Risk Management Department | 0.5 |
| | | 2025 anti-money laundering and combating the financing of terrorism personnel in-service training (4)/Anti-Money Laundering Department | 1.0 |
| | | 2025 anti-money laundering and combating the financing of terrorism personnel in-service training (3)/Anti-Money Laundering Department | 1.0 |
| | | 2025 anti-money laundering and combating the financing of terrorism personnel in-service training (2)/Anti-Money Laundering Department | 1.0 |
| | | 2025 occupational safety and health in-service training course for occupational safety and health committee members, managers, commanders, and supervisors at all levels, as well as general clerks/General Affairs and Occupational Safety and Health Department. | 1.0 |
| | | 2025 Education and Training for Business Continuity Management (BCM) Awareness/Credit and Operational Risk Management Dept. | 0.5 |
| | | 2025 Whistleblowing System / Compliance Dept. | 0.5 |
| | | 2025 Key Points for Cross-Border Activity Management / Compliance Dept. | 0.5 |
| | | 2025 Anti-Money Laundering and Counter - Terrorism Financing Education and Training for Directors and Senior Management / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 Employee Integrity and Ethical Conduct Education and Training / Human Resources Dept. | 0.2 |
| | | 2025 Employees' Confidentiality Principles / Compliance Dept. | 0.5 |
| | | 2025 Personal Data Protection Act and Practice Course / Credit and Operational Risk Management Dept. | 0.5 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | 2025 Risk Management General Knowledge Course / Credit and Operational Risk Management Dept. | 0.2 |
| | | 2025 Financial Inclusion Education and Training / Compliance Dept. | 2.0 |
| | | 2025 Sexual Harassment Prevention Course / Human Resources Dept. | 0.2 |
| | | 2025 anti-money laundering and combating the financing of terrorism personnel in-service training (1)/Anti-Money Laundering Department | 1.0 |
| | | 2025 Principle of Fair Treatment to Customers / Compliance Dept. | 3.0 |
| | | 2025 (H2), Bank-wide Anti-Money Laundering Education and Training / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 (H2), Social Engineering Prevention Course / Information Security Dept. | 0.7 |
| | | 2025 (H1), Basic Information Security Course / Information Security Dept. | 1.0 |
| | | 2025 (H1), Bank-wide Anti-Money Laundering Education and Training / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 (H1), Social Engineering Prevention Course / Information Security Dept. | 0.5 |
| | | Derivatives: 2025 on-the-job training (8 hours of external training) | 8.8 |
| | | [Money Laundering Prevention] On-the-job Training | 6.0 |
| | | [All Bank Supervisors] Bullying at the workplace/Department of Education and Development | 0.5 |
| | | [2025 H2] Operation and management seminar | 5.0 |
| | | [2025 H1] Operation and management seminar | 4.0 |
| | | High-net-worth wealth management: how asset allocation responded to the international political situation | 1.8 |
| | | How Geopolitical Risks Affect Bank Risks and asset-liability Management | 2.0 |
| | | Fin&Tech collision salon exchange event hosted by the Taiwan Academy of Banking and Finance | 2.0 |
| | | Virtual Asset Analysis Series Course by the Taiwan Academy of Banking and Finance (9999911422599) | 2.0 |
| | | Auditor Financial Services Workshop (782nd session) | 4.0 |
| | | Auditor Financial Services Workshop (783rd session) | 4.0 |
| | | AI and Digital Technology’s Impact on the Transformation of Financial Services – Smart Audit’s Future Outlook (Session 1) | 2.0 |
| | | The reform trend of financial services impacted by AI and digital technology – insurtech and the future of AI (session 1) | 2.0 |
| | | 2025 Futures Market Institutional Employee Training Course - Class 1 (Session 2) | 6.0 |
| | | Financial examination and audit training program (Session 28) - 2025 Bank Examiners and Auditors Program (BEAP) | 16.0 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | “Financial Holdings Company Internal Audit Seminar” | 3.5 |
| Executive Vice President | Shao-Ling Weng | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 Risk Management Annual Education and Training | 0.7 |
| | | Chief Human Resources Officer DEI luncheon | 3.0 |
| | | Formulating a sustainable talent strategy: Unleashing the potential of AI to achieve a win-win outcome for employees and the organization. | 4.0 |
| | | 2025 DEI Management Practical Forum | 8.0 |
| | | 2025 CWS CommonWealth Management Summit - Summer Session | 8.0 |
| | | Global Views Monthly 2025 Harvard Business Review master management annual conference “Trump 2.0 x AI tackling the dual challenges” | 4.0 |
| | | Talent Sustainability International Forum | 4.0 |
| | | wtw global localization management course | 8.0 |
| Executive Vice President | Ta-Ching Hung | Geopolitical Risks Seminar - Impacts of the New US Administration/Trump 2.0 Policies and Outlook for the Global Situation | 2.0 |
| | | Education and Training for Business Continuity Management (BCM) Awareness and Promotion | 0.2 |
| | | Personal Information Protection Education and Training | 0.5 |
| | | General Labor Safety and Health Annual In-Service Education and Training | 1.0 |
| | | Employee Integrity and Ethical Conduct Education and Training | 1.0 |
| | | Information Security Education and Training | 2.0 |
| | | Social Engineering Education and Training | 1.0 |
| | | Risk Management Annual Education and Training | 0.7 |
| | | Inclusive Leadership Workshop | 3.0 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | Cathay Financial Holdings Digital Asset Trend Forum | 6.0 |
| | | 2025 “Anti-Money Laundering and Counter Terrorism Financing” Education and Training for Directors and Supervisors | 1.5 |
| | | AML&CFT Annual Education and Training Course for Directors and Supervisors | 3.0 |
| | | Design of senior managers’ remuneration and ESG performance system | 3.0 |
| | | 2025 Cathay Sustainable Finance and Climate Change Summit | 6.0 |
| | | Principle for Financial Service Industries to Treat Clients Fairly | 3.0 |
| | | In-service training course for trust enterprise supervisors | 6.0 |
| | | Sustainable Path to Transformation and Ways of Innovation | 3.0 |
| Executive Vice President | Fu-Min Wang | AI application ethics and risk/Education and Development Department | 0.5 |
| | | 2025 AML/CFT/CPF (Anti-Money Laundering/Counter-Financing of Terrorism/Counter-Proliferation Financing), fair treatment and information security education and training for directors, supervisors and executives / Compliance Dept. | 0.5 |
| | | 2025 Annual Labor Law Course_How to Build a Warm and Positive Workplace Interaction (Part 2) | 2.0 |
| | | 2025 Annual Labor Law Course_How to Build a Warm and Positive Workplace Interaction (Part 1) | 2.1 |
| | | 2025 Information Security and Personal Data Protection | 3.4 |
| | | 2025 Employee Integrity and Ethical Conduct | 4.0 |
| | | 2025 Risk Management | 0.3 |
| | | 2025 Internal Compliance_G. Fair Customer Treatment Course (Education and Training Dept.) | 3.0 |
| | | 2025 Internal Compliance_F. Senior Citizen Insurance Rights Protection Course (Education and Training Dept.) | 2.0 |
| | | 2025 Regulations Governing the Supervision of Insurance Solicitors | 0.0 |
| | | 2025 Gender Equality | 0.4 |
| | | 2025 Financial Inclusion for People with Disabilities | 1.1 |
| | | 2024 Online Course for Directors/Supervisors – IFRS 17 Education and Training (IFRS17 Project Office) | 2.8 |
| Executive Vice President | Ming-Chiao Liang | IRB knowledge promotion across the group/Credit and Operations Risk Management Department | 0.6 |
| | | 2025 Education and Training for Business Continuity Management (BCM) Awareness/Credit and Operational Risk Management Dept. | 0.5 |
| | | 2025 Whistleblowing System / Compliance Dept. | 0.5 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | 2025 Anti-Money Laundering and Counter - Terrorism Financing Education and Training for Directors and Senior Management / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 Employee Integrity and Ethical Conduct Education and Training / Human Resources Dept. | 0.2 |
| | | 2025 Employees' Confidentiality Principles / Compliance Dept. | 0.5 |
| | | 2025 Personal Data Protection Act and Practice Course / Credit and Operational Risk Management Dept. | 0.5 |
| | | 2025 Risk Management General Knowledge Course / Credit and Operational Risk Management Dept. | 0.2 |
| | | 2025 Principle of Fair Treatment to Customers / Compliance Dept. | 3.0 |
| | | 2025 (H1), Basic Information Security Course / Information Security Dept. | 1.0 |
| | | 2025 (H1), Bank-wide Anti-Money Laundering Education and Training / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 (H1), Social Engineering Prevention Course / Information Security Dept. | 0.5 |
| | | [2025 H2] Operation and management seminar | 5.0 |
| | | [2025 H1] Operation and management seminar | 4.0 |
| Executive Vice President | Kuang-Hsueh Chen | [2025 H2] Operation and management seminar | 5.0 |
| | | [2025 H1] Operation and management seminar | 4.0 |
| | | 2025 CommonWealth Economic Forum (CWEF) - Winter Session | 16.0 |
| | | 2025 Cathay Financial Group Senior Managers Gathering | 2.5 |
| | | 2025 Commonwealth Management Summit | 8.0 |
| | | Speak Summit 2025 \| Asia AI Learning Summit | 2.0 |
| | | Cathay Asset Management Summit | 2.0 |
| | | Securities Services Taiwan Forum J.P. Morgan Securities Services Taiwan Forum | 4.0 |
| Executive Vice President | Cheng-Lung Chu | Compulsory course - 2025 property insurance registered agent training course (advanced compulsory class - internal staff) | 2.3 |
| | | Statutory Course - 2025 Age-Friendly Elderly Services (Business Planning Dept.) | 2.0 |
| | | Statutory Course - 2025 Principle of Fair Treatment to Customers | 3.2 |
| | | 2025 Information Security Education and Training | 1.2 |
| | | 2025 "Employee Integrity and Ethical Conduct Education and Training" | 1.1 |
| | | 2025 Risk Management General Education and Training | 0.2 |
| | | 2025 (H2), Social Engineering Education and Training | 0.5 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | 2025 (H1), Social Engineering Education and Training | 0.2 |
| | | 2025 Personal Information Protection Education and Training | 0.3 |
| | | 2025 Anti-Money Laundering and Counter-Terrorism Financing Education and Training | 1.3 |
| | | Fraud Prevention and Awareness Training in September 2025 | 0.0 |
| | | Fraud Prevention and Awareness Training in August 2025 | 0.0 |
| | | Fraud Prevention and Awareness Training in July 2025 | 0.1 |
| | | Fraud Prevention and Awareness Training in June 2025 | 0.0 |
| | | Fraud Prevention and Awareness Training in May 2025 | 0.0 |
| | | Fraud Prevention and Awareness Training in April 2025 | 0.1 |
| | | Fraud Prevention and Awareness Training in March 2025 | 0.1 |
| | | Fraud Prevention and Awareness Training in February 2025 | 0.1 |
| | | Fraud Prevention and Awareness Training in January 2025 | 0.0 |
| | | Fraud Prevention and Awareness Training in November 2025 | 0.0 |
| | | Fraud Prevention and Awareness Training in October 2025 | 0.0 |
| | | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 Q4 Mandatory Course - General Labor Safety and Health Annual In-Service Education and Training | 1.0 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 (Q1) Social Engineering Education and Training _ post-training | 0.3 |
| | | 2025 Risk Management Annual Education and Training | 0.7 |
| | | International Anti-Money Laundering Seminar in January 2025 | 7.0 |
| | | March 2025 “Beyond compliance” - Underwriting Decryption - the Origin of Stocks | 1.5 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | April 2025 “Beyond compliance” - Virtual Asset Real Fraud | 1.5 |
| | | June 2025 “Beyond compliance” - Trends in AI risk management and supervision in the financial industry | 1.5 |
| | | September 2025 “Beyond Compliance” – Digital Transformation of the Financial Market and Supervisory Considerations | 1.5 |
| | | October 2025 “Beyond Compliance” - International Trade Related Money Laundering Prevention and Economic Sanctions | 1.5 |
| | | 2025 group patent training - AI application and recent cases, analysis of corporate intellectual property compliance challenges | 1.5 |
| | | November 2025 “Beyond Compliance” - the challenges faced by Asian financial institutions from a regional macro perspective | 1.5 |
| | | December 2025 “Beyond compliance” - Important internal regulations and risk management tools integration practices | 1.5 |
| | | December 2025 “Beyond Compliance” - Legal Minefields in Daily Banking Operations: Risks and Prevention Tips | 1.5 |
| | | Unit compliance officer forum in the first half of June 2025 | 2.0 |
| | | Compliance officer forum for units in the second half of 2025 | 2.0 |
| | | January 2025: The 16th ACAMS Conference on Anti-Money Laundering and Combating Financial Crime | 7.0 |
| | | May 2025 In-service Money Laundering Prevention and Combating Terrorism Personnel Course - dedicated supervisors, personnel, and domestic business unit supervisory officers (1st Session, 2025) | 12.0 |
| | | July 2025 - 2025 International Seminar of Anti-Money Laundering and Counter Terrorism Financing and Weapon Expansion in the Finance Industry | 6.0 |
| | | August 2025 - 2025 4th In-Service Training for Compliance Personnel (20H) | 20.0 |
| Executive Vice President | Wei-Ming Chen | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 Q4 Mandatory Course - General Labor Safety and Health Annual In-Service Education and Training | 1.0 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | One matter financial professionals needed to understand in 2025 – related party transactions. | 0.3 |
| | | 2025 Risk Management Annual Education and Training | 0.7 |
| | | 2025 AML/CFT/CPF (Anti-Money Laundering/Counter-Financing of Terrorism/Counter-Proliferation Financing), fair treatment and information security education and training for directors, supervisors and executives / Compliance Dept. | 0.7 |
| | | 2025 Information Security and Personal Data Protection | 3.4 |
| | | 2025 Employee Integrity and Ethical Conduct | 4.0 |
| | | 2025 Risk Management | 0.2 |
| | | 2025 Regulations Governing the Supervision of Insurance Solicitors | 0.9 |
| | | 2025 Gender Equality | 1.4 |
| | | 2025 Financial Inclusion for People with Disabilities | 1.1 |
| Executive Vice President | Chun-Lan Shih | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 Q4 Mandatory Course - General Labor Safety and Health Annual In-Service Education and Training | 1.0 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | One matter financial professionals needed to understand in 2025 – related party transactions. | 0.3 |
| | | 2025 Risk Management Annual Education and Training | 0.7 |
| Executive Vice President | Hao-Hsiang Liu | IRB knowledge promotion for senior executives/Credit and Operations Risk Management Department | 0.5 |
| | | IRB knowledge promotion across the group/Credit and Operations Risk Management Department | 0.6 |
| | | AI service application review (AI CAB) briefing/Data and Artificial Intelligence Technology Department | 0.4 |
| | | 2025 occupational safety and health in-service training course for occupational safety and health committee members, managers, commanders, and supervisors at all levels, as well as general clerks/General Affairs and Occupational Safety and Health Department. | 1.0 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | 2025 Education and Training for Business Continuity Management (BCM) Awareness/Credit and Operational Risk Management Dept. | 0.5 |
| | | 2025 Whistleblowing System / Compliance Dept. | 0.5 |
| | | 2025 Key Points for Cross-Border Activity Management / Compliance Dept. | 0.5 |
| | | 2025 Anti-Money Laundering and Counter - Terrorism Financing Education and Training for Directors and Senior Management / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 Employee Integrity and Ethical Conduct Education and Training / Human Resources Dept. | 0.2 |
| | | 2025 Employees' Confidentiality Principles / Compliance Dept. | 0.5 |
| | | 2025 Personal Data Protection Act and Practice Course / Credit and Operational Risk Management Dept. | 0.5 |
| | | 2025 Risk Management General Knowledge Course / Credit and Operational Risk Management Dept. | 0.2 |
| | | 2025 Financial Inclusion Education and Training / Compliance Dept. | 2.0 |
| | | 2025 Sexual Harassment Prevention Course / Human Resources Dept. | 0.2 |
| | | 2025 Self-Audit Operations / Audit Dept. | 0.3 |
| | | 2025 Sustainability Course - Education and Development Department | 3.0 |
| | | 2025 Principle of Fair Treatment to Customers / Compliance Dept. | 3.0 |
| | | 2025 (H2), Information Security and IoT Basic Course / Information Security Dept. | 1.0 |
| | | 2025 (H2), Bank-wide Anti-Money Laundering Education and Training / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 (H2), Social Engineering Prevention Course / Information Security Dept. | 0.7 |
| | | 2025 (H1), Basic Information Security Course / Information Security Dept. | 1.0 |
| | | 2025 (H1), Bank-wide Anti-Money Laundering Education and Training / Anti-Money Laundering Compliance Dept. | 1.0 |
| | | 2025 (H1), Social Engineering Prevention Course / Information Security Dept. | 0.5 |
| | | 2025 Information security awareness and information asset and risk assessment practices/information security department | 1.0 |
| | | 2025 (H2), ISO 27017 system promotion and pre-certification training/Information Security Department | 1.2 |
| | | 2025 (H2), ISO 27001 system promotion and information security audit techniques training/Information Security Department | 1.0 |
| | | 2025 (H1), Information Security Education and Training Course (including cloud) - ISO 27001/27017 system promotion and pre-certification training/Information Security Department | 2.0 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | 2025/12 Recent Penalties by the Banks and Points to Note (202509-202511) / Compliance Dept. | 0.1 |
| | | 2025/10 Stakeholder Regulations and Penalty Case: Credit Transactions/Compliance Dept. | 0.2 |
| | | 2025/09 Recent Penalties by the Banks and Points to Note (202506 ~ 202508) / Compliance Dept. | 0.1 |
| | | 2025/06 Recent Penalties by the Banks and Points to Note (March ~ May) / Compliance Dept. | 0.2 |
| | | 202505 Responsibility Map System Implementation Guidelines/Legal Compliance Department | 0.2 |
| | | 2025/03 Consumer Protection Standard Form Contract, Sales Marketing, and Advertisement Publication/Compliance Dept. | 0.5 |
| | | 202502 Banking Industry Financial Friendly Services/Key points of amendments to the self-regulatory guidelines for fair treatment of elderly customers in the banking industry in 2024/Legal Compliance Department | 0.5 |
| | | 202501 Personal Data Protection Act and penalties / Legal Compliance Department | 0.5 |
| | | [2025 H2] Operation and management seminar | 5.0 |
| | | [2025 H1] Operation and management seminar | 4.0 |
| Executive Vice President | Hsiang-Ni Wu | 2025 Sexual Harassment Prevention and Gender Equality Training Course | 0.2 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 2.9 |
| | | 2025 Risk Management General Education and Training | 0.0 |
| | | 2025 (H1), Social Engineering Education and Training | 0.5 |
| | | 2025 Personal Information Protection Education and Training | 0.1 |
| | | 2025 Anti-Money Laundering and Counter-Terrorism Financing Education and Training | 0.2 |
| | | 2025 Compliance Online Examination - Headquarters | 0.0 |
| | | Fraud Prevention and Awareness Training – May 2025 | 0.0 |
| | | Fraud Prevention and Awareness Training in March 2025 | 0.1 |
| | | Fraud Prevention and Awareness Training in February 2025 | 0.1 |
| | | Fraud Prevention and Awareness Training in January 2025 | 0.0 |
| | | Friendly Workplace Discussion on Preventing Illegal Infringement | 4.0 |
| | | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | 2025 Net Zero Transition and Sustainable Finance | 0.7 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | One matter financial professionals needed to understand in 2025 – related party transactions. | 0.3 |
| | | 2025 Risk Management Annual Education and Training | 0.7 |
| | | Team Leadership Practice: Collaborative Upward Management and Empathetic Downward Communication | 8.0 |
| | | AI empowerment program: AI mobile opportunity exploration workshop | 4.0 |
| | | 2025 “Cathay Lecture on Principles of Fair Treatment of Customers” | 3.0 |
| | | Fifth Anti-Money Laundering and Counter-Terrorism Training Course for Professionals | 12.0 |
| Senior Vice President | Gwang-Ying She | 2025 Risk Management Annual Education and Training | 0.7 |
| | | One matter financial professionals needed to understand in 2025 – related party transactions. | 0.3 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Net Zero Transition and Sustainable Finance | 0.7 |
| | | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | Friendly Workplace Discussion on Preventing Illegal Infringement | 4.0 |
| | | Auditor Financial Services Workshop (768th session) | 4.0 |
| | | “Financial Holdings Company Internal Audit Seminar” | 3.0 |
| | | “Financial Holdings Company Internal Audit Seminar” | 3.5 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | Auditor Financial Services Workshop (782nd session) | 4.0 |
| | | Auditor Financial Services Workshop (783rd session) | 4.0 |
| Senior Vice President | Ya-Jou Chang | 2025 Risk Management Annual Education and Training | 0.7 |
| | | One matter financial professionals needed to understand in 2025 – related party transactions. | 0.3 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |
| | | 2025.04 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025.09 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025.10 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Net Zero Transition and Sustainable Finance | 0.7 |
| | | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | Friendly Workplace Discussion on Preventing Illegal Infringement | 4.0 |
| | | Workplace Peace Universe: Understanding and Preventing Inappropriate Workplace Behavior | 2.0 |
| | | Workplace Peace Universe: Understanding and Preventing Inappropriate Workplace Behavior | 2.0 |
| | | IR&Engagement New Trend: ESG and Sustainable Investment Forum | 3.0 |
| Senior Vice President | Chun-Chieh Chen | 2025 Risk Management Annual Education and Training | 0.7 |
| | | One matter financial professionals needed to understand in 2025 – related party transactions. | 0.3 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Net Zero Transition and Sustainable Finance | 0.7 |
| | | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | Friendly Workplace Discussion on Preventing Illegal Infringement | 4.0 |
| | | Workplace Peace Universe: Understanding and Preventing Inappropriate Workplace Behavior | 2.0 |
| Senior Vice President | Jui-Hung Hung | Principle for Financial Service Industries to Treat Clients Fairly - Convention on the Rights of Persons with Disabilities (CRPD) | 0.7 |
| | | CTF Training for Directors and Supervisors | 1.0 |
| | | Education and Training of Information Security for Directors and Supervisors | 0.5 |
| | | 2025 Risk Management Annual Education and Training | 0.7 |
| | | One matter financial professionals needed to understand in 2025 – related party transactions. | 0.3 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Net Zero Transition and Sustainable Finance | 0.7 |
| | | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | Friendly Workplace Discussion on Preventing Illegal Infringement | 4.0 |
| | | Continuing professional development course for accounting supervisors of issuers, securities firms, and stock exchanges | 12.0 |
| Senior Vice President | Chin-Chi Chen | 2025 Risk Management Annual Education and Training | 0.7 |
| | | One matter financial professionals needed to understand in 2025 – related party transactions. | 0.3 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |
| | | 2025.11 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025.12.26 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Net Zero Transition and Sustainable Finance | 0.7 |
| | | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | Friendly Workplace Discussion on Preventing Illegal Infringement | 4.0 |
| | | Workplace Peace Universe: Understanding and Preventing Inappropriate Workplace Behavior | 2.0 |
| Senior Vice President | Yu-Hsiu Ling | 2025 Risk Management Annual Education and Training | 0.7 |
| | | One matter financial professionals needed to understand in 2025 – related party transactions. | 0.3 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |
| | | 2025.09 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025.11 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025.12.26 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Net Zero Transition and Sustainable Finance | 0.7 |
| | | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | Friendly Workplace Discussion on Preventing Illegal Infringement | 4.0 |
| | | 2025 Corporate Governance Evaluation Conference | 2.8 |
| | | Corporate Governance - The Role and Responsibility of the Board of Directors in ESG | 3.0 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | Analysis of Shareholder Meeting Disputes | 3.0 |
| | | Director and supervisor and corporate governance officer series course - implementing corporate sustainability: case study on legal responsibilities under the three gender equality laws | 3.0 |
| | | Corporate and Directors'/Supervisors' Responsibilities and Obligations Under the Securities and Exchange Act | 3.0 |
| | | Corporate Governance and Securities Regulations | 3.0 |
| | | Establishment of gender equality awareness in the workplace and practical prevention of sexual harassment | 3.0 |
| Senior Vice President | Hui-Ting Li | 2025 Risk Management Annual Education and Training | 0.7 |
| | | One matter financial professionals needed to understand in 2025 – related party transactions. | 0.3 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 "Employee Integrity and Ethical Conduct Education and Training" | 1.0 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Net Zero Transition and Sustainable Finance | 0.7 |
| | | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | Friendly Workplace Discussion on Preventing Illegal Infringement | 4.0 |
| | | Workplace Peace Universe: Understanding and Preventing Inappropriate Workplace Behavior | 2.0 |
| Senior Vice President | Hua-Chih Kao | 2025 Risk Management Annual Education and Training | 0.7 |
| | | One matter financial professionals needed to understand in 2025 – related party transactions. | 0.3 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 "Employee Integrity and Ethical Conduct Education and Training" | 1.0 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Net Zero Transition and Sustainable Finance | 0.7 |
| | | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | Friendly Workplace Discussion on Preventing Illegal Infringement | 4.0 |
| Senior Vice President | Chia-Wei Yuan | [2025 H2] Operation and management seminar | 5.0 |
| | | 2025 (H1), Social Engineering Prevention Course / Information Security Dept. | 0.5 |
| | | 2025 (H1), Basic Information Security Course / Information Security Dept. | 1.0 |
| | | 2025 (H2), Social Engineering Prevention Course / Information Security Dept. | 0.7 |
| | | 2025 (H2), Information Security and IoT Basic Course / Information Security Dept. | 1.0 |
| | | 2025 Sustainability Course - Education and Development Department | 3.0 |
| | | 2025 Employees' Confidentiality Principles / Compliance Dept. | 0.5 |
| | | 2025 Key Points for Cross-Border Activity Management / Compliance Dept. | 0.5 |
| | | 2025 Whistleblowing System / Compliance Dept. | 0.5 |
| | | 2025 Risk Management Annual Education and Training | 0.7 |
| | | One matter financial professionals needed to understand in 2025 – related party transactions. | 0.3 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 "Employee Integrity and Ethical Conduct Education and Training" | 1.0 |
| | | 2025 Q4 Mandatory Course - General Labor Safety and Health Annual In-Service Education and Training | 1.0 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Net Zero Transition and Sustainable Finance | 0.7 |
| | | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | Friendly Workplace Discussion on Preventing Illegal Infringement | 4.0 |
| | | [2025 H2] Operation and management seminar | 5.0 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| Senior Vice President | Chun-Chieh Yang | 2025 (H1), Social Engineering Prevention Course / Information Security Dept. | 0.5 |
| | | 2025 (H1), Basic Information Security Course / Information Security Dept. | 1.0 |
| | | 2025 (H2), Social Engineering Prevention Course / Information Security Dept. | 0.7 |
| | | 2025 (H2), Information Security and IoT Basic Course / Information Security Dept. | 1.0 |
| | | 2025 Sustainability Course - Education and Development Department | 3.0 |
| | | 2025 Employees' Confidentiality Principles / Compliance Dept. | 0.5 |
| | | 2025 Key Points for Cross-Border Activity Management / Compliance Dept. | 0.5 |
| | | 2025 Whistleblowing System / Compliance Dept. | 0.5 |
| | | 2025 Risk Management Annual Education and Training | 0.7 |
| | | One matter financial professionals needed to understand in 2025 – related party transactions. | 0.3 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 "Employee Integrity and Ethical Conduct Education and Training" | 1.0 |
| | | 2025 Q4 Mandatory Course - General Labor Safety and Health Annual In-Service Education and Training | 1.0 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Net Zero Transition and Sustainable Finance | 0.7 |
| | | 2025 Business Continuity Management Awareness Training | 0.2 |
| Senior Vice President | Sheng-Hao Yen | 2025 Annual Labor Law Course_How to Build a Warm and Positive Workplace Interaction (Part 2) | 1.6 |
| | | Older Adult Care Support/Organization Certification Course | 1.1 |
| | | New managers' audit internship training courses - Headquarters (Audit Office) | 9.9 |
| | | 2025 Risk Management Annual Education and Training | 0.7 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Net Zero Transition and Sustainable Finance | 0.7 |
| | | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | Friendly Workplace Discussion on Preventing Illegal Infringement | 4.0 |
| | | The concept and development of cloud computing | 8.0 |
| Senior Vice President | Chia-Hsin Ni | [2025 H1] Operation and management seminar | 4.0 |
| | | [2025 H2] Operation and management seminar | 5.0 |
| | | 2025 (H1), Social Engineering Prevention Course / Information Security Dept. | 0.5 |
| | | 2025 (H1), Basic Information Security Course / Information Security Dept. | 1.0 |
| | | 2025 (H2), Social Engineering Prevention Course / Information Security Dept. | 0.7 |
| | | 2025 (H2), Information Security and IoT Basic Course / Information Security Dept. | 1.0 |
| | | 2025 Sustainability Course - Education and Development Department | 3.0 |
| | | 2025 Employees’ Confidentiality Principles / Compliance Dept. | 0.5 |
| | | 2025 Key Points for Cross-Border Activity Management / Compliance Dept. | 0.5 |
| | | 2025 Whistleblowing System / Compliance Dept. | 0.5 |
| | | 2025 Risk Management Annual Education and Training | 0.7 |
| | | One matter financial professionals needed to understand in 2025 – related party transactions. | 0.3 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | 2025 Net Zero Transition and Sustainable Finance | 0.7 |
| | | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | Friendly Workplace Discussion on Preventing Illegal Infringement | 4.0 |
| | | Workplace Peace Universe: Understanding and Preventing Inappropriate Workplace Behavior | 2.0 |
| | | WebConf Taiwan 2025 | 18.0 |
| Senior Vice President | Hwa-Hsin Yang | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Net Zero Transition and Sustainable Finance | 0.7 |
| | | Friendly Workplace Discussion on Preventing Illegal Infringement | 4.0 |
| Senior Vice President | Ching-Han Huang | Course on practical analysis of sustainability information management. | 7.0 |
| | | Effective leadership from individual to team performance. | 7.0 |
| | | Team Leadership Practice: Collaborative Upward Management and Empathetic Downward Communication | 7.0 |
| | | 2025 Risk Management Annual Education and Training | 0.7 |
| | | One matter financial professionals needed to understand in 2025 – related party transactions. | 0.3 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |
| | | 2025.04 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025.06 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025.09 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025.10 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025.11 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025.12 Beyond compliance - Group Legal Compliance Course | 1.5 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Net Zero Transition and Sustainable Finance | 0.7 |
| | | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | Unit compliance officer forum in the first half of the year | 2.0 |
| | | Unit compliance officer forum in the second half of the year | 2.0 |
| | | Friendly Workplace Discussion on Preventing Illegal Infringement | 4.0 |
| | | New employee occupational safety and health training | 3.0 |
| Senior Vice President | Kai-Wei Tsai | 2025 Risk Management Annual Education and Training | 0.7 |
| | | One matter financial professionals needed to understand in 2025 – related party transactions. | 0.3 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |
| | | 2025.03 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025.06 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025.10 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025.12 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Net Zero Transition and Sustainable Finance | 0.7 |
| | | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | Unit compliance officer forum in the first half of the year | 2.0 |
| | | Unit compliance officer forum in the second half of the year | 2.0 |
| | | Friendly Workplace Discussion on Preventing Illegal Infringement | 4.0 |
| | | Compulsory Course - Customs Education and Training Part 2 - What Financial Employees Must Know | 0.5 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | Workplace Peace Universe: Understanding and Preventing Inappropriate Workplace Behavior | 2.0 |
| Senior Vice President | Li-Ya Tsai | 2025 Risk Management Annual Education and Training | 0.7 |
| | | One matter financial professionals needed to understand in 2025 – related party transactions. | 0.3 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |
| | | 2025.06 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025.09 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025.10 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025.11 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025.12.26 Beyond compliance - Group Legal Compliance Course | 1.5 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Net Zero Transition and Sustainable Finance | 0.7 |
| | | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | Friendly Workplace Discussion on Preventing Illegal Infringement | 4.0 |
| | | Compulsory Course - Customs Education and Training Part 2 - What Financial Employees Must Know | 0.5 |
| Senior Vice President | Wei-Wen Chang | 2025 Risk Management Annual Education and Training | 0.7 |
| | | 2025 (H1) Social Engineering Education and Training | 0.5 |
| | | 2025 (H1) Information Security Education and Training | 1.0 |
| | | 2025 (H2) Social Engineering Education and Training | 0.5 |
| | | 2025 (H2) Information Security Education and Training | 1.0 |
| | | 2025 “Employee Integrity and Ethical Conduct Education and Training” | 1.0 |
| | | 2025 Mandatory Course - Basic Intellectual Property Education and Training | 0.1 |

| Title | Name | Course name | Course hours |
|---|---|---|---|
| | | 2025 Personal Information Protection Education and Training | 0.5 |
| | | 2025 Net Zero Transition and Sustainable Finance | 0.7 |
| | | 2025 Business Continuity Management Awareness Training | 0.2 |
| | | Friendly Workplace Discussion on Preventing Illegal Infringement | 4.0 |
| Senior Vice President | Chih-Yu Sun | 2025 General Labor In-Service Education and Training | 1.2 |
| | | 2025 Corporate Sustainability | 0.3 |
| | | 2025 Financial Inclusion for People with Disabilities | 1.1 |
| | | 2025 Anti-Money Laundering and Counter Terrorism Financing | 2.5 |
| | | 2025 Gender Equality | 0.7 |
| | | 2025 Financial Consumer Protection Act and Principle of Fair Treatment to Customers | 3.0 |
| | | 2025 Regulations Governing the Supervision of Insurance Solicitors | 0.0 |
| | | 2025 Internal Compliance A. Regulatory Letter Course (Education and Training Dept.) | 11.9 |
| | | 2025 Internal Compliance_F. Senior Citizen Insurance Rights Protection Course (Education and Training Dept.) | 2.0 |
| | | 2025 Risk Management | 0.2 |
| | | 2025 Employee Integrity and Ethical Conduct | 4.0 |
| | | 2025 Information Security and Personal Data Protection | 3.4 |
| | | 2025 Whistleblowing System | 0.2 |
| | | 2025 Annual Labor Law Course_How to Build a Warm and Positive Workplace Interaction (Part 1) | 2.0 |
| | | 2025 Annual Labor Law Course_How to Build a Warm and Positive Workplace Interaction (Part 2) | 1.8 |
| | | Basic concepts of IFRS 17 and its impact on systems, processes, and data (IFRS 17 Project Office) | 3.2 |
| | | 2025 Financial Security and Anti-Fraud Technology Study Tour in Tokyo, Japan - Taiwan Academy of Banking and Finance | 13.0 |
| | | 2025 Singapore Fintech Visit - National Chengchi University Fintech Research Center | 20.0 |

**(X) Implementation of internal control system**

1. Statement on Internal Control System: Please refer to the Market Observation Post System Market Observation Post System>Single Company>Corporate Governance>Company Regulations/Internal Control>Statement on Internal Control System Announcement (https://mops.twse.com.tw/mops/#/web/t06sg20)
2. If the internal control policy was reviewed by an external auditor, the result of such review must be disclosed: none.

## (XI) Shareholder meeting(s) and significant board resolutions during the most recent year and up to the date of publication of this annual report

1. Major resolutions of the 2025 annual general meeting and the execution progress

| Major resolutions of the 2025 annual general meeting | Implementation Status |
|---|---|
| (1) Acknowledgment of 2024 business report and financial statements. | Announced to the public after shareholder meeting resolution. |
| (2) Acknowledgment of the Company's 2024 earnings appropriation. | July 6, 2025 was set as the baseline date for distribution, whereas July 28, 2025 was determined as the distribution date.<br>(1)NT$3.5 per share for common shares.<br>(2)NT$2.526 per share for Class-A preferred shares.<br>(3)NT$2.13 per share for Class-B preferred shares. |
| (3) Amendments to the Company's Articles of Incorporation. | Registered with the approval of the Ministry of Economic Affairs. The amended Articles of Incorporation have been published to the Company's website. |
| (4) Discussion of the Company's long-term funding plan. | After determination and assessment, currently, there is no need to execute such plan. |
| (5) A proposal is submitted to elect the Company's 9th Board of Directors. | To elect 13 directors (including 5 independent directors) during the shareholder meeting and is published to the Company's website. |
| (6) Removal of restrictions imposed against the Company's directors engaging in competing businesses. | Restrictions on directors' competing business involvement have been removed. |

2. Major board of directors resolutions made in 2025 and in 2026 up till the publication date of this annual report:

(1) 23rd meeting of the 8th board dated January 21, 2025

- Approved the extension of unsecured credit from Bank of Taiwan, Huanan Bank, KGI Bank, Taiwan Cooperative Bills Finance and Dah Chung Bills Finance.
- Approved amendments to the Company's "Principles of Regulations Management" and "Guidelines for Manager Performance Management and Development."
- Approved the Company's reorganization and the amendment to the "Organizational Charter."
- Approved the Company's personnel matters.
- Approved the Chief Auditor's performance evaluation.
- Approved distribution of bonus to the Company's managerial officers.
- Approved the Company's 2024 "board of directors and functional committee" internal performance evaluation.

(2) 24th meeting of the 8th board dated March 6, 2025

- Report on the implementation status of the IFRS Sustainability Disclosure Standards implementation plan.
- Approved the 2024 employee and director remuneration.
- Approved review of the 2024 year-end financial statements.

- Approved the appointment of financial statement auditors and reviewed audit fees for 2025.
- Approved the 2025 financial and business target.
- Approved the extension of unsecured credit to Bank SinoPac, Yuanta Bank and International Bills Finance.
- Approved the appointment of the subsidiaries, Cathay Securities and Cathay United Bank, as the underwriter for the Company's senior corporate bonds.
- Approved the Company's 2024 "Declaration of Internal Control System."
- Approved the election of the Company's 9th board of directors.
- Approved the motion for determining the reasons, date, place, and method of the 2025 Annual General Meeting of Shareholders, as well as the nomination acceptance deadline for directors (including independent directors).
- Approved the amendments to the Company's "ESG and Climate Risk Management Guidelines," "Emerging Risk Management Guidelines," and "Risk Measurement Indicators List."

(3) 25th meeting of the 8th board dated April 29, 2025

- Approved 2024 Business Report.
- Approved 2024 Earnings Distribution.
- Approved Audit Committee's Review Report on the Company's 2024 Financial Statements.
- Approved the "2024 Audit Committee Annual Operation Status Report" submitted at the shareholders' meeting.
- Approved the Company's long-term funding plan.
- Approved the amendment to the "Articles of Incorporation" of the Company.
- Approved the scope of "rank-and-file employees" as defined in the Company's Articles of Incorporation.
- Approved the nomination and confirmation of candidates for the election of the Company's 9th board of directors (including independent directors), and to review eligibility of independent director candidates.
- Approved removal of restrictions imposed against the Company's directors engaging in competing businesses.
- Approved the concurrent holding of positions by the Company's managerial officers in other for-profit enterprises, and lifting of the non-compete clause.
- Approved the motion to ratify matters relating to the 2025 Annual General Meeting of Shareholders.

(4) 26th meeting of the 8th board dated May 15, 2025

- Please refer to the Company's Corporate Sustainability (CS) key project progress report.
- Approved the 2025 Q1 financial statements.
- Approved the extension of unsecured credit to Taishin Bank, Grand Bills and China Bills.
- Approved the plan for the Company's "2025 Sustainability Information Items for Internal Control."
- Approved the amendments to the Company's "Principles for Implementation of the Legal Compliance System" and "Regulations Governing the Implementation of Compliance Education and Training."
- Approved the adjustment to Cathay Financial Holdings manager salaries and periodic review of manager compensation.
- Approved the review of the Company's Guidelines for Directors' Performance Evaluation, Directors' Remuneration Payment Guidelines, Guidelines for Manager Performance Management and Development, and Managers' Remuneration Payment Guidelines.
- Approved the results of the external performance evaluation of the Board of Directors for 2024 and the corresponding improvement and enhancement plans.

(5) 1st extraordinary meeting of the 8th board of directors on June 13, 2025

- Approved the election of the Chairman and Vice Chairman for the 9th Board of Directors of the Company.
- Approved to sign the industry–academia cooperation and academic feedback contract with National Chengchi University.

(6) 1st meeting of the 9th board dated June 26, 2025
- Approved the extension of unsecured credit to Cooperative Bank, CTBC Bank, and Mega Bills.
- Approved the appointment of the next functional committee members of the Company.
- Approved the appointment of new directors and supervisors for the Company's subsidiaries "Cathay United Bank" and "Cathay Securities."
- Approved the concurrent holding of positions by the Company's managerial officers in other for-profit enterprises, and lifting of the non-compete clause.

(7) 2nd meeting of the 9th board dated July 17, 2025
- Reviewed the 2024 full-year greenhouse gas inventory and verification report.
- Approved the extension of unsecured credit to First Bank.
- Approved the Company's "2024 Sustainability Report."
- Approved the remuneration of the Vice Chairman, External Directors, and Independent Directors for the 9th board.
- Approved the adjustment of managerial officers' salaries of the Company.
- Approved the by-election of directors for the subsidiary Cathay Securities.

(8) 3rd meeting of the 9th board dated August 15, 2025
- Report on the implementation status of the IFRS Sustainability Disclosure Standards implementation plan.
- Approved the review of the Company's 2025 first half financial statements.
- Approved extension of unsecured credit to HSBC Taiwan, Union Bank of Taiwan, and Ta Ching Bills.
- Approved the amendments to the Company's Human Rights Policy, Information Security Policy, Corporate Governance Best-Practice Principles, Integrity Management Policy and Guidelines, and Code of Conduct for Ethical Management, and the proposal for the Computer System Information Security Assessment Plan.
- Approved the renaming of the Company's "Risk Management Committee," the amendment to the "Organizational Rules," and the appointment of a new committee member.
- Approved the amendments to the "Principles for Granting of Credit or Transactions between the Company and its Subsidiaries and Stakeholders," and the "Self-Disciplinary Principles for Transactions between the Company and its Subsidiaries and the Parties Subject to Observation."
- Approved amendments to "Foreign Insurance Business Investment Procedures" of the subsidiary "Cathay Life Insurance."
- Approved the proposal for the "Cathay Financial Group Long-Term Incentive Plan."
- Approved the Company's personnel matters.

(9) 4th meeting of the 9th board dated November 13, 2025
- Report on the implementation status of the IFRS Sustainability Disclosure Standards implementation plan.
- Please refer to the Company's Corporate Sustainability (CS) key project progress report.
- Acknowledged the report on the Company's intellectual property management plan and implementation status.
- Approved the review of the Company's 2025 Q1~Q3 financial statements.
- Approved the extension of unsecured credit to Taipei Fubon Bank and Dachong Bills.
- Approved the Company's "2026 Audit Plan.
- Approved the Company's personnel matters.

- Approved amendments to the Company's "2024 Sustainability Report," "Accounting Policies," "Social Co-prosperity Policy," and "Board of Directors and Functional Committees Performance Evaluation Regulations."
- Approved the important "2026 business plan" of the Board of Directors of "Cathay Life Vietnam."
- Approved the Company together with its subsidiaries including Cathay Life Insurance and a total of nine companies, are planning to share information and have signed the Cathay Financial Holdings and its Subsidiaries Information Sharing Program Framework Agreement.
- Approved the Company and six subsidiaries including Cathay Life Insurance are planning to procure cloud services of Google Cloud Platform Enterprise Discount Program from eCloudvalley Digital Technology Co., Ltd.
- Approved the Company intends to purchase digital development personnel to assist in project expansion.
- Approved the proposal to renew the title sponsorship for the Cathay One Team e-sports team operated by Bowl Cut Entertainment Co., Ltd.

(10) 5th meeting of the 9th board dated February 4, 2026

- Approved extension of unsecured credit to E.SUN Bank, Huanan Bank, KGI Bank, Taiwan Cooperative Bills Finance and International Bills Finance.
- Approved the amendments to the Company's "Risk Management Policy," "List of Risk Management Measurement Indicators" and various risk management guidelines.
- Approved the Company's reorganization and amendments to its organizational charter.
- Approved the Company's personnel matters.
- Approved the Chief Auditor's performance evaluation.
- Approved the bonus for directors and managerial officers who participated in business execution in 2025.
- Approved the Company's 2025 "board of directors and functional committee" internal performance evaluation.
- Approved the joint purchase of Amazon Web Services Enterprise Discount Program from Nextlink Technology Co., Ltd. by the Company and five subsidiaries including Cathay Life Insurance.
- Approved the Company's establishment of a strategic partnership at the Group Level with OpenAI, L.L.C., and collaboration with six subsidiaries, including Cathay Life Insurance, to jointly introduce enterprise-grade generative AI capabilities and related consultant support services.

(11) 6th meeting of the 9th board dated March 5, 2026

- Approved the Company's personnel matters.

(12) 7th meeting of the 9th board dated March 11, 2026

- Report on the implementation status of the IFRS Sustainability Disclosure Standards implementation plan.
- Approved the 2025 employee and director remuneration.
- Approved review of the 2025 year-end financial statements.
- Approved the replacement of certifying accountants starting in the first quarter of 2026, the appointment of certifying accountants for 2026, and the audit fee.
- Approved the 2026 financial and business target.
- Approved the extension of unsecured credit to Yuanta Bank and Bank SinoPac.
- Approved the report on the issuance of unsecured common corporate bonds in 2025.
- Approved the issuance of senior common corporate bonds.
- Approved the appointment of the subsidiaries, Cathay Securities and Cathay United Bank, as the underwriter for the Company's senior corporate bonds.
- Approved the Company's long-term funding plan.
- Approved the 2025 "Declaration of Internal Control System."
- Approved the motion for determining the reasons, date, place, method, proposal

acceptance period for the 2026 Annual General Meeting of Shareholders, and the make-up date for the hybrid shareholders' meeting in case of disconnection.

**(XII) The main contents of important resolutions passed by the Board of Directors regarding in which directors or Supervisors have voiced differing opinions on the record or in writing, during the most recent year and up to the date of publication of this annual report:**

None.

## IV. Professional Fees to CPAs (Table 3)

Unit: NT$ thousand

| Accounting firm name | Names of Auditors | Audit period | Audit Fee | Non-audit Fee | Total | Remarks |
|---|---|---|---|---|---|---|
| Deloitte & Touche | Shu-Wan Lin<br>Hsu-Jan Cheng | 2025/1/1~ 2025/12/31 | 7,763 | 18,451 | 26,214 | Non-audit service fees: tax attestation, master file reports of the Group and country-specific reports, IFRS Sustainability Disclosure Standards implementation, information security and blockchain projects, and other related services. |

Note: If the CPAs or public accounting firms for the Company were replaced during the year, the duration of their audit engagement should be separately disclosed, and the reason for replacement should be explained in the remark section, and information such as audit and non-audit fees paid should be disclosed in said sequence. Non-audit fees should be accompanied by a remark describing the services provided.

# V. Information of Independent Auditor replacement (Table 3-1)

## (I) Information relating to the former CPA

<table>
<tr><td>Date of reappointment</td><td colspan="4">Passed during the board of directors meeting dated March 11, 2026</td></tr>
<tr><td>Reason for reappointment</td><td colspan="4">Organizational adjustment within Deloitte & Touche</td></tr>
<tr><td rowspan="3">Was the termination of audit services initiated by the principal or by the CPA</td><td colspan="2">Parties involved Situation</td><td>Certified Public Accountant</td><td>Principal</td></tr>
<tr><td colspan="2">Service terminated by</td><td>—</td><td>—</td></tr>
<tr><td colspan="2">Service no longer accepted (continued) by</td><td>—</td><td>—</td></tr>
<tr><td>Reasons for issuing opinions other than unqualified opinions in the recent two years</td><td colspan="4">None</td></tr>
<tr><td rowspan="6">Disagreements with the company</td><td rowspan="4">Yes</td><td>—</td><td colspan="2">Accounting principles or practices</td></tr>
<tr><td>—</td><td colspan="2">Disclosure of financial report</td></tr>
<tr><td>—</td><td colspan="2">Scope or steps of audit</td></tr>
<tr><td>—</td><td colspan="2">Others</td></tr>
<tr><td>No</td><td colspan="3">✓</td></tr>
<tr><td>Notes</td><td colspan="3">None</td></tr>
<tr><td>Other disclosures (Matters that shall be disclosed in Article 10, Subparagraph 6, Item 1, Point 4, of Regulations Governing the Preparation of Financial Reports by Financial Holding Companies)</td><td colspan="4">None</td></tr>
</table>

## (II) Information relating to the succeeding CPA

| | |
|---|---|
| CPA Office | Deloitte & Touche |
| Names of Auditors | Shu-Wan Lin, Ying-Chou Chen |
| Date of appointment | Passed during the board of directors meeting dated March 11, 2026 |
| Inquiries and replies relating to the accounting practices or accounting principles of certain transactions, or any audit opinions the auditors were likely to issue on the financial reports prior to reappointment | None |
| Written disagreements from the succeeding auditor against the opinions made by the former CPA | None |

## (III) The reply letters on Item 1, and Item 2-3, Subparagraph 6, Article 10 of Regulations Governing the Preparation of Financial Reports by Financial Holding Companies from the previous CPA:

None.

## VI. The facts about the Company chairman, president, managerial officer in charge of financial or accounting affairs having served with the CPA Office or the affiliation thereof over the past year

None of the Company chairman, president, and managerial officer in charge of financial or accounting affairs has served with the CPA Office or the affiliation thereof over the past year.

## VII. Facts about the director or supervisor, managerial office, or a same person or a same affiliated enterprise having held the equity of a same financial holding corporation with voting power exceeding the specified ratio which should be declared under Article 11 of the Managerial Regulations: The facts of equity transfer and change in equity pledge (Table 4)

In accordance with Article 22-1 of the Regulations Governing Information to be Published in Annual Reports of Public Companies, the relevant information is indexed and recorded in the Market Observation Post System.

- Report on Changes in Shareholdings of Major Shareholders (including the same person or related party)
  Market Observation Post System > Aggregated Statements > Equity Changes/Securities Issuance > Major Shareholders'/Directors'/Supervisors' Shareholding/Pledge/Transfer > Report on Changes in Shareholding by Major Shareholders of Banks (Financial Holding Companies)
  (https://mops.twse.com.tw/mops/#/web/t142sb01)

- Query for Major Shareholder Pledge Reports (including the same person or related party):
  Market Observation Post System > Consolidated Statements > Equity Changes/Securities Issuance > Shareholding/Pledging/Transfer of Shares by Directors, Supervisors and Major Shareholders > Report of Pledging of Shares by Major Shareholders of Banks (Financial Holding Companies)
  (https://mops.twse.com.tw/mops/#/web/t142sb02)

- Insider shareholding change post-reporting form:
  Market Observation Post System > Single Company > Equity Changes/Securities Issuance > Equity Transfer Information Inquiry > Insider Shareholding Change Post-Reporting Form
  (https://mops.twse.com.tw/mops/#/web/query6_1)

- Insider pledge and release announcement (individual company):
  Market Observation Post System > Single Company > Equity Changes/Securities Issuance > Internal Pledge/Release of Pledge > Announcement of Internal Pledge/Release of Pledge
  (https://mopsov.twse.com.tw/mops/web/STAMAK03_1)

- Information on equity transfers or share pledges to related parties: None.

# VIII. Information of Related Parties of the top ten shareholders (Table 4-1)

| Name (Note 1) | Shares held by the individual | | Shares held by spouses, underage children | | Total shares held in the names of others | | The names and relationships of the top ten shareholders who are related parties or spouses, or relatives within the second degree of kinship. (Note 3) | | Remarks |
|---|---|---|---|---|---|---|---|---|---|
| | Number of shares | Ratio of shareholding (Noe 2) | Number of shares | Ratio of shareholding (Noe 2) | Number of shares | Ratio of shareholding (Noe 2) | Name | Relationship | |
| Wan Pao Development Co., Ltd.<br>Representative: Weng-Chuan Lin | 2,540,990,110 | 15.68% | 0 | 0% | 0 | 0% | Lin Yuan Investment Co., Ltd. | The representative is the Company's supervisor. | - |
| | | | | | | | Pai Hsing Investment Co., Ltd. | The representative is the Company's supervisor. | |
| Lin Yuan Investment Co., Ltd.<br>Representative: Teng-Ko Yeh | 2,249,443,425 | 13.88% | 0 | 0% | 0 | 0% | Wan Pao Development Co., Ltd. | The representative is the Company's director. | - |
| | | | | | | | Pai Hsing Investment Co., Ltd. | The representative is the same person. | |
| Capital Tip Customized Taiwan Select High Dividend ETF Fund Special Account | 750,500,000 | 4.63% | 0 | 0% | 0 | 0% | None | | - |
| Taishin International Bank Co., Ltd. serves as the custodian for the Taiwan ESG Sustainable High Dividend ETF Securities Investment Trust Fund Special Account under the Cathay High Dividend Taiwan Equity Fund | 621,726,486 | 3.84% | 0 | 0% | 0 | 0% | None | | - |
| Labor Pension Fund | 515,493,915 | 3.18% | 0 | 0% | 0 | 0% | None | | - |
| Prudential Life Insurance Co., Ltd. (Currently known as Shin Kong Life Insurance Co., Ltd.)<br>Representative: Bao-Sheng Wei | 291,677,422 | 1.80% | 0 | 0% | 0 | 0% | None | | - |
| Labor Insurance Fund | 215,998,296 | 1.33% | 0 | 0% | 0 | 0% | None | | - |
| Pai Hsing Investment Co., Ltd.<br>Representative: Teng-Ko Yeh | 195,548,956 | 1.21% | 0 | 0% | 0 | 0% | Lin Yuan Investment Co., Ltd. | The representative is the same person. | - |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| TransGlobe Life Insurance Inc. Representative: Wen-Hui Lin | 183,480,247 | 1.13% | 0 | 0% | 0 | 0% | None | - |
| CTBC Bank Co., Ltd. in custody of Yuanta/P-shares Taiwan Top 50 ETF Securities Investment Trust Fund Special Account | 182,443,201 | 1.13% | 0 | 0% | 0 | 0% | None | - |

Note 1: All top ten shareholders must be fully enumerated. Corporate Shareholder names and the names of their representatives must be listed separately.

Note 2: The calculation of the shareholding ratio refers to determining the shareholding percentages held in one's own name, in the name of a spouse, in the name of a minor child, or through another person's name.

Note 3: Shareholders listed above, including both legal entities and individuals, must have their relationships disclosed in accordance with the financial reporting standards for Holdings Companies.

Note 4: The calculation of the number of shares and the ratio of shareholding includes common stock, Class A preferred shares, and Class-B preferred shares.

## IX. Invested businesses jointly held between the financial holding company, its directors, supervisors, managers, and enterprises directly or indirectly controlled by the financial holding company; disclose shareholding in aggregate of the above parties (Table 5)

2026/3/30

Unit: thousand shares

| Business investment (Note) | Held by the Company | | Held by Directors, Supervisors, Managers, and Directly/Indirectly Controlled Businesses | | Aggregate ownership | |
|---|---|---|---|---|---|---|
| | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding | Number of shares | Ratio of shareholding |
| Cathay Life Insurance Co., Ltd. | 6,351,527 | 100% | 0 | 0% | 6,351,527 | 100% |
| Cathay United Bank Co., Ltd. | 12,822,097 | 100% | 0 | 0% | 12,822,097 | 100% |
| Cathay Century Insurance Co., Ltd. | 200,000 | 100% | 0 | 0% | 200,000 | 100% |
| Cathay Securities Corporation | 770,000 | 100% | 0 | 0% | 770,000 | 100% |
| Cathay Securities Investment Trust Co., Ltd. | 150,000 | 100% | 0 | 0% | 150,000 | 100% |
| Cathay Venture Inc. | 388,630 | 75% | 129,543 | 25% | 518,173 | 100% |
| Taiwan Depository and Clearing Corporation | 4,198 | 0.41% | 1,716 | 0.17% | 5,914 | 0.58% |

Note: Investees of Cathay Financial Holding Co., Ltd. and the subsidiaries.

# Three. Capital Overview

## I. Capital and Shares

### (I) Capital Source (Table 6)

Unit: thousand shares;
except for the issuance price in NTD, all the others are in NT$ thousand

| Date | Issue price | Registered Capital | | Total Paid-in Capital | | Remarks | |
|---|---|---|---|---|---|---|---|
| | | Number of shares | Amount | Number of shares | Amount | Capital Source | Others |
| 2001/12 | None | 12,000,000 | 120,000,000 | 5,838,615 | 58,386,157 | Share swap with Cathay Life | None |
| 2002/4 | None | 12,000,000 | 120,000,000 | 6,095,872 | 60,958,728 | Share swap with Cathay Century Insurance and Cathay Bank | |
| 2002/12 | None | 12,000,000 | 120,000,000 | 8,453,163 | 84,531,631 | Share swap with United World Bank | |
| 2003/1 | None | 12,000,000 | 120,000,000 | 8,307,489 | 83,074,891 | De-capitalization due to cancellation of treasury stocks Tai-Cai-Bao-Zi No. 0920005950 (February 24, 2003) | |
| 2005/2 | 54.15 | 12,000,000 | 120,000,000 | 8,318,644 | 83,186,447 | Corporate bond conversion | |
| 2005/4 | 54.15 | 12,000,000 | 120,000,000 | 8,474,933 | 84,749,335 | Corporate bond conversion | |
| 2005/8 | 51.94 | 12,000,000 | 120,000,000 | 8,482,094 | 84,820,937 | Corporate bond conversion | |
| 2005/10 | 51.94 | 12,000,000 | 120,000,000 | 8,524,223 | 85,242,234 | Corporate bond conversion | |
| 2006/4 | 51.94 | 12,000,000 | 120,000,000 | 8,526,886 | 85,268,865 | Corporate bond conversion | |
| 2006/8 | 50.84 | 12,000,000 | 120,000,000 | 9,072,936 | 90,729,366 | Corporate bond conversion and capitalization of retained earnings FSC, Jin-Guan-Yin-(VI)-Zi No. 09500406660 (September 21, 2006), Share swap with The Lucky Bank | |
| 2006/10 | 48.43 | 12,000,000 | 120,000,000 | 9,092,588 | 90,925,878 | Corporate bond conversion | |
| 2007/2 | 48.43 | 12,000,000 | 120,000,000 | 9,224,080 | 92,240,796 | Corporate bond conversion | |
| 2007/4 | 48.43 | 12,000,000 | 120,000,000 | 9,277,019 | 92,770,192 | Corporate bond conversion | |
| 2008/8 | None | 12,000,000 | 120,000,000 | 9,737,537 | 97,375,372 | Capitalization of retained earnings FSC, Jin-Guan-Yin-(VI)-Zi No. 09700330020 (August 27, 2008) | |
| 2009/10 | None | 12,000,000 | 120,000,000 | 9,670,877 | 96,708,774 | De-capitalization through cancellation of treasury shares FSC, Jin-Guan-Yin-Kong-Zi No. 09800513790 (October 28, 2009) | |
| 2010/9 | None | 12,000,000 | 120,000,000 | 10,154,421 | 101,544,213 | Capitalization of retained earnings FSC, Jin-Guan-Yin-Kong-Zi No. 09900344130 (September 14, 2010) | |
| 2011/8 | None | 12,000,000 | 120,000,000 | 10,357,510 | 103,575,097 | Capitalization of retained earnings FSC, Jin-Guan-Yin-Kong-Zi No. 10000293110 (August 25, 2011) | |
| 2012/9 | None | 12,000,000 | 120,000,000 | 10,865,385 | 108,653,850 | Capitalization of retained earnings FSC, Jin-Guan-Yin-Kong-Zi No. 10100291270 (September 12, 2012) | |
| 2013/9 | 36 | 12,000,000 | 120,000,000 | 11,218,385 | 112,183,850 | Cash capital increase by issuance of common stock FSC, Jin-Guan-Yin-Kong-Zi No. 10200271410 (September 26, 2013) | |
| 2013/11 | None | 12,000,000 | 120,000,000 | 11,964,962 | 119,649,620 | Capitalization of retained earnings FSC, Jin-Guan-Yin-Kong-Zi No. 10200327950 (November 29, 2013) | |
| 2014/8 | None | 18,000,000 | 180,000,000 | 12,563,210 | 125,632,101 | Capitalization of retained earnings FSC, Jin-Guan-Yin-Kong-Zi No. 10300240490 (August 20, 2014) | |
| 2016/12 | 60 | 18,000,000 | 180,000,000 | 13,396,510 | 133,965,101 | Cash capital increase by issuance of Series A Preferred Share FSC, Jin-Guan-Zheng-Fa-Zi No. 1050041628 (October 25, 2016) | |
| 2018/6 | 60 | 18,000,000 | 180,000,000 | 14,096,510 | 140,965,101 | Cash capital increase by issuance of Series B Preferred Share FSC, Jin-Guan-Zheng-Fa-Zi No. 1070313814 (May 10, 2018) | |
| 2019/12 | 35 | 18,000,000 | 180,000,000 | 14,702,510 | 147,025,101 | Cash capital increase by issuance of common stock FSC, Jin-Guan-Zheng-Fa-Zi No. 1080331065 (September 2, 2019) | |
| 2022/12 | 35 | 18,000,000 | 180,000,000 | 16,202,510 | 162,025,101 | Cash capital increase by issuance of common stock FSC, Jin-Guan-Zheng-Fa-Zi No. 1110361791 (November 18, 2022) | |
| Note: Data as of the publication date of annual report. | | | | | | | |

Unit: thousand shares

| Share Type | Registered Capital | | | Remarks |
|---|---|---|---|---|
| | Outstanding shares | Un-issued shares | Total | |
| Common stock | 14,669,210 | 1,797,490 | 18,000,000 | Listed stocks |
| Series A Preferred Share | 833,300 | | | |
| Series B Preferred Share | 700,000 | | | |

## (II) List of Major Shareholders (Table 9)

April 14, 2026

| Shares / Names of major shareholders | Number of shares held | Ratio of shareholding (%) |
|---|---|---|
| Wan Pao Development Co., Ltd. | 2,540,990,110 | 15.68 |
| Lin Yuan Investment Co., Ltd. | 2,249,443,425 | 13.88 |
| Capital Tip Customized Taiwan Select High Dividend ETF Fund Special Account | 750,500,000 | 4.63 |
| Taishin International Bank Co., Ltd. serves as the custodian for the Taiwan ESG Sustainable High Dividend ETF Securities Investment Trust Fund Special Account under the Cathay High Dividend Taiwan Equity Fund | 621,726,486 | 3.84 |
| Labor Pension Fund | 515,493,915 | 3.18 |
| Prudential Life Insurance Co., Ltd. (Currently known as Shin Kong Life Insurance Co., Ltd.) | 291,677,422 | 1.80 |
| Labor Insurance Fund | 215,998,296 | 1.33 |
| Pai Hsing Investment Co., Ltd. | 195,548,956 | 1.21 |
| TransGlobe Life Insurance Inc. | 183,480,247 | 1.13 |
| CTBC Bank Co., Ltd. in custody of Yuanta/P-shares Taiwan Top 50 ETF Securities Investment Trust Fund Special Account | 182,443,201 | 1.13 |

Note: The above lists the top ten shareholders by shareholding ratio. The calculation of shareholding ratio includes common stock and Class-A and B preferred shares.

## (III) Dividend Policy and Implementation

1. Dividend policies set under the Articles of Incorporation

(1) In order to continue the business expansion and to enhance the profit earning capability, as well as to reserve the capital needed based on the long-term financial planning for perpetual operation and stabilized development, the Company has adopted a residual dividend policy.

(2) Surpluses concluded from a financial year are first subject to taxation and reimbursement of previous losses, followed by provision for the legal reserve, provision of a special reserve under laws or practical needs, and distribution of preferred dividends. The remaining balance (referred to as “Current Year Earnings” below), plus undistributed earnings carried over from previous periods and special reserves lawfully reversed, are available for distribution. The board of directors will present an earnings appropriation proposal based on the Company’s operational plans and submit it for approval during a shareholders’ meeting. Dividends should be primarily paid in shares to preserve liquidity, while the remainder may be paid in cash; however, the total dividends paid shall not be less than 20% of Current Year Earnings, and the cash portion shall not be less than 10% of total dividends.

2. Distribution of dividend proposed in the current shareholders' meeting: At NT$3.5 per share as cash dividend.

**(IV) Impact to -Business Performance and EPS Resulting from the Proposal of Stock Dividend Distribution Made at the Recent Shareholders' Meeting**

As the Company did not disclose the complete financial forecast for 2026, the impact of the disclosure of the forecasted financial information is not applicable. This is in accordance with the "Regulations Governing the Publication of Financial Forecasts of Public Companies" and "Standards for Recognition of the Complete Forecasts That Should Be Disclosed By Public Companies".

**(V) Remuneration of Employees, Directors and Supervisors**

1. The percentage or range of remuneration to the employees, directors and supervisors are delineated under the Articles of Incorporation:

   The Company's shareholders' meeting approved an amendment to the Articles of Incorporation on June 13, 2025.

   If the Company has profits in the fiscal year, it shall distribute 0.01% to 0.05% as remuneration for employees (out of which no less than fifty percent (50%) should be allocated to grassroots employees, and the remaining portion should be allocated to non-grassroots employees) and no more than 0.05% as remuneration for directors. However, when the Company still has accumulated losses, the profit shall be preserved to cover the loss amount.

2. The basis for estimating the amount of employee and director remuneration, shall take into account the number of shares to be distributed as stock bonuses, and the accounting treatment of any discrepancy between the actual distributed amount and the estimated figure for the current period:

   Employee remuneration was estimated based on the average amount paid in the last 3 years, the current year's profitability and the percentages outlined in the Articles of Incorporation, and accrued on a monthly basis. Meanwhile, director remuneration was estimated based on "Cathay Financial Holdings Co., Ltd., Regulations Governing Remuneration Paid to the Directors" (no provision is made in the case of after-tax loss). The estimated figure shall be accounted as an operation expense for the current fiscal year. Accounting treatment for any discrepancy between the final approved figures from the shareholders' meeting and the estimated figures shall follow the principles under the Statements of Financial Accounting Standards.

3. Remuneration distribution approved by the Board:

   (1) The remuneration amount of employees and directors distributed in cash or shares. If there are any discrepancies between the proposed value of the employee cash / stock bonuses, and director/supervisor compensation approved by the board of directors, in relation to the estimated figures in the period where the expenses are recognized, the discrepant value, its reasons, and its status shall be disclosed: As estimated for the current term, the cash remuneration to employees would come to NT$10,685,305 (the Company had a total of 796 employees, with NT$ 13,424 distributed to each and every employee) and NT$2,400,000 as remuneration to directors.

(2) The remuneration amount of employees distributed in shares and the ratio of such amount accounting for the combined number of individual finance report net income and the total remuneration amount of employees: no remuneration of employees will be distributed in shares this fiscal year.

4. The actual distribution of employee and director/supervisor remuneration for the previous fiscal year (with an indication of the number, value and stock price of the shares distributed) shall be declared. If there is any discrepancy between the actual distribution and the recognized employee bonuses and director/supervisor compensation, the discrepancy, its cause, and its status must also be listed:
   (1) Employee remuneration: NT$11,085,239, which tallies with the original proposal from the board meeting.
   (2) Board remuneration: NT$1,800,000, which tallies with the original proposal from the board meeting.

**(VI) Share Buyback by the Financial Holdings Company**

Our company did not buy back shares of our own company in recent years.

# II. Issuance of Corporate Bonds

## (I) Corporate bonds outstanding or pending issuance:

| Corporate bond type (Note 2) | | Second unsecured corporate bond for term 2019-1 (Note 6) | Third unsecured corporate bond for term 2019-1 (Note 6) |
|---|---|---|---|
| Issuing (transaction) date | | May 8, 2019 | |
| Face value | | NT$1 million | |
| Place of issuance and exchange (Note 3) | | R.O.C. | |
| Issue price | | 100% issuance by denomination | |
| Total | | NT$4 billion | NT$12 billion |
| Interest rate | | Fixed interest rate per annum: 0.93% | Fixed interest rate per annum: 1.04% |
| Duration | | 7 years<br>Expiration date: May 8, 2026 | 10 years<br>Expiration date: May 8, 2029 |
| Priority of repayment | | Senior | |
| Guaranteeing institution | | None | |
| Trustee | | Mega International Commercial Bank Co., Ltd. | |
| Underwriting institution | | Cathay Securities Corporation, Cathay United Bank Co., Ltd., Yuanta Securities Co., Ltd. | |
| Certifying attorney | | Baker & Mckenzie | |
| Certifying CPA (Note 4) | | Ernst & Young | |
| Repayment method | | Repayment of principal on due date | |
| Outstanding principal balance | | NT$4 billion | NT$12 billion |
| Terms for redemption or early repayment | | None | |
| Restriction Clause (Note 5) | | None | |
| Whether included in qualifying capital | | No | |
| Name of credit rating organization, rating date, bond rating results | | Taiwan Ratings, October 15, 2025, twAA | |
| Other rights of bondholders | Amount of common shares, global depository receipts, or other securities converted (exchanged or subscribed) up till the publication date of annual report | None | |
| | Issuance and conversion (traded or subscribed) regulations | None | |
| Possible dilution of equity and impact on equity of existing shareholders due to issuance and conversion, traded or subscribed regulations, or due to subscription or issuance terms | | None | |
| Custodian of exchanged assets | | None | |

| Corporate bond type (Note 2) | | Second unsecured corporate bond for term 2020-1 (Note 6) | Third unsecured corporate bond for term 2020-1 (Note 6) |
|---|---|---|---|
| Issuing (transaction) date | | June 23, 2020 | |
| Face value | | NT$1 million | |
| Place of issuance and exchange (Note 3) | | R.O.C. | |
| Issue price | | 100% issuance by denomination | |
| Total | | NT$6.5 billion | NT$500 million |
| Interest rate | | Fixed interest rate per annum: 0.64% | Fixed interest rate per annum: 0.67% |
| Duration | | 7 years<br>Expiration date:<br>June 23, 2027 | 10 years<br>Expiration date:<br>June 23, 2030 |
| Priority of repayment | | Senior | |
| Guaranteeing institution | | None | |
| Trustee | | Mega International Commercial Bank Co., Ltd. | |
| Underwriting institution | | Cathay Securities Corporation, Cathay United Bank Co., Ltd., KGI Securities Co. Ltd. | |
| Certifying attorney | | Baker & Mckenzie | |
| Certifying CPA (Note 4) | | Deloitte & Touche | |
| Repayment method | | Repayment of principal on due date | |
| Outstanding principal balance | | NT$6.5 billion | NT$500 million |
| Terms for redemption or early repayment | | None | |
| Restriction Clause (Note 5) | | None | |
| Whether included in qualifying capital | | No | |
| Name of credit rating organization, rating date, bond rating results | | Taiwan Ratings, October 15, 2025, twAA | |
| Other rights of bondholders | Amount of common shares, global depository receipts, or other securities converted (exchanged or subscribed) up till the publication date of annual report | None | |
| | Issuance and conversion (traded or subscribed) regulations | None | |
| Possible dilution of equity and impact on equity of existing shareholders due to issuance and conversion, traded or subscribed regulations, or due to subscription or issuance terms | | None | |
| Custodian of exchanged assets | | None | |

| Corporate bond type (Note 2) | | Second unsecured corporate bond for term 2020-2 (Note 6) | Third unsecured corporate bond for term 2020-2 (Note 6) | Fourth unsecured corporate bond for term 2020-2 (Note 6) |
|---|---|---|---|---|
| Issuing (transaction) date | | September 8, 2020 | | |
| Face value | | NT$1 million | | |
| Place of issuance and exchange (Note 3) | | R.O.C. | | |
| Issue price | | 100% issuance by denomination | | |
| Total | | NT$7.8 billion | NT$2.5 billion | NT$8.4 billion |
| Interest rate | | Fixed interest rate per annum: 0.64% | Fixed interest rate per annum: 0.66% | Fixed interest rate per annum: 0.70% |
| Duration | | 6 years<br>Expiration date: 2026/9/8 | 7 years<br>Expiration date: September 8, 2027 | 10 years<br>Expiration date: 2030/9/8 |
| Priority of repayment | | Senior | | |
| Guaranteeing institution | | None | | |
| Trustee | | Mega International Commercial Bank Co., Ltd. | | |
| Underwriting institution | | Cathay Securities Corporation, Cathay United Bank Co., Ltd., KGI Securities Co. Ltd. | | |
| Certifying attorney | | Baker & Mckenzie | | |
| Certifying CPA (Note 4) | | Deloitte & Touche | | |
| Repayment method | | Repayment of principal on due date | | |
| Outstanding principal balance | | NT$7.8 billion | NT$2.5 billion | NT$8.4 billion |
| Terms for redemption or early repayment | | None | | |
| Restriction Clause (Note 5) | | None | | |
| Whether included in qualifying capital | | No | | |
| Name of credit rating organization, rating date, bond rating results | | Taiwan Ratings, October 15, 2025, twAA | | |
| Other rights of bondholders | Amount of common shares, global depository receipts, or other securities converted (exchanged or subscribed) up till the publication date of annual report | None | | |
| | Issuance and conversion (traded or subscribed) regulations | None | | |
| Possible dilution of equity and impact on equity of existing shareholders due to issuance and conversion, traded or subscribed regulations, or due to subscription or issuance terms | | None | | |
| Custodian of exchanged assets | | None | | |

| Corporate bond type (Note 2) | | First unsecured corporate bond for term 2023-1 (Note 6) | Second unsecured corporate bond for term 2023-1 (Note 6) |
|---|---|---|---|
| Issuing (transaction) date | | June 16, 2023 | |
| Face value | | NT$1 million | |
| Place of issuance and exchange (Note 3) | | R.O.C. | |
| Issue price | | 100% issuance by denomination | |
| Total | | NT$10.1 billion | NT$8.9 billion |
| Interest rate | | Fixed interest rate per annum: 1.62% | Fixed interest rate per annum: 1.82% |
| Duration | | 5 years<br>Expiration date: June 16, 2028 | 10 years<br>Expiration date: June 16, 2033 |
| Priority of repayment | | Senior | |
| Guaranteeing institution | | None | |
| Trustee | | Mega International Commercial Bank Co., Ltd. | |
| Underwriting institution | | Cathay Securities Corporation, Cathay United Bank Co., Ltd., KGI Securities Co. Ltd., Yuanta Securities Co., Ltd., Taishin International Bank, Hua Nan Commercial Bank | |
| Certifying attorney | | Baker & Mckenzie | |
| Certifying CPA (Note 4) | | Deloitte & Touche | |
| Repayment method | | Repayment of principal on due date | |
| Outstanding principal balance | | NT$10.1 billion | NT$8.9 billion |
| Terms for redemption or early repayment | | None | |
| Restriction Clause (Note 5) | | None | |
| Whether included in qualifying capital | | None | |
| Name of credit rating organization, rating date, bond rating results | | Taiwan Ratings, October 15, 2025, twAA | |
| Other rights of bondholders | Amount of common shares, global depository receipts, or other securities converted (exchanged or subscribed) up till the publication date of annual report | None | |
| | Issuance and conversion (traded or subscribed) regulations | None | |
| Possible dilution of equity and impact on equity of existing shareholders due to issuance and conversion, traded or subscribed regulations, or due to subscription or issuance terms | | None | |
| Custodian of exchanged assets | | None | |

| | | | |
|---|---|---|---|
| Corporate bond type (Note 2) | | First unsecured corporate bond for term 2024-1 (Note 6) | Second unsecured corporate bond for term 2024-1 (Note 6) |
| Issuing (transaction) date | | March 26, 2024 | |
| Face value | | NT$1 million | |
| Place of issuance and exchange (Note 3) | | R.O.C. | |
| Issue price | | 100% issuance by denomination | |
| Total | | NT$7.5 billion | NT$3.5 billion |
| Interest rate | | Fixed interest rate per annum: 1.65% | Fixed interest rate per annum: 1.78% |
| Duration | | 5 years<br>Expiration date: March 26, 2029 | 10 years<br>Expiration date: March 26, 2034 |
| Priority of repayment | | Senior | |
| Guaranteeing institution | | None | |
| Trustee | | Mega International Commercial Bank Co., Ltd. | |
| Underwriting institution | | Cathay Securities Corporation, Cathay United Bank Co., Ltd., KGI Securities Co. Ltd., Taishin International Bank, Hua Nan Commercial Bank | |
| Certifying attorney | | Baker & Mckenzie | |
| Certifying CPA (Note 4) | | Deloitte & Touche | |
| Repayment method | | Repayment of principal on due date | |
| Outstanding principal balance | | NT$7.5 billion | NT$3.5 billion |
| Terms for redemption or early repayment | | None | |
| Restriction Clause (Note 5) | | None | |
| Whether included in qualifying capital | | No | |
| Name of credit rating organization, rating date, bond rating results | | Taiwan Ratings, October 15, 2025, twAA | |
| Other rights of bondholders | Amount of common shares, global depository receipts, or other securities converted (exchanged or subscribed) up till the publication date of annual report | None | |
| | Issuance and conversion (traded or subscribed) regulations | None | |
| Possible dilution of equity and impact on equity of existing shareholders due to issuance and conversion, traded or subscribed regulations, or due to subscription or issuance terms | | None | |
| Custodian of exchanged assets | | None | |

| Corporate bond type (Note 2) | | First unsecured corporate bond for term 2025-1 (Note 6) | Second unsecured corporate bond for term 2025-1 (Note 6) |
|---|---|---|---|
| Issuing (transaction) date | | May 23, 2025 | |
| Face value | | NT$1 million | |
| Place of issuance and exchange (Note 3) | | R.O.C. | |
| Issue price | | 100% issuance by denomination | |
| Total | | NT$1.7 billion | NT$4.5 billion |
| Interest rate | | Fixed interest rate per annum: 1.93% | Fixed interest rate per annum: 2.07% |
| Duration | | 5 years<br>Expiration date: May 23, 2030 | 10 years<br>Expiration date: May 23, 2035 |
| Priority of repayment | | Senior | |
| Guaranteeing institution | | None | |
| Trustee | | Mega International Commercial Bank Co., Ltd. | |
| Underwriting institution | | Cathay Securities Corporation, Cathay United Bank Co., Ltd., KGI Securities Co. Ltd. | |
| Certifying attorney | | Baker & Mckenzie | |
| Certifying CPA (Note 4) | | Deloitte & Touche | |
| Repayment method | | Repayment of principal on due date | |
| Outstanding principal balance | | NT$1.7 billion | NT$4.5 billion |
| Terms for redemption or early repayment | | None | |
| Restriction Clause (Note 5) | | None | |
| Whether included in qualifying capital | | No | |
| Name of credit rating organization, rating date, bond rating results | | Taiwan Ratings, October 15, 2025, twAA | |
| Other rights of bondholders | Amount of common shares, global depository receipts, or other securities converted (exchanged or subscribed) up till the publication date of annual report | None | |
| | Issuance and conversion (traded or subscribed) regulations | None | |
| Possible dilution of equity and impact on equity of existing shareholders due to issuance and conversion, traded or subscribed regulations, or due to subscription or issuance terms | | None | |
| Custodian of exchanged assets | | None | |

| Corporate bond type (Note 2) | | First unsecured corporate bond for term 2025-2 (Note 6) | Second unsecured corporate bond for term 2025-2 (Note 6) | Third unsecured corporate bond for term 2025-2 (Note 6) |
|---|---|---|---|---|
| Issuing (transaction) date | | September 10, 2025 | | |
| Face value | | NT$1 million | | |
| Place of issuance and exchange (Note 3) | | R.O.C. | | |
| Issue price | | 100% issuance by denomination | | |
| Total | | NT$11.9 billion | NT$1.7 billion | NT$12.2 billion |
| Interest rate | | Fixed interest rate per annum: 1.84% | Fixed interest rate per annum: 1.89% | Fixed interest rate per annum: 1.96% |
| Duration | | 5 years<br>Expiration date: September 10, 2030 | 7 years<br>Expiration date: September 10, 2032 | 10 years<br>Expiration date: September 10, 2035 |
| Priority of repayment | | Senior | | |
| Guaranteeing institution | | None | | |
| Trustee | | Mega International Commercial Bank Co., Ltd. | | |
| Underwriting institution | | Cathay Securities Corporation, Cathay United Bank Co., Ltd., KGI Securities Co. Ltd. | | |
| Certifying attorney | | Baker & Mckenzie | | |
| Certifying CPA (Note 4) | | Deloitte & Touche | | |
| Repayment method | | Repayment of principal on due date | | |
| Outstanding principal balance | | NT$11.9 billion | NT$1.7 billion | NT$12.2 billion |
| Terms for redemption or early repayment | | None | | |
| Restriction Clause (Note 5) | | None | | |
| Whether included in qualifying capital | | No | | |
| Name of credit rating organization, rating date, bond rating results | | Taiwan Ratings, October 15, 2025, twAA | | |
| Other rights of bondholders | Amount of common shares, global depository receipts, or other securities converted (exchanged or subscribed) up till the publication date of annual report | None | | |
| | Issuance and conversion (traded or subscribed) regulations | None | | |
| Possible dilution of equity and impact on equity of existing shareholders due to issuance and conversion, traded or subscribed regulations, or due to subscription or issuance terms | | None | | |
| Custodian of exchanged assets | | None | | |

| Corporate bond type (Note 2) | | First unsecured corporate bond for term 2025-3 (Note 6) | Second unsecured corporate bond for term 2025-3 (Note 6) |
|---|---|---|---|
| Issuing (transaction) date | | December 8, 2025 | |
| Face value | | NT$1 million | |
| Place of issuance and exchange (Note 3) | | R.O.C. | |
| Issue price | | 100% issuance by denomination | |
| Total | | NT$4.5 billion | NT$3.5 billion |
| Interest rate | | Fixed interest rate per annum: 1.53% | Fixed interest rate per annum: 1.60% |
| Duration | | 5 years<br>Expiration date: December 8, 2030 | 10 years<br>Expiration date: December 8, 2035 |
| Priority of repayment | | Senior | |
| Guaranteeing institution | | None | |
| Trustee | | Mega International Commercial Bank Co., Ltd. | |
| Underwriting institution | | Cathay Securities Corporation, Cathay United Bank Co., Ltd., KGI Securities Co. Ltd. | |
| Certifying attorney | | Baker & Mckenzie | |
| Certifying CPA (Note 4) | | Deloitte & Touche | |
| Repayment method | | Repayment of principal on due date | |
| Outstanding principal balance | | NT$4.5 billion | NT$3.5 billion |
| Terms for redemption or early repayment | | None | |
| Restriction Clause (Note 5) | | None | |
| Whether included in qualifying capital | | No | |
| Name of credit rating organization, rating date, bond rating results | | Taiwan Ratings, October 15, 2025, twAA | |
| Other rights of bondholders | Amount of common shares, global depository receipts, or other securities converted (exchanged or subscribed) up till the publication date of annual report | None | |
| | Issuance and conversion (traded or subscribed) regulations | None | |
| Possible dilution of equity and impact on equity of existing shareholders due to issuance and conversion, traded or subscribed regulations, or due to subscription or issuance terms | | None | |
| Custodian of exchanged assets | | None | |

Note 1: Corporate bond handling includes publicly offered and privately raised corporate bonds. Publicly offered corporate bonds undertaken refers to those already taken effect (approved by the board); privately raised corporate bond refer to those that have passed a board resolution.

Note 2: The number of columns are subject to adjustment based on the number of actual undertakings or applications for approval.

Note 3: To be filled for those falling under overseas corporate bonds.

Note 4: Refers to the corporate bond issuance in accordance with the relevant laws and regulations and verification by a CPA that there are no CPAs involved in events listed in related regulations.

Note 5: Such as restrictions on the distribution of cash dividends, external investments, or requirement to maintain a specific asset ratio.

Note 6: If a private offering, please indicate prominently.
Note 7: Those falling under conversion of corporate bonds, exchange of corporate bonds, general declaration of corporate bond issuance, or bonds with attached warrant shall disclose in tabulated form conversion corporate bond data, exchange corporate bond data, general declaration of corporate bond issuance, and bonds with attached warrant.
Note 8: The balance of the corporate bonds outstanding period (terms) shall be summarized in accordance with the same approval number of the competent authority.

**(II) Issuance of convertible bonds, exchangeable bonds or bonds with warrant that are convertible / exchangeable into common shares, global depository receipts or other securities:**

None.

**(III) Offering and issuance of ordinary corporate bonds subject to aggregate reporting:**

None.

**(IV) Private placement of corporate bonds in the last three years:**

None.

## III. Issuance of Preferred Shares (Table 13)

| Item \ Issuing (transaction) date | | January 17, 2017 (Publicly Offered Series A Preferred Share)(Note 3) | |
|---|---|---|---|
| Face value | | NT$10 | |
| Issue price | | At NT$60 par value | |
| Number of shares | | 833,300 thousand shares | |
| Total | | NT$49,998,000 thousand | |
| Rights and obligations | Distribution of dividends and bonuses | Annual Interest rate of 4.21% (7-year IRS rate 1.47%+2.74%, non-accumulated) | |
| | Distribution of the residual property | Preferred shareholders are entitled to a more senior claim over the Company's residual property than common shareholders, up to the issuance amount. All series of preferred shares issued by the Company carry the same level of seniority, which is subordinate to general creditors. | |
| | Exercise of voting rights | Shareholders of preferred shares do not have the right to vote and to be elected, but they have the right to vote in the shareholders' meeting for preferred shares or in the shareholders' meeting that involves with the rights and obligations of shareholders of preferred shares. | |
| | Others | 1. The Company has discretion over the dividend distribution of preferred shares. The Company may decide not to distribute dividends of preferred shares if there are no earnings in the annual accounts or the earnings are insufficient to distribute dividends of preferred shares, or the distribution of dividends of preferred shares will cause the capital adequacy ratio to be lower than the minimum requirement by laws or competent authority or other necessary consideration. The shareholders of preferred shares may not object to the decision.<br>2. 7-year IRS interest rate will be reset on the next day of maturity and in every seven years. The interest rate reset pricing base date is the business day of Taipei financial industry two days prior to the reset date. The interest rate index for 7-year IRS is the arithmetic mean of the 7-year interest rate exchange pricing provided by "PYTWDFIX" and "COSMOS3" of Reuter at 11:00 a.m. of the Taipei financial industry business day of the interest rate pricing base date. If the said pricing is not available on the pricing base date, the issuance institutions may determine the pricing based of the principles of good faith and reasonable market price.<br>3. Where the Company issues new shares for cash, shareholders of preferred stocks and common shares enjoy equal pre-emptive rights. | |
| Outstanding preferred shares | The number recovered or converted shares | 0 | |
| | The balance of not recovered or not converted shares | NT$49,998,000 thousand | |
| | Terms for recovery or conversion | The Company may recover all or some preferred shares with the original issuance price on the date after the date of seven full years of issuance. | |
| Market Share Price | 2023 | Highest | NT$60.40 |
| | | Lowest | NT$56.30 |
| | | Average | NT$59.27 |
| | 2024 | Highest | NT$61.70 |
| | | Lowest | NT$59.20 |
| | | Average | NT$60.48 |

| Item \ Issuing (transaction) date | | January 17, 2017 (Publicly Offered Series A Preferred Share)(Note 3) | |
|---|---|---|---|
| | 2025 | Highest | NT$62.40 |
| | | Lowest | NT$60.20 |
| | | Average | NT$61.24 |
| | As of March 30, 2026 (Note 4) | Highest | NT$62.10 |
| | | Lowest | NT$60.50 |
| | | Average | NT$60.87 |
| Other rights of bondholders | Converted or optioned amount as of the publishing date of the annual report | Not applicable | |
| | Regulations Governing Issuance, Conversion or Option of Shares | Please refer to the Articles of Incorporation of the Company. | |
| The impact of issuance terms on the equities of shareholders of preferred shares, the possible dilution of equities, and the impact on the equities of current shareholders | | None | |

| Item \ Issuing (transaction) date | | August 8, 2018 (Publicly Offered Series B Preferred Share)(Note 3) | |
|---|---|---|---|
| Face value | | NT$10 | |
| Issue price | | At NT$60 par value | |
| Number of shares | | 700,000 thousand shares | |
| Total | | NT$42,000,000 thousand | |
| Rights and obligations | Distribution of dividends and bonuses | Annual Interest rate of 4.0375%<br>(7-year IRS rate 1.655%+2.3825%, non-accumulated) | |
| | Distribution of the residual property | Preferred shareholders are entitled to a more senior claim over the Company's residual property than common shareholders, up to the issuance amount. All series of preferred shares issued by the Company carry the same level of seniority, which is subordinate to general creditors. | |
| | Exercise of voting rights | Shareholders of preferred shares do not have the right to vote and to be elected, but they have the right to vote in the shareholders' meeting for preferred shares or in the shareholders' meeting that involves with the rights and obligations of shareholders of preferred shares. | |
| | Others | 1. The Company has discretion over the dividend distribution of preferred shares. The Company may decide not to distribute dividends of preferred shares if there are no earnings in the annual accounts or the earnings are insufficient to distribute dividends of preferred shares, or the distribution of dividends of preferred shares will cause the capital adequacy ratio to be lower than the minimum requirement by laws or competent authority or other necessary consideration. The shareholders of preferred shares may not object to the decision. Series B Preferred Share is non-cumulative, which means that undeclared or under-declared dividends are not accumulated and will not be deferred until the year the Company makes profit.<br>2. 7-year IRS interest rate will be reset on the next day of maturity and in every seven years. The interest rate reset pricing base date is the business day of Taipei financial industry two days prior to the reset date. The interest rate index for 7-year IRS is the arithmetic mean of the 7-year interest rate exchange pricing provided by "TAIFXIRS" and "COSMOS3" of Reuter at 11:00 a.m. of the Taipei financial industry business day of the interest rate pricing base date. If the said pricing is not available on the pricing base date, the issuance institutions may determine the pricing based of the principles of good faith and reasonable market price.<br>3. Where the Company issues new shares for cash, shareholders of preferred stocks and common shares enjoy equal pre-emptive rights. | |
| Outstanding preferred shares | The number recovered or converted shares | 0 | |
| | The balance of not recovered or not converted shares | NT$42,000,000 thousand | |
| | Terms for recovery or conversion | The Company may recover all or some preferred shares with the original issuance price on the date after the date of seven full years of issuance. | |
| Market Share Price | 2023 | Highest | NT$60.10 |
| | | Lowest | NT$54.70 |
| | | Average | NT$59.29 |
| | 2024 | Highest | NT$60.10 |
| | | Lowest | NT$56.40 |
| | | Average | NT$58.92 |
| | 2025 | Highest | NT$61.90 |
| | | Lowest | NT$59.20 |

| Item \ Issuing (transaction) date | | August 8, 2018 (Publicly Offered Series B Preferred Share)(Note 3) | |
|---|---|---|---|
| | | Average | NT$60.61 |
| | As of March 30, 2026 (Note 4) | Highest | NT$61.00 |
| | | Lowest | NT$59.90 |
| | | Average | NT$60.21 |
| Other rights of bondholders | Converted or optioned amount as of the publishing date of the annual report | Not applicable | |
| | Regulations Governing Issuance, Conversion or Option of Shares | Please refer to the Articles of Incorporation of the Company. | |
| The impact of issuance terms on the equities of shareholders of preferred shares, the possible dilution of equities, and the impact on the equities of current shareholders | | None | |

Note 1: Status of corporate bonds, including undergoing public offering and private placement of preferred shares. The publicly offered preferred shares are those entered into effect (approved) by Financial Supervisory Commission; the privately offered preferred shares are those approved by the Board.

Note 2: The number of columns is adjusted by the number of issuances or application approvals.

Note 3: If a private offering, please indicate prominently.

Note 4: Data as of the publication date of annual report.

# IV. Issuance of Global Depositary Receipts (Table 14)

| Issuing (transaction) date / Item | | July 29, 2003 (Initial Issuance)(Note 3) | November 9, 2004 (Re-issuance)(Note 3) | Year 2005 to April 30, 2009 (Through ECB onversion)(Note 3) |
|---|---|---|---|---|
| Place of issuance and exchange | | Issuance: Europe, Asia, and the U.S.A.<br>Listing: Luxembourg Stock Exchange | | |
| Total Amount | | US$521,605,500 | US$494,528,116 | The calculation of the number of units is based on the conversion price, ECB exchange rate, and the GDR unit converted from the ECB |
| Issue Price Per GDR | | US$11.63 | US$19.4 | Based on the conversion price and exchange rate of the ECB |
| Units Issued | | 44,850,000 units | 25,491,140 units | 3,216,324 units |
| Underlying Securities | | Common and treasury shares held by Cathay Life | Treasury shares of the Company | New common shares issued by the Company |
| Common Shares Represented | | 448,500,000 | 254,911,400 | 32,163,240 |
| Rights & Obligations of GDR Holders | | Same as those of the common shareholders | | |
| Trustee | | Citi bank | | |
| Depositary Bank | | Citi bank | | |
| Custodian Bank | | Citibank Taiwan | | |
| Outstanding Balance (Note 4) | | 454,510 units | | |
| Apportionment of Expenses for Issuance & Maintenance | | Issuing expenses are paid by Cathay Life and the Company. Expenses (including the listing fee, information disclosure and other fees) occurred during the listing period are covered by the Company in general. | Borne by the Company | |
| Terms and Conditions in the Deposit Agreement & Custody Agreement | | Based on the relevant laws and regulations of the R.O.C., the GDR holders have the rights and responsibilities that are stipulated in the Deposit Agreement. The rights and responsibilities of the depository and custodian agencies are stipulated under the custody agreement. | | |
| Closing Price Per GDR (Note 2) | 2025 | Highest | US$24.34 | |
| | | Lowest | US$15.00 | |
| | | Average | US$20.74 | |
| | As of March 30, 2026 | Highest | US$25.50 | |
| | | Lowest | US$21.93 | |
| | | Average | US$23.84 | |

Note 1: GDRs include both publicly offered and privately placed GDRs. Publicly offered GDRs are those that have been approved by the FSC; privately placed GDRs are those that have been approved by the resolution of the board.

Note 2: Those who have issuing Global Depositary Receipts, the market closing prices for the security in the last year and before the printout date of this Report should be listed. If listed in multiple exchanges, all bourses should be shown.

Note 3: If a private offering, please indicate prominently.

Note 4: Outstanding balance as of March 30, 2026.

## V. Issuance of Employee Stock Option Plan

None.

## VI. Issuance of New Restricted Employee Shares

None.

## VII. Merger and Acquisitions or Transfers of other Financial Institutions

**(I) Financial institutions merged or acquired in the last year:**

None.

**(II) Mergers or acquisitions of other financial institutions in the last five years:**

None.

**(III) Where the board has, during the most recent fiscal year or during the current fiscal year up to the date of publication of the annual report, approved any issuance of shares in connection with a merger or acquisition or with acquisition of shares of any other financial institutions, the implementation status and the basic information of the financial institution to be merged or acquired or whose shares are to be acquired**

None.

## VIII. Implementation of the Capital Utilization Plans

**(I) The Plan**

Please refer to the Market Observation Post System:

Market Observation Post System>Single Company>equity changes/securities issuance>fundraising>implementation of fundraising plans

(https://mopsov.twse.com.tw/mops/web/bfhtm_q2)

**(II) Implementation Status**

Please refer to the Market Observation Post System:

Market Observation Post System>Single Company>equity changes/securities issuance>fundraising>implementation of fundraising plans

(https://mopsov.twse.com.tw/mops/web/bfhtm_q2)

# Four. Overview of Operations

## I. The content of business

### (I) The scope of business

#### ■ Cathay Financial Holding Co., Ltd.

1. The content of principal business:

The Company is a financial holding company and the scope of its business is limited to investment in and management of enterprises in which it has invested under the Financial Holding Company Act. Financial holding companies may invest in the following business:

(1) Financial Holding Company
(2) Banking
(3) Bills finance
(4) Credit cards
(5) Trust
(6) Insurance
(7) Securities
(8) Futures
(9) Venture capital investment
(10) Investment in foreign financial institutions at the approval of the competent authority
(11) Other banking related business as recognized by the competent authority

2. Revenue breakdown:

| Revenues in 2025 | | Amount (NT$ thousands) | Proportion (%) |
|---|---|---|---|
| Return on investment recognized under equity method | Cathay Life Insurance Co., Ltd. | 55,813,648 | 50.7 |
| | Cathay United Bank Co., Ltd. | 43,040,304 | 39.1 |
| | Cathay Century Insurance Co., Ltd. | 3,755,603 | 3.4 |
| | Cathay Securities Corporation | 4,502,803 | 4.1 |
| | Cathay Securities Investment Trust Co., Ltd. | 2,387,137 | 2.2 |
| | Cathay Venture Inc. | 1,429,285 | 1.3 |
| | Subtotal | 110,928,780 | 100.8 |
| Other revenues | | 1,823,620 | 1.7 |
| Other expenses and loss | | (2,723,195) | -2.5 |
| Total net revenues | | 110,029,205 | 100 |

3. New financial products and services under planning:

The main business of the Company is investment and management of investees. For information on the development of new financial products and services, please refer to the following sections of the subsidiaries.

■ **Cathay Life Insurance Co., Ltd.**

1. The content of principal business:

   Cathay Life is a life insurer and is engaged in the sales of life insurance policies and related products.

2. Revenue breakdown:

| Business type | Proportion (%) |
|---|---|
| Life insurance | 51.2 |
| Accidental injury insurance | 3.7 |
| Health insurance | 22.4 |
| Annuity | 0.0 |
| Investment-linked insurance | 22.7 |
| Total | 100.0 |

3. New financial products and services under planning:

   (1) Product innovation:

   It is the mission of the insurance company to help customers achieve a prosperous retirement and healthy lives. In 2026, the product strategy will satisfy the four major customer needs through joint collaboration of customer segments (target customers) X products (product portfolio) X services (cross-industry cooperation), and continue to develop new products:

   A. Medical protection: Continue to refine customer management and develop exclusive products for specific customer groups (e.g. pregnant women). In response to market trends of a super-aged society, we are developing topical and innovative products (e.g. high-end cancer medical care, degenerative issues coverage). At the same time, it integrates into daily life and enhances insurance value through “product X service”.

   B. Asset preservation: Enhance the core protection appeal through differentiated product designs, such as increasing the death benefit leverage ratio and combining the waiver mechanism and A&H special benefits to meet the diversified needs of customers. The Company will also actively seek to introduce index-linked insurance products that offer market value added and downside protection, and enhance asset inheritance function with life insurance coverage.

   C. Senior Living: In response to the aging society, we will continue to develop innovative products (such as addressing degenerative issues and chronic diseases) targeting the specific needs of the senior demographic, and appropriately relax underwriting conditions to reduce application difficulty. Meanwhile, with a complete range of interest-sensitive and investment-linked products, it builds the optimal retirement cash flow to meet the comprehensive protection and inheritance needs of the senior demographic.

   D. Healthy Living: Deepen the promotion of health services and protection through “FitBack Health Bar,” integrate the health ecosystem and Group Cathay Points, incorporate health values into daily life, and encourage policyholders to continuously improve their health and fulfill the co-creating health commitment.

   (2) Customer relationship management: Continuously focus on evolving customer needs driven by demographic changes, providing comprehensive services that

integrate health protection and asset planning. Leverage data to build a differentiated marketing model, expand diversified marketing channels and application scenarios, and create unique insurance journeys and innovative experiences.

(3) Digital development:
Cathay Life is continuing to promote digital insurance development to satisfy diverse customer needs, strengthen integration of online and offline channel services, and improve the customer experience.

A. Online insurance: Focusing on the development of travel insurance and reshaping the application process, the company launched a travel insurance multi-person application mechanism, combined with Tree Points insurance premium deduction and cross-industry discounts to enhance customer application convenience and incentives. Meanwhile, it is expanding into diversified travel scenarios such as car rentals and eSIM. By integrating points, travel, and health ecosystems, it is promoting circular use of points to enhance service value.

B. Digital service: The Company will optimize the core functions of the "Cathay Life App" to create comprehensive policy management services and combine it with the GenAI Protection Assistant. The goal is to explain protection and gaps in a simple and easy-to-understand manner and help customers perform self-service protection management. The Company also introduces two-factor authentication and real-time anomaly monitoring to enhance digital security and provide customers with smart, simple, and safe insurance services.

C. Online-to-offline channel integration: To deepen customer relationships, Cathay Life has broken down the barriers between online and offline channels, developing a hyper-personalized approach to precisely understand customer needs and key interaction moments. This integrates digital channels with services from its agents to provide customers with a more comprehensive experience.

■ **Cathay United Bank Co., Ltd.**

1. The content of principal business:
   (1) Consumer banking
   (2) Wholesale banking
   (3) Wealth management
   (4) Trust
   (5) Credit card
   (6) Automatic Channel Business
   (7) Digital banking services
   (8) Overseas operations
   (9) Investment and treasury marketing

2. Revenue breakdown:

| Business type | Proportion (%) |
|---|---|
| Corporate banking | 16.8 |
| Consumer banking | 52.6 |
| Wealth management | 17.0 |
| Investment and other | 13.6 |
| Total | 100.0 |

3. New financial products and services under planning:

(1) The Bank will promote AI and digital technology by continuously integrating artificial intelligence tools and digital technologies to enhance financial service efficiency and deliver smarter services. The Bank will activate more AI-related technologies, integrate its internal and external resources, and create innovative and diversified wealth management products and investment services.

(2) Personalized market information, privileges, and VIP benefits are delivered to customers based on their preferences through a data model. Enhance high-net-worth client management, benchmark against international top financial institutions, leverage technology to empower, and improve the cross-asset wealth management experience and portfolio stability.

(3) The CUBE Credit Card, combined with the CUBE App and CUBE Rewards App dual platforms, creates an integrated cross-product experience. This complete ecosystem is linked by "Tree Points (Credit Card)," allowing consumers to redeem accumulated points for a diverse range of unique experiences and exclusive items like concert tickets, further expanding the point usage scope and application value.

(4) With the global supply chain restructuring and the shift of Taiwanese businesses' overseas expansion, the Bank will actively establish a Tokyo Branch in Japan in 2026 to serve as a base in key Asian economies.

(5) The Bank will respond to the Central Bank's initiatives to promote "Central Bank Digital Currency (CBDC)" and "digital coupons," and establish a comprehensive Taiwan Pay payment mechanism.

**■ Cathay Century Insurance Co., Ltd.**

1. The content of principal business:

Cathay Century Insurance is a property insurer that sells different types of insurance policies (including accidental injury and health) and related products.

2. Revenue breakdown:

| Business type | Proportion (%) |
|---|---|
| Automobile insurance | 52.8 |
| Fire and engineering insurance | 25.7 |
| Flood insurance | 4.1 |
| Injury health insurance | 8.6 |
| Other insurance | 8.8 |
| Total | 100.0 |

3. New financial products and services under planning:
   (1) Personal insurance
   (2) Commercial insurance
   (3) Comprehensive insurance
   (4) Special channel insurance

**■ Cathay Securities Corporation**

1. The content of principal business:
   (1) Securities underwriting
   (2) Dealing of securities on central exchange
   (3) Brokerage trading of securities on central exchange
   (4) Dealing of over-the-counter securities
   (5) Brokerage trading of over-the-counter securities
   (6) Margin financing and stock lending
   (7) Registrar and transfer services
   (8) Securities lending (except for book-entry central government bonds)
   (9) Wealth management - financial products advisory or sales services
   (10) Wealth management - conduct asset allocation for customers with trust method
   (11) Brokerage trading of foreign securities – sub-broker, high net worth customers
   (12) Introducing futures brokering
   (13) Futures business
   (14) Securities-backed lending
   (15) Unrestricted purpose loans
   (16) Proprietary trading of securities
   (17) International securities service
   (18) Money trust, securities trust, non-discretionary money trust management, and special-purpose non-discretionary money trust management
   (19) Other securities-related business approved by the regulator

2. Revenue breakdown:

| Business type | Proportion (%) |
|---|---|
| Brokerage | 87.9 |
| Proprietary trade | 9.0 |
| Underwriting | 2.8 |
| Others | 0.3 |
| Total | 100.0 |

3. New financial products and services under planning:
   (1) Complete and improve the products and functions in the Cathay Securities' APP and refine user experience for online service.
   (2) Continue to develop diverse financial products, such as warrants and structured products to address customers' demands for standardized and customized investments.

■ **Cathay Securities Investment Trust Co., Ltd.**

1. The content of principal business:
   (1) Securities Investment Trust
   (2) Discretionary investment
   (3) Securities investment consulting
   (4) Futures trust
   (5) Other relevant operations approved by the competent authority
2. Revenue breakdown:

| Business type | Proportion (%) |
|---|---|
| Management fee income – mutual funds | 72.0 |
| Management fee income – private placement funds | 0.1 |
| Management fee income – private equity funds | 0.6 |
| Management fee income – discretionary investment | 25.4 |
| Sales commission incomes | 1.7 |
| Service fee incomes – discretion consulting contracts | 0.2 |
| Total | 100.0 |

3. New financial products and services under planning:
   (1) In response to global trends and government policies, we will develop low-carbon/climate-related products and focus on next-generation power infrastructure energy storage companies (such as renewable energy and smart grids). The investment portfolio will reduce dependence on fossil fuels, and the technology will significantly reduce energy system carbon emissions to support the low-carbon power grid transition. This way, investors can pursue stable returns and environmental responsibility at the same time.
   (2) The investment capital continues to flow into passive products. It is intended to build a full channel and a full age investment generation, so that Cathay ETF can deploy its marketing strategies, product development lines and market application areas to achieve a leading position in the market. The Group will develop products that meet future trends and customer needs, such as cash flow planning product lines, capital gain product lines, all channel product lines, and retirement planning product lines.
   (3) The seven core tracks will be the priority of asset management development, with a goal of becoming one of the top three largest funds in the market. This includes: equity funds – primarily focused on global, US large-cap, Taiwanese, technology, and Asian markets; bond funds – global and US investment grade bonds; and multi-asset funds – income-generating products comprised of stocks, bonds, convertible bonds, and preferred shares.
   (4) In order to enhance the digital investment experience of fund investors, we will promote online authorized debit for foreign currency accounts, UIUX and system performance optimization, and expand online functions to fully enhance the digital experience.

(5) For the digital statement application for ETF beneficiaries, we will expand the SMS application channel and continue to partner with our customers in reducing carbon emissions and protecting the planet. The beneficiary services will be integrated with the Cathay SITE LINE Official Account, such as dividend record inquiry and annual dividend income details, to facilitate more convenient and immediate inquiries and notifications for customers.

■ **Cathay Venture Inc.**

1. The content of principal business:

   Cathay Venture is a venture capital investment firm that focuses on investing in unlisted companies with growth potential and works with its portfolio companies to help them realize their highest potential and value.

2. Revenue breakdown:

| Business type | Proportion (%) |
|---|---|
| Securities sales and investment income | 99.8 |
| Interest and other income | 0.2 |
| Total | 100.0 |

**(II) Business plan of the year**

■ **Cathay Financial Holding Co., Ltd.**

In 2025, the global economy demonstrated resilience, supported by the continued advancement of AI and gradual easing inventory adjustments. As inflation across major economies gradually returned to target ranges, central banks broadly shifted into rate-cutting cycles. However, the rise of trade protectionism and persistent geopolitical tensions are expected to sustain near-term supply chain adjustment pressures, evolving tariff policies, and financial market volatility, which will continue to pose uncertainties for the global economy.

Looking ahead to 2026, the maturation and industrialization of AI technology are ushering in a new wave of productivity evolution. Although geopolitical risks and climate change risks remain, easing inflation and normalization of monetary policy in major economies are expected to support capital markets in navigating volatility and seeking long-term growth opportunities. Amid structural trends such as demographic shifts and digital transformation, which present both new opportunities and challenges, Cathay FHC will uphold our core values of “Integrity, Accountability and Innovation” and adopt a strategy centered on “technology-driven and sustainable value” to respond proactively to evolving market dynamics.

Cathay FHC will continue to build on our dual core of insurance and banking, while accelerating the development of asset management as our third profit engine. At the same time, we will strengthen the integration of finance and technology, and anchor our strategy in sustainable development as we advance toward our vision of becoming “a leading financial institution in the Asia-Pacific region.” Our 2026 business plan is outlined below:

1. **Continue Regional Expansion and Structural Optimization Toward Becoming a "Leading Financial Institution in the Asia-Pacific Region"**

   Cathay FHC remains committed to our vision of becoming "a leading financial institution in the Asia-Pacific region." We will optimize our asset structure and strengthen regional competitiveness by deepening our presence in ASEAN and Greater China, enhancing cross-border financial services, and developing asset management as a key profit engine.

   (1) Deepen ASEAN and Greater China Presence: Leveraging our established presence in Vietnam, Singapore, and Mainland China, Cathay FHC will integrate digital financial services to deliver more convenient and seamless financial experiences for local enterprises and individuals. We will continue to replicate our successful Taiwan business model, leverage resources from local strategic partners, and cultivate key international talent to strengthen local operations and enhance overseas earnings contributions. In addition, we will connect capital and trade flows between Greater China and ASEAN through a well-established regional network.

   (2) Enhance Cross-border Financial Services: Cathay FHC will continue to strengthen our overseas presence and resource deployment, closely monitor supply-chain shifts, and provide one-stop solutions for Taiwanese enterprises and multinational corporations. Through seamless cash management, trade finance, and hedging services, we aim to become a trusted financial partner supporting clients in expanding across the Asia-Pacific region.

   (3) Develop Asset Management as a Key Earnings Engine: By leveraging integrated resources and combining the three core financial capabilities—investment research, product development, and channel expansion—Cathay FHC will pursue strategic partnerships with leading global asset managers to meet the diverse global asset allocation needs of our customers. We aim to develop asset management as our third profit engine, alongside insurance and banking, and build a more resilient business structure. Leveraging our position as Taiwan's largest asset manager, we will further strengthen our collaboration with distribution partners to support the development of Taiwan as a regional asset management hub.

2. **Drive Diverse Smart Applications Through Digital Empowerment and Create FinTech Experiences**

   Cathay FHC is advancing from "digital transformation" to "digital empowerment". By leveraging digital, data, technology, and cross-organizational collaboration, we will develop products and platforms that enhance customer experience and operational efficiency, while building a customer-centric financial service ecosystem to realize the concept of "Cathay as a Service" (CaaS).

   The CUBE App breaks down the boundaries across banking, insurance, and securities, delivering a one-stop digital financial experience. CUBE Rewards further connects ecosystems such as health, travel, and e-commerce, embedding financial services into customers' daily lives. The FitBack wellness program integrates products and services with a focus on prevention and protection, raising awareness of accidents and risks,

and fostering a new approach to finance and healthy living, thereby creating a highly engaging digital financial ecosystem.

3. **Integrate Financial Competencies with Sustainable Development to Achieve Long-Term Sustainability**

   In response to increasingly stringent financial regulations, evolving global political and economic landscapes, and operational risks arising from climate change, Cathay FHC regards sustainable development as the foundation of long-term, resilient operations. We embed sustainability into core competencies and decision-making processes to ensure that, while pursuing profitability, we also effectively manage emerging risks. "Climate, health, and empowerment" are the three pillars of our sustainability strategy. By leveraging our diverse financial capabilities, we seek to advance green finance, financial inclusion, and social prosperity, and develop a forward-looking sustainable finance strategy blueprint to support the transformation of both our customers and society.

   Guided by the brand spirit of "BETTER TOGETHER," we are committed not only to advancing our net-zero transition and sustainability goals, but also to leveraging our financial capabilities and influence to lead the industry towards a sustainable future, creating shared value for shareholders, customers, and society.

■ **Cathay Life Insurance Co., Ltd.**

Cathay Life's mission is "Security in Life" consistently placing policyholder rights at its core, to elevate the brand value and influence through the corporate sustainability and core functions, to move towards the goal of becoming the international benchmark brand of insurer. With the core concept of "digital experience X AI empowerment X scenario-based finance," we will strengthen data, IT, and business support, actively link online, offline, and omnichannel resources, build a comprehensive protection framework, and provide more efficient service support.

1. Digital development

   (1) Digital-driven long-term customer value: Breaking online-offline boundaries to develop a hyper-personalized operating model

   Leveraging a big data database of over 20 million in-force contracts, we employ customer segmentation and cross-channel operating strategy to revolutionize the marketing model. It has also introduced a customer data platform (CDP) to integrate data, optimize customer identification and journey design optimization, thereby providing personalized service and expanding insurance business opportunities.

   (2) Insurance ecosystem: Connect travel and points core scenarios to enhance overall customer experience

   Through the integration of group resources and cross-industry collaborations, we are building a core ecosystem (travel, points, health). Leveraging Open API, we have successfully constructed a life insurance digital finance blueprint, extending insurance services to diverse innovative scenarios such as e-commerce, eSIM, and domestic car rental – strengthening our connection with customer needs and establishing a unique market positioning.

(3) Financial innovative products and services: continue to promote new business models for a comprehensive smart insurance experience

Launched the double innovations of "full-scenario facial recognition service" and "Insurance View" to upgrade the insurance experience. Facial recognition is being implemented in the insurance process. A single registration applies to all use cases. The system is certified by international cybersecurity standards and features end-to-end encryption for data transmission and storage, ensuring customer data security. The new digital platform "Insurance View" integrates individual and group insurance, visually presenting coverage gaps across six major protection categories, and uses AI recommendations to provide personalized suggestions for strengthening coverage, helping policyholders understand their current protection status.

2. Business development

(1) Deepen customer management and comprehensive service integration

The Company will combine Group resources with digital tools, strengthen the promotion of protection products, improve marketing and service efficiency, and use data analysis to deepen customer relationships, while offering integrated solutions that cover protection, asset accumulation, and a broad spectrum of financial services.

(2) Reinforce organizational momentum and build professional and efficient channels

Expand the organizational foundation through campus and part-time recruitment, enhance marketing expertise with the new talent development system and AI smart training, and strengthen the competency development of sales representatives and managers to secure channel competitiveness.

(3) Implement corporate sustainability and promote green and low-carbon service models

Continued promotion of social initiatives such as anti-fraud and anti-drug campaigns, combined with green leasing and smart monitoring to support corporate net-zero transformation, and integration of marketing and service carbon emission data to implement group sustainability and net-zero commitments.

3. Customer service

(1) Provide thoughtful, customer-centric services

With a "customer-first" approach at its core, the company plans a variety of customer relationship management activities, promotes distinctive, health-oriented, and high-impact innovative services, and continuously improves overall customer satisfaction.

(2) Implement integrity and care, and enhance customer rights protection

Uphold integrity and empathy, improve complaint handling quality, assist customers in solving problems fairly, establish comprehensive anti-fraud measures and an employee code of conduct, and enhance cooperation with police authorities to holistically protect customer assets and rights.

(3) Listen to customer feedback and promote fair treatment

We value customer feedback and incorporate it into service enhancement and

Treating Customers Fairly management. Guided by the principles of "Start from the heart, treat customers with integrity, inspire customers, and creating value," we continuously improve our service quality and create a friendly and transparent service environment.

4. Talent development
   (1) To enhance organizational growth momentum, the Company promotes cross-disciplinary, professional, and international talent development strategies aligned with its organizational strategy and talent development needs. It also integrates marketing capacity enhancement courses and digital tool applications to strengthen the professional competence and development quality of the sales team. The Company combines team learning, discussion, and hands-on practice to promote professional development and enhance overall business performance.
   (2) Provide comprehensive and systematic training and development programs for talent reserves, new hires, and current employees, with an emphasis on both functional expertise and skill development. Additionally, promote professional capacity building within key units to enhance operational efficiency. In addition, we strengthen talent identification and development through individual development plans and performance evaluations, helping the organization build a more robust and sustainable talent pool.

5. Internal control
   (1) Continue to improve the compliance framework, promote effective risk management mechanisms, strengthen information security protection, and implement the internal control and internal audit system. We continuously refine our contract quality and improve our ability to manage irregularities while upholding a rigorous compliance mindset to protect customer rights and interests, and build a solid foundation for corporate governance and corporate sustainability.
   (2) Actions will be taken to fine-tune corporate risk management practices and incorporate environmental, social, and governance (ESG) values into the risk management process. Technologies such as automation and AI will be developed, adopted, and incorporated to further improve internal control, and thereby support effective risk management and business growth.

**■ Cathay United Bank Co., Ltd.**

1. Consumer banking
   (1) With a comprehensive network of physical and digital channels available at disposal, the Bank is able to introduce integrated financial services experiences for customers of various profiles, in order to continue to optimize fundamental services by adopting a needs-driven approach.
   (2) The overall consumer finance market value and volume are backed by rigid demands for owner-occupied house and long-term asset allocation, ensuring continued strength. We will continue to improve the transaction service process and user experience for online loan applications.

2. Wholesale banking
   Corporate banking business is growing steadily. To provide customers with optimal financial services and experiences, we are deepening customer relationships through

optimized management and leveraging sales support resources. At the same time, we are effectively allocating and regulating capital to maintain a balance between profit and risk.

3. Wealth management

(1) The Bank shall continue to enhance its intelligent investment platform and use advanced algorithms and quantitative models to provide professional financial planning so that more customers can enjoy optimized asset allocation and practice the core value of inclusive finance.

(2) The Bank provide more accurate and personalized information to customers using AI and big data analytics technology, and introduce systematic tools to improve service efficiency. Apart from existing asset allocation, our services now extend to comprehensive integrated solutions including tax planning, estate planning, and family office services, to fully meet the holistic needs of high-net-worth clients.

(3) To respond to the challenges of digital transformation in the post-pandemic era and increasing financial market volatility in recent years, the Bank has actively strengthened the real-time monitoring and automatic alert functions of its digital channels to meet customers' high demand for dynamic portfolio management and ensure they can stay abreast of market dynamics at all times.

4. Trust

By using child protection trust, insurance benefit trust, estate inheritance trust, equity planning trust, or real estate trust in conjunction with various financial products, we provide family and business succession trust services to meet corporate wealth intergenerational transfer needs.

5. Credit card

(1) The Bank will continue to deepen customer relationships with the "One Card, One Account, One App" Strategy, focusing on digitalization and a customer-centric approach, and will continue to enhance CUBE Credit Card benefits and its operating model. For the CUBE Credit Card, a market competitive level of up to 3.3% Tree Points (Credit Card) rewards will be maintained under six major benefits frameworks in 2025. This stable and flexible reward design aims to increase cardholder usage frequency and long-term loyalty.

(2) The Bank launched a new "Kids' Fun Club" program exclusively for parents in 2025 for its CUBE Credit Card, offering up to 10% in rewards on spending at parent-child entertainment, dining, and infant and toddler brands. This program targets the parent-child demographic to increase share of mind among parents, effectively enhance customer stickiness, increase product usage, and expand transaction volume.

(3) The Asia Miles co-branded card was re-launched in December 2025 with comprehensively upgraded product benefits. Leveraging extensive publicity through co-branded channels and precise targeting of the high-value miles-earning customer segment, the number of cards approved was four times higher than before the re-launch, and it has been well-received by travel enthusiasts and consumers who value quality of life.

6. Automatic Channel Business

(1) Established a merchant tier management mechanism. Key performance

indicators such as bank-wide contribution and acquiring profit and loss are regularly reviewed to assess merchants and adjust merchant cooperation terms, effectively improving overall operational efficiency.

(2) In support of the Central Bank's "Central Bank Digital Currency (CBDC)" and "digital coupon" policies, the Bank introduced the TWQR acquiring service in March 2025. Business venues that apply for a TWQR billboard can accept payments from nine e-payment providers and Taiwan Pay from over 30 financial institutions, satisfying the merchant collection needs of businesses of different types.

(3) In conjunction with the government digital voucher promotion program, the Bank launched TWQR (Taiwan Pay) and digital voucher merchant-scanned payment function in August 2025, enabling our depositors to use digital vouchers at over 400,000 TWQR payment locations throughout Taiwan and improve the convenience of non-cash payments.

(4) When LINE Pay Money e-wallet launched, the Bank integrated cash flow business terms and account binding resources, secured exclusive advertising placement to maximize cooperation benefits, and drove new users to bind their CUBE Cards or bank accounts to LINE Pay based on different customer group needs.

7. Digital banking services

(1) CUBE App and online banking continue to be the gateway to Cathay's financial services, integrating more of the Group's businesses to provide a comprehensive suite of digital financial services.

(2) The CUBE App and online banking services have been expanded to offer personalized, cross-product asset integration services, with the launch of an "Insurance Zone" integrating personal insurance policies and related information from the Cathay Group.

(3) The Bank launched the "Account Calendar" function, which summarizes all payment due information for the user's bank products, serving as their personal account manager.

(4) The Bank has also continued to enhance digital security with two-step login, security health checks, card security locks, SMS inbox, and security gatekeepers.

8. Overseas operations

(1) Capitalize on the multi-point diversification and regionalized layout trends of the global supply chain; continue to integrate the Taiwan corporate finance team with Greater China and Southeast Asia cross-border service expertise; strengthen integrated financial services for both cross-border Taiwanese businesses and local enterprises; and support customers in adjusting to supply chain adjustments and meeting their multinational operational needs.

(2) The Mainland China subsidiary bank continued the momentum of structured instruments linked to carbon and indices, strengthening its sustainable investment and financing layout. The Hong Kong Branch established a "Sustainable Product Framework" in line with international standards and launched its first sustainable time deposit product in 2025, receiving numerous international and regional awards for its sustainable financing projects, structure design, and execution. The

Manila Branch continued to provide sustainability-linked loans to support local enterprises' sustainable transformation and energy upgrading.

(3) The Singapore Branch, on the other hand, demonstrated its expertise in the fixed income, foreign exchange, and commodities markets, winning multiple awards at The Asset Benchmark Research Awards in 2025.

(4) The overseas corporate online banking continues to optimize cross-border payments, online negotiated foreign exchange, and remittance functions. Singapore, Hong Kong, and Vietnam have fully introduced these services. Mainland China locations have also improved corporate cash management efficiency through bank-enterprise direct connection.

(5) New market expansion: the India and Japan locations have been approved by the Financial Supervisory Commission and are currently undergoing review by local competent authorities.

9. Investment and treasury marketing

In 2025, the global financial market experienced significant volatility due to ongoing uncertainties such as U.S. tariff policies and geopolitical risks. However, driven by the AI investment boom and a shift towards looser monetary policies in major economies, it still demonstrated steady development.

■ **Cathay Century Insurance Co., Ltd.**

1. Business policy

(1) We keep track of our industry peers' product movements and customer needs to continuously optimize product coverage. We employ segmented risk marketing and promote key products across different insurance types to improve operating performance.

(2) Continue to optimize the digital platform via digital technology adoption and customer feedback to enhance the overall service experience; strengthen member management and expand the customer base and business opportunities through service scenario expansion.

(3) The business structure of each insurance product and distribution channel is reviewed periodically to strengthen business quality control. Management mechanisms and business control measures are adopted to improve the Company's overall operational resilience and competitiveness.

(4) By deepening relationships with insurance brokers and adjusting large-scale business strategy based on market and competitor dynamics, as well as customer demand insights, the Company aims to achieve a co-insurance ratio ranking among the top two. This will be supported by strengthened communication and appropriate reinsurance arrangements to expand both business and profit bases.

2. Risk management and financial investment policy

(1) Enhance overall management efficiency by leveraging digital tools to support risk management operating procedures, and continuously improve risk monitoring functions.

(2) Maintain good solvency through risk capital management and a deepened financial structure, and align with international standards.

(3) We adhere to our values and fulfill our insurance function. We seek risk-adjusted pricing rationality by combining underwriting conditions, loss ratio overview, and reinsurance contract evaluation to stabilize overall operating performance.

3. Insurance service policy
   (1) Optimize the overall insurance value chain via digital technology adoption and substantive customer feedback to improve service performance and customer satisfaction.
   (2) Continue to advocate the concept of "prevention" and implement various loss prevention services; uphold the vision of "loss prevention for all ages" and leverage the core function of "damage prevention" in the insurance industry.
   (3) We follow the Group's core sustainability philosophy and continue to expand sustainable practices. We are committed to sustainability promotion by fulfilling our commitments to carbon reduction and renewable energy usage ratio each year.

4. International operations policy
   (1) Focus on policy trends, prudently evaluate business strategies for the Vietnam market, to improve overall competitiveness and operational effectiveness, and strive for long-term stable operation and continued breakthroughs.
   (2) Cooperate with Ant Group for entry into the Mainland insurance market, and jointly expand online insurance service in the Mainland.
   (3) Strengthen the operation of the international insurance business branch, and continue to cultivate and recruit international specialists, to promote the internationalization of local talent and the localization of outstanding international talent.

■ **Cathay Securities Corporation**

1. Explore the digital model of brokerage business, strengthen customer acquisition for account opening, and introduce AI to improve digital service customer experience and enhance customer loyalty.
2. Include the securities-related businesses, such as futures and sub-brokerage, into the scope of digital service and endeavor to build seamless customer service.
3. Gain precise insight of customers' demands through customer data analysis and provide customized and matching products and professional service.
4. Capture opportunities arising from market changes, ramp up the expansion of securities lending and discretionary investment services, and unrestricted-purpose lending, to increase the ratio of inventory business.
5. Issue highly acceptable structured products to address the market gap, cautiously issue warrants and continue to improve core trading strategy for investment performance enhancement.
6. Grow the size of underwriting team in order to win quality cases; supported by the underwriting service, endeavor to increase the completion rate of the financial advisory service.
7. Implement law compliance, fair customer treatment principle, and strengthen the risk management mechanism.
8. Incorporate inclusive finance into the company's primary business as a means to implement sustainability and provide sustainable investment service allowing investors to review its own sustainability influence.

■ **Cathay Securities Investment Trust Co., Ltd.**

1. The company will focus on expanding its customer base and overseas business while enhancing investment management performance. This will drive growth in Assets Under Management across funds, ETF, and entrusted private equity fund management, and establish Cathay Asset Management Platform as the leading asset manager in Taiwan and the Asia-Pacific region.
2. Develop forward-looking multi-themed fund products, develop FinTech applications and services, expand the digital fund wealth management platform, and provide investors with more convenient investment tools.
3. Integrate the Group's global asset management resources, and strive to cultivate top-notch financial professionals, establish diversified sales channels, and expand service on an international scale.
4. Continue to develop and refine retirement products to convey the wealth management concept and realize the concept of financial inclusion, and improve customer satisfaction in all distribution channels.

■ **Cathay Venture Inc.**

1. Frontier technology trends and expand investment portfolio
2. Improve risk management and achieve investment performance
3. Recruit cross-disciplinary talent and expand industry resources
4. Develop overseas markets

**(III) Industry Overview**

In 2025, Trump announced reciprocal tariffs against many countries in early April. As the US reached trade agreements with many countries in the second half of the year, the outlook for trade policies became clearer. Combined with the Fed rate cut, employment and consumption gradually recovered in the second half of the year. Looking ahead to 2026, economic performance is expected to be supported by Fed rate cuts, the AI boom, investment in the US, and non-residential investments, leading to moderate acceleration in economic growth. Regarding inflation, we expect core inflation to gradually decline, prompting the Fed to further aggressively cut interest rates mid-year. The new chairman may also adopt a more dovish stance, which is conducive to US stock valuation and economic outlook.

For other regions, in 2025, Germany and the European Union will pursue fiscal expansion, with large-scale infrastructure and defense spending supporting the overall economic performance of the Eurozone. In 2026, the gradual disbursement of fiscal appropriations will drive private investment. Domestic demand will outperform external demand, though export growth will be constrained by tariff impacts and Euro appreciation. The economy is expected to experience a moderate recovery. China continued to face the US-China tariff rivalry in 2025, but the negative impact will gradually weaken. Looking forward to 2026, as it marks the first year of the 15th Five-Year Plan, fiscal and monetary policies are expected to stimulate domestic consumption growth, and economic growth is likely to approach the government's target. In Taiwan, benefiting from the AI structural trend driving exports and investment, the economic outlook for 2025 was strong. Looking ahead

to 2026, despite a higher base period, the trend of AI development will continue to benefit technology exports and supply chain investment. Combined with the US-Taiwan trade agreement, this will contribute to the recovery of the non-tech industry and a rebound in domestic consumption, resulting in a moderate economic growth trend. Review and outlook of the domestic life insurance and banking industries are presented as follows:

In terms of the life insurance industry operating environment, in 2025, the entire industry continues to strengthen profitability and accelerate product innovation and digital transformation in order to formally integrate the two major international standards, Insurance Contracts Standard (IFRS 17) and new solvency indicator (ICS 2.0). Cathay Life's total premium income reached NT$519.23 billion, demonstrating a solid operating foundation. Looking ahead to 2026, the life insurance industry will face the challenges of a super-aged society and increasing health needs. Cathay Life will continue to focus on product innovation and digital services, deepen its health ecosystem layout, provide more comprehensive health protection and preventive services, and promote "hyper-personalized" marketing services to enhance the customer experience. In addition, Cathay Life will actively respond to the Asia Asset Management Center policy and strengthen wealth management and intergenerational wealth transfer planning for high-net-worth clients to expand the overall service value.

With respect to the banking industry operating environment, in 2025, slowing inflation in major global economies will lead central banks to maintain relatively loose monetary policies, resulting in moderate global economic growth. However, the rise of trade protectionism, coupled with international geopolitical risks and the impacts of climate change, will increase market uncertainty and challenge banks' asset and risk management. Fortunately, the financial market performed steadily, and the banking industry demonstrated operational resilience. Overall earnings continued to grow throughout the year, reaching a historical record high. Looking to the future, ongoing international political and economic situation and supervisory regulations imposed by the competent authority will be key drivers shaping the financial market. In response to market transformation and the digital wave, Cathay United Bank will continue to strengthen its business capabilities and explore the area of artificial intelligence and emerging financial technology to ensure mastery over cutting-edge technology, potential business opportunities, and related risks, and prepare for future developments.

## (IV) Research and Development

### ■ Cathay Life Insurance Co., Ltd.

1. Research and development spending in the last two years and the results

(1) The budgets on research and development in the last two years are shown in the table below:

Unit: NT$ thousand

| Year | 2026 (Estimate) | 2025 | 2024 |
|---|---|---|---|
| Amount | 962,296 | 652,109 | 526,525 |
| Growth rate (%) | 47.6% | 23.9% | 45.6% |

(2) Results of research and development:

A. Product innovation:

With respect to the social development trend and market demand, take initiative in the development of innovative products:

a. Cancer continues to be the leading cause of death among Taiwanese people. In response to the differences in cancer incidence types and risk structures between genders, Cathay Life introduces two products, “Hao Kang Ai Cancer Prevention Term Insurance (Spillover Type)” and “Hao Kang Ai-2 Cancer Term Insurance (Spillover Type),” to specifically strengthen protection against prostate cancer and colorectal cancer, which are more common among men, and breast cancer and cervical cancer, which pose higher risks for women. These products provide exclusive coverage tailored to the needs of different groups. Meanwhile, it offers extended services such as physical therapy and psychological counseling, expanding the scope of coverage from disease treatment to encompass daily living and mental and physical well-being. This provides more complete and comprehensive health management support and facilitates more refined customer relationship management.

b. Following the above, Cathay Life recognizes the public’s strong concern for cancer risks and their high acceptance of using USD for asset allocation. Through its US Dollar Interest-Sensitive Life Insurance, Cathay Life helps customers proactively prepare for cancer protection with the launch of “Mei Ai Kang Interest-Sensitive US Dollar Whole Life Insurance (Periodic Payment Type) (Spillover Type).” This product offers accelerated benefits payment upon cancer diagnosis, renewal premium waiver, and trust-like installment periodic benefit payment, assisting policyholders in balancing personal protection and family care throughout different life stages and effectively mitigating the potential financial impact of cancer.

c. In recent years, the international situation has continued to change, and financial market volatility and investment risks have increased accordingly. To help policyholders navigate fluctuating markets, we have launched “Yue Xiang An Xin Foreign Currency Variable Annuity Insurance” and “Le Ying Ren Sheng Foreign Currency Variable Annuity Insurance,” guaranteed products featuring a diversified death benefit guarantee

mechanism. These products allow policyholders to flexibly plan their coverage and monthly cash flow needs while participating in market investments with downside protection, enabling long-term holdings with peace of mind. This further addresses the retirement planning and asset preservation needs of an ultra-aging society.

B. Customer relationship management: Deepen customer segment insights and drive innovation in "product X service" insurance experiences, integrating diverse communication approaches into customers' everyday lives. Improve operational efficiency through data-driven insights; implement multi-layered and multi-phased issue strategies; strengthen the integration mechanism for management, marketing, and education; and jointly create value for the company, channels, and customers.

C. Digital development:

a. Online insurance application: Cathay Life upgraded its Online Insurance Application Platform in 2024 to provide customers with more intuitive and transparent information, helping them clearly understand their coverage and offering a smooth and reliable service process. Cathay Life further optimizes the travel insurance application experience in 2025, allowing customers to quickly grasp the scope of coverage and material information and complete the insurance application online easily. Meanwhile, it will continue to expand its Travel Ecosystem partnerships to include diverse scenarios such as Airport Lounges and E-commerce Platforms, enabling customers to quickly access Cathay Life's online insurance services in various aspects of their lives.

b. Digital service: The "Cathay Life App" launches the industry's first "Family Policy Management" function, allowing customers to get a complete overview of their family policies and coverage by switching between "My Perspective" and "Family Perspective." Integrating group insurance information meets the needs of multi-generational users for consolidated policy views and showcases a digital service experience combining innovation, technology, and a customer-centric approach.

2. Research and development plan in the future

(1) Product innovation:

It is the mission of the insurance company to help customers achieve a prosperous retirement and healthy lives. In 2026, the product strategy will satisfy the four major customer needs through joint collaboration of customer segments (target customers) X products (product portfolio) X services (cross-industry cooperation), and continue to develop new products:

A. Medical protection: Continue to refine customer management and develop exclusive products for specific customer groups (e.g. pregnant women). In response to market trends of a super-aged society, we are developing topical and innovative products (e.g. high-end cancer medical care, degenerative issues coverage). At the same time, it integrates into daily life and enhances insurance value through "product X service" strategy.

B. Asset preservation: Enhance the core protection appeal through differentiated product designs, such as increasing the death benefit leverage ratio and

combining the waiver mechanism and A&H special benefits to meet the diversified needs of customers. The Company will also actively seek to introduce index-linked insurance products that offer market value added and downside protection, and enhance asset inheritance function with life insurance coverage.

C. Senior Living: In response to the aging society, we will continue to develop innovative products (such as addressing degenerative issues and chronic diseases) targeting the specific needs of the senior demographic, and appropriately relax underwriting conditions to reduce application difficulty. Meanwhile, with a complete range of interest-sensitive and investment-linked products, it builds the optimal retirement cash flow to meet the comprehensive protection and inheritance needs of the senior demographic.

D. Healthy Living: Deepen the promotion of health services and protection through "FitBack Health Bar," integrate the health ecosystem and Group Cathay Points, incorporate health values into daily life, and encourage policyholders to continuously improve their health and fulfill the co-creating health commitment.

(2) Customer relationship management: Continuously focus on evolving customer needs driven by demographic changes, providing comprehensive services that integrate health protection and asset planning. Leverage data to build a differentiated marketing model, expand diversified marketing channels and application scenarios, and create unique insurance journeys and innovative experiences.

(3) Digital development:

Cathay Life continues to promote digital insurance development to satisfy diverse customer needs, strengthen integration of online and offline channel services, and improve the customer experience

A. Online insurance: Focusing on the development of travel insurance and reshaping the application process, the company launched a travel insurance multi-person application mechanism, combined with Tree Points insurance premium deduction and cross-industry discounts to enhance customer application convenience and incentives. Meanwhile, it is expanding into diversified travel scenarios such as car rentals and eSIM. By integrating points, travel, and health ecosystems, it is promoting circular use of points to enhance service value.

B. Digital service: The Company will optimize the core functions of the "Cathay Life App" to create comprehensive policy management services and combine it with the GenAI Protection Assistant. The goal is to explain protection and gaps in a simple and easy-to-understand manner and help customers perform self-service protection management. The Company also introduces two-factor authentication and real-time anomaly monitoring to enhance digital security and provide customers with smart, simple, and safe insurance services.

C. Online-to-offline channel integration: To deepen customer relationships, Cathay Life has broken down the barriers between online and offline channels, developing a hyper-personalized approach to precisely understand customer needs and key interaction moments. This integrates digital channels with

services from its agents to provide customers with a more comprehensive experience.

■ **Cathay United Bank Co., Ltd.**

1. Research and development spending in the last two years and the results

(1) The budgets on research and development in the last two years are shown in the table below:

Unit: NT$ thousand

| Year | 2026 (Estimate) | 2025 | 2024 |
|---|---|---|---|
| Amount | 1,474,670 | 978,901 | 758,101 |
| Growth rate (%) | 50.65% | 29.13% | -4.13% |

(2) Research and development outcomes completed in 2025:

Unit: NT$ thousand

| Name of major project | Investment |
|---|---|
| M365 Cloud Migration Project | 72,082 |
| Kaohsiung Asset Management Zone | 53,057 |
| Plan the operating architecture for QingPu to become the main information center. | 32,700 |

2. Research and development plan in the future

| Plan/project in the most recent year | Progress | Additional budget required (NT$ thousand) | Estimated time of completion | Factors critical to the success of research and development |
|---|---|---|---|---|
| Bank Core Modernized Project | In progress (Completion rate 9%) | 3,896,000 | 2030/Q3 | Effective communication with the departments in need |
| Advisory service model implementation | In progress (Completion rate 76%) | 203,285 | 2026/7 | Effective communication with the departments in need |
| Electricity structure improvement of Neihu Information Center | In progress (Completion rate 80%) | 180,147 | 2026/Q3 | Information infrastructure integration and optimization |
| Information Infrastructure Modernization Project | In progress (Completion rate 25%) | 76,300 | 2028/Q1 | Information infrastructure integration and optimization |

■ **Cathay Century Insurance Co., Ltd.**

1. Research and development spending in the last two years and the results

(1) Research and development spending in the last two years:

Unit: NT$ thousand

| Year | 2026 (Estimate) | 2025 | 2024 |
|---|---|---|---|
| Amount | 3,198 | 3,107 | 3,089 |
| Growth rate (%) | 2.93% | 0.58% | 7.20% |

(2) Research and development and results thereof in the last two years:

A. Digital Dimension:

Cathay Century Insurance is actively building a big data engineering system, strengthening data quality and reliability, and maximizing data value; at the

same time, it is exploring emerging technology applications with a forward-looking perspective, keeping abreast of insurance technology trends, transforming technology into an accelerator to drive the insurance technology flywheel, and creating more business opportunities and competitive advantages for Cathay.

B. Damage prevention aspect:
With risk control and damage prevention at its core, leveraging a professional team and data analysis to precisely identify risks across different populations. Cathay Century Insurance launched the "No Accident Series" and "Disaster Prevention Trilogy" campaigns to provide customers with professional services, while also enhancing public risk awareness to lower the accident occurrence rate and loss severity.

C. Product planning:
We leverage technology to reshape the property insurance value chain. By utilizing data analysis and intelligent systems, we gain insights into consumer needs, create personalized protection plans, strengthen product differentiation and market competitiveness, and incubate new insurance business models. We also combine current event topics to promote solution marketing and bundle packaging design, such as six major combinations of auto insurance, two major combinations of motorcycle insurance, a home insurance umbrella, and business owner's comprehensive insurance.

D. Credit ratings and awards:
The robust financial structure of Cathay Century Insurance has been awarded with excellent credit ratings of "twAA+" from Taiwan Ratings, "A-" from S&P, "A2" from Moody's and "A" excellence evaluation level from AM Best. The Company also won the "Top 25% of the Firms" of the Financial Supervisory Commission, "Top 25% of the Insurers" of the Insurance Bureau, "Report Award Silver Award" of the 18th TCSA, and "four Gold Quality and four Silver Quality" awards in the Insurance Excellence Awards.

2. Research and development plan in the future

(1) Following the Group's data cloud development, Cathay Century Insurance has formulated a three-stage cloud migration plan. Priority was given to migrating external data to the cloud, with the establishment of a cloud data warehouse and a data analysis environment to facilitate early cloud adoption, development of cloud technology talent, and the gradual migration of internal data and on-premise data services to a cloud-on-premise integration under regulatory liberalization. The ultimate goal is to support data development and application through the full cloud, and improve the efficiency and flexibility of data model development as well as the stability and availability of data services.

(2) Advance the application of artificial intelligence technology to the property insurance value chain, with a focus on ensuring information security, customer data security and customer privacy. For example, the company uses Generative AI to generate claims and loss prevention survey report generation, combines company regulations and HR and business expert experience to create realistic robots, and equips them with speech recognition technology to create intelligent self-service customer service. This serves as a pilot study to help us become

familiar with the relevant technologies and training processes, which can then be extended to a variety of business application scenarios. The goal is to use AI technology to accelerate insurtech development, enhance production efficiency, improve risk management capabilities, and explore new insurance products and service models.

**■ Cathay Securities Corporation**

1. Research and development spending in the last two years and the results
   (1) Research and development spending in the last two years:

Unit: NT$ thousand

| Year | 2026 (Estimate) | 2025 | 2024 |
|---|---|---|---|
| Amount | 46,373 | 43,419 | 39,495 |
| Growth rate (%) | 7% | 10% | 8% |

   (2) Results of research and development in the last two years:
   A. Pioneered the online trading of offshore structured products
   B. Launched the points dedicated area and a pilot service for Tree Points regular fixed-amount deductions.
   C. Optimization of online customer service processes, such as the launch of the Professional Investor (PI) online application service and sub-brokerage multi-currency account opening.
   D. Launched the first AI-powered personalized push notification service - “Portfolio Manager”
   E. Establish research report dedicated area service
   F. Independently developed a big data transaction risk control system that detects and warns of abnormal transactions to assist in anti-fraud efforts.
2. Research and development plan in the future
   (1) Improve the online securities account opening process and service
   (2) Improve functions and services in connection with transactions and order placement
   (3) Optimize accounting services
   (4) Optimize the user-interface and services of official website
   (5) Improve the smart customer service function

**■ Cathay Securities Investment Trust Co., Ltd.**

1. Research and development spending in the last two years and the results
   (1) Research and development spending in the last two years:

Unit: NT$ thousand

| Year | 2026 (Estimate) | 2025 | 2024 |
|---|---|---|---|
| Amount | 44,512 | 38,673 | 33,674 |
| Growth rate (%) | 15.1% | 14.8% | 16.7% |

   (2) Results of research and development:
   A. AI Agent and Stock Selection Model: The Company will develop an investment research AI Agent, linking large language models (LLM) and a proprietary knowledge base, and integrate diverse data sources such as research

reports, news and market sentiment data, and product information to assist investment research and improve research efficiency.

B. AI Sales Assistant: Leveraging an AI Agent Platform, it provides automated analysis and suggestions for scenarios including competitor analysis, competitive advantages, and sales support, to enhance business intelligence and automation.

C. Process automation enablement: Implement process automation tools and enhance process automation capabilities across departments through an employee empowerment program, promoting successful use cases to improve operational efficiency.

D. Digital Channel Expansion and Enhancement: Integrate existing services into the LINE Business Connect, expand digital services, and introduce online foreign currency direct debit to enhance service convenience and customer experience.

E. CRM System Implementation: Aligned with architectural modernization and service integration strategy, a three-year plan to integrate customer transaction and service systems is underway to enhance service resilience and responsiveness.

F. Expansion of the fund accounting management system and investment management system functions: Develop an asset management platform to provide asset management solutions and strengthen the core fund accounting and investment management systems.

G. Business middleware platform: Develop a middleware platform architecture, promote microservices transformation, accelerate IT modernization, and gradually improve overall service resilience.

H. Development of SRE monitoring system: Advance Site Reliability Engineering (SRE) by implementing real-time monitoring and incident alerting mechanisms. Enhance system operation transparency and real-time anomaly response to reduce service interruption risk and strengthen system resilience.

2. Research and development plan in the future

| Plan in the most recent year | Progress | Additional budget required (NT$thousand) | Estimated completion time | Plan description |
|---|---|---|---|---|
| AI Agent and Stock Selection Model | In progress | 6,000 | 2027/12 | Establish an investment research AI agent to enhance investment research efficiency and capacity. |
| AI Operations Assistant | In progress | 97 | 2026/12 | Introduce the AI Agent Platform to develop an Operations Assistant application. |
| Process Automation Enablement | In progress | 271 | 2026/12 | Empower employees and introduce process automation tools to improve operational efficiency. |
| Digital Channel Expansion and Enhancement | In progress | 1,596 | 2026/10 | LINE BC service integration and online foreign currency direct debit to improve customer experience |

| | | | | |
|---|---|---|---|---|
| CRM System Implementation | In progress | 2,500 | 2028/12 | Facilitate the integration and implementation of the customer transaction and service system to enable service modernization. |
| The functions of the accounting management system and investment management system are added. | In progress | 29,201 | 2026/12 | Function enhancement and modification are in progress to develop an Asset Management Platform. |
| Business Middle Platform | In progress | 4,000 | 2026/11 | Develop a middle platform microservices architecture to strengthen service resilience and responsiveness. |
| Develop the SRE monitoring system | In progress | 480 | 2026/10 | Integrate system operation and maintenance data and set up a real-time monitoring dashboard. |

## (V) Long and Short-term business development plan

### ■ Cathay Life Insurance Co., Ltd.

1. Short-term business development plan

The rapidly-changing insurance business environment currently still faces a number of challenges including aligning with accounting standards, changes to supervision policies, insurance technology development and a shift in demographics, for which a short-term plan is required:

(1) Enhance big data and AI applications, raise the digitalization level of service models, and deepen data governance and ex-ante internal control to comprehensively reinforce the operational foundation.

(2) Adjust the product structure, optimize asset allocation, and refine ALM capital management in response to the official integration of IFRS 17 and ICS 2.0 in order to improve profitability and maintain financial soundness.

(3) The Company enhances its organizational resilience through agile development and cross-domain collaboration, and quickly adapts to external changes by leveraging diverse talent and flexible work models.

(4) It will integrate group resources, strengthen integrated marketing and diversified financial service capabilities, and promote health services and expertise certification to build a high-value professional team.

(5) Continue to push forward organizational streamlining, improve per capita productivity and recruitment value through system optimization, and develop training measures for different positions to strengthen the overall organizational combat power.

(6) We will continue to develop diverse innovative products based on our value orientation, satisfying our customers' needs for health protection and retirement wealth management, and upholding the essence of insurance.

(7) Use digital tools to integrate business resources and improve administrative and sales efficiency, covering needs analysis, the application process, policy services, and information sharing to comprehensively enhance customer experience.

(8) Follow the insurance core competencies and Group Sustainability Pillars (climate/health/empowerment), integrating domestic and international sustainability trends to formulate a sustainable strategy and Action Plans, while

implementing the Principles for Sustainable Insurance (PSI) and aligning with the Group RE100 and SBT Decarbonization Targets.

2. Long-term business development plan

Taiwan will soon face four major challenges: the post-pandemic era, advancements in technology, an aging population, and climate change. To protect individuals against risks to their physical health (extended unhealthy life expectancy), mental well-being (lonely elderly), and finances (inability to rely on children for support in old age), Cathay Life has announced its "E.P.S." strategy as part of its social responsibility initiatives. This strategy aims to generate corporate profits, expand business profit sources, fulfill commitments to policyholders, and further strengthen core values for a secure society:

(1) Deepen the protection concept with a customer-centric approach and create a comprehensive elderly risk protection network through the integration of "service x product".

(2) Actively strengthen the protection-type product Portfolio, make up for the medical protection gap, and promote the health strategy blueprint to link products with health promotion, realize all-age health management, and improve healthy life expectancy.

(3) Follow the Group's sustainability direction to promote a dual-track transformation of zero-carbon operations and low-carbon investments, and develop green finance to respond to climate risks and enhance sustainability competitiveness.

(4) Based on the existing platform, we will connect cross-industry collaborations and leverage group resources to develop industries such as elderly care and health services, and continuously expand the health services ecosystem.

(5) Cultivate AI and data analytics talent with a data-driven mindset. Leverage big data and AI technology to enhance decision quality and optimize processes, thereby improving customer experience, risk management, and long-term profitability.

■ **Cathay United Bank Co., Ltd.**

1. Short-term business development plan

(1) Consumer finance:

A. Optimize the mortgage and personal loan end-to-end assessment process to support efficient services and digitalization.

B. Apply big data analysis to identify target customers and trends for precision marketing.

C. Continue coordinating joint marketing efforts between the Group subsidiaries and expand customer base. Utilize the cash flow network to provide integrated financial products and services and optimize synergy.

D. Aim to expand customer base and revenue contribution particularly from high net worth individuals; introduce integrated solutions aimed at enhancing product attachment.

E. Optimize service interface and deliver good customer experience for enhanced relationship and performance.

F. The Bank continues to promote the value-oriented management principle with Cathay Life, return to the essence of insurance, and enhance the promotion of protection-oriented products, in order to improve the awareness of insurance of the general public. Develop new forms of insurance products according to the needs of different customer groups of the Bank and market trends, in order to satisfy diverse customer demands.

(2) Corporate finance:

Complete the basic infrastructure construction based on the principle of sustainable management and via the methods of talent planning and digitalization of sales management. Furthermore, make use of collaterals such as SME credit guarantee and financial assets with risk mitigation effects for effective use of capital ensuring to replace the weak parts and retain the strong ones under the premise of good asset quality. Moreover, integrate the data resources of the Bank and initiate high frequency of interaction for extended cross-selling opportunities, utilize tools to identify potential customer business opportunities and elevate the product penetration rate. The objective is to sustain business momentum for stable growth and optimize the revenue structure.

(3) Trust:

Develop employee shareholding trust in line with upcoming deregulations and policy incentives; cooperate with Cathay Life on the promotion of insurance trust in order to assist the general public's planning of retirement life and to guarantee the property security.

(4) Credit card:

A. Continue to deepen partnerships with strategic merchants, combining cross-industry resources and their unique advantages to expand the Bank's leading position in key scenarios and jointly create differentiated services and value. In-depth management of strategic merchants will strengthen the complementary resources of both parties and enhance customer management capability, maximizing cooperation benefits.

B. To better align on-demand rewards with consumer needs, we shifted away from prioritizing "mass card issuance" and instead launched popular, time-limited themed flash benefits. This allows the CUBE Credit Card to be more than just a payment tool, becoming deeply integrated into users' daily lives.

C. The complete ecosystem connected through "Tree Points" combines the CUBE App and CUBE Rewards App – dual platforms – to create a cross-product integrated experience encompassing consumption, point accumulation, deduction, voucher redemption, and lifestyle offers, forming a complete journey. Customers can not only plan redemption, participate in events, and explore cross-border collaborations, but also get early access to new content. This allows financial rewards to go beyond simple monetary value and become immersive experiences, further building brand sentiment and enhancing user stickiness.

(5) Automatic Channel Business:

A. Merchant acquiring business: improve digital processes, expand digital recruitment, and enhance merchant self-service.

B. Automated channels: Enhance the stability and resilience of system services, and create a fast and convenient ATM user experience to provide customers with more comprehensive and convenient digital financial services.

(6) Digital banking:

Continue to strengthen online and offline service integration, and provide high personalization flexibility for user experience from the customer's perspective, in order to enhance the business relationship with the customer.

(7) International Finance:

A. Continually strengthen cross-border collaboration among Greater China and Southeast Asia branches, cultivate relationships with Taiwanese businesses and key local industries, develop differentiated products and services, and assist customers with international expansion and sustainable management.

B. Introduce data and new technologies and optimize and add products and services in combination with strategic partners, including cash management, trade finance, project finance, green finance, digital finance, and wealth management, to expand revenue streams and enhance cross-selling penetration.

C. Expand sustainable finance undertakings to respond to corporate net-zero transformation needs and enhance the Bank's sustainable finance capacity in the region.

D. Enhance high-net-worth and cross-border wealth management services, expand product and advisory capacity, and deepen customer relationship management and service offerings.

E. Expand the international financial talent database and professional training system to meet the needs of diversified business development in overseas corporate banking, private banking, and consumer banking.

F. Strengthen financial position through ongoing balance sheet optimization and risk management, and implement internal control mechanism while maintaining proper balance between risk and profitability.

(8) Investments and financial products:

A. Established an online transaction platform and introduced automation tools to simplify trading procedures, improving transaction efficiency and stability.

B. Expand customer engagement momentum through cross-unit project collaboration and ongoing education and training.

C. Continue to refine product development and marketing strategies, and provide a comprehensive range of services covering both the liability side and the asset side to meet customer needs.

2. Long-term business development plan

(1) Consumer finance:

A. Continue to optimize the customer's digital channel personal loan service process based on a customer-centric business philosophy to create a high-quality customer experience across all channels.

B. Make good use of group resources, integrate marketing resources and sales channels, and leverage business synergy in loan sales.

C. Adopt the optimal asset/liability structure for improved capital efficiency and profitability.

D. Actively expand the high-net-worth customer base and provide more diversified and customized products and services. With a robust and comprehensive asset allocation strategy at its core, we meet our clients' diverse needs in areas such as investment, asset growth, risk management, and estate planning. Deepen customer relations through value-added services and enhance the Bank's competitiveness in the high-end wealth management market.

E. Build a customer-centric wealth management service framework that connects product strategy, service channels, and digital platforms. Introduce more technology-enabled tools to provide holistic recommendations that balance performance and risk. Leveraging an expert team enhances the quality, accuracy, and professional depth of financial management services.

F. Designed a new wealth management transaction process that balances risk management and customer experience. Continue to optimize internal operating procedures and risk control mechanisms, and improve the efficiency, safety, and transparency of wealth management business operations.

(2) Corporate finance:

Adhere to the corporate sustainable development policy and provide green finance services by enforcing ESG principles; enhance operating synergy through system software and hardware construction, big data collection, diverse scenario applications, process optimization, and strengthening of sales channels; adopt a flat and lean management structure to achieve corporate banking medium and long-term organizational goals.

(3) Trust:

Respond to social trends, and continue to establish comprehensive trust platform, in order to satisfy various demands of the general public.

(4) Credit card:

A. Use a multi-dimensional perspective to measure merchant value, and expand penetration of the Group's businesses by deepening the operation of strategic merchants and integrating cross-industry resources to create a sustainable merchant operating model.

B. In the future, the Bank will continue to integrate the strengths of the CUBE platform, Tree Points redemption, and business resources to explore reciprocal merchant cooperation models, leverage data empowerment to gain real-time insights into the needs of different customer segments, and promote new business models or cooperation benefits to attract potential customer segments and strengthen customer management, ultimately maximizing the return on resource inputs.

C. Through group-wide operation of Tree Points, we have expanded points application and channel liquidity. In addition to accumulating or using points on Cathay Discounts, Cathay Buy Mall, and cross-industry partner channels, customers can also redeem points for any domestic or overseas consumption through digital channels, increasing customer incentive and scale for points accumulation. In the future, the Bank will focus on expanding the applications of Tree Points, comprehensively enhancing the customer experience, and building a robust ecosystem across the Group.

(5) Automatic Channel Business:

A. Merchant acquiring business: Understand merchant growth needs and build a comprehensive financial service mechanism.

B. Automated channels: Develop a robust financial service ecosystem featuring an innovative business model, and create the best service platform with the combination of internal and external resources to continue the spirit of the CUBE brand value.

(6) Digital banking:

Digital empowerment drives the continuous growth of the CUBE brand. The innovative spirit of the CUBE is practiced in more cross-product connections and experiential design to create an independent and diversified personal financial experience becoming a one-stop shop for financial products and as a financial stewardship for every customer.

(7) International Finance:

A. Under the vision of becoming a "The Best Financial Institution in Asia-Pacific," the Bank will expand its overseas operations, and leverage the advantages of its domestic and overseas branches and partner business locations to link the platforms of home and abroad, and align with bank-wide development trends.

B. Expand trade finance and cash management business in compliance with policies and regulations, increase customers' willingness to use the Bank's cross-border operating account, provide comprehensive financial services on demand, and help customers use capital effectively and achieve sustainable development.

C. Enhance high-net-worth customer services at the Hong Kong and Singapore Branches, target Chinese high-net-worth clients and their families' cross-border wealth, expand family office products, enhance advisory capacity, strengthen international partner integration, and upgrade the overall service value chain.

D. Strengthen the financial talent cultivation and development system and improve the Bank learning platform and on-the-job and professional training in response to the overseas development strategy aiming at becoming the best financial institution in the Asia-Pacific region.

E. Enforce risk management mechanisms and sustainable practices while pursuing service innovation and business growth.

(8) Investments and financial products:

A. Continue to accelerate financial digitalization and optimize processes, thereby improving transaction security and customer experience.

B. Provide diversified product consulting and design services to develop customer base with potential.

C. Actively expand overseas and combine localized professional services to help enterprises hedge risks and manage funds in the global market.

**■ Cathay Century Insurance Co., Ltd.**

1. Short-term business development plan

(1) Product strategies - Personal insurance:

A. The company will continue to optimize and promote analysis tools for vehicle insurance protection, diversify the sales functions (visualized protection diagram, with a sense of marketing materials), so that sales can be simpler and more professional, and continue to grow in 2025. The company will continue to focus on the six major components to drive the growth of new vehicle sales.

B. Inspect the coverage of personal health and injury products, focus on centralized business development, and strengthen the quality of insurance services to build products tailored to customer needs which complement the Group's product portfolio.

(2) Product strategies - Commercial insurance:

A. For commercial insurance, we continuously monitor market dynamics, strengthen emerging risk identification, and aim to enhance risk management and improve operational quality through appropriate reinsurance arrangements, while ensuring risk-based pricing and adequate premium rates, and implementing effective business controls.

B. Implement the end-to-end digitalization goal for commercial insurance with product intelligent assembly and real-time automatic quotation, to improve quotation timeliness, convenience, and administrative operation efficiency; at the same time, use technology-assisted decision-making to improve underwriting efficiency and quality, and leverage the synergy of digital transformation through the dual-track transformation of sales and underwriting.

(3) Distribution strategies - Physical channel:

A. Implement segmented management, targeted marketing, and risk-based development to deepen business promotion; and strengthen property and casualty insurance business promotion via customer segment list management and in accordance with Cathay Life's operational rhythm.

B. We deepen customer management by categorizing insurance services needed by customers based on service scenarios, expand our reach to potential customer segments through campaign marketing, and enhance the value of property and casualty (P&C) insurance services while boosting the core banking business.

C. Deepen insurance agency and customer relationships. Enhance partnerships through increased communication and frequency, strengthening cooperation. Expand both business and profit bases by properly diversifying risks in large operations and acquiring high-quality leads in the small and medium-sized business segment.

(4) Distribution strategies - Digital channel:

A. Focusing on the insurance needs of different customer groups, develop a differentiation strategy. Examples include a two-year optional insurance package for auto insurance. In response to the recovery of demand for overseas study and work holiday programs, we have launched featured products such as "seasonal limited travel insurance" and "overseas study and work holiday" insurance to satisfy customers' more diversified protection and service needs.

B. The Company is actively expanding its digital presence and reach through cooperation with cross-industry partners in e-commerce, ticketing platform and shared mobility.

2. Long-term business development plan

(1) Continue to adhere to value-oriented principles, increase efforts to drive continuous growth in group channels, and expand the customer and profit bases for quality individual product businesses, so as to achieve a win-win for P&C and life insurance and pursue growth beyond.

(2) Increase the driving force of group channels, with a focus on various business structures, and actively promote stable profit for small and medium-sized insurance broker businesses while prioritizing new business growth for long-term stable operation.

(3) The Company will stay informed of the operational status and technological trends of P&C insurance peers and the digital insurance market, focusing on member management, expanding the number of members, extending digital ecosystem management, and enhancing the competitiveness of digital channel development.

■ **Cathay Securities Corporation**

1. Short-term business development plan

(1) Acquire a massive number of new accounts under the digital business model and continue the optimization of digital service experience according to customer demands.

(2) Develop diversified products and services such as sub-brokerage, Offshore Securities Unit (OSU), securities lending business, unrestricted-purpose lending, discretionary investment, regular fixed-sum investment, and structured instruments to increase diversified income.

(3) Expand business to domestic and foreign institutional investors, provide integrated services of quality products, platform and activities to domestic and foreign investors to increase orders placed by institutional investors.

(4) Reinforce the company's image as a financial product underwriter and address customers' needs for diverse and distinctive products.

(5) Introduce AI applications to improve employee work efficiency and create a new customer service experience.

2. Long-term business development plan

(1) Jointly energize the digital ecosystem of the Group, expand the customer touchpoints and integrate resources for new customers.

(2) Commit to creating a culture of deposit shares, establish a long-term investment concept, and promote the development of financial inclusion.

(3) Construct a seamless platform for domestic and international investments powered by AI under a digital operating model.

(4) Continue to deepen the underwriting business and develop the professional investment banking business.

(5) Strengthen financial product development and partnership with channels for a complete platform of domestic and international financial products.

■ **Cathay Securities Investment Trust Co., Ltd.**

1. Short-term business development plan
   (1) Utilize available distribution channels and offer suitable funds based on customers' risk attribute and market trend.
   (2) Continue promotion of retirement financial management education, systematic investment plan and buying more at lower prices strategies in order to expand the customer group and deduction amount.
   (3) Improve the professional service for corporate customers, promote ETFs to corporate and individual customers, deepen the relationship with securities channels, and facilitate education and training and fund for a greater asset scale.
   (4) Enhance the sales of major products, secure high market share by high service frequency, and maintain the sales momentum.
   (5) Enhance the digital marketing platform and expand marketing reach, increasing exposure for FundRich Securities, Anue, Chailease Finance and How Securities. The Company will leverage instant communication channels for key investment information and combine them with in-person service to capture sales opportunities.
   (6) Promote discretionary investment-linked insurance products and grow partnership with mid-to-large banks for more sales at new channels.
   (7) Strive to participate in fund promotion activities held by custodian banks, expand the channels for the promotion of key funds, and break the barrier of promotion for non-custodial funds.
   (8) The securities dealers promote ETF at a regular saving plan basis, enhance investment seminars across retail channels, and combine digital marketing to increase trading volume and customer number.
   (9) Support the competent authority's promotion of regular savings plans to achieve financial inclusion, continue to introduce a variety of financial products and services, and actively promote social equity and achieve inclusive growth.
2. Long-term business development plan
   (1) Leverage group resources and Cathay's asset management platform and investment management team to deliver consistent long-term returns in line with customers' expectations and hence improve business performance.
   (2) Grow the relations with internal and external channels of the Group, integrate and utilize the edges of each subsidiary in customer development and cross-selling in order to the synergy of the Group.
   (3) Expand the customer base, strengthen business understanding of diverse customer needs, and further pair appropriate products to boost the purchasing power of high-quality clients.
   (4) Secure full fiduciary discretionary investment services to government funds and corporations.
   (5) Optimize the digital user interface for customers and take into account the experience of senior customers and general investors to improve customer service satisfaction.
   (6) Strengthen the professionality and capability in marketing and raise the finesse and accuracy of discretionary investment-linked insurance products.

(7) Promote the regular saving plan business and increase deductions, explore and grow partnerships, expand the size of AUM and share of the retirement fund market, and further seek opportunities overseas.
(8) Energize settlements in secondary market, cooperate with the TWSE to organize the trading competition, expand the trading locations, and increase the ETF market size and customer base by promoting ETF subscriptions to both institutional and individual investors.
(9) Through regular saving plan, we can help customers accumulate pension funds as soon as possible, or achieve mid- and long-term goals and desires, and organize financial wealth management promotion activities to implement the concept of universal finance.

■ **Cathay Venture Inc.**

1. Short-term business development plan
   (1) The company aims to establish relationship with customers and identify potential prospects at an early stage, and actively support investees with their growth by referring businesses from other investees and group customers. The company will also draw from the Group's exceptional financial service capabilities to assist investees in their financial and business competitiveness.
   (2) In addition to Taiwan, we also monitor the development of leading financial technology hubs and potential deal flow.
   (3) Leverage group resources and the venture capital subsidiary's network to search for and invest in potential investment targets in overseas regions.
   (4) Strength investment development and assessment team continuously, and work with top-performing VC/ PE funds on sharing investment prospects and overseas investment opportunities.
2. Long-term business development plan
   (1) Work alongside business partners (groups and companies) that the Company can form business alliance with on joint venture investments to the benefit of both parties. Actions will be taken to enhance investment assessment capabilities of the venture capital team, and thereby enabling the Company to acquire investment prospects from a broader number of sources.
   (2) Further explore opportunities in the United States and ASEAN countries and regions with strong Taiwanese business presence.
   (3) Strengthen investment teams in terms of research capacity and efficiency across different industries and regions.

## II. Cross-business & Cross-selling Benefits

Cathay Financial Holdings has been actively consolidating resources across subsidiaries to reduce operating costs, raise capital efficiency, and enhance cross-selling efforts. In doing so, subsidiaries are able to share resources with each other, while the Company substantially enhances customer satisfaction and maximizes shareholder value. Cathay Financial Holdings and subsidiaries regard cross-selling as an important performance indicator. Take 2025 results as an example, 21% of Cathay Life Insurance's first-year-premium was generated from the sale

of insurance products through Cathay United Bank. For credit card business, 9% of new cards issued by Cathay United Bank had come from applications submitted through Cathay Life Insurance. Moreover, Cathay Life Insurance and Cathay United Bank together contributed to 51% of Cathay Century Insurance's overall business for the period.

Cathay Financial Holdings will continuously lie in the business foundation of customer value and aim for seamless integration between channels and products to fulfill customers' personalized needs. In terms of product development, by observing and adopting changes in the financial industry and regulatory environment around the world, we develop and introduce suitable products to our customers. In terms of distribution, we strive to create a more gratifying one-stop shopping experience for our customers through integration of marketing information and optimization of service processes. Given the trend of financial service toward scenario patterns, the company will continue working with partners of different industries to explore third-party applications and develop everyday banking. By offering brand new service experience, we hope to tighten our long-term relationship with customers.

In summary, Cathay Financial Holdings will continuously base on customer orientation mindset to raise customer value by delivering the right product/service through the right channel at the right time depending on customer' needs and preferences. Through systematic and efficient cross-selling mechanisms, we expect to make better use of group resources and create higher synergy.

# III. Industry and Market Overview

## (I) Locations where products (services) are mainly sold (provided)

| Main financial products (services) | Regional base/office |
|---|---|
| Life Insurance (including life, endowment, health/medical, annuity, accident, group, etc.) | Taiwan, Mainland China and Vietnam |
| Banking (deposits, loans, credit cards, foreign exchange, trusts, etc.) | Taiwan Hong Kong, Mainland China, Singapore, Vietnam, Cambodia, Laos, Malaysia and Philippines, Myanmar |
| Non-Life Insurance (including motor insurance, fire, marine insurance, engineering insurance, health, accident insurance and new type insurance, etc.) | Taiwan and Vietnam |
| Securities (brokerage, proprietary trading, underwriting, financial instrument) | Taiwan, Hong Kong |
| Investment Trust and Advisory | Taiwan, Mainland China, Japan |

## (II) Future market supply and demand

### ■ Life Insurance

1. Supply
   Cathay Life continues to invest in resources, combining with its primary insurance business, it focuses on developing a wide range of financial products and innovative services. Not only did it actively transform its product structure, but it also promoted long-term premium payment and protection products. To improve asset-liability

matching, the proportion of foreign currency denominated insurance is expected to continue increasing, in order to avoid excessive fluctuations in profit and loss and net value, and to strengthen company profitability and financial soundness. In addition, Cathay Life integrates its business and service processes with digital tools in line with its customer-centric service philosophy. From needs analysis and application process to policy services, everything is comprehensively optimized to improve administrative and marketing efficiency and create a better customer experience.

2. Demand

   Taiwan has officially entered a super-aged society, and people's needs for financial security, health, and medical care are growing, leading to a shift from "post-event compensation" to "prevention" and long-term health management. Health awareness has increased since the pandemic, driving growth in protection-type products and health-related Business. In addition to the demand in the health sector, the market is also focused on the needs of different customer segments, such as wealth succession planning for high-net-worth individuals, as well as the medical gap and protection arising from demographic shifts. Cathay Life responds to these diverse needs by constantly adjusting its products and services to align with the characteristics and lifestyles of different groups, offering protection portfolios and wealth management solutions that better meet customers' needs.

3. Future prospects

   2026 marks the first year of implementation for the International Financial Reporting Standard 17 - Insurance Contracts (IFRS 17) and the new solvency indicator (ICS 2.0). Cathay Life will face the challenges of adapting to the new accounting system and the new generation solvency regime, and must continue to strengthen its capital structure and optimize its capital utilization efficiency. In addition, the government is actively promoting Taiwan's development into an Asian asset management center, which will deepen and broaden the capital market and create new opportunities for the life insurance industry in areas such as asset allocation, overseas investment, and wealth management. Cathay Life will make good use of this trend to expand its diversified investment portfolio, strengthen its asset management capability, enhance its international financial competitiveness, and promote the overall industrial development of Taiwan.

**■ Banking**

1. Supply

   (1) Cathay United Bank integrates digital and physical resources and offers customers comprehensive investment product suggestions based on their preferences and wealth management features. The Bank also improves customer convenience while progressively enhancing the pre-investment, in-investment, and post-investment services of the digital platform.

   (2) The low profitability becomes a new normal in the financial sector due to competition and high product similarity, and it has become harder to maintain a certain level of profitability. Therefore, providing customer-oriented professional services is set to be the primary business strategy of Cathay United Bank.

2. Demand

(1) Cathay United Bank has been observing the feedback from its high net worth customers, who believe that the key to wealth management service value lies in providing customers with objective allocation adjustment suggestions such as conversion and stop-loss. Cathay United Bank has invested considerable resources in recent years to enhance asset allocation consulting capabilities and related system construction, in order to improve wealth management services to a higher level and satisfy customers' diversified financial needs.

(2) Although the central bank controls the housing market, the overall consumer banking market is still supported by customer demand for self-occupation and long-term property preservation. The personal loan business is expected to grow steadily.

3. Future prospects

In response to the international political and economic changes and the business opportunities and risk management transformation brought by climate change, Cathay United Bank will utilize its core competitiveness to become a leading "regional bank." With the "customer-centric" and One Bank philosophy, the Company will develop diversified services, deploy resources on a macro level, and build innovative business models to achieve the vision of "Asia Pacific Deployment and Challenge the Peak".

**■ Non-life insurance**

1. Supply

(1) Cathay Century Insurance upholds its people-oriented philosophy and two functional engines: "damage prevention" and "insurance protection." We proactively address Corporate Social Responsibility Issues such as environment, society, campus, and corporate governance. Meanwhile, we continue to optimize our digital services and actively explore cross-industry collaboration opportunities. We have also extended our insurance services to daily life scenarios, providing innovative, diversified, convenient, and tailored insurance products and services. Our goal is to ensure that customers can feel the thoughtfulness and value of Cathay Century Insurance at every service touchpoint.

(2) Cathay Century Insurance is committed to promoting preventive measures and, in line with the evolution of digital technology, actively promotes innovative and diversified damage prevention services. Through activities such as "Campus Traffic Accident Risk Map," "Zero Accident Institute," "Accident-free Series (Campus, Riders, Bicycles and Community)" and "Micro Care Project," it aims to reduce the frequency of accidents and risks, continue to implement the vision of all-age loss prevention, and fulfill its social responsibility.

(3) Cathay Century Insurance promotes comprehensive loss prevention. Through "TRM Natural Disaster Risk Assessment," "SIMULEX Personnel Evacuation Simulation," and "Electrical Equipment Inspection," it provides corporate clients with professional risk assessment and plant risk improvement services to

protect their assets. It also actively helps corporate clients lower the frequency of accidents and achieves a win-win goal for both parties to the insurance contract.

2. Demand

Demand for travel protection products has remained strong as domestic travel continues to be popular; demand for commercial insurance business has also benefited from government policies promoting the “Five Pillar Industries” and the “2050 Net-Zero Emissions Pathway,” driving the energy transition and increasing demand for commercial fire insurance and engineering insurance. The new business opportunities derived from the new technologies such as electric vehicles and AI are also bringing new business opportunities to the property insurance market.

3. Future prospects

Looking ahead to 2026, as the impact of tariff issues on the new car sales market decreases, and with the government successively announcing the extension of the NT$50,000 commodity tax reduction for old-for-new car replacement and the NT$50,000 commodity tax reduction for passenger cars in the second half of 2025, along with the continued booming development of the sales market driven by the new energy vehicle trend, the growth momentum of the auto insurance market is expected to return to previous levels. Meanwhile, the Central Government’s Five Pillar Industries Promotion Program (The 2026 budget was NT$34.2 billion) actively promotes semiconductors, artificial intelligence, defense industry, security control, and next-generation communications, and the investment capital injection driven by Taiwanese business repatriation is expected to continue to generate huge demand for commercial insurance business. In addition, core public infrastructure industries such as 5G, information security, precision health, and the “2050 Net-Zero Emissions Pathway” and other net-zero transition policies are also expected to drive the continued booming development of these industries. Lastly, the digitalization of the P&C insurance industry is accelerating with the steady growth of the online insurance market scale and the continuous optimization of insurance coverage and claims settlement through AI artificial intelligence applications. In sum, the Taiwan P&C insurance market is expected to maintain steady growth momentum driven by a stable economic environment and multiple favorable factors.

■ **Securities Business**

1. Supply

Benefited from slowing inflation, as countries enter an interest rate cutting cycle, and with AI-related applications accelerating into commercialization. Despite ongoing geopolitical uncertainty, the global capital market is still expected to deliver decent IPO performance in 2025. The Taiwan stock primary market also grew simultaneously. The number of IPOs increased by 13% and the fundraising amount increased by 92% throughout the year, reaching a new high in nearly 10 years. Under the policy guidance of the Asia asset management center, Taiwan’s capital market will continue to flourish.

2. Demand

Amid heightened uncertainty surrounding tariff and trade policies, the U.S. economy still performed better than expected in 2025, and the S&P 500 Index closed at 6,846 points. Taiwan Weighted Stock Index reached 28,964 points, and the average daily trading volume of listed and OTC stocks in Taiwan reached NT$530.9 billion, both hitting record highs. Cathay Securities will continue to innovate its digital services and help customers seize investment opportunities.

3. Future prospects

Cathay Securities' successful digital transformation has earned investor recognition, fully embodying its commitment to inclusive finance. Effective integration of group resources to provide customers with a comprehensive digital experience is our core value. In the future, we will explore the unlimited possibilities of AI applications, guided by customer needs, and strive to be investors' top-choice AI brokerage.

**■ Investment Trust**

1. Supply

Cathay SITE has been deeply rooted in Taiwan for over 25 years and is a leading brand among Taiwan's asset management companies. As of 2025, it has received 264 awards in recognition of its fund performance, research team, asset management capabilities, and risk management practices. This outstanding performance has been consistently acknowledged by professional institutions both domestically and internationally, reflecting Cathay Securities Investment Trust's dedication to continuous innovation and R&D. Owing to the contribution of a professional and experienced team, Cathay Securities Investment Trust has been bringing creative energy to what many would consider a matured industry, to the satisfaction of institutional and individual investors alike.

2. Demand

Cathay SITE will continue to develop active and passive ETF product lines as ETFs remain the primary driver of growth in the asset management industry. Coupled with the government's ongoing liberalization of related businesses, the company will simultaneously deepen and expand its diverse offerings, including mutual funds and discretionary asset management. Cathay SITE will actively research and develop products aligned with market trends and customer needs, such as those focused on trend industries, sustainability issues, high dividend characteristics, or targets with growth potential, providing a wider range of investment options for retail investors, high-net-worth customers, and institutional investors. In response to the needs of retirement planning for older adults, the Company will continue to organize retirement planning seminars in order to help investors establish retirement planning as early as possible and to start to reserve for retirement as soon as possible.

3. Future prospects

In the face of the increasingly competitive ETF market, Cathay SITE will fully integrate group resources, leverage financial holding cross-channel synergy, actively develop Asset Management Business, and optimize the subscription experience of

ETFs and mutual funds for both institutional and retail investors in order to expand its market share. It will also strengthen retirement financial education by refining its simulation platform and online and offline activities to provide comprehensive solutions and enhance investor stickiness. Use FinTech to develop simple and youthful digital services to address customer pain points and enhance satisfaction. In 2025, the official website will launch a popular ETF section and a new "Dollar-Cost Averaging U Plan" website, combined with return calculations, to provide a more convenient investment experience. Cathay SITE is committed to staying at the forefront of the market and precisely capturing every investment opportunity through the development of "full shelf" asset management products. Cathay SITE will leverage its full range of product advantages to continue leading the industry, achieve new peaks in Asset Management Business, and expand its management scale.

**(III) The Business Objectives of Cathay Financial Holdings**

The Company will continue to pursue its sustainable management philosophy of creating maximum value for shareholders, customers, and employees. Guided by a strategic focus on "technology-driven and value sustainability," and upholding the core values of "integrity, accountability, and innovation," we will strengthen resilient operations and optimize our asset structure to steadily advance our vision of becoming the "Best Financial Institution in Asia Pacific." Based on its strong foundation in insurance and banking, the Company will actively develop its asset management business as its next growth engine. It will also enhance market competitiveness through regionalized operations and digitalization, building a profit structure that supports long-term growth. The Company's future operational targets are as follows:

1. **Expand the asset management business territory and enhance profitability and business structure resilience:** Integrate the Group's investment research, product development, and channel expansion capabilities to expand the "full product shelf" and diversified investment solutions, responding to client global asset allocation and wealth management needs. Simultaneously, introduce international asset management expertise through strategic cooperation and, in line with policy direction, strengthen collaboration with channel partners to promote the depth and breadth of the Taiwan asset management market. This will meet various financial service needs of customers at different life stages and in changing financial markets, driving growth in the group's non-interest income, such as service fees and management fees, and further perfecting the "insurance + banking + asset management" three-engine layout.
2. **Deepen operations in ASEAN and Greater China and strengthen cross-border financial services:** Leverage existing strongholds in Vietnam, Singapore, and Mainland China to provide digital financial services, link regional capital flow and trade flow, and expand local customer penetration while increasing overseas profit contribution. Continue to increase overseas resource deployment to address supply chain shifts and enterprise globalization operational needs, and provide "one-stop, seamless" cross-border solutions covering capital management, trade finance, and hedging, becoming the core financial partner for Taiwanese businessmen and multinational corporations expanding into the Asia Pacific market.

**3. Promoting diverse intelligent applications and upgrading the FinTech experience:** By combining digital, data, and technology foundations with cross-organizational collaboration, the Company promotes AI innovation, strengthens internal process efficiency and governance capabilities, improves customer experience with intelligent services, and builds a customer-centric financial service ecosystem while implementing the "Cathay as a Service (CaaS)" concept. The Company integrates banking, insurance, and securities service scenarios through the CUBE App, and connects health, travel, and e-commerce cross-industry scenarios with CUBE Rewards so that financial services can be naturally integrated into customers' daily lives. By combining innovative applications such as FitBack Health Bar, the Company strengthens "proactive prevention" and risk protection awareness, improves customer stickiness, and increases service value. In the future, the Company will continue to listen to market demands, continue to innovate with digital empowerment, and create new competitive business models.

## (IV) Future threats and opportunities

### ■ Life Insurance

1. Opportunities

(1) **Market-wise:** Taiwan has officially entered a super-aged society, and public demand for health management, medical care, and retirement financial planning continues to rise. The market is increasingly shifting from a "post-event compensation" model to a focus on "prevention," driving growth in protection products and health-related businesses. Cathay Life will continue to integrate digital platforms, products, and the mechanisms and care provided by its agents to enhance insurance value, develop innovative products, meet diverse market needs, and enhance customer experience.

(2) **Policy-wise:** The Financial Supervisory Commission is promoting six core financial policies, including strengthening capital resilience, promoting financial market development, accelerating financial and technological innovation, and enhancing industrial competitiveness. Meanwhile, the government aims to establish Taiwan as an Asian asset management center by pursuing the internationalization of financial markets through regulatory adjustment and the launch of the Kaohsiung Special Zone. Under this policy environment, Cathay Life will continue to promote product structure transformation, strengthen capital and risk management, and grasp the market deepening and investment opportunities brought by the asset management center to improve operational efficiency and enhance the company's long-term competitiveness.

(3) **Customer structure:** The growing aging population, the asset succession needs of high-net-worth individuals, and increasing attention to the medical gap and protection needs resulting from demographic structure change are driving more distinct segmentation in the market demand structure. This development enables Cathay Life to promote more precise product designs and service models through customer segmentation and increase customer penetration and long-term operational value.

(4) **Technology and digital aspects:** The rapid development of financial technology and deepening AI applications provide opportunities for efficiency improvements and service optimization in marketing, underwriting, customer

service, and risk management processes. As ecosystem connectivity, ultra-personalized operations, and data governance mechanisms mature, the market demand for real-time, convenient, and personalized financial services continues to rise. Cathay Life can enhance its operational efficiency and customer experience by strengthening the application of big data, AI, and digital platforms, and improve service depth via digital capabilities to strengthen its competitiveness in the market.

2. Threats

(1) The rise of US protectionism and ongoing geopolitical risks intensify volatility in the global economy and financial markets. Limited opportunities to improve investment returns and interest rate spreads pose a challenge to life insurers' asset allocation and operational stability. Cathay Life will strengthen its asset allocation strategy, enhance hedging effectiveness, and closely monitor changes in international markets to reduce the impact of external uncertainties on its financial performance.

(2) The rapid development of financial technology is driving increasing customer expectations for digital services. Companies need to continue investing resources in adopting AI, data platforms, and automation technology to maintain their competitive edge. However, the introduction of new technologies also brings information security threats and system resilience challenges, increasing technology investment costs and business risks. Cathay Life will continue to strengthen information security protection, improve data governance and upgrade digital infrastructure to ensure customer data security.

(3) After the formal integration of the two major New International Standards, IFRS17 and ICS, the life insurance industry's Financial Reporting Performance and Capital Requirements have undergone significant changes, with intensified Financial Report P&L Volatility and increased Administrative Operating Costs for compliance. After the standards take effect, ensuring compliance in product design, financial actuarial, underwriting and claims, and channel communication will require significant resources and put pressure on business operations. Cathay Life Insurance will continue to actively adjust its product structure, optimize capital allocation, and strengthen internal control and risk management to ensure compliance operations and financial soundness.

■ **Banking**

1. Opportunities

(1) Cathay United Bank has the advantage of access to the resources of Cathay Group, and it capitalizes on internal and external professional market analyses and a wide range of financial product resources of the Group to provide new wealth management products and investment guidelines. In addition, Cathay United Bank is the exclusive distribution bank for the insurance policies of Cathay Life and Cathay Century Insurance, resulting in a faster speed in product design and adjustment than its industry peers, while the insurance sales team of the holding company can take over and provide suggestions for customer queries, thereby forming a competitive financial holding platform.

(2) The Company will continue to develop customized products for high net worth customers to satisfy customer needs for stable dividends and long-term asset

appreciation, while providing comprehensive financial services such as investment allocation and family inheritance planning for customers with the expert team. With the advantage of the comprehensive branch of Cathay United Bank, the Bank serves customers through a combination of physical and digital channels, while optimizing the loan service flow chart to improve the experience of customers and Cathay United Bank.

(3) CUBE credit card is the largest credit card in the market in terms of card issuance volume. Its customer base is well-acquainted with the on-demand payment model and the diversified applications of the CUBE App. This facilitates the Cathay Group's integration of products and services from its life insurance, securities, property insurance, and investment trust subsidiaries. Leveraging the CUBE platform advantage, the Group aims to deepen the bank-customer relationship, expand diversified financial service opportunities, and develop innovative cross-industry alliance cooperation models. By integrating the life scenarios of strategic partners, the Company effectively promotes financial services in managing customer values. For a long time, Cathay United Bank has focused on customers and providing good services and experiences. It is concerned about maintaining good relationships with customers and growing customer loyalty, and has been paying more attention to the relationship between the bank and customers. In terms of credit card services, the Bank will continue to focus on "in-depth" relationship management, and use credit cards as the starting point to link digital cross-selling and Tree Points. The Bank will also increase the adhesion of the platform through the brand ecological circle co-venture strategy to create a comprehensive digital financial service.

2. Threats

(1) Factors including global geopolitics, trade situation and domestic real estate market regulations have resulted in rapid changes in customer behavior and market demand. Going forward, the Bank will need to more accurately grasp customer needs, predict market trends, and flexibly adjust its strategies.

(2) Faced with intense market segmentation competition and aggressive moves by competitors, banks face limited profit margins. Simultaneously, wealth management and financial products are becoming increasingly homogenized, requiring more diversified and personalized services to enhance customer stickiness.

(3) As financial digitalization accelerates, cross-industry competition and cybersecurity requirements rise simultaneously. Banks must create a differentiated digital experience that ensures information security and meets regulatory requirements while seeking revenue opportunities in changing market interest rates and the global investment environment.

**■ Non-life insurance**

1. Opportunities

(1) Cathay Century Insurance has abundant support from Cathay Group including a strong brand image, nationwide network, and extensive sales force. It has the advantage of leveraging the Group's highly coordinated marketing efforts, asset management initiatives, and needs analyses to great effect.

(2) In recent years, Cathay Century Insurance has actively promoted digital transformation. Through digital channels for insurance sales and service process optimization, it has enhanced the momentum of new personal insurance business and the attachment rate of quality products. It has also strengthened the expansion of its new customer base and existing member management, advocating for continuous optimization of customer experience and overall service quality.

(3) As policies supporting the green energy transition in the energy industry continue to evolve, mature technologies (offshore wind power, solar photovoltaics, etc.) and new energy technologies (geothermal, ocean energy) will see continued investment, unlocking significant market potential for property and casualty insurance; concurrently, digital channels will continue to expand in scale thanks to comprehensive improvements in the online insurance application service process and customer experience.

2. Threats

Global extreme climate events are occurring frequently, and the increasing magnitude of natural catastrophe losses is putting greater operational pressure on domestic property and casualty insurers. While tariff issues have become clearer, the recovery of new car sales remains uncertain and will continue to affect the growth momentum of the auto insurance market in the short term.

**■ Securities Business**

1. Opportunities

(1) As a pioneer in digital services, Cathay Securities closely follows FinTech trends and actively promotes inclusive finance value by expanding its platform product scope and satisfying diverse customer needs with digital technologies.

(2) Cathay Securities has maintained a leading position in the sub-brokerage market for ten consecutive years, consistently holding the highest market share. In the future, the Company will continue to expand its product professional service team, optimize the cross-border trading experience, and efficiently meet customer' needs for overseas securities products and asset allocation.

(3) Cathay Securities will combine the resources of various group subsidiaries to provide customers with a seamless range of financial services through digital empowerment and virtual-real integration. This will increase customer stickiness and contributions while fully demonstrating cross-selling synergy.

2. Threats

(1) Global geopolitics and uncertainties in tariff and trade increase market volatility and put securities firms' risk management and operational resilience to the extreme test.

(2) Industry boundaries are becoming increasingly blurred. Tech giants and emerging virtual asset platforms accelerate their penetration into the financial ecosystem with their big data advantage and reconstruct business models.

(3) The actual internalization of AI into business models and customer service presents both opportunities and risks. Competition for key talent across industries has significantly driven up recruitment and retention costs. The

vigorous development of AI technology applications also brings negative cybersecurity threats and fraud risks.

■ **Investment Trust**

1. Opportunities:
   (1) The Taiwan stock market reached a new high in 2025, with the weighted index rising sharply by 25.7% throughout the year, demonstrating strong bullish momentum. According to the statistics of the Taiwan Stock Exchange, the total number of accounts for Taiwanese stocks reached 13.76 million by the end of 2025, an increase of over 550,000 compared to the previous year. Several Taiwanese equity funds under Cathay SITE have delivered exceptional performance, exceeding market return. This strong performance has boosted investor confidence and buying sentiment, providing a solid foundation for business expansion.
   (2) Cathay SITE has a long-standing presence in Taiwan and enjoys strong brand trust among the public. It leads other financial brands and is a top choice for Taiwanese people's asset allocation. Cathay Life, Cathay Bank, and Cathay Securities are subsidiaries of Cathay Financial Holdings. Leveraging these extensive resources and cross-channel collaboration, the Group possesses advantages over peer asset management companies and will be better positioned to precisely meet the needs of diverse customer segments, working together to drive Asset Management Business and achieve financial holding synergy for continuous AUM growth.
   (3) As of 2025, Cathay SITE manages as many as 15 ETFs and mutual funds with assets under management exceeding NT$10 billion, demonstrating a strong scale advantage and excellent market liquidity. Under the market trend of "the bigger, the better", a leading product scale effectively attracts corporate clients and large-sum investors who prioritize transaction efficiency and strict risk control, thereby consolidating its market leading brand position.
2. Threats:
   (1) As investors increasingly rely on digital wealth management platforms, the costs of system optimization and information security are rising. Faced with cyber threats and technological iteration, more resources must be devoted to building a safer digital investment environment to ensure uninterrupted service and data security.
   (2) The market competition has become fierce, and the difficulty of ETF product development and market-making costs are rising. How to attract foreign institutional investors to purchase newly issued products while maintaining the speed of new product development and optimizing existing products, and seeking differentiated advantages in a competitive market is one of the difficulties to be overcome in business operations.
   (3) The regulatory environment in Taiwan's investment trust industry is relatively strict and cumbersome. Under the high standards of compliance and risk control, domestic investment trusts face greater challenges in attracting and retaining high-quality fund managers. In addition, Taiwan's asset management-related legal system is currently fragmented across the Securities Investment Trust and

Consulting Act, the Trust Enterprise Act, and the Insurance Act. Compared to those in foreign countries, it is more complex and lacks a holistic approach, which restricts businesses in terms of competitiveness and innovative operations.

# IV. Employee Profile

## ■ Cathay Financial Holding Co., Ltd.

1. Employee profile (population, years of service, age and highest educational attainment) for the last two years and before the printing date of the Report.

| Year | | 2024 | 2025 | As of March 30, 2026 |
|---|---|---|---|---|
| Employees | Managers | 96 | 106 | 112 |
| | General Staff | 648 | 696 | 647 |
| | Total | 744 | 802 | 759 |
| Avg. Age | | 35.43 | 34.88 | 36.99 |
| Average years of services | | 6.20 | 6.17 | 6.48 |
| Education | Doctorate | 0.94% | 0.62% | 0.66% |
| | Master | 58.74% | 59.10% | 58.50% |
| | Bachelor | 40.05% | 40.02% | 40.58% |
| | High School | 0.13% | 0.12% | 0.13% |
| | Below High School | 0.13% | 0.12% | 0.13% |
| Professional Certifications or Qualifications Received by Employees | | See the chart below. | | |

2. Certifications and Qualifications Received by Employees

| Certifications and Qualifications | Exam Administrator | Number of personnel |
|---|---|---|
| Chartered Financial Analyst (CFA) | CFA Institute (AIMR) | 1 |
| Financial Risk Manager (FRM) | GARP | 1 |
| Certified Public Accountant | The Examination Yuan of R.O.C. | 3 |
| Taiwan Bar Exam | Legal Affairs Dept | 2 |
| Certified Anti-Money Laundering Specialist (CAMS) | Association of Certified Anti-Money Laundering Specialists (ACAMS) | 1 |
| Associate of the Society of Actuaries (ASA) | Society of Actuaries | 3 |
| Fellow of the Society of Actuaries (FSA) | Society of Actuaries | 9 |
| Certified Information Security Manager, CISM | Information Systems Audit and Control Association, ISACA | 2 |
| Certified Information System Security Professional (CISSP) | International Information Systems Security Certification Consortium, Inc. (ISC2) | 2 |
| ISO 27001 Information Security Management System Lead Auditor Professional Certification | International Register of Certificated Auditors, IRCA | 5 |
| ISO 27701 Privacy Information Management System Lead Auditor | British Standards Institute ((BSI)) | 2 |
| Associate of the Actuarial Institute of the Republic of China | The Actuarial Institute of the R.O.C. | 1 |
| Compliance officer qualification certificate | Taiwan Academy of Banking and Finance (TABF) | 4 |
| Proficiency test for digital finance knowledge | Taiwan Academy of Banking and Finance (TABF) | 4 |

| Certifications and Qualifications | Exam Administrator | Number of personnel |
|---|---|---|
| Project Management Professional (PMP) | International Project Management Association (IPMA) | 20 |
| International Information Security Manager | International Information Systems Security Certification Consortium, Inc. (ISC2) | 1 |
| Certified Information Systems Auditor | Information Systems Audit and Control Association, ISACA | 1 |
| Claim Adjuster for Life Insurance Qualification | Life Insurance Management Institute of the R.O.C. | 5 |
| Qualifications of Insurance Assessor for Life Insurance | Life Insurance Management Institute of the R.O.C. | 6 |
| Administrators of Life Insurance Management, R.O.C. | Life Insurance Management Institute of the R.O.C. | 11 |
| Fellow of Life Management Institute (FLMI) certification | Life Office Management Association (LOMA) | 13 |
| Certified Internal Auditors (CIA) | Institute of Internal Auditors (IIA) | 3 |
| Chartered Financial Analyst (CFA) | Association for Investment Management and Research (AIMR) | 1 |
| Project Management Professional (PMP) | Project Management Institute | 14 |
| Professional Scrum Master(PSM) | Scrum.org. | 9 |
| A member of Royal Institution of Chartered Surveyors (RICS) | RICS | 2 |
| SAS Basic Programming Designer | SAS | 1 |
| Qualification Exam for Stock Affair Specialist | Securities and Futures Institute | 2 |
| Qualification Exam for Personal Insurance Representative | The Life Insurance Association of the R.O.C. | 115 |
| Qualification Exam for Non-Investment Foreign Currency Insurance Products | The Life Insurance Association of the R.O.C. | 22 |
| Test for Internal Control and Internal Audit of Banks (General Finance) | Taiwan Academy of Banking and Finance (TABF) | 36 |
| Test for Internal Control and Internal Audit of Banks (Consumer finance) | Taiwan Academy of Banking and Finance (TABF) | 26 |
| Securities investment analyst | Securities Investment Trust & Consulting Association of The R.O.C (SITCA) | 7 |
| Certified Financial Planner (CFP) | Financial Planning Association of Taiwan (FPAT) | 2 |

3. Continuing Professional Training Received by Employees

| Item | Number of employees trained |
|---|---|
| General Management | 339 person-times |
| Professional Courses | 28,544 person-times |
| Auditor Continuing Training | 18 person-times |
| 2025 Total Training Expense | NTD 17,674,723 |

■ **Cathay Life Insurance Co., Ltd.**

1. Employee profile (population, years of service, age and highest educational attainment) for the last two years and before the printing date of the Report.

| Year | | 2024 | 2025 | As of March 30, 2026 |
|---|---|---|---|---|
| Employees | Back-Office Personnel | 4,956 | 5,030 | 4,969 |
| | Front-Office Personnel | 24,153 | 24,088 | 24,100 |
| | Total | 29,109 | 29,118 | 29,069 |
| Avg. Age | | 45.41 | 46.17 | 46.33 |
| Average years of services | | 13.15 | 12.61 | 12.57 |
| Education | Doctorate | 0.05% | 0.06% | 0.06% |
| | Master | 9.29% | 9.33% | 9.30% |
| | Bachelor | 55.76% | 56.36% | 56.44% |
| | High School | 32.94% | 32.43% | 32.41% |
| | Below High School | 1.96% | 1.82% | 1.79% |
| Professional Certifications or Qualifications Received by Employees | | See the chart below. | | |

2. Certifications and Qualifications Received by Employees

| Certifications and Qualifications | Exam Administrator | Number of personnel |
|---|---|---|
| Qualification Exam for Securities Investment Analyst | Securities and Futures Institute | 46 |
| Qualification Exam for Securities Specialist | Securities and Futures Institute | 164 |
| Qualification Exam for Senior Securities Specialist | Securities and Futures Institute | 127 |
| Qualification Exam for Futures Specialist | Securities and Futures Institute | 136 |
| Futures Trading Analyst | Securities and Futures Institute | 1 |
| Qualification Exam for Securities Investment Trust and Consulting Professional | Securities and Futures Institute | 163 |
| Qualification Exam for Securities Investment Trust and Consulting Regulations | Securities and Futures Institute | 4,925 |
| Qualification Exam for Stock Affair Specialist | Securities and Futures Institute | 6 |
| Professional Capacity of Bonds Specialist | Securities and Futures Institute | 7 |
| Sales Personnel of Futures Trust Fund Distributor | Securities and Futures Institute | 909 |
| Basic exam for Corporate Internal Control | Securities and Futures Institute | 30 |
| Proficiency Test for Asset Securitization | Securities and Futures Institute | 6 |
| Proficiency Test for Financial Planning Personnel | Taiwan Academy of Banking and Finance (TABF) | 779 |
| Basic Proficiency Test for Junior Credit Personnel | Taiwan Academy of Banking and Finance (TABF) | 89 |
| Proficiency Test for Advanced Operation Personnel | Taiwan Academy of Banking and Finance (TABF) | 1 |

| Certifications and Qualifications | Exam Administrator | Number of personnel |
|---|---|---|
| Professional Competency Test on Trust Collateral Appraisal of Financial Personnel | Taiwan Academy of Banking and Finance (TABF) | 18 |
| Professional Competency Test on Risk Management of Financial Personnel | Taiwan Academy of Banking and Finance (TABF) | 1 |
| Basic Proficiency Test for Foreign Exchange Personnel | Taiwan Academy of Banking and Finance (TABF) | 18 |
| Qualification Test for Sales Personnel of Structured Products | Taiwan Academy of Banking and Finance (TABF) | 38 |
| Test for Internal Control and Internal Audit of Banks | Taiwan Academy of Banking and Finance (TABF) | 552 |
| Qualification Exam for Personal Insurance Representative | The Life Insurance Association of the R.O.C. | 19,696 |
| Qualification Exam for Non-Investment Foreign Currency Insurance Products | The Life Insurance Association of the R.O.C. | 21,815 |
| Insurance Assessor for Life Insurance | Life Insurance Management Institute of the R.O.C. | 935 |
| Claim Adjuster for Life Insurance | Life Insurance Management Institute of the R.O.C. | 948 |
| Qualification Exam for Non-Life Insurance Representative | The Non-Life Insurance Association of the R.O.C. | 7,051 |
| Proficiency Test for Trust Operations Personnel | Trust Association of R.O.C. | 3,970 |
| Qualification Exam for Bill Finance Specialists | R.O.C. Bills Finance Association | 2 |
| Qualification Exam for Investment-orientated Insurance Product Representative | Insurance Institute of the Republic of China | 16,834 |
| Insured service certification - life insurance | Insurance Institute of the Republic of China | 1,552 |
| Insured service certification - property insurance | Insurance Institute of the Republic of China | 2 |
| Certified Public Accountant | The Examination Yuan of R.O.C. | 12 |
| Architect | The Examination Yuan of R.O.C. | 4 |
| Real Estate Appraiser | The Examination Yuan of R.O.C. | 7 |
| Taiwan Bar Exam | The Examination Yuan of R.O.C. | 12 |
| Scrivener | The Examination Yuan of R.O.C. | 2 |
| Life Office Management | Life Office Management Association (LOMA) | 118 |
| USA Chartered Financial Analyst (CFA) | CFA Institute | 19 |
| USA Financial Risk Manager (FRM) | GARP | 12 |
| The Associate, Life and Health Claims (ALHC) | International Claim Association | 11 |
| ALU | Life Office Management Association (LOMA) | 1 |
| Fellow of The Institute of Actuaries of Japan | The Institute of Actuaries of Japan | 1 |
| Fellow of the Society of Actuaries | Society of Actuaries | 3 |
| Associate of the Society of Actuaries | Society of Actuaries | 33 |
| Administration Personnel for Life Insurance | Life Insurance Management Institute of the R.O.C. | 69 |

| Certifications and Qualifications | Exam Administrator | Number of personnel |
|---|---|---|
| Fellow of The Actuarial Institute of R.O.C. | The Actuarial Institute of the R.O.C. | 5 |
| Associate of The Actuarial Institute of R.O.C. | The Actuarial Institute of the R.O.C. | 22 |
| Certified Internal Auditors (CIA) | Institute of Internal Auditors (IIA) | 13 |
| Certified Information Systems Auditor (CISA) | International Computer Auditing Education Association (ISACA) | 3 |
| Certified Financial Planner (CFP) | Financial Planning Association of Taiwan (FPAT) | 485 |
| A member of Royal Institution of Chartered Surveyors (RICS) | RICS | 14 |
| Project Management Professional (PMP) | Project management institute | 42 |
| SAS Basic Programming Designer | SAS Institute | 4 |
| SAS Certified Advanced Programmer | SAS Institute | 1 |
| Certified Commercial Investment Member (CCIM) | CCIM INSTITUTE | 2 |
| Oracle Certified Professional, Java EE 5 Web Component Developer(OCPJWCD) | ORACLE | 66 |
| Certified Information System Security Professional (ISC)2(CISSP) | CISCO | 1 |
| IBM Certified System Administrator –AIX6.1 series and above (CSA) | IBM | 11 |
| IBM Certified Application Developer–DB2 Universal Database V8.1 series and above (CAD) | IBM | 3 |
| IBM Certified Advanced Database Administrator –DB2 Universal Database V8.1 series and above for Linux, Unix and Windows (CADA) | IBM | 2 |
| CompTIA Security+ information security certification program | Computing Technology Industry Association (CompTIA) | 1 |
| Professional Scrum Master (PSM) | Scrum.org | 205 |
| Certified Information Security Manager (CISM) | ISACA | 2 |
| Professional capacity test for debt collector | Taiwan Academy of Banking and Finance (TABF) | 13 |
| Associate in Reinsurance (ARA) | Life Office Management Association (LOMA) | 1 |
| Proficiency test for digital finance knowledge | Taiwan Academy of Banking and Finance (TABF) | 16 |
| AML and CTF Specialist Exam | Taiwan Academy of Banking and Finance (TABF) | 609 |
| PMI-ACP (Agile Certified Practitioner) | Scrum.org | 4 |
| Derivatives Sales Representative Qualification Examination | Taiwan Academy of Banking and Finance (TABF) | 11 |
| Urban renewal promoter for old and hazardous buildings | Chinese National Futures Association (CNFA) | 6 |

3. Continuing Professional Training Received by Employees

| Item | Number of employees trained |
|---|---|
| General Management | 58,340 person-times |
| Professional Courses | 675,693 person-times |
| Auditor Continuing Training | 772 person-times |
| 2025 Total Training Expense | NTD 651,986,408 |

**■ Cathay United Bank Co., Ltd.**

1. Employee profile (population, years of service, age and highest educational attainment) for the last two years and before the printing date of the Report.

| Year | | 2024 | 2025 | As of March 30, 2026 |
|---|---|---|---|---|
| Employees | Managers | 814 | 844 | 841 |
| | General Staff | 10,722 | 11,351 | 11,352 |
| | Total | 11,536 | 12195 | 12193 |
| Avg. Age | | 39.16 | 39.40 | 39.56 |
| Average years of services | | 9.99 | 9.84 | 9.95 |
| Education | Doctorate | 0.13% | 0.14% | 0.14% |
| | Master | 22.61% | 22.80% | 22.79% |
| | Bachelor | 74.07% | 73.96% | 73.93% |
| | High School | 3.16% | 3.08% | 3.12% |
| | Below High School | 0.03% | 0.02% | 0.02% |
| Professional Certifications or Qualifications Received by Employees | | See the chart below. | | |

Note: Includes domestic permanent personnel, marketing specialists and locally hired overseas employees, excluding directors, supervisors and consultants.

2. Certifications and Qualifications Received by Employees

| Certifications and Qualifications | Exam Administrator | Number of personnel |
|---|---|---|
| Proficiency Test for Financial Planning Personnel | Taiwan Academy of Banking and Finance \ The Life Insurance Association of the R.O.C. \ Insurance Institute of the Republic of China \ Others | 1,458 |
| Basic Proficiency Test for Junior Credit Personnel | Taiwan Academy of Banking and Finance \ The Life Insurance Association of the R.O.C. \ Taiwan Securities Association \ Securities and Futures Institute \ Others | 3,492 |
| Basic Proficiency Test for Bank Internal Controls | Taiwan Academy of Banking and Finance \ The Life Insurance Association of the R.O.C. \ Trust Association of R.O.C. \ Taiwan Securities Association \ Securities and Futures Institute \ Insurance Institute of the Republic of China \ Others | 7,335 |
| Basic Proficiency Test for Foreign Exchange Personnel | Taiwan Academy of Banking and Finance \ The Life Insurance Association of the R.O.C. \ Others | 3,236 |
| Qualification Exam for Personal Insurance Representative | The Life Insurance Association of the R.O.C. \ Trust Association of R.O.C. \ The Non-Life Insurance Association of the R.O.C \ Securities and Futures Institute \ Taiwan Academy of Banking and Finance \ Insurance Institute of the Republic of China \ Others | 6,556 |
| Qualification Exam for Non-Life Insurance Representative | The Life Insurance Association of the R.O.C. \ The Non-Life Insurance Association of the R.O.C. \ Taiwan Academy of Banking and Finance \ Insurance Institute of the Republic of China \ Others | 6,110 |
| Proficiency Test for Trust Operations Personnel | Taiwan Academy of Banking and Finance \ The Life Insurance Association of the R.O.C. \ Chinese National Futures Association (CNFA) \Trust Association of R.O.C. \ Taiwan Securities Association \ Securities Investment Trust & Consulting Association of The R.O.C \ Others | 6,696 |
| Qualification Exam for Investment-orientated Insurance Product Representative | Taiwan Academy of Banking and Finance \ The Life Insurance Association of the R.O.C \ The Non-Life Insurance Association of the R.O.C. \ Trust Association of R.O.C. \ Taiwan Securities Association \ Securities Investment Trust & Consulting Association of The R.O.C \ Insurance Institute of the Republic of China \ Others | 3,459 |
| Real Estate Appraiser | Ministry of the Interior (MOI) \ Others | 1 |
| Taiwan Bar Exam | Ministry of Justice \ Examination Yuan \ Others | 19 |
| Certified Public Accountant | Financial Supervisory Commission, Executive Yuan \ American Institute of Certified Public Accountants \ Ministry of | 14 |

| Certifications and Qualifications | Exam Administrator | Number of personnel |
|---|---|---|
| | Examination \ Others | |
| Certified Internal Auditors (CIA) | Institute of Internal Auditors (IIA) \ Others | 13 |
| Financial Risk Manager (FRM) | Operational Risk, Culture & Governance Community \ Others | 24 |
| USA Chartered Financial Analyst (CFA) | Association for Investment Management and Research (AIMR) \ Others | 31 |
| Certified Anti-Money Laundering Specialist (CAMS) | Association of Certified Anti-Money Laundering Specialists \ Others | 42 |
| Certified Financial Service Auditor (CFSA) | The Institute of Internal Auditors \ Others | 5 |
| Project Management Professional (PMP) | Project Management Institute \ Others | 77 |
| Certified Financial Planner (CFP) | Financial Planning Association of Taiwan (FPAT) \ Others | 297 |
| Certified Information Systems Auditor (CISA) | Information Systems Audit and Control Association (ISACA) \ Others | 4 |

3. Continuing Professional Training Received by Employees

| Item | Number of employees trained |
|---|---|
| General Management | 39,413 person-times |
| Professional Courses | 634,614 person-times |
| Auditor Continuing Training | 124 person-times |
| 2025 Total Training Expense | NTD 126,454,457 |

■ **Cathay Century Insurance Co., Ltd.**

1. Employee profile (population, years of service, age and highest educational attainment) for the last two years and before the printing date of the Report.

| Year | | 2024 | 2025 | As of March 30, 2026 |
|---|---|---|---|---|
| Employees | Back-Office Personnel | 1,974 | 1,964 | 1,956 |
| | Front-Office Personnel | 388 | 400 | 400 |
| | Total | 2,362 | 2,364 | 2,356 |
| Avg. Age | | 40.54 | 41.6 | 41.7 |
| Average years of services | | 11.08 | 12.2 | 12.4 |
| Education | Doctorate | 0.00% | 0.00% | 0.00% |
| | Master | 15.45% | 15.74% | 15.92% |
| | Bachelor | 77.78% | 76.52% | 76.57% |
| | High School | 6.64% | 7.57% | 7.47% |
| | Below High School | 0.13% | 0.17% | 0.04% |
| Professional Certifications or Qualifications Received by Employees | | See the chart below. | | |

2. Certifications and Qualifications Received by Employees

| Certifications and Qualifications | Exam Administrator | Number of personnel |
|---|---|---|
| Chartered Financial Analyst (CFA) | CFA Institute | 3 |

| Certifications and Qualifications | Exam Administrator | Number of personnel |
|---|---|---|
| Financial Risk Manager (FRM) | GARP | 1 |
| Investment-linked product exam | Insurance Institute of the Republic of China | 81 |
| Insured service certification - life insurance | Insurance Institute of the Republic of China | 2 |
| Insured service certification - property insurance | Insurance Institute of the Republic of China | 127 |
| Proficiency Test for Trust Operations Personnel | Trust Association of R.O.C. | 116 |
| Associate of The Actuarial Institute of R.O.C. | The Actuarial Institute of the R.O.C. | 4 P&C insurers + 2 life insurers |
| Fellow of The Actuarial Institute of R.O.C. | The Actuarial Institute of the R.O.C. | 9 P&C insurers +1 life insurers |
| Non-life actuaries of China | China Association of Actuaries | 0 |
| Associate actuary of casualty insurance in the US | Society of Actuaries | 6 |
| Associate actuary of life insurance in the US | Society of Actuaries | 4 |
| Fellow of Life Management Institute (FLMI) exam | Life Office Management Association (LOMA) | 3 |
| Project Management Professional (PMP) | Project management institute | 20 |
| Certified Anti-Money Laundering Specialist (CAMS) | Association of Certified Anti-Money Laundering Specialists (ACAMS) | 3 |
| Administration personnel for life assurance of R.O.C. | Life Insurance Management Institute of the R.O.C. | 1 |
| Insurance Assessor for Life Insurance | Life Insurance Management Institute of the R.O.C. | 35 |
| Claim Adjuster for Life Insurance | Life Insurance Management Institute of the R.O.C. | 30 |
| Non-life insurance underwriter/claims adjuster exam | The Non-Life Underwriters Society of The Republic of China | 221 |
| Chartered Property & Casualty Underwriters (CPCU) | CPCU Taiwan | 8 |
| Basic Proficiency Test for Foreign Exchange Personnel | Taiwan Academy of Banking and Finance (TABF) | 4 |
| Basic Proficiency Test for Junior Credit Personnel | Taiwan Academy of Banking and Finance (TABF) | 22 |
| Proficiency Test for Financial Planning Personnel | Taiwan Academy of Banking and Finance (TABF) | 32 |
| Qualification Test for Sales Personnel of Structured Products | Taiwan Academy of Banking and Finance (TABF) | 5 |
| Qualification Exam for Non-Life Insurance Representative | The Non-Life Insurance Association of the R.O.C. | 2,308 |
| Qualification Exam for Personal Insurance Representative | The Life Insurance Association of the R.O.C. | 1,688 |
| Basic exam for Corporate Internal Control | Securities and Futures Institute | 3 |
| Sales Personnel of Futures Trust Fund Distributor | Securities and Futures Institute | 2 |
| Structural Engineer | The Examination Yuan of R.O.C. | 1 |

| Certifications and Qualifications | Exam Administrator | Number of personnel |
|---|---|---|
| Hydraulic Engineer | The Examination Yuan of R.O.C. | 1 |
| Civil Engineer | The Examination Yuan of R.O.C. | 2 |
| Certified Public Accountant | The Examination Yuan of R.O.C. | 1 |
| Taiwan Bar Exam | Legal Affairs Dept | 2 |

3. Continuing Professional Training Received by Employees

| Item | Number of employees trained |
|---|---|
| General Management (External learning) | 365 person-times |
| Professional Courses (E-Learning System) | 60,276 person-times |
| Auditor Continuing Training | 94 person-times |
| 2025 Total Training Expense | NTD 28,963,817 |

■ **Cathay Securities Corporation**

1. Employee profile (population, years of service, age and highest educational attainment) for the last two years and before the printing date of the Report.

| Year | | 2024 | 2025 | As of March 30, 2026 |
|---|---|---|---|---|
| Employees | Managers | 74 | 79 | 80 |
| | General Staff | 1,106 | 1,262 | 1,267 |
| | Total | 1,180 | 1,341 | 1,347 |
| Avg. Age | | 40.63 | 40.32 | 40.48 |
| Average years of services | | 5.43 | 5.04 | 5.13 |
| Education | Doctorate | 0.08% | 0.07% | 0.22% |
| | Master | 26.53% | 27.67% | 27.62% |
| | Bachelor | 71.44% | 70.54% | 70.38% |
| | High School | 1.95% | 1.72% | 1.78% |
| | Below High School | 0.00% | 0.00% | 0.00% |
| Professional Certifications or Qualifications Received by Employees | | See the chart below. | | |

2. Certifications and Qualifications Received by Employees

| Certifications and Qualifications | Exam Administrator | Number of personnel |
|---|---|---|
| Qualification Exam for Securities Specialist | Securities and Futures Institute | 351 |
| Qualification Exam for Senior Securities Specialist | Securities and Futures Institute | 639 |
| Qualification Exam for Futures Specialist | Securities and Futures Institute | 349 |

3. Continuing Professional Training Received by Employees

| Item | Number of employees trained |
|---|---|
| General Management | 718 person-times |
| Professional Courses | 2,165 person-times |
| Auditor Continuing Training | 80 person-times |
| 2025 Total Training Expense | NTD 18,818,179 |

■ **Cathay Securities Investment Trust Co., Ltd.**

1. Employee profile (population, years of service, age and highest educational attainment) for the last two years and before the printing date of the Report.

| Year | | 2024 | 2025 | As of March 30, 2026 |
|---|---|---|---|---|
| Employees | Managers | 53 | 61 | 60 |
| | General Staff | 323 | 323 | 446 |
| | Total | 376 | 384 | 506 |
| Avg. Age | | 42 | 43 | 41 |
| Average years of services | | 8.5 | 8.7 | 6.1 |
| Education | Doctorate | 0 | 0 | 0 |
| | Master | 46.27% | 45.83% | 50.40% |
| | Bachelor | 53.03% | 53.39% | 48.81% |
| | High School | 0.7% | 0.78% | 0.6% |
| | Below High School | 0% | 0% | 0% |
| Professional Certifications or Qualifications Received by Employees | | See the chart below. | | |

2. Certifications and Qualifications Received by Employees

| Certifications and Qualifications | Exam Administrator | Number of personnel |
|---|---|---|
| Qualification Exam for Senior Securities Specialist | Securities and Futures Institute | 201 |
| Qualification Exam for Securities Specialist | Securities and Futures Institute | 61 |
| Securities Investment Trust and Consulting Professionals Qualification Test | Securities and Futures Institute | 186 |
| Securities investment trust and consulting regulations test | Securities and Futures Institute | 119 |
| Proficiency Test for Trust Operations Personnel | Taiwan Academy of Banking and Finance (TABF) | 201 |
| Certified Internal Auditors (CIA) | The Institute of Internal Auditors-Chinese Taiwan | 1 |
| USA Financial Risk Manager (FRM) | Global Association of Risk Professionals (GARP) | 7 |
| Financial Ethics and Common Knowledge Test | Securities and Futures Institute | 292 |
| Certified Public Accountant | American Institute of Certified Public Accountants | 5 |

3. Continuing Professional Training Received by Employees

| Item | Number of employees trained |
|---|---|
| General Management | 305 person-times |
| Professional Courses | 2,208 person-times |
| Auditor Continuing Training | 82 person-times |
| 2025 Total Training Expense | NTD 5,974,318.00 |

■ **Cathay Venture Inc.**

1. Employee profile (population, years of service, age and highest educational attainment) for the last two years and before the printing date of the Report.

| Year | | 2024 | 2025 | As of March 30, 2026 |
|---|---|---|---|---|
| Employees | Managers | 3 | 3 | 4 |
| | General Staff | 21 | 20 | 20 |
| | Total | 24 | 23 | 24 |
| Avg. Age | | 41.00 | 40.43 | 42.00 |
| Average years of services | | 4.95 | 4.52 | 5.29 |
| Education | Doctorate | 8.00% | 4.35% | 4.16% |
| | Master | 67.00% | 65.22% | 66.67% |
| | Bachelor | 25.00% | 30.43% | 29.17% |
| | High School | 0.00% | 0.00% | 0.00% |
| | Below High School | 0.00% | 0.00% | 0.00% |
| Professional Certifications or Qualifications Received by Employees | | See the chart below. | | |

2. Certifications and Qualifications Received by Employees

| Certifications and Qualifications | Exam Administrator | Number of personnel |
|---|---|---|
| Certified Public Accountant | The Examination Yuan of R.O.C. | 2 |
| Corporate evaluator | CABIAV | 1 |
| Certified Internal Auditors (CIA) | Institute of Internal Auditors | 1 |
| Qualification Exam for Securities Specialist | Securities and Futures Institute | 3 |
| Qualification Exam for Senior Securities Specialist | Securities and Futures Institute | 8 |
| Securities investment trust and consulting professional | Securities and Futures Institute | 8 |
| Qualification Exam for Securities Investment Trust and Consulting Regulations | Securities and Futures Institute | 5 |
| Qualification Exam for Stock Affair Specialist | Securities and Futures Institute | 1 |
| Professional Capacity of Bonds Specialist | Securities and Futures Institute | 1 |
| Futures Specialist | Securities and Futures Institute | 4 |
| Trust services personnel | Trust Association of R.O.C. | 5 |
| Property and casualty insurance representative | The Non-Life Insurance Association of the R.O.C. | 1 |
| Personal Insurance | The Life Insurance Association of the R.O.C. | 4 |
| Financial Planning Personnel | Taiwan Academy of Banking and Finance (TABF) | 1 |
| Sales Personnel of Structured Products | Taiwan Academy of Banking and | 2 |

| Certifications and Qualifications | Exam Administrator | Number of personnel |
|---|---|---|
| | Finance (TABF) | |
| Life Office Management | Life Office Management Association (LOMA) | 1 |
| Basic Proficiency Test for Bank Internal Controls | Taiwan Academy of Banking and Finance (TABF) | 1 |
| Test for Internal Control and Internal Audit of Banks | Taiwan Academy of Banking and Finance (TABF) | 1 |
| USA Certified Public Accountant | American Institute of Certified Public Accountants | 1 |
| Class-2 manager of Occupational safety and health affairs | Industrial Safety and Health Association of the R.O.C (Taiwan) | 1 |
| Class-3 manager of Occupational safety and health affairs | Industrial Safety and Health Association of the R.O.C (Taiwan) | 1 |
| Anti-money laundering and counter-terrorist financing professional | Taiwan Academy of Banking and Finance (TABF) | 1 |

3. Continuing Professional Training Received by Employees

| Item | Number of employees trained |
|---|---|
| General Management | 163 person-times |
| Auditor Continuing Training | 1 person-times |
| 2025 Total Training Expense | NTD 22,650 |

# V. Corporate responsibility and moral conduct

## ■ Cathay Financial Holding Co., Ltd

Cathay Financial Holdings focuses its sustainable development efforts on three key pillars: climate, health, and empowerment. The Company pays long-term attention to environmental, health, and urban and rural educational resources, arts and cultural promotion, and integrates the resources of its subsidiaries to promote diverse public welfare activities, in order to maximize the influence of the Company.

(I) Cultural participation

1. Cathay Financial Holdings and CLOUD GATE host the "Cathay × Cloud Gate in Motion" series, promoting the idea that "Art is Life."

   Cathay Financial Holdings and CLOUD GATE have long been committed to bringing world-class artistic performances to communities across Taiwan, integrating art into daily life and bridging the gap between art and the public. In 2025, Cathay and CLOUD GATE celebrated the 30th anniversary of their partnership. To date, their collaborative outdoor public performances have toured 22 cities and counties across Taiwan, staging a total of 314 performances and touching more than 2.7 million people through a rich and diverse repertoire. The series has also been praised by international media as "the largest outdoor dance event on earth.

   In 2025, the "Cathay × Cloud Gate in Motion" series continued to embody the Group's BETTER TOGETHER brand spirit under the theme of "Creating a Better Future Through Art." The series featured two outdoor performances in Taipei and Hualien, as well as eight community tour performances in Pingtung, Yilan, Chiayi, and Hsinchu, inviting the public to experience the beauty and joy of art firsthand. The series attracted nearly 52,000 attendees.

2. Organizing "Cathay Nation-wide Children's Drawing Contest" enabling children to develop their art skills.

   The "Cathay Nation-wide Children's Drawing Contest" is the largest and longest-standing drawing competition in Taiwan. It is open to children of primary school age and below. It has been 50 years since the competition began, and many outstanding artistic talents have been cultivated. In 2025, the painting contest theme is "Healthy Growth, Protecting Our Beautiful Home," attracting nearly 50,000 student participants. The "New Century Art Potential Exhibition," concurrently held to discover emerging artists, is also celebrating its 25th anniversary and remains the premier platform for young people to exhibit their work and compete for scholarships.

3. Partnering with The Metropolitan Museum of Art and the National Palace Museum to present the international art exhibition "From Impressionism To Early Modernism: Masterpieces from the Metropolitan Museum of Art".

   In 2025, Cathay Financial Holdings acted as the principal sponsor of "From Impressionism to Early Modernism: Masterpieces from the Metropolitan Museum

of Art", collaborating with The Metropolitan Museum of Art and the National Palace Museum to present 81 original works by 38 artists in Taiwan, making international art more accessible to the public. The exhibition attracted over 280,000 visitors,with more than 300 related media reports and social media mentions.

To extend its value influence, Cathay Financial Holdings also invited children from remote areas to participate in guided learning tours, thereby promoting cultural philanthropy and social care, further strengthening its financial holding brand value and long-term competitiveness.

(II) Health Promotion and Communication Outreach

1. First "Cathay Walking Challenge" to promote a Healthy -Lifestyle.

   The inaugural "Cathay Walking Challenge" was held at Dunhuang Wharf in Taipei in 2025, demonstrating the Group's of "BETTER TOGETHER" brand spirit and advancing the "Wellness" concept , thereby further strengthening Cathay's brand image in the field of healthy living. With walking as the core, the event leveraged the unique features of the riverside venue to design inclusive routes and diverse interactive experiences for participants of all ages, encouraging the public, customers, and employees to adopt regular exercise habits and a healthy lifestyle. Over 5,000 participants registered in advance, and underprivileged groups were also invited tojoin. More than 5,500 people attended the event on the day, demonstrating strong participation and social awareness. A portion of the registration fees was donated to two charitable organizations, with total donations amounting to approximately NT$520,000. This health initiatives expanded positive social impact, balancing health promotion, brand engagement, and social contribution, thereby demonstrating its commitment to sustainable development.

2. The Company organized the "Cathay Youth Festival - Senior High and College 3x3 Basketball Tournament".

   The Cathay Youth Festival - Senior High School and College 3x3 Basketball Tournament was held to promote campus sports culture, help young students develop exercise habits, and enhance teamwork spirit. This tournament has been held for 22 consecutive years. In 2025, four regional preliminary rounds and one national final round were held, attracting 4,320 young students to participate. In addition, for the second consecutive year, the Company has partnered with the Criminal Investigation Bureau and local police units to promote anti-drug and anti-fraud advocacy at the preliminary competition venue. Through the integrated model of "sports and philanthropy," the Company has deepened youth legal and risk awareness, and continued to fulfill its corporate social responsibility and influence.

(III) Empowerment and social care

1. Supporting the "Teach for Taiwan (TFT)" to cultivate quality education workers.

   Since 2016, Cathay Charity Group has connected the resources of various companies in the Group to support the "Teach for Taiwan (TFT) Program" to cultivate quality education professionals. It is hoped that through the influence of

teachers, the learning gaps in rural and remote areas can be reduced, and positive changes in classrooms in remote areas can be promoted. Up to now, the Group has attracted more than 7,200 talented participants from different fields, cultivated 469 program members, and cooperated with 103 elementary schools in remote areas to cultivate more than 8,300 students.

In 2025, all TFT partner schools will be formally included in the "Cathay Philanthropic Group Winter Warmth Program." A flexible resource allocation mechanism co-developed with TFT will be used to provide more than 1,800 winter relief kits to 28 high-need schools and institutions, responding to the actual needs of remote areas in a timely manner.

2. Participated in the "FORMOSA 3D Mobile Cinema Island Tour Project" to bring positive energy to rural areas.

   Cathay Financial Holdings has partnered with the FORMOSA 3D Association since 2022 to participate in the "FORMOSA 3D Mobile Cinema Island Tour Project." Utilizing a 3D cinema vehicle as a platform, the project brings Taiwan's marine landscapes, humanities and various trades, and touching life stories to remote areas. It conveys educational implications related to life and the environment through images, while also advocating for anti-drug and anti-fraud initiatives and campus safety. The aim is to inspire students to face challenges with positive energy and foster sound values. In 2025, a total of 215 performances were given to an audience of nearly 15,000, with 105 Cathay volunteers participating in nearly 180 hours of service.

■ **Cathay Life Insurance Co., Ltd.**

Cathay Life encourages employees to embody the people-oriented spirit of the life insurance industry, not only to provide insurance service, but resolve social and environmental problems as well. The Company fulfills its social responsibilities by envisioning itself as the force that can stabilizes society:

(I) The company works with the Group's companies in organizing various charity efforts, and makes donations as part of its corporate citizen duty. Its efforts included:

1. Cultural participation: Cathay × Cloud Gate in Motion, Cathay Nation-wide Children's Drawing Contest, New Century Art Potential Exhibition.
2. Health promotion and outreach: Cathay Walking Challenge, Cathay Youth Festival - Senior High and College 3x3 Basketball Tournament.

(II) Cultural participation

Support the preservation of Taiwan's rare island cultures

The Company will collaborate with the NTOU-National Taiwan Ocean University USR team to support local tourism economic development and local revitalization in Mao'ao. Additionally, the Company will organize multiple employee travel activities to enhance employee sustainability awareness through firsthand experience and contribute to the preservation of Taiwan's rare island cultures. This project has held 8 employee trips, with a total of 330 participants. Further assisted local female divers

and the community development association in planning and designing seaweed product packaging, filming promotional videos, and assisting with uploading to the TreeBuy platform. Additionally, the NTOU USR team filmed an ESG tourism achievement documentary, as well as videos showcasing various USR projects developed in collaboration with Mao'ao and Gongliao.

(III) Health Promotion and Communication Outreach

1. Invest in Taiwanese sports.

   Cathay Life Insurance has been investing in Taiwan's sports activities for a long time. In 2025, Cathay's women's basketball team won the title again at the Women's Super Basketball League (WSBL) and secured its 19th consecutive WSBL championship. Adding to the team's 13 consecutive years of winning the Social League A period, the team has made a total of 32 victories. Cathay has also cultivated several outstanding women's table tennis players to represent the country in the Olympics, the World Cup, and the Universiade. The goal is to show the world Taiwan's strength.

2. Summer blood donation campaign

   Since 2000, we have cooperated with the Taiwan Blood Services Foundation to promote national blood donation campaigns. Volunteer teams from 150 branches in the north, central, south, and east regions work in relays to encourage employees and local communities to participate, ensuring a stable blood supply for the blood bank. By 2025, the organization will be in its 26th year, having collected nearly 750,000 units of blood to date and continuing to support patients in need. It is also actively implementing ESG principles and contributing to social co-prosperity and sustainable development.

3. Care for the Elderly:

   Continue to cooperate with community development associations in various regions to promote the "Cathay Happiness Farms" project in response to the challenges of a super-aged society. This creates an age-friendly environment where the elderly can establish social connections and improve their physical and mental vitality in familiar communities, and age in place. It has operated in Changhua, Chiayi, Taitung, and Hualien since 2019. In 2025, a new site was added in Majia, Pingtung County, bringing the total number of locations to five. Each location has promoted courses on health promotion, food and agriculture education, sustainable farming, aquaponics, and indigenous food culture inheritance, tailored to local characteristics. A total of approximately 178 elderly individuals were served, helping them revitalize their daily lives and rediscover their value.

4. Next-Generation Anti-Drug Program

   Since 2017, Cathay Life has promoted Campus Sustainability Plan, making anti-drug efforts a core issue and keeping students and teenagers away from drugs through education on "drug awareness, drug refusal, and anti-drug advocacy."

   (1) The "Refuse Drugs and Fraud 1+1" incentive program was optimized in 2025, utilizing anti-drug e-sports, exercises, and drug awareness videos to educate

students about drug prevention. Throughout the year, a total of 300 events were held in 181 schools, reaching over 20,000 students.

(2) Anti-drug board game: Cathay Life collaborated with the K-12 Education Administration and social enterprise Play & Learn School to design an anti-drug board game titled “Path of Destiny” adapted from real-life cases for elementary and junior high school students. The scenario-based design helps teachers grasp teaching skills and guide students to understand drug risks while helping children develop critical thinking and judgment skills. It also held an anti-drug board game workshop to provide professional training for teachers and social workers across Taiwan, and to expand the impact of anti-drug education in schools and communities.

(3) Anti-drug online game: Extending the concept of the anti-drug board game, the game was upgraded and developed into “Path of Destiny +” in 2025, lowering the barrier to entry and increasing interactivity. The scenario design is more diverse, exploring not only drug risks but also various life issues such as family life, interpersonal relationships, and online socializing, allowing schoolchildren to learn anytime, anywhere through gameplay. This also enables teachers and parents to accompany schoolchildren in understanding the influence of interpersonal interactions in a relaxed and fun way, strengthening their self-protection awareness.

(IV) Empowerment and social care

1. Student Education Development

In the 12th Cathay Dream Come True Program, experts and scholars selected 23 projects for funding, totaling NT$4.04 million. These projects cover areas such as sports competition, music and art, and cultural roots exploration. The children will work together to achieve their goals, and our association is allocating dream fulfillment funds to support them in bravely challenging themselves, persevering in their beliefs, and developing lifelong skills.

2. After-school Care Program

We have promoted after-school care classes for disadvantaged children and adolescents in many remote areas to provide them with stable homework assistance, daily life care, and emotional support, helping them build learning confidence and fostering positive development. Current locations include: 24 people in Yunlin’s O Liao Village, 27 people at the Let the Love Fly center in Hualien’s Showlin Township, 40 people at the Twilight Box in Taipei’s Wenshan District, 41 people at the Sun Book Elementary School in Penghu’s Xiyu Township, and 60 people in Wenfeng Village, Jiadong Township, Pingtung County. Provide a safe and friendly learning environment for disadvantaged children through a diverse curriculum and companionship, laying the foundation for their future growth.

3. FORMOSA 3D collaboration to promote ‘the documentary Taiwan Superheroes campus public screening fundraising project

Taiwan Superman recognizes that children in remote areas face transportation challenges that prevent them from going to movie theaters. To address this, Cathay Life, together with the Cathay Financial Holdings Public Welfare Foundation, is sponsoring a NT$2 million fundraising program in partnership with the FORMOSA 3D Association to bring "Taiwan Superman" to schools. The film's public screening rights will be donated to 391 junior high and elementary schools in remote areas with student populations of more than 100. It also launched its first employee campus public screening fundraising project, encouraging both office and field staff to participate, expanding the impact of public welfare and boosting employee participation. The project raised NT$1.14 million, enabling donations to 163 additional campuses.

4. Winter Warmth Program

   The "Warm Winter of 2025" campaign is in its 24th year, and this year's event has been expanded to reach 16 counties and cities and 98 townships across Taiwan, including 225 rural elementary schools, as well as TFT partner schools and campuses impacted by the wind disaster. The campaign will benefit over 18,000 students, setting a new record. Group employees collaborated on this event, integrating "financial fraud prevention" education and using situational interactions to enhance children's ability to identify scams and reinforce their self-protection awareness with a supportive approach.

5. Care for young students

   Scholarships for underprivileged students were introduced in 1980, and transformed into the "Cathay Youth Excellence Scholarship" in 2016. The program continues to expand, and as of 2025, has benefited 18,988 students with over NT$238 million in scholarships awarded to date. The plan includes a "Specific Accomplishment Grants" (to support ESG public welfare proposals and research, up to $200,000 per proposal) and an "Outstanding Student" (for outstanding underprivileged high school and vocational school students, $50,000 per student). 460 applications were received in 2025, with 100 outstanding students and 28 groups receiving special awards. A total of NT$9.12 million was awarded; home visits will also be arranged for underprivileged students who were not selected, to provide them with necessary assistance.

6. Promotion of micro-insurance

   By the end of 2025, Cathay Life Insurance had more than 170,000 in-force contracts, providing approximately NT$55.7 billion in sum insured. Since its launch, the Company has helped over 1,700 families overcome difficulties.

7. Low-income households and medical assistance

   To help families facing hardship due to natural disasters, catastrophic illness, or sudden accidents, volunteers across Taiwan have been providing care visits since 2009 to support individuals through difficult times. In 2025, a total of 127 assistance cases were completed, providing NT$2.168 million in assistance (including 125 one-time assistance cases and 2 long-term assistance cases) to help disadvantaged families improve their emergency situations and rebuild their daily lives.

8. Welfare for people with disabilities

   Since 2007, we have continued to collaborate with the Mixed Disables Troupe volunteer participation. Through the stories of troupe members overcoming life's limitations with physical disabilities, we visit campuses and prisons to share the value of cherishing life with young people and detainees. In its 19th year, starting

in 2025, the tour will include 8 shows and inspire over 1,800 attendees. Not only did the event provide a stage for people with disabilities to showcase their talents, it also brought positive energy with its vibrant life force and deepened the culture of care in campuses and communities.

9. Temporary donations and volunteer services

   A disaster relief project was launched on September 25, 2025, to help Guangfu Township, Hualien County, with its rapid reconstruction following the disaster, and was completed on December 31 after more than three months. From September 29 to December 31, relief funds were distributed in four phases to the five villages most severely affected – Da'an, Dahua, Daping, Dama, and Datong. Distribution was carried out through personal delivery, village by village, at designated locations, totaling NT$16.89 million. An additional NT$782,000 was allocated to supplies, volunteer insurance, and operational expenses. The remaining NT$2.328 million will be reserved for subsequent support efforts. In terms of volunteer support, from September 25 to October 9, more than 700 employees from affiliated companies assisted with disaster area supplies and cleaning efforts. During the Mid-Autumn Festival holiday, 126 colleagues went to Guangfu Vocational High School to help clean accumulated silt from the campus, enabling the school to quickly reopen. In addition, from September 29 to November 18, the Hualien Communications Office deployed 750 personnel to assist with relief fund distribution and fully support residents in resuming their lives after the disaster. To encourage colleagues to engage in public interest, the 4th Model Volunteer Dream Fulfillment Program will be held in 2025. Eight public interest proposals aligned with social needs were selected, covering areas such as diverse empowerment, age-friendly initiatives, disability support, and health promotion. A Dream fulfillment fund of NT$1 million will be provided to help volunteers realize their public interest ideals in their communities and continue to expand corporate sustainability impact..

■ **Cathay United Bank Co., Ltd.**

(I) The company works with the Group's companies in organizing various charity efforts, and makes donations as part of its corporate citizen duty. Its efforts included:

1. Cultural participation:Cathay × Cloud Gate in Motion, Cathay Nation-wide Children's Drawing Contest, New Century Art Potential Exhibition.
2. Health promotion and outreach: Cathay Walking Challenge, Cathay Youth Festival - Senior High School and College 3x3 Basketball Tournament.

(II) Health Promotion and Communication Outreach

1. Group Weight Loss Program

   In support of the Group's "Weight-Loss Program," physical fitness activities were organized to help employees understand their physical conditions. Online live exercise courses were also provided to help employees develop good exercise habits. A total of 2,628 people participated, with 2,192 completing the challenge and losing a combined 8,407.23 kilograms. For every kilogram lost, the Financial Holdings Company donated NT$100 to charity on behalf of the entire Group. These weight-loss activities will continue to promote employee health in partnership with the Group.

2. Group Parent-Child Activities

   In line with Group planning, eight joint parent-child activities were held from July to October. In 2025, the concept of "BETTER TOGETHER" and the main theme

of “Sustainability and Health” were used to guide children to gain new knowledge and creative ideas through games, integrating environmental awareness and launching a parent-child experiential journey. A total of 590 people participated, with an overall satisfaction rate of 99.1%.

3. Hiking Activities

   Cathay Life launched the “Step-by-Step Billion-Step Walk” campaign in response to its call for charitable giving, raising NT$8 million for environmental sustainability and philanthropic actions after 80 billion steps were accumulated between May 1 and June 30. In 2025, a total of 407,000 users participated, reaching a cumulative 108.2 billion steps. The Bank simultaneously held a “Healthy First Step, Healthy GO Happiness” Walking Event, adding an incentive mechanism to encourage employee participation. A total of 5,039 people participated, a 117% increase in total steps compared to last year.

4. Blood donation campaign

   Seven blood donation activities were held in northern, central, and southern Taiwan in 2025. Overall satisfaction reached 99.4%, with 1,057 blood donors and a total of 1,525 total blood bags donated.

5. Health seminars

   To enhance employee health awareness and support their physical and mental well-being, a total of seven health seminars, three Employee Assistance Program (EAP) lectures, and five stress-relieving activities were held in northern, central, and southern Taiwan in 2025. These initiatives aimed to help employees effectively relieve stress through seminars and activities, achieving work-life balance. The total number of participants were 358, 218, and 220 people, respectively, with an average overall satisfaction rate of 98.2%.

6. Middle-aged and Senior Health Promotion Activities

   As the proportion of middle-aged and senior employees in the workplace rises year by year, we held middle-aged and senior health promotion activities to support employee well-being. We invited professional medical personnel to give lectures, holding a total of three sessions with 157 participants and an overall satisfaction rate of 97.4%.

(III) Empowerment and social care

Parenting Support

In order to implement the maternal health protection plan for female employees, the Company has operated a maternal protection program since June 2016. The program provides colleagues with childcare supporting gifts and offers related assistance based on questionnaire assessments of their childcare needs. In 2025, 141 pregnant employees applied for “Childbirth Gifts”, 153 postpartum employees applied for “Baby Care Gifts”, and 77 male employees applied for “Family Blessing Gift. ”

■ **Cathay Century Insurance Co., Ltd.**

(I) The company works with the Group’s companies in organizing various charity efforts, and makes donations as part of its corporate citizen duty. Its efforts included:

1. Cultural participation:Cathay × Cloud Gate in Motion, Cathay Nation-wide Children's Drawing Contest, New Century Art Potential Exhibition.
2. Health promotion and outreach: Cathay Walking Challenge, Cathay Youth Festival - Senior High School and College 3x3 Basketball Tournament.

(II) Empowerment and social care

1. Cathay Century performed its core functions by assisting schools and the general public in enhancing their disaster prevention and traffic safety awareness through risk prevention and safety education and empowerment.

   (1) The Company held an enterprise risk loss prevention seminar. In 2025, a total of two in-person and one online meetings were held. The meeting topics included natural disaster risks, information security risks, and net-zero transition enterprise risks. As of 2025, the seminar has accumulated 2,875 participating companies and 5,150 participants.

   (2) Cathay Century Insurance has launched the "Accident-Free Campus" initiative to promote safety education for school-aged children. To provide high-quality safety materials, the company partnered with the National Taipei University of Education to develop board games aligned with the 2019 Curriculum Guidelines. These games help students and teachers strengthen their risk awareness and reduce the likelihood of accidents. As of 2025, a total of 161 safety education events have been held, reaching approximately 21,000 participants.

   (3) 514 sessions of "Accident-Free Bikers, Accident-Free Riders" traffic safety advocacy activities have been organized on campus to promote traffic safety for bicycles and motorcycles. Digital technologies such as Augmented Reality (AR) and Virtual Reality (VR) are also used to promote safety education. Common traffic accidents are incorporated into the games to simulate real-world risks in an engaging way. Students can interact with these simulations to learn about traffic risk precautions. A total of 514 sessions have been held through 2025.

   (4) The website of the "Zero Accident Academy" is a "one-stop loss prevention education platform" to continue to promote accurate safety concepts. The driver online education and testing system is used to review the traffic safety ability of drivers in terms of psychological, physical and mental aspects, and the campus event promotion campaign is combined with Online To Offline (O2O) to expand effectiveness. In addition, to strengthen risk management awareness, the Company has been promoting precise marketing and lottery draws among customers, and has communicated the concept of risk to the public through soft lottery draws. Cumulative website page visits reached 3.45 million hits as of 2025.

   (5) The "Campus Traffic Safety Risk Maps" was launched in 2017 to help colleges and universities identify campus traffic conflict hotspots. Through the

"Campus Traffic Safety Risk Maps," students can learn about traffic conflict hotspots in their campus life circles, and defensive driving strategies are used to comprehensively protect students' riding safety. As of 2025, a total of 14 schools in Taiwan will have collaborated to establish campus risk maps. To enable more schools to quickly grasp surrounding traffic risks, in 2025 we will collaborate with the Ministry of Education and National Yang Ming Chiao Tung University to create a "Campus Traffic Safety Risk Maps" special zone. This will feature a visualized risk query system built using accident data. By entering an address, users can query accident hotspots, road conditions, and risk prevention strategies within a certain range, helping schools quickly identify surrounding accident hotspots and risk strategies to enhance student commuting safety.

2. Accident-Free Community Disaster Prevention Education Campaign

   The Accident-Free Community Campaign covers a variety of topics, including "Residential Fire Safety," "Electricity Safety," and "Earthquake Safety." It combines the three key disaster prevention methods of the Cathay Disaster Prevention Trilogy: "Prevention," "Survival," and "Mitigation." A variety of safety and insurance awareness materials, such as promotional media, fire prevention and emergency escape safety manuals, and store safety checklists, have been developed. At the same time, to enhance interactivity with the public, Cathay Century Insurance has pioneered the development of patented teaching aids to help people develop correct disaster prevention and insurance concepts, fulfill its responsibility of educating the public, and contribute to building a safer living environment.

3. Elderly Safety and Long-Term Care Initiative

   Cathay Century Insurance has partnered with TonJen KangTuo Long-Term Care Social Welfare Foundation to venture into the Yong'an Residential Long-Term Care Institutionin Luzhou and promote risk education courses for approximately 80 community residents (including the elderly, middle-aged and elderly caregivers, and the general public). The courses covered electricity safety and traffic safety prevention courses to build pre-emptive prevention knowledge. This initiative was certified by the Ministry of Health and Welfare, making Cathay Century Insurance the first property insurance company to promote such courses at a long-term care institution, safeguarding safety in a super-aged society.

■ **Cathay Securities Corporation**

(I) The company works with the Group's companies in organizing various charity efforts, and makes donations as part of its corporate citizen duty. Its efforts included:

1. Cultural participation:Cathay × Cloud Gate in Motion, Cathay Nation-wide Children's Drawing Contest, New Century Art Potential Exhibition.
2. Health promotion and outreach: Cathay Walking Challenge, Cathay Youth Festival - Senior High School and College 3x3 Basketball Tournament.

(II) Health Promotion and Communication Outreach

Step-by-Step Billion-Step Walk Health Promotion Activity and charitable promotion

Cathay Securities has continued to promote employee health promotion activities and has worked with Cathay Financial Holdings for many years to hold the “Step-by-Step Billion-Step Walk” Walking Event to help colleagues find a balance between work and physical and spiritual health. Cathay Securities and Cathay Futures have also continued to increase the “Walk to Plant Saplings” campaign for three consecutive years. All colleagues have accumulated 890 million steps in two months, and the accumulated steps have been converted into a charitable fund.

110 saplings of Scaevola taccada and Antidesma pentandrum barbatum were planted in Tamsui Shalun with support from the charitable fund. The sapling supplier has formulated a follow-up maintenance and replanting plan to ensure the greenery and vitality of the site, strengthen the windbreak function of the coastal area, and contribute to environmental protection and ecological sustainability.

(III) Empowerment and social care

Financial empowerment and anti-fraud awareness

Cathay Securities has been dedicated to financial literacy education for three consecutive years. Recognizing that traditional, one-way knowledge transfer often lacks engagement and fails to resonate with audiences, Cathay Securities enhanced its efforts in 2025, focusing on “accompaniment” as a core principle to deepen its social contribution. A total of 72 “Financial Education Let’s GO” events were held throughout the year, with nearly 30 incorporating innovative volunteer formats. Instead of traditional outreach, volunteer teams engaged with communities in a more approachable way through activities like film tours, intergenerational dining, and hands-on workshops, fostering closer connections with seniors. After building empathy and trust, explain the latest scam tactics and foundational securities knowledge in an accessible way to help young people and seniors better identify financial risks. More than 3,000 people benefited from the program this year, significantly improving financial literacy in the community.

■ **Cathay Securities Investment Trust Co., Ltd.**

(I) The company works with the Group’s companies in organizing various charity efforts, and makes donations as part of its corporate citizen duty. Its efforts included:

1. Cultural participation:Cathay × Cloud Gate in Motion, Cathay Nation-wide Children’s Drawing Contest, New Century Art Potential Exhibition.
2. Health promotion and outreach: Cathay Walking Challenge, Cathay Youth Festival - Senior High School and College 3x3 Basketball Tournament.

(II) Empowerment and social care

1. Visually Impaired-Friendly E-book Volunteer Initiative

   Cathay SITE has partnered with the Audiobook Promotion Association to launch the E-book Layout Volunteer Initiative, recruiting 50 enthusiastic employees to recompile 26 e-books for the visually impaired. This volunteer event resulted in the completion of 1,880 picture captions and added 400 volunteer service hours. Through these volunteer activities, Cathay SITE demonstrates its commitment to promoting a sustainable environment and social inclusion.

2. Sea Turtle Rescue and Marine Conservation Initiative

   Cathay SITE launched the “Nature Care From Us” program, partnering with the Taiwan Cetacean Society. Together, they are rescuing stranded turtles injured at the association’s rehabilitation center by adopting the center’s turtle pools. Beyond financial support, the program aims to engage more stakeholders in conservation and release efforts, alongside volunteer training, to foster long-term ecological sustainability. The program will extend through the end of 2025, with the launch of a “Turtle Rescue Knowledge Interactive Game” on the sustainability section of Cathay SITE’s website, increasing public awareness and participation in marine conservation and turtle rescue.

3. Rural Healthcare Support Donation Initiative

   Each year, Cathay SITE participates in the social contribution public welfare activities organized by the Taipei Foundation of Finance, and donates a fixed amount to provide remote area emergency transport equipment for remote areas, such as charitable ambulances, medical equipment, and mountain mobile medical vehicles, to improve the uneven distribution of urban and rural medical resources. The recipient of the donation for 2025 is Tainan Sin-Lau Hospital, which is committed to safeguarding the quality of rural healthcare through concrete actions.

## VI. No. of full-time non-managerial employees, mean and median salary of full-time non-managerial employee, and differences from the previous year

| Item | 2024 | 2025 | Difference | Growth rate (%) |
|---|---|---|---|---|
| Number of full-time employees not in managerial positions | 21,084 | 21,708 | 624 | 3.0% |
| Average salary of full-time employees not in managerial positions (NT$ thousand) | 1,680 | 1,776 | 96 | 5.7% |
| Median salary of full-time employees not in managerial positions (NT$ thousands) | 1,298 | 1,346 | 48 | 3.7% |

Note: The median salary is based on the guidelines for reporting salary information of full-time non-managerial employees and the relevant FAQs published by the Stock Exchange.

# VII. Information System

## ■ Cathay Financial Holding Co., Ltd.

(I) Key information system setup and maintenance:

1. Intel x86 Server:
   (1) Hardware: Multi-core servers including the DELL and HPE, and EMC disk drive
   (2) Software: Microsoft Windows, Red Hat Enterprise Linux, MSSQL DB, PostgreSQL

(II) Future Development and procurement plan:

1. Fintech and innovation
   (1) Cloud Ready Platform
   (2) Cguard, information security testing platform
   (3) CIA, Cathay Information Asset Platform
   (4) FinOps Platform
   (5) Service Now, platform project integration and construction
2. Private cloud - cloud computing
   (1) X86, server performance expansion
   (2) Monitoring system for server resource and performance
   (3) Storage equipment optimization project
   (4) Cloud VDI evaluation project
   (5) VMware automation evaluation project
   (6) New office mechanism evaluation project (SASE&EAB)
   (7) Monitoring and operations management AI assistant evaluation project
3. Information security
   (1) Privileged Password Automation Integration Project (CCP)
   (2) Database Activity Monitoring Project (DAM)
   (3) Email Behavior Anomaly Analysis Evaluation Project
   (4) Endpoint APT Protection Mechanism Replacement Project
   (5) Network Microsegmentation Implementation
   (6) M365 DLP Rule Optimization
   (7) M365 Log Collection and Protection Mechanism Implementation
   (8) M365 Passwordless Implementation
4. Terminal equipment:
   (1) Jamf Cloud Implementation
   (2) Terminal Dashboard Implementation
   (3) Songren 4th Floor Factory Test Area Construction Project
   (4) Google Workspace Evaluation Project
5. Introduction and application of Microsoft 365

(III) Information security protection and reporting measures:

1. Implementation of Next-Generation Firewall (FW/IPS/APT) and Web Application Firewall (WAF) for malicious attack protection at the gateway, along with anti-virus and EDR software to prevent endpoint compromise and host intrusion, as well as network micro-segmentation, all require verification and authorization.
2. Established a gateway-type data loss prevention mechanism (NDLP) and storage media control (WinMatrix) to reduce the risk of personal data leakage.

3. Security program development process management, source code examination, infiltration test, and vulnerability scan for enhanced system security.
4. Establishment of APT and SPAM protection mechanism, and utilization of sandbox behavior analysis and mail content multi-protection functions, in order to reduce the risk of hacking.
5. Using the virtual server technology, the Company is able to achieve fast relocation in the event of system malfunction. The Company has activated backups for critical servers at the backup data center and synchronizes data with the main site.
6. Establishment of virtual desktop infrastructure (VDI) security and enablement of secure remote connection to the company's system for routine operations via SSL VPN system for employees.
7. Establishment of outsourced SOC mechanism. Through event warning, confirmation and handling, the risk of hacking of the Company is effectively reduced.
8. The Company continues to implement Computer Operations Security Assessment and the ISO 27001 information security management system to establish information security protection mechanisms.

■ **Cathay Life Insurance Co., Ltd.**

(I) Key information system setup and maintenance:

1. Intel x86 Server
   (1) Hardware: Multi-core servers including the IBM, DELL, and HPE, and EMC magnetic drive
   (2) Software: Microsoft Windows, Red Hat Enterprise Linux, JBoss, IBM DB2, PostgreSQL, EDB, MSSQL DB, MongoDB
2. IBM Power Host
   (1) Hardware: P8, P10 server and EMC High-end Disk Drive
   (2) Software: IBM AIX, WebSphere, and IBM DB

(II) Future Development and procurement plan:

1. Fintech and innovation and system construction for the financial industry:
   (1) Development and collaboration platform transformation project, introduction of AI-assisted coding tools, and project management software cloud migration and integration.
   (2) AI in Testing Project: Introduce AI technology into the testing process and gradually incorporate it into the software development life cycle to establish an AI-driven testing ecosystem that supports high-efficiency verification and continuous integration.
   (3) An AI application integration platform will be established to improve system commonality and AI application integration efficiency.
   (4) Intelligent speech recognition and application scenario upgrade to improve customer experience.
   (5) Introduce the AI collaborative development model to improve the efficiency and quality of software development.
   (6) Life insurance core system cloud migration project, planning to transform core claims processing into a micro-service architecture.

(7) The IFRS 17 project implementation aims to optimize financial reporting, generate related reports and systems, strengthen inspection operations, and expand functionality and adjust processes to support new product launches.
(8) Expand the scope of underwriting automation service and reduce manual underwriting operations.
(9) Optimization of image component performance. The programs for scanning and registering image components were optimized and rewritten to improve operational efficiency.
(10) The inbound correspondence platform is upgraded, introducing Agentic AI technology and cross-system integration to realize end-to-end automation.
(11) Establish the next-generation attendance management system and build the next-generation human resources information management architecture.
(12) The second phase of the energy management system project is expanding its scope to help achieve RE100 goals at domestic sites.
(13) An international bond and exchange rate amortization system was established to comply with the new system for exchange rate accounting treatment in the life insurance industry.
(14) Implementation and optimization projects for legal compliance, anti-money laundering, audit systems, information security management, and financial systems.
(15) Introduce the claims document image recognition function to simplify manual processing operations.
(16) The loan appraisal automated valuation model (AVM) system's functionality has been expanded.
(17) The employee portal has been revised to upgrade the employee service experience.
(18) Construct the middle platform and "micro" service architecture to achieve effective decoupling of business functions and support channel development.
(19) Establish the IDC multi-dimensional real-time data system to build a single, efficient channel for various peripheral systems to access core data in real time.
(20) Strengthen information operation efficiency and information service resilience, build an AI software development factory, and establish a next-generation short URL system.
(21) Establish a unified, secure, and efficient unified authentication portal for Cathay Life agents to strengthen identity verification.
(22) Development and application of generative and non-structured AI models
(23) The third phase of the smart building rental service platform development

2. Cloud computing
(1) The transfer of the upgrade of K8S management tool in the technical midstream
(2) Establish a mechanism for data migration to the cloud and platform operation and maintenance to realize cloud data capabilities.
(3) Introduction of SaaS service to the official website content management system (CMS)
(4) Smart Customer Service Center CTI System is migrating to cloud services.
(5) Expand cloud application scenarios of Fitback to upgrade customer experience.
(6) Continue to promote the cloud migration operations of the new business platform (NAP).

(7) Customer relationship management (CRM) 3.0 upgrade and BFF cloud migration plan.
(8) Service proposal for a cloud plan.
(9) Create a cloud service platform for VIP customers to strengthen customer relationships.
(10) Strengthen cloud governance capabilities (optimization projects for GCP/AWS/Azure Landing Zones, FinOps optimization projects, etc.).
(11) Migrate Digital Marketing System to the Cloud to reduce on-premise service operation load.
(12) AWS Cloud Data Platform Construction Project
(13) Develop a hybrid cloud ecosystem and expand cloud infrastructure.
(14) Introduce Serverless/Object Storage cloud services to enhance resource utilization efficiency.

3. Database management
   (1) Power 8 server replacement
4. Network
   (1) Optimization of the dual center network architecture and elimination of Neihu equipment
   (2) Optimization of the dual data center network architecture.
5. Information security
   (1) Introduce zero-trust financial services
6. Terminal equipment:
   (1) The second phase development project of the Endpoint Software Management Platform
7. Information machine room and network architecture of the machine room:
   (1) Construction of the phase II network in the QingPu Information Center

(III) Information Security and Emergency Back-Up Measures:

1. Execution of DDos volume cleaning in the outside-in manner, second generation firewall (FW/IPS/APT), network application program firewall (WAF), implementation of malicious attack protection at gateway end, and in conjunction with anti-virus and EDR software to prevent terminal with implant of malicious program and server intrusion.
2. Construction of gateway network data loss prevention (NDLP), personal information checking (PID) and file access control (VES) to lower the risk of personal information leakage.
3. Security program development process management, source code examination, infiltration test, and vulnerability scan for enhanced system security.
4. Establishment of APT and SPAM protection mechanism, and utilization of sandbox behavior analysis and mail content multi-protection functions, in order to reduce the risk of hacking.
5. Enhance the security of file transmission, and introduce a file cleaning protection assessment mechanism to reduce the information security risks of malicious file installations.
6. Implementation of mobile device management (MDM) and mobile application management (MAM) for enhanced management over the use of mobile devices.

7. Through the SSL VPN system, employees are able to work securely at home and to connect to the company's system in order to perform daily operations.
8. Establishment of outsourced SOC mechanism. Through event warning, confirmation and handling, the risk of hacking of the Company is effectively reduced.
9. The Company continues to implement computer operation security assessment, ISO 27001 information security management system and PCI DSS payment card industry information security standard verification operation, in order to implement information security protection mechanisms.
10. The Company has continued to improve the power backup mechanism of each office building, and built an uninterrupted power supply system for important facilities and information equipment to ensure that key operations are not affected by power interruptions and continue to operate.
11. Using the virtual server technology, the Company is able to achieve fast relocation in the event of system malfunction. The Company has activated backups for critical servers at the backup data center and synchronizes data with the main site.
12. The Company adopts a dual center operation model for its core business, and carries out daily data off-site backup to ensure that data can be fully read from the off-site backup center.
13. Network backup measures such as onsite backup and active-active architecture or load balancing are adopted for important network equipment at the main data center, where the onsite and offsite data backup centers are connected by the ultrahigh-speed optical network providing a solid backup architecture for both sites.

■ **Cathay United Bank Co., Ltd.**

(I) Key information system setup and maintenance:

1. Intel x86 server
   (1) Hardware: Multi-core servers including Dell EMC and HPE, and Dell EMC disk drives.
   (2) Software: Microsoft Windows, Red Hat Enterprise Linux, MSSQL DB, Oracle DB, JBoss, JWS, IBM DB2, PostgreSQL, EDB, MongoDB
2. IBM Power Host
   (1) Hardware: E1080, E980, S922, S822, S1022 server and Dell EMC High-end Disk Drive
   (2) Software: IBM AIX as the operating system, and Oracle database system
3. IBM Mainframe
   (1) Hardware: IBM z16s server and IBM DS8910F high-end magnetic hard-disk drive
   (2) Software: IBM zOS operating system
4. Existing operating information center:
   (1) Primary center: Neihu Information Center, mainly in the production environment.
   (2) Backup center: Qingpu Information Center, primarily serving as the backup environment.

(3) Extension center: Gangqian Information Center, primarily providing a development, testing, and data computing environment.

(II) Future Development and procurement plan

1. Optimization of private cloud platform architecture:
   (1) Continue establishing high availability architecture and expanding resources.
2. Host and server:
   (1) The EFT financial integration front-end management system has been upgraded to the new IBM Power host.
   (2) The credit card core system underwent on-site and off-site host replacement and establishment, and a new IBM DS8A10 high-end disk drive was purchased for the offsite data center.
3. Database management
   (1) Continue to proceed with MS SQL database version upgrade
   (2) Assess the introduction of Oracle ZDLRA database backup appliance
4. Network
   (1) The credit card acquiring system has been migrated to the independent network architecture of the dual data centers.
   (2) Expansion of IT3.0 Next-Generation Branch Network Architecture
   (3) Dual-Center Independent Network Monitoring Configuration
   (4) Optimize network resource allocation
   (5) Build Firewall Automation Solution
5. Terminal equipment:
   (1) Automation of personal computer software license management: Strengthening software license control and prohibition mechanisms to reduce the risk of violations and improve management efficiency.
   (2) ATM Network Device Review and Automated Deployment Error: A supervisor review mechanism has been added during device configuration to ensure compliance, and automated deployment is available according to schedule. The system immediately detects non-compliant devices and triggers alert notifications.
6. Information security
   (1) With the dual center planning of the computer room, the dual center information security equipment such as Arbor, IPS, and WAF are established.
   (2) Enhance internal network advanced threat detection and introduce next-generation protection tools.
   (3) Enhance M365 Overall Information Security Monitoring and introduce Microsoft Sentinel Monitoring Service.
   (4) Enhance open source and third-party library management operations and introduce next-generation scanning tools.
   (5) Continue to strengthen overall cloud information security protection and introduce protection mechanisms such as Cloud Armor and Cloud DNS.
7. Storage equipment
   (1) Expansion and upgrade of the core Fibre Channel Switch
   (2) Expansion and upgrade of mid-to-low-end disk drives
   (3) Overseas Branch Backup Equipment Architecture Optimization
   (4) Extension Center storage environment expansion

8. By expanding the generators and UPS equipment at the Neihu Information Center, we are improving power supply capacity specifications and strengthening the backup power supply architecture.

(III) Information Security Protection and Emergency Back-Up Measures:

1. Information security protection measures

With regard to the information security protection measures, the Bank reviews and assesses the computer system security framework and restoration plan in the aspects of information security, network administration, anti-virus, anti-hack, at any time, in order to maintain the security and convenience principles, and continue to strengthen the corresponding information security protection mechanism, reduce the risk of data leakage and external malicious intrusion threats, and comprehensively and effectively improve the Bank's computer and network security, protect the quality of customer transactions, and the overall protection mechanism is as follows:

(1) All external systems, application mainframes, terminal and network equipment are being guarded by a tiered information security protection system that incorporates measures, such as advanced network firewall, network system firewall, intrusion prevention system (IPS), web application firewall (WAF), and APT protection. DDoS defense and ISP clean pipe service have also been adopted to protect against malicious attacks along with the endpoint antivirus and EDR software that protects endpoints against malware and host-based intrusion.

(2) Implementation of mobile device management (MDM) and mobile application management (MAM) for enhanced management over the use of mobile devices.

(3) Construction of gateway network data loss prevention (WEB DLP/MAIL DLP), personal information directory (PID) system and file virtual encryption system (VES), and regularly conducts data leakage incident response drill to prevent personal data leakage and strengthen incident response capabilities.

(4) Establishment of APT and SPAM protection mechanism, and utilization of sandbox behavior analysis and mail content multi-protection functions, in order to prevent or effectively reduce employees' risk of hacking.

(5) Security program development process management, source code examination, infiltration test, routine vulnerability scan, and vulnerability repair management for enhanced system security.

(6) The Company has established a remote connection mechanism for security, and strengthened the overall control over the security of office information through the SSL VPN and VDI systems.

(7) Establishment of outsourced SOC monitoring and mechanism. Through real event warning, confirmation and handling, the risk of hacking of the Company is reduced.

(8) The Company continues to implement computer operation security assessment, ISO 27001 information security management system and PCI DSS payment card industry information security standard verification operation, in order to implement information security protection mechanisms.

(9) The Company conducts DDoS drill, Red Team attack and defense drill, and information case incident response drill to verify the effectiveness of information security equipment protection and incident notification process.

2. Emergency disaster recovery Measures
   (1) Host
   Use EMC SRDF and IBM PPRC remote DR solution; through the high-speed optical fiber de-multiplexer and DWDM, disk drive synchronizes local transaction data to remote DR center to ensure there is no data inconsistency.
   (2) Open system Windows and Linux platforms
   Storage Area Network (SAN) is being used for key servers to ensure in-time remote data backup and prevent disruption of key processes of the Bank.
   (3) Network
   Network backup measures such as onsite backup and active-active architecture or load balancing are adopted for important network equipment at the main data center, where the onsite and offsite data backup centers are connected by an ultrahigh-speed optical network providing a solid backup architecture for both sites. A backup ring is set up for heterogeneous primary and backup networks at branches to prevent any loss of connection and ensure connection quality for customers.

■ **Cathay Century Insurance Co., Ltd.**

(I) Key information system setup and maintenance:

1. Core information system
   (1) Hardware: IBM S1024/S1022 server and EMC high-end magnetic disk, IBM mid-range magnetic disk
   (2) Software: AIX, RHEL, IBM DB2, WebSphere, JBoss, Imperva DAM and backup software (TSM, CommVault).
   (3) Primary applications: all insurance quotes, claim handling, premium, financial, accounting, business process management, and image system, etc.
2. x86 open systems
   (1) Hardware: Multi-core servers including the IBM, DELL, and HPE, and EMC, Synology disk drive
   (2) Software: Windows Server, RHEL, JBoss, CentOS, MSSQL DB, IBM DB2, PostgreSQL and backup software (TSM, CommVault)
   (3) Primary application system includes the core system, mobile insurance APP, digital service platform, network insurance application, RPA process robot, and B2B information exchange between bank channels and insurance agent companies

(II) Future Development and procurement plan:

1. NEXT IT War Room Project (EG APP to Web Architecture Mid-platform Project, AIOps)
2. IFRS 17 solution implementation
3. Core system container project
4. War Room project support (ARKs, ACT Commercial Insurance Intelligence, CXC War Room - Cross-insurance Endorsement, PIS Salesperson Digital Platform)
5. Planning and introduction of automated processes and bots
6. Internet insurance service revision and function expansion of the member center
7. E-maker Process Engine Replacement Project
8. Motor Insurance Policyholder Signature Exemption Mechanism Implementation

(III) Emergency backup and security:

1. The company has incorporated live partition mobility (LPM). The company has also implemented off-site backup to prevent disruption of business and service activity.
2. Using the virtual server technology, the Company is able to achieve fast relocation in the event of system malfunction. The Company has activated backups for critical servers at the backup data center and synchronizes data with the main site.
3. Solutions including firewall, vulnerability scanning, intrusion protection, web application firewall (WAF), SSL VPN, Security Operation Center (SOC), along with anti-virus software and Trojan remover, have been acquired and installed.
4. Gateway network data loss prevention (NDLP) and VES file encryption control have been implemented to lower the risk of personal information leakage.
5. Security program development process management, source code examination, infiltration test, and vulnerability scan for enhanced system security.
6. APT protection measures have been established on mails, gateways and terminals to prevent malicious software from intruding the company's computers.
7. Ongoing ISO 27001 information system safety certification for improved information security.
8. Introduced DDOS defense to protect against malicious attacks from the outside.
9. Mobile device management (MDM) and mobile application management (MAM) for enhanced management over the use of mobile devices.
10. PCI DSS checks are performed regularly to ensure information security of online transactions.

■ **Cathay Securities Corporation**

(I) Key information system setup and maintenance:

1. Large servers:
   (1) Hardware: IBM Power with mid-to-high-range storage and Exadata.
   (2) Software: AIX, AS/400, Oracle Linux
2. x86 Server
   (1) Hardware: HPE Server, DELL PowerEdge with mid-to-high-range DELL EMC Storage and HPE Storage
   (2) Software: Microsoft Windows, Redhat Enterprise Linux, VMware vSphere, VMware vSAN, Oracle, MSSQL DB, MongoDB, MYSQL
3. Network:
   (1) Hardware:
      A. Router: Load balancing equipment is adopted for external access to achieve uninterrupted service, and dual equipment is used for internal network between server rooms in conjunction with the activation of automatic dynamic route detection and link load.
      B. Switch: Virtual SDN network architecture is adopted at server rooms to centralize equipment management.
      C. Firewall: The next generation firewalls (FW/IPS/APT), web application firewall (WAF) and connection with automated backup are adopted.
      D. Line: The Company employs traffic-based broadband for external service line and activates the application-layer DDoS attack guarding mechanism.
   (2) Software:

A. Equipment monitoring and packet monitoring tools are used to analyze and send alarms for network efficiency and traffic.
B. Web browsing protection system is used to control web browsing and offer personal information and APT protection.

(II) Future Development and procurement plan:

1. Optimization of financial services:
   (1) Adjust system framework and improve efficiency in line with diversified systematic investment service (Taiwan and U.S. stock).
   (2) Upgrade OSU Web system.
   (3) Optimize functions on electronic platform to enhance customers' user experience
   (4) Continuously improve smart customer service and expand the coverage of online services.
   (5) Enhance the service experience of futures customers and optimize the continuous improvement of digital online services
   (6) The mobile platform continues to be strengthened, integrating other domestic and foreign investment products, and improving customer user experience.
   (7) The Company also provides customers with login records and information, which helps them improve the security of their mobile platform.
   (8) The Company will be able to optimize the construction of integrated services such as account opening and one-point account opening, and reduce the cost of human resources in the settlement account opening process to improve customer service.
   (9) The Company has established a commodity platform system to facilitate the development of derivative financial products by its sales staff.
   (10) The structured product system services provide online transaction subscription and account opening services and are being optimized.
   (11) The establishment of the Taiwan Stock Affairs Center to reduce the burden of the stock affairs inquiry system and improve the customer experience.
   (12) The Company plans to launch the "Foreign Currency Account Opening" to establish the foreign currency and account opening system, providing customers with another way of account opening and settlement, improving the performance of the platform and optimizing the customer account management experience.
   (13) Customers may apply online for transaction data retrieval, market value of holdings, automated collateral offset, and online transfer of collateral to Yuanta Securities Finance, providing them with more comprehensive services.
   (14) Improve the market making efficiency of warrants, emerging stocks, and innovative board products, and provide stable liquidity quotes.
   (15) Continue to improve the proprietary overseas product investment system, and expand profit opportunities for the proprietary trading department to operate with proprietary capital.
2. Digital empowerment application and technical architecture enhancement:
   (1) Integrate customer segment analysis and enhance customer notification related services
   (2) A user behavior analysis and insight system featuring a data-driven decision model will be implemented

(3) Continuously develop applications for sub-brokerage and futures mid-office service to improve availability of linked platforms
(4) Introduce a data science platform to develop a modern data framework, and improve the performance of customer model training with a storage and computation separation framework.
(5) Establish an AI technology platform to precisely meet customer needs and create customer-centric services.

(III) Emergency backup and security:

1. Host: Core trading mainframe currently has both on-site HA backup and offsite backup mechanisms in place.
2. Network:
   (1) With respect to network backup design, adopt onsite HA architecture for important firewalls, routers and switches at server room; use dedicated main and backup data lines along with dynamic routing to connect with remote data backup center for uninterrupted important network.
   (2) Implement DDoS traffic cleaning, next generation firewall (FW/IPS/APT) and web application firewall (WAF) outside in, enable malicious attack protection at gateway end, and, in conjunction with anti-virus and EDR software, ensure network and system security to protect customer trading service quality.

■ **Cathay Securities Investment Trust Co., Ltd.**

(I) Key information system setup and maintenance:

1. Intel x86 Server
   (1) Hardware: Multi-core servers including the DELL and HPE
   (2) Software: Microsoft Windows, Red Hat Enterprise Linux, MSSQL DB, MongoDB, PostgreSQL.
2. Virtualization Platform
   (1) Hardware: Double Center DELL vSAN-Ready Node, Cisco ACI, SDWAN, F5 GTM/LTM.
   (2) Software: VCF 9.
3. Network equipment
   (1) Hardware: FortiGatez firewall, Cisco router switch.
   (2) Software: Forti EMS, Whatsup monitoring.
   (3) The dual-center backbone network expansion was proactively implemented to meet business growth demands.
4. Information security:
   (1) Hardware: Gateway APT packet analysis system andnetwork access control equipment (NAC).
   (2) Software: NDLP gateway management, endpoint privilege management, external vulnerability detection, system high-privilege proxy login, desktop personal data inventory system, CDN.
   (3) Endpoint Protection and EDR software prevents endpoint malware and host intrusion.
5. The main application system is the investment trust business, including stock affairs, net worth settlement, and trading redemption.

(II) Future Development and procurement plan:

1. Fintech and innovation
   (1) R&D of AI investment model and Agent application
   (2) Gen AI Platform Introduction and Empowerment
   (3) Fund Trading Platform Digital Experience Development

(4) ETF Service Innovation Application Development

2. Cloud computing for public and private clouds
   (1) Before Q3 2026, the Company will complete private cloud (IaC) operations automation and optimize the resilience of its middleware architecture with an active-active setup.
   (2) Before Q3 2026, the Company will complete the implementation of AWS and GCP landing zones to strengthen governance and optimization.
3. Data Repository Management
   (1) The deployment rate of the Core Automated Alert Function will reach 100% by the end of Q4 2025.
   (2) Promote heterogeneous database architecture for diverse business systems
4. Network
   (1) Before Q3 2026, the Company will complete the relocation and optimization of its headquarters workplace.
      A Before Q3 2026, the Company will complete the expansion of its dual data center backbone network to support business growth demand.
5. Information security
   (1) Sensitive data management: Enhance the protection of sensitive data through measures such as file classification and labeling, encryption, watermark protection, and print control.
   (2) Internal High-Risk Behavior Management: Establishing and utilizing a behavior monitoring, anomaly alert, and Investigation and Analysis Platform to enhance internal threat detection capability and support forensic investigation.
   (3) Enhance Zero Trust Maturity: Implement FIDO authentication mechanism for remote work and perform a zero trust architecture maturity assessment.
6. Asset management platform investment system upgrade

(III) Emergency backup and security:

1. We have established a comprehensive emergency backup and security protection mechanism, and the overall architecture is now operating stably. Through the dual-center system architecture and high-availability vSAN storage system, real-time mutual backup is achieved, and system recovery capability is enhanced by combining data synchronous replication and a multi-version backup mechanism. Disaster recovery drills are conducted regularly to ensure data completeness and service continuity even in the event of a major disaster.
2. In terms of information security protection, a multi-layered protection strategy has been adopted, covering high-availability firewall systems, network behavior management, APT threat protection, and automated antivirus mechanisms to establish a basic and robust protection architecture.
3. The overall protective measures are being promoted following the established information security blueprint, and the desired protection level has been achieved in the current stage. In the future, we will continue to gradually improve our protection and governance capabilities according to the actual threat landscape and operational needs, to strengthen the protection of corporate assets and customer rights and interests, and support the long-term stable development of the Company.

# VIII. Cyber Security Management

## (I) Cyber Security Management Strategy and Framework

Development of emerging technologies and FinTech are commonly associated with new security threats and risks. Cathay Group is committed to strengthening the capability to maintain information security of the Company and its associate subsidiaries.

1. The Company established the Information Security Department responsible for the establishment and amendment of information security policies, convention of information security committee meetings, organization of information security training, management of information security incidents, planning of information security framework, and assisting subsidiaries in the review of information security framework, monitoring of the information security implementation of each subsidiary, and the evaluation, communications and coordination of the inter-subsidiaries projects and related affairs.
2. The Company has established the information security policy approved by the board of directors to serve as the guideline for information security management of the Company, and its content mainly specifies the information security policy declaration and information security operation mechanism. The objective is to establish a secure and reliable information operating environment in order to ensure the confidentiality, integrity and availability of information assets, and to improve employees' awareness on information security, thereby protecting the rights and interests of employees, customers and the Company.
3. To ensure the compliance and promotion of the information security policy, and the supervision and coordination of information security management works, the Company has established a cross-department "Information Security Committee," and the highest supervisor of information security of the Company acts the convener of the committee, and the highest supervisors of the cyber security and information departments of the Company and its subsidiaries as well as relevant department supervisors of the Company are invited to act as the committee members. The committee meeting is held at least once semi-annually.
4. The Company employs mechanisms such as the Board Information Security Advisory Group and the Information Security Governance Maturity Assessment to ensure the security, convenience, and uninterrupted operation of financial services. Its financial holding company and key subsidiaries have also adopted and passed ISO 27001:2022 certification.
5. In alignment with the zero trust architecture reference guide published by the competent authority, the Company continues to strengthen overall information security and operational resilience, and supervise its subsidiaries to implement information security governance. The Information Security Department is currently developing a methodology for Cathay Financial Group to evaluate its information security maturity, based on the Financial Supervisory Commission's Reference Guide for the Financial Industry's Adoption of Zero Trust Architecture. This methodology aims to align with international standards and meet the regulator's expectations for financial industry adoption of a zero trust architecture. From 2025 onwards, each company will implement a three-year enhancement plan. The Group has selected seven common enhancement priorities and will adopt a division of labor and cooperation approach, with pilot units conducting assessments and verification to promote key scenarios

while continuously tracking progress and formulating medium- to long-term enhancement measures.

6. Social engineering drill operation, white-hat hacker red team drill, DDoS attack-defense drill and computer system information security evaluation are performed periodically. Through various cyber security evaluation operation and attack-defense drills, the integrity and appropriateness of the overall computer system control measures are examined in order to discovery information security threats and vulnerabilities, thereby strengthening the network and information system security protection capability.
7. In addition to information security education and training, the Company prepares the summary of important news and knowledge with regard to information security every month and produces the information security newspaper for Cathay Financial Holdings and its subsidiaries in order to enhance employees' information security awareness and the responsiveness for any information security incident.

**(II) Control and measures for handling of major cyber security events.**

1. To establish the crisis handling and response directives for major cyber security events of the Company and all subsidiaries, the "Cathay Financial Holdings and Subsidiary Major Information Security Event Reporting and Emergency Response Management Guidelines" has been established, and its content includes the establishment of cross-company "Financial Holding Information Security Event Decision Meeting," "Financial Holding Information Security Event Emergency Response Team" and "Financial Holding Information Security Special Support Team."
2. To promptly manage information security risk and to adopt responsive measures early, Cathay Group has established the following mechanisms:
   (1) Establishment of Security Operation Center (SOC) service mechanism: Through 24/7 full-time operation monitoring by the SOC information security monitoring center, along with the use of multi-dimension correlation analysis cyber security equipment, network equipment, operating system logs, real-time warning and determination of information security events and abnormal connection behaviors can be achieved. In addition, a handling and tracking mechanism is also established, in order to implement information security risk control measures thoroughly.
   (2) Resources of Cathay Group have been integrated to establish the cross-company "Information Security Emergency Response Team" in order to participate in providing assistance to emergency responses. In addition, through event reporting and emergency response procedure, the information security event status of the Company and its subsidiaries is controlled and handled in a timely manner. With the expertise of contracted external consultants and experience from previous information security incidents, the financial group is able to promptly provide the response team with appropriate and professional advice as well as emergency support.
   (3) The Threat Intelligence Platform and Source Code Leakage Intelligence Service has been introduced to collect and analyze sensitive information of the Company and its subsidiaries' leaks online. It provides real-time search and aggregation functions to monitor and track security vulnerabilities and attack indicators, helping to quickly identify, block, and remediate threat incidents and reduce potential information security risks.

(4) The Company has introduced an automated attack drill mechanism to verify the effectiveness of information security defense. It has planned the red team vs blue team operations and cyber range training and formulated various scenario scripts for ongoing cyber security drills in order to make employees familiar with the responsive procedures and react rapidly to any cyber security incident.

3. In 2025, there were no major information security events impacting the Financial Holding and its subsidiaries.

# IX. Industrial Relation

## (I) Employee benefit programs, retirement system, related agreements and rights protection:

Besides the labor and health insurance coverage as required by the government, additional benefits such as employee shareholding trust, group insurance, various subsidies, festival allowances, hiking activities, internal training, and exam-taking reimbursements, are part of our employees' benefits. In terms of retirement payments, all benefits are paid in accordance with Labor Standards Act and Labor Pension Act.

To protect the rights of employees, companies should clearly define the following according to laws and regulations, collective bargaining agreement and management needs, in the work rules: wage payment standard, working hours, vacation, leave of absence, attendance, reward and punishment, transfer, dismissal & retirement, and pension. After being approved by regulators, these rules should be distributed through public notification. To promote non-harassment and gender-equality employment measures for preventing/correcting sexual harassment with related complaint procedures and disciplinary measures were established. A sexual harassment appeal processing committee was also set up to process matters on sexual harassment complaints, investigation, and resolution.

To ensure a safe working environment to guarantee employee personal safety, the Company and its subsidiaries have already established the following measures:

1. First-aid personnel are required to take the related professional training. First-aid kits and AEDs are provided in all working locations.
2. Regular tests for illumination and carbon level of working environment.
3. Physical examinations and pre-job safety and health training for new hires.
4. Health checkups and safety and health training for employees on a regular basis.
5. Arrange physician and nursing personnel to provide on-site labor health service.
6. Assign dedicated nursing personnel to provide labor health service.

## (II) Losses arising as a result of employment disputes in the last year up till the publication date of this annual report (including violations against Labor Standards Act found during a labor inspection; explain the date of penalty, reference number, the laws violated, the violating action, and the nature of penalty). Please quantify the estimated losses and state any response actions, and state reasons if losses cannot be reasonably estimated:

According to the "Violation of Labor Laws and Regulations Unit (Employer) Inquiry System" of the Ministry of Labor, there were no punishments or penalties in 2025 as of the date of publication of the annual report.

## (III) Employee Code of Service:

All employees are required to follow the codes below as a part of their contributions to the Company's future development and to the common welfare of the entire employee population.

1. All employees must abide by applicable government laws, rules and regulations, and the Company's regulations and policies. Team spirit is highly encouraged within the Company but behavior relating to disturbances in the working environment or

common welfare, such as being opinionated, agitating, quarreling, fighting physically, misleading others, etc. are strictly prohibited.

2. All work should be carried out in accordance with the instructions given, if no such instruction is available, a request for related guidance from the upper managers should be sought before further execution.
3. Instructions given by the working supervisors shall be implemented, any refusal, dodging or disagreement should be forward to the department/divisional supervisor for resolution.
4. Unless approved by the Company, no outside employment is allowed. Activities relating to jobbery will not be tolerated.
5. Other than serving for his/her departments, employees are expected to assist in the work of others when necessary and as requested by the direct supervisors. Buck passing is not allowed in this situation.
6. Unless for Company holidays or other holidays as designated by the central government, employees are required to arrive at work on time for working days. Absences without prior notice or leaving early/arriving late are disallowed.
7. All duties, unless otherwise specified, should be completed during the day without delay.
8. Absence without permission during working hours is prohibited.
9. Employees must comply with whatever job transfers or arrangements made by the company.
10. All work settings should be kept in good order. Riotous activities or disturbing others or any forms of misconduct are prohibited.
11. No going through other's data including statements, documents, phone calling history, and computer files (including any storage). No document is to be taken outside or revealed to others without the supervisor's permission.
12. Company customers should be treated with kindness and respect. Attitudes associated with negligence or arrogance are strictly prohibited. All customer requests should be served with full effort without delay. Explanations should be made patiently when misunderstood. Inquiries should be answered or transferred to the suitable personnel, whether in charge or not. An answer of "I do not know" is not acceptable.
13. Business intelligence and commercial data should be kept confidential and not disclosed to others.
14. Employees are not permitted to guarantee a loan or contract for others in the name of the Company or the job position.
15. All Company facilities or supplies should be used with care and without waste. Wanton damage and misappropriation for personal use outside of the Company is not allowed.
16. Avoid bad addictions, such as gambling and excessive business entertainment.
17. Contraband or hazardous goods are banned from all the office areas. No safekeeping of personal belongings in the warehouses is allowed, nor smoking (including electronic cigarettes) or leaving ignitable goods in the file rooms.
18. Under unusual circumstances, all important documents, statements, commercial bills, cash and computer files (including any storage) should be placed and handled properly. And notice should be sent to the nearby supervising units as soon as possible.
19. Supervising responsibility should be divided into various layers according to the nature of the transaction. Managers in all levels should properly look after the business under his/her supervision.

20. Employee must maintain confidentiality of their job rank and the salary and bonus they receive, and cannot reveal such information to others or ask others for such information.
21. There shall not be extramarital affairs, sexual harassment or gender discrimination in words or in action at the workplace.

# X. Important contracts and commitments

■ **Cathay Life Insurance Co., Ltd.**

| Contract Type | Contracting Party | Valid Period | Purpose | Restriction Clause |
|---|---|---|---|---|
| Major reinsurers and reinsurance contracts | Central Reinsurance Corporation | 1970/9/30~ | Reinsurance contracts for life, casualty, group and catastrophe policies | None |
| | Swiss Reinsurance Company Ltd | 1970/9/30~ | Reinsurance contracts for life and health insurance policies | |
| | Munich Reinsurance Company | 1975/4/1~ | Reinsurance contracts for life, health and casualty insurance policies | |
| | RGA Reinsurance Company | 1998/9/1~ | Reinsurance contracts for life and health insurance policies | |
| | SCOR SE | 1998/1/1~ | Reinsurance contracts for life and health insurance policies | |
| | Hannover Rück SE | 2003/1/1~ | Reinsurance contracts for life and health insurance policies | |

Note: If both parties of the reinsurance contracts of life and health insurance are in consent, the contracts will be automatically renewed. Other contracts are one-year contracts.

■ **Cathay United Bank Co., Ltd.**

| Contract Type | Contracting Party | Valid Period | Purpose | Restriction Clause |
|---|---|---|---|---|
| Outsourcing Agreement | Yuen Foong Paper Co., Ltd. | 2024/7/1~ 2026/6/30 | Check Printing Services | Confidentiality Provisions, Outsourcing Provisions, Personal Data Statement, Contract Amendment and Assignment, Information Security |
| | Foremost eMage Corporation | 2024/6/1~ 2026/6/30 | | |
| | Transnational Logistics Solutions (Taiwan) Pte Ltd. Taiwan Branch (Singapore) | 2025/1/1~ 2026/12/31 | Negotiable Instrument and Document Delivery Services | Special Provisions, Confidentiality Obligations, Personal Data Protection, Human Rights and Environmental Sustainability, Other Provisions |
| | 1.Taiwan Security Co., Ltd.<br>2.Leebao Security Co., Ltd. | 2024/1/1~ 2026/12/31 | Cash-in-Transit Services (Collection, Ad Hoc Services, Cash Handling at Service Counters) | Regulatory Compliance and Internal Control Mechanisms, Confidentiality Obligations, Personal Data Protection |
| | 1.Taiwan Security Co., Ltd.<br>2.Leebao Security Co., Ltd. | 2024/1/1~ 2026/12/31 | Cash-in-Transit Services (Monthly Dedicated Vehicle Service) | Regulatory Compliance and Internal Control Mechanisms, Confidentiality Obligations, Personal Data Protection |

| Contract Type | Contracting Party | Valid Period | Purpose | Restriction Clause |
|---|---|---|---|---|
| | Leebao Technology Co., Ltd | 2025/10/1~ 2028/9/30 | Service Agreement for ATM Cash Sorting, Replenishment and Transportation, and Troubleshooting Services | Regulatory Compliance and Internal Control Mechanisms, Confidentiality Obligations, Personal Data Protection |
| | Wily Protection Co., Ltd | 2025/1/1~ 2026/12/31 | | |
| | Brinks Taiwan Security Limited | 2025/8/1~ 2026/7/31 | Supplemental Agreement (Foreign Currency Cash-in-Transit, Cash Sorting and Cash Processing) | Compliance with applicable laws and regulations, business rules, and self-regulatory requirements, and shall not violate any mandatory or prohibitory provisions of laws, public order, or good morals |
| | Systex Corporation | 2025/1/1~ 2027/12/31 | Document Printing, Enveloping, and Delivery/Mailing Services | Contract Assignment, Confidentiality Provisions, Warranty Obligations, Security Standards, Personal Data Protection |
| | 1.Crown Van Lines Co., Ltd.<br>2.Iron Mountain Taiwan Ltd. | 2024/1/1~ 2026/12/31 | Document Storage Services | Regulatory Compliance, Prohibition of Subcontracting, Auditing, Confidentiality Obligations, Prohibition of Assignment |
| | Zheng Guang Long Document Destruction Co., Ltd | 2025/5/1~ 2028/4/30 | Secure Document Destruction Services | Contract Amendment and Assignment, Regulatory Compliance, Prohibition of Subcontracting, Prohibition of Publicity |
| IT Procurement Agreement | Enterprise Business Group, Chunghwa Telecom Co., Ltd. | 2025/1/1~ 2030/6/30 | Procurement of Network Equipment Rental and Sales Services for Branches | None |

■ **Cathay Century Insurance Co., Ltd.**

| Contract Type | Contracting Party | Valid Period | Purpose | Restriction Clause |
|---|---|---|---|---|
| Reinsurance Contracts (Domestic) | Central Reinsurance Corporation | 1993/8/19~ | Reinsurance contracts for fire, risk/event, engineering & construction, casualty, marine, and personal accident insurance policies | Special exclusions and coverage limitation listed under the reinsurance contracts |
| Reinsurance Contracts (International) | Everest Reinsurance Company | 2001/1/1~ | Reinsurance contracts for risk/event, engineering & construction, casualty, and personal accident insurance policies | |
| | Korean Reinsurance Company | 2002/1/1~ | Reinsurance contracts for fire, risk/event, casualty, marine, engineering & construction, and personal accident insurance policies | |
| | Swiss Reinsurance Company | 1993/8/19~ | Reinsurance contracts for event, engineering & construction, marine, and personal accident insurance policies | |
| | Transatlantic Reinsurance Company | 2001/1/1~ | Reinsurance contracts for fire, marine, engineering & construction and casualty insurance policies | |
| | Munich Reinsurance Company | 1997/1/1 | Reinsurance contracts for fire, event, personal accident insurance policies | |

■ **Cathay Securities Corporation**

| Contract Type | Contracting Party | Valid Period | Purpose | Restriction Clause |
|---|---|---|---|---|
| Software maintenance contract | Sysjust Co., Ltd. | 2025/01/01~2025/12/31 | AP Version Information Authorization and Maintenance Agreement | None |
| | Sysjust Co., Ltd. | 2025/01/01~2025/12/31 | Wealth Management APP Trading System Information Authorization and Maintenance Agreement | |
| | DaCho Digital Co., Ltd. | 2024/11/09~2027/11/08 | Securities brokerage business, proprietary (securities, futures, warrant) application system | |
| | MDBS Digital Technology Co., Ltd. | 2023/09/01~2025/08/31 | Maintenance agreement for Speedy_securities system | |
| | Sysjust Co., Ltd. | 2025/01/01~2025/12/31 | Information License and Maintenance Agreement | |
| | Mitake Information Corp. | 2025/01/01~2025/12/31 | Maintenance agreement for Mitake mobile trading system | |
| | Cmoney Technology Co., Ltd | 2025/01/01~2025/12/31 | CMoney System Rental Contract | |
| | Cmoney Technology Co., Ltd | 2025/01/01~2025/12/31 | CMoney Cloud Subscription System Rental Contract | |

| Contract Type | Contracting Party | Valid Period | Purpose | Restriction Clause |
|---|---|---|---|---|
| | Digital Classification Online Co., Ltd. | 2025/01/01~2025/12/31 | News Information Service Cooperation Contract-Second Supplementary Contract | |
| | TPI software Corp. | 2025/01/01-2025/12/31 | Intelligent Customer Service System Software License and Maintenance Agreement | |
| | TAIWAN-CA Inc. | 2025/01/01~2025/12/31 | TWID Pre-Signed Service and TWID Portal System Maintenance Agreement | |
| | Systex Corporation. | 2025/01/01~2026/12/31 | Mobile APP Information Service and Software Maintenance Contract | |
| | Taiwan Macaon-tech .Co | 2025/01/10~2025/12/31 | CTI Call Center Telephone Traffic Management System Maintenance Contract | |
| | Miraieapps Ltd. | 2025/01/01~2025/12/31 | Intelligent voice system maintenance contract | |
| | Syscom Computer Engineering Company. | 2025/11/01~2027/10/31 | software maintenance contract_PineReport maintenance contract | |
| | Syscom Computer Engineering Company. | 2024/11/01~2025/10/31 | software maintenance contract_ FES System Maintenance Contract | |
| | Syscom Computer Engineering Company. | 2024/11/01~2025/10/31 | software maintenance contract_ FEP System Maintenance Contract | |
| | Dimerco Data System Corp. | 2024/05/01~2025/04/30 | Financial management system maintenance service | |
| | Fortune Information Systems Corp. | 2024/11/01~2025/10/31 | Forcepoint Employee Internet Gateway Defense System Software License Procurement Contract | |
| | Changing Information Technology Inc. | 2024/05/26~2026/05/25 | Contract and Seal Management System for New-opened Accounts | |
| | Ecloudvalley Digital Technology Co., Ltd. | 2023/01/01~2025/12/31 | Oracle Support Service Renewal | |
| | Ecloudvalley Digital Technology Co., Ltd. | 2023/01/01~2025/12/31 | Oracle Advance Customer Services | |
| | IBM Taiwan Corporation | 2024/7/1~2029/6/30 | IBM Statement of Work | |
| | Concord System Management Corp. | 2023/10/20~2028/10/19 | Software licensing procurement and maintenance service contract | |
| | Symphox Information Co., Ltd. | 2021/05/01~2026/04/30 | Network Infrastructure Services Agreement | |
| | EASYUSE DIGITAL TECHNOLOGY CO., LTD. | 2024/08/01~2025/12/31 | BillHunter/MailHunter Ultimate Electronic statement and marketing E-mail system | |
| | Mitake Information Corp. | 2024/06/01~2025/12/31 | Cathay Securities 405 Voice System Maintenance and Operation Contract | |

| Contract Type | Contracting Party | Valid Period | Purpose | Restriction Clause |
|---|---|---|---|---|
| | Mitake Information Corp. | 2025/04/01~2027/03/31 | Cathay Securities Bulk SMS Transmission Service Agreement | |
| | Mitake Information Corp. | 2024/10/01~2025/12/31 | Domestic Securities and Futures Options Price-Wash System and Mobile Smart Trading Function Maintenance Agreement | |
| | Systex Corporation. | 2024/06/01~2025/12/31 | Warrant Network Information Service Agreement | |
| Hardware equipment procurement contract | G-Trend Integration Corp. | 2022/07/01~2026/01/31 | Procurement and Maintenance Contract for Cathay Sec INC. Data Center Network Service Improvement Project | |
| | Paysecure Technology Co., Ltd. | 2022/12/01~2025/11/30 | Hardware Encryption Maintenance Contract | |
| | Sanfran Technologies lnc. | 2024/07/01~2026/6/30 | Network Equipment Maintenance Contract | |
| | Stark Technology Inc. | 2021/11/01~2026/10/31 | Contract for Replacement of EOS Equipment and Subdivision of Data Center Network Segments in Cathay Sec INC. Dun Nan Data Center | |
| Software License contract | Truly Technology Co., Ltd. | 2025/01/01~2026/12/31 | UiPath RPA Software License Agreement | |
| | Changing Information Technology Inc. | 2025/01/01~2025/12/31 | Certificate Security Control Platform Maintenance Contract | |
| | RAYIN Information Technologies. | 2024/07/01~2025/12/31 | Electronic Transaction Cryptocenter System Maintenance Contract | |
| Information Contract | Systex Corporation. | 2024/06/01~2027/05/31 | NYSE real-time US stock information service | None |
| | Dimerco Data System Corp. | 2025/04/01~2026/03/31 | Software Maintenance Contract for the TWD and Foreign Currency Bond Management System | |
| | ARES International Corp. | 2025/05/29~2026/05/29 | Foreign exchange financial transaction system construction | None |

■ **Cathay Securities Investment Trust Co., Ltd.**

| Contract Type | Contracting Party | Valid Period | Purpose | Restriction Clause |
|---|---|---|---|---|
| Information System Service Agreement | Systemweb Corporation | 2019/10/16~ | Investment Management System Maintenance Service Agreement | None |
| | Systemweb Corporation | 2019/10/16~ | Fund Accounting Management System Development and Maintenance Service Agreement | |
| | TPIsoftware Corp | 2021/8/7~ | AFA Intelligent Assistant System Maintenance Agreement | |
| | Inforise Technology Ltd. | 2023/09/15~ | Trend Micro Deep Security Maintenance Agreement | |
| | Stark Technology Inc | 2022/01/01~ 2026/12/31 | Web Application Firewall Maintenance Agreement | |
| | Fortune Information Systems Corp | 2025/05/01~ 2028/04/30 | Trend Micro Antivirus Maintenance Agreement | |
| | Wen Wei Technology Co., Ltd | 2025/06/10~ 2027/06/09 | Dell EMC Avamar Backup System Maintenance Agreement | |
| | Symphox Information Co., Ltd | 2024/01/01~ 2026/12/31 | Email Service Agreement | |
| | Chang Hua Electromechanical Co., Ltd | 2025/01/01~ 2025/12/31 | OA Computer Room Mechanical and Electrical Maintenance Agreement | |
| | Dimerco Data System Corporation | 2024/01/01~ 2025/12/31 | Endpoint Privileged Access Management System Maintenance Agreement | |
| | Fortune Information Systems Corp | 2025/01/01~ 2025/12/31 | Server Maintenance Manufacturer Warranty Agreemen | |
| | LANcom Technologies Inc. | 2025/02/01~ 2026/01/31 | CUCM IP Telephony System Maintenance Agreement | |
| | G-Trend Integration Corp | 2025/02/01~ 2026/01/31 | Network Equipment Support and Maintenance Agreement | |
| | WingWill International Co., Ltd | 2025/03/27~ 2026/03/26 | Source Code Scanning System Maintenance Agreement | |
| | Sysjust Co., Ltd | 2024/04/01~ 2025/03/31 | XQ Information Source Licensing Agreement | |
| | Kyndryl Taiwan | 2024/12/01~ 2027/05/31 | Cloud Backup Implementation and Maintenance Agreement | |
| | amXecure Co., Ltd | 2025/01/30~ 2026/1/30 | Social Engineering Simulation Project Agreement | |
| | Acer Cyber Security Inc. | 2025/01/01~ 2027/12/31 | Security Operations Center (SOC) Monitoring Service Agreement | |
| | Acer Cyber Security Inc. | 2024/01/01~ 2025/12/31 | Penetration Testing Framework Agreement | |
| | G-Trend Integration Corp | 2024/03/29~ 2027/5/27 | CyberArk Privileged Access Management System Software Licensing and Services Agreement | |
| | ExtremeData System Inc | 2024/7/24~ 2026/12/31 | RHEL Software Licensing and Services Agreement | |
| | Fortune Information Systems Corp | 2024/03/29~ 2028/10/11 | VMware Software Licensing and Services Agreement | |
| | Symphox Information Co., Ltd | 2024/04/01~ 2027/03/31 | Enterprise Network Circuit Leasing Agreement | |
| | LANcom Technologies Inc | 2024/10/01~ 2029/09/30 | CUCM IP Telephony System Maintenance Agreement for Dual Data Center | |
| | Indotrends Information Integration Co.,Ltd | 2025/07/15~ 2026/07/14 | C Call Center System Maintenance Agreement | |

| | | | | |
|---|---|---|---|---|
| | Acer Cyber Security Inc | 2025/06/02~ 2025/12/31 | DDoS Attack Simulation Service | |
| | Infoarchi Information Co Ltd | 2024/06/01~ 2026/05/31 | Information System Log Management Platform Maintenance Agreement | |
| | Systex Software & Service Corporation | 2025/07/01~ 2026/06/30 | Trend Micro Internal Network Threat Detection and Monitoring Maintenance Agreement | |
| | Win-Win-Win Tech Corp | 2025/03/01~ 2026/04/01 | Speech-to-Text System Implementation and Maintenance Agreement | |

Note: The effective date of the contract is the date of the fund's establishment, and the party involved is the fund's custodian bank.

# Five. Review and analysis of financial status and financial performance and risk management

## I. Analysis of Financial Status

Unit: NT$ thousand

| Item \ Year | 2024 | 2025 | Change in amount | Change in proportion (%) |
|---|---|---|---|---|
| Cash and cash equivalents | 7,536,527 | 7,524,687 | (11,840) | (0) |
| Financial assets at fair value through profit or loss | 34,342,000 | 34,706,000 | 364,000 | 1 |
| Financial assets at fair value through other comprehensive income | 229,331 | 284,638 | 55,307 | 24 |
| Securities purchased under agreements to resell | 0 | 0 | 0 | - |
| Receivable - net | 7,846,814 | 10,962,731 | 3,115,917 | 40 |
| Current income tax assets | 1,713,864 | 1,697,962 | (15,902) | (1) |
| Equity investment under the equity method | 1,014,413,760 | 1,085,302,377 | 70,888,617 | 7 |
| Property and equipment | 464,773 | 403,085 | (61,688) | (13) |
| Intangible assets | 525 | 525 | 0 | 0 |
| Right-of-use asset | 351,045 | 242,568 | (108,477) | (31) |
| Deferred tax assets | 1,881,272 | 1,892,711 | 11,439 | 1 |
| Other assets | 361,889 | 745,025 | 383,136 | 106 |
| Total assets | 1,069,141,800 | 1,143,762,309 | 74,620,509 | 7 |
| Payables | 88,923,753 | 70,559,579 | (18,364,174) | (21) |
| Income tax liabilities - current period | 5,945,882 | 23,162,768 | 17,216,886 | 290 |
| Bonds payable | 76,000,000 | 111,700,000 | 35,700,000 | 47 |
| Other loans payable | 7,990,000 | 7,900,000 | (90,000) | (1) |
| Provisions | 971,861 | 1,640,741 | 668,880 | 69 |
| Lease liability | 352,012 | 245,949 | (106,063) | (30) |
| Deferred tax liabilities | 266,757 | 266,716 | (41) | (0) |
| Other liabilities | 14 | 48 | 34 | 243 |
| Total liabilities | 180,450,279 | 215,475,801 | 35,025,522 | 19 |
| Common stock | 146,692,102 | 146,692,102 | 0 | 0 |
| Preferred shares | 15,333,000 | 15,333,000 | 0 | 0 |
| Additional paid-in capital | 203,143,822 | 203,119,254 | (24,568) | (0) |
| Legal reserve | 78,018,683 | 89,275,069 | 11,256,386 | 14 |
| Special reserve | 230,128,217 | 422,149,878 | 192,021,661 | 83 |
| Undistributed earnings | 273,370,397 | 126,383,769 | (146,986,628) | (54) |
| Exchange differences resulting from translating the financial statements of a foreign operation | (7,585,169) | (10,014,654) | (2,429,485) | 32 |
| Gain (loss) on effective cash flow hedge instruments | (354,267) | (1,596,964) | (1,242,697) | 351 |
| Unrealized gains / losses on financial assets at fair value through other comprehensive income | (13,142,474) | 5,231,590 | 18,374,064 | (140) |

| Item \ Year | 2024 | 2025 | Change in amount | Change in proportion (%) |
|---|---|---|---|---|
| Other comprehensive income reclassified using the coverage approach | (50,177,479) | (82,358,129) | (32,180,650) | 64 |
| Changes of designated financial liabilities at fair value through profit or loss resulting from credit risk | (420,102) | (182,974) | 237,128 | (56) |
| Remeasurement of defined benefit plans | 1,075,791 | 1,646,315 | 570,524 | 53 |
| Revaluation Surplus | 12,609,000 | 12,608,252 | (748) | (0) |
| Other equity - Others | 0 | 0 | 0 | - |
| Total shareholders' equity | 888,691,521 | 928,286,508 | 39,594,987 | 4 |

Note: Changes in the ratios of the analysis:

1. The difference in financial assets at fair value through other comprehensive income (FVOCI) between the two periods was mainly attributable to the recognition of valuation gains.
2. Variation in receivable - net was mainly attributed to the consolidated tax system.
3. The difference in right-of-use assets between the two periods was mainly due to depreciation.
4. The difference in other assets between the two periods was mainly due to the provisional payment for administrative appeal of the business tax payable in 2017.
5. The difference of accounts receivable between the two periods is mainly due to the consolidated tax system and a decrease in commercial paper payable.
6. Variation in current income tax liabilities was mainly attributed to increased business income tax payable.
7. The difference in bonds payable between the two periods was mainly due to the issuance of senior corporate bonds this period.
8. The difference in provisions between the two periods was mainly due to accruals for administrative relief.
9. The difference in lease liabilities between the two periods was mainly attributable to rent payments made during the current period, which reduced the lease liabilities.
10. The difference in special reserve for the two periods was mainly due to the reclassification valuation amount of financial assets.
11. The difference in undistributed earnings between the two periods was mainly attributable to the current period's net profit after tax and dividend distribution.
12. The difference of exchange from translating financial statements of foreign operations between the two periods is mainly due to exchange rate movements.
13. The difference of the gain (loss) on the hedging instruments belonging to the effective hedging positions of the cash flow hedge between two periods is mainly due to the change in the valuation of the hedging positions.
14. Variation in unrealized gain (loss) on financial assets at fair value through other comprehensive income and other comprehensive income reclassified using the overlay approach was mainly attributed to changes in valuation of financial assets held by subsidiaries.
15. Variation in credit risk effect of financial liabilities measured at fair value was mainly attributed to credit risk changes and valuation changes in USD bonds issued by subsidiaries.
16. The difference in the two terms of the defined benefit plan is mainly due to the increase in the remuneration of the subsidiary's fund assets.

# II. Analysis of Financial Performance

Unit: NT$ thousand

| Item \ Year | 2024 | 2025 | Change in amount | Change in proportion (%) |
|---|---|---|---|---|
| Net income | 113,783,458 | 110,029,205 | (3,754,253) | (3) |
| Expenses and loss | (2,943,950) | (3,189,245) | (245,295) | 8 |
| Pre-tax income (loss) | 110,839,508 | 106,839,960 | (3,999,548) | (4) |
| Net income | 110,269,745 | 107,141,920 | (3,127,825) | (3) |

# III. Cash flows

## (I) Liquidity Analysis in the last two years

Unit: %

| Item \ Year | 2024 | 2025 | Increase (decrease) in proportion (%) |
|---|---|---|---|
| Cash flow ratio (%) | Note | Note | - |
| Cash flow adequacy (%) | Note | Note | - |
| Cash flow adequacy ratio (%) | Note | Note | - |

Note: Ratio was not disclosed due to negative numerator or denominator in the net cash flow formula

## (II) Cash flow analysis for the next fiscal year.

Unit: NT$ thousand

| Cash balance at beginning of period ① | Projected net cash flow from operating activities for the full year ② | Estimated annual cash outflow ③ | Estimated cash surplus (deficit) ①＋②－③ | Remedial measures for estimated cash deficit | |
|---|---|---|---|---|---|
| | | | | Investment plan | Financial plan |
| 7,524,687 | 67,428,808 | 97,116,684 | (22,163,189) | None | Issue corporate bonds and commercial paper |

# IV. Major capital expenditures in the last year

None.

# V. The investment Strategy in the last year, Main Causes for Profits or Losses, Improvement Plans and the Investment Plans for the Coming Year

Please refer to the Market Observation Post System for the latest annual equity investment status.

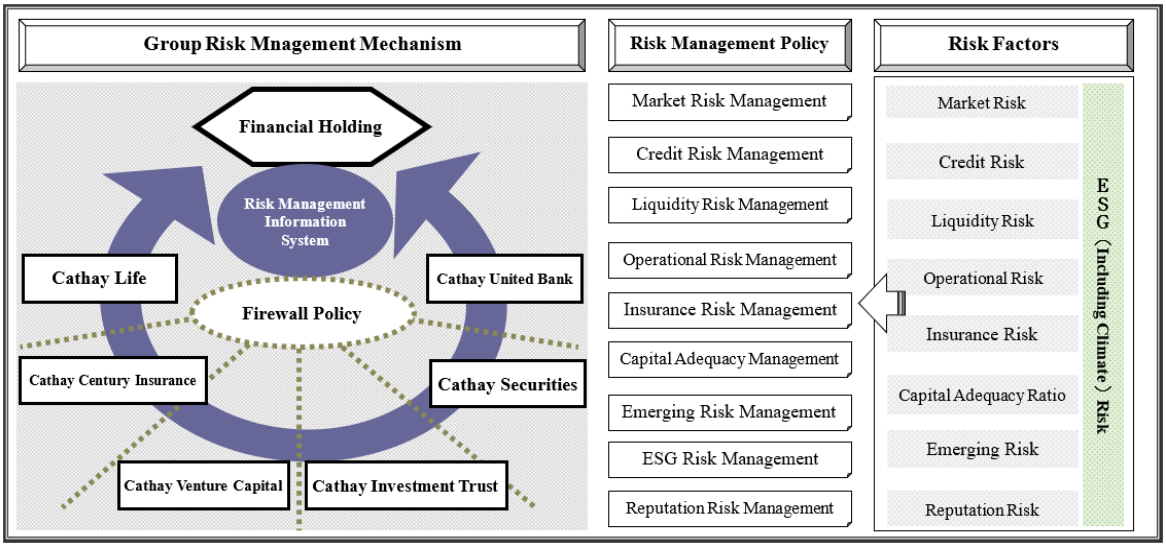
Market Observation Post System>Single Company>equity changes/securities issuance>fundraising/private placement>fundraising plan implementation

(https://mopsov.twse.com.tw/mops/web/bfhtm_q2)

In the past, Cathay Financial Holdings initiated the twin-engine of the insurance and banking service, which yielded excellent complementary effects. Many in the industry learned from the Company and launched similar products. Cathay Financial Holdings will use its asset management operation as the third engine for further development of the twin-engine of insurance and banking for providing full-range financial services and further enhance brand value. In the future, the business policy will be focused in the development in other countries with the triple-engine of “insurance + banking + asset management” as the core strategy for development. With its base in Asia-Pacific and the triple-engine as its strategy, Cathay Financial Holdings is dedicated to be the best financial institution in Asia.

# VI. The analysis and assessment of risk management in the last year to the date this report was printed by the analysis of the overall financial position and operation.

## (I) Risk management framework and policies of the financial holding company and its subsidiaries




1. Risk Management Governance Structure:

   In order to achieve the integration effect with independent and sufficient management of risk exposure, the Company has established an independent risk management division responsible for establishing and promoting the Group's risk management mechanism, and formulating relevant policies and regulations. Each subsidiary has established a risk management unit according to laws and regulations or business attributes, and manages the risks of each subsidiary according to the mechanism and policies established by the Risk Management Division.

   The Company and its key subsidiaries have established Risk Management and Information Security Committees and Risk Management Committees, respectively, to oversee the operation of risk management mechanisms and ensure the implementation of the Group's risk management system. The Company's Risk Management and Information Security Committee is a functional committee under the Board of Directors, responsible for overseeing the operation of risk management and information security mechanisms, reporting to the Board of Directors, and submitting recommendations to the Board for board resolution.

   In addition, the Company has a risk management contact meeting, which is composed of the top executives of the Company and the risk management units of its main subsidiaries, as the Group's risk management communication platform, and monitors the implementation of the Group's risk management business.

2. Risk Management Policy:

   The risk management policies and related guidelines established by the Company shall be reviewed by the Risk Management and Information Security Committee and approved by the Board of Directors. Our employees are required to follow the policies and the guidelines, especially for the transactions related to investment and loan business.

   (1) The Company's main risk sources can be categorized into market risk, credit risk, operational risk, liquidity risk, insurance risk, capital adequacy management, emerging risk, ESG and climate risk, and reputation risk. The Risk Management Division is responsible for developing management guidelines, rules, and related

compliance standards for each risk type of risk concerned. Risk management departments of each subsidiary have established risk management guidelines in accordance with the Company's risk management policies and their business attributes.

(2) To monitor the concentrations of credit exposure by loans, investment and related transactions, we have established the guidance to manage the concentrations.

(3)To enhance the management of credit and operational risk events, we apply the information system for monitoring those events among the Company and the subsidiaries.

**(II) Methods adopted by the financial holding company and its subsidiariesto measure and manage risks, and the quantification of risk exposures.**

■ **General periodic disclosures**

1. Risk Management Policies, Procedures and Reporting

(1) Risk Management Policies and Procedure:

A. Market risk management: The Company and its subsidiaries have established prudent investment decision-making processes, set market risk management indicators and exception management procedures, and implement market risk management through relevant management mechanisms such as sensitivity analysis or stress testing.

B. Credit risk management: In addition to strict credit policies, credit application procedures, collateral, overdue loans, asset evaluation and provision, the Company and its subsidiaries have also established relevant control mechanisms such as group concentration limits, industry risk limits, and national risk limits to effectively diversify credit risks.

C. Liquidity risk management: In addition to the provision of liquidity reserve or assets with easy cash conversion in accordance with the law, the Company also effectively manages its capital positions by taking into account the principles of liquidity, safety, and return, in order to reduce the liquidity risk. In addition, each subsidiary maintains contingency funding plans that outline our potential responses to liquidity stress events at various levels of severity.

D. Operational risk management: The Company and its subsidiaries have established separate operating procedures and computer systems that are independent of each other based on the nature of their business. The Company collects and analyzes operational risk loss events to strengthen the identification of risk root causes and to continue to track the effectiveness of control measures in order to effectively manage operational risks. In addition, in terms of continuous management, the Company and its main subsidiaries have established a continuous management mechanism in accordance with international standards to strengthen the Group's operational resilience, and implement the business continuity management mechanism for various risk scenarios.

E. Insurance risk management: In addition to the insurance risk management framework and system of the Company and its insurance subsidiaries, the Company manages insurance product risks and risk mitigation measures

based on the premise of complying with the Company's business strategies and acceptable profit targets, and regularly reduces insurance risks losses caused by unexpected changes through tracking and implementing product after-sales experience.

F. Capital adequacy management: Calculating the capital adequacy ratios regularly pursuant to laws and regulations, the Company and the subsidiaries estimate the capital adequacy ratios from time to time based on the Company's merger and acquisition plans, or depending on the investment plans of each subsidiary; this is to maintain an appropriate level of capital adequacy, and to provide the Company with a reference for the future planning of fund sources.

G. Emerging risk management: Facing the increasingly complex global financial operating environment, as well as the increasing issues such as technological development and population aging with rising probability of occurrence, the Company conducts external emerging risk research every year to identify and measure emerging risks, and proposes risk responses and controls. Please refer to "VIII. Other important matters" for details.

H. ESG and climate risk management: In order to implement the corporate sustainability principles and respond to the possible significant impact of the extreme climate on the business development, the Company and its subsidiaries manage the ESG risks of financing through internal and external ESG information, and assess the financial impact of climate change on the Company.

I. Reputation risk management: To reduce the negative perception of the Company by stakeholders in the event of material incident, the Company handles with the relevant internal measures and take defensive measures to reduce the impact of damages.

(2) Risk Management Reporting

A. All risk management units are required to submit reports to the authoritative supervisors on a regular basis to disclose risk exposures and risk management implementation status. In the event of major risk events, the risk management unit shall compile relevant information and report according to the level of authority to strengthen the implementation of the risk management mechanism.

B. Risk management reporting should be based on quantitative risk assessments. Risks that cannot be quantified will require special disclosure in the report.

C. The financial holding company and its subsidiaries regularly submit risk management execution reports to the Risk Management and Information Security Committee/Risk Management Committee and the board of directors. Subsidiaries are also required to report to the financial holding company's Risk Management Division.

(3) Regular convention of the Risk Management Committee

The Company and its key subsidiaries hold periodic Risk Management Committee and Information Security Committee meetings to ensure all risk control systems are functioning properly and to review the results of risk management work. Ad Hoc Meetings are called in the event of a sudden emergency event.

(4) Exception Management Process

When subsidiaries deviate from the risk management policies, subsidiaries should make an exception report which disclose the reasons, the related rules and followed procedures. In addition, the report should be forwarded to the Company after being approved by the subsidiary's supervisor.

2. Risk Management System, Range and Characteristics:

The Company and its subsidiaries have established or implemented a number of risk management information systems including: market risk value system, credit grading system, emergency credit risk reporting system, group credit and investment limit system, and operational risk incident reporting system to comply with government regulations and for integrated monitoring of subsidiaries' exposure.

3. Risk Hedging/Reduction Policy:

Please refer to "(IX) Financial Risk Management" of the 2025 consolidated financial statements.

Market Observation Post System>Single Company>Electronic Document Download>financial report

(https://mops.twse.com.tw/mops/#/web/t57sb01_q1)。

■ **Information on the methods of risk management at all subsidiaries and quantifying risk exposure**

**Cathay Life and Cathay Century Insurance:**

1. Cathay Life and Cathay Century Insurance subsidiaries face and the method of controlling them are as follows:

(1) Market Risk

A. Definition: Risks arising from price changes in financial market instruments that cause losses in the value of financial assets of the company.

B. The method of controlling:

a. Monitoring market risk metrics.
b. Foreign exchange risk management.
c. Stop loss and limit control.
d. Scenario analysis; stress test.
e. Price deviation management.
f. Derivatives management.
g. Mechanism for evaluation of financial assets.

(2) Credit Risk

A. Definition: Risks in the loss of claims of the company because the counterparties or the debtors do not fulfill their contractual obligations.

B. The method of controlling:

a. Evaluating transaction counterparty, issuer, and guaranty institutions before a transaction and verifying the legality of transactions.
b. Follow-up on positions after the investment.
c. Monitoring credit risk metrics.
d. Limit management for credit and investment risk.
e. Scenario analysis; stress test.
f. Report on credit risk emergencies.

g. Evaluating the risk of lending operation and risk management operation.
h. Management of collateral for derivatives.

(3) Country risk

A. Definition: The risk of market price fluctuations and asset value fluctuations in life and non-life insurance subsidiaries resulting from economic, domestic political, and geopolitical changes in the countries where these subsidiaries hold loans, financial investments, and long-term equity investment positions, leading to the inability of securities issuers or debtors to repay their debts.

B. The method of controlling:

a. Defining country risk grades, limits and surveillance.
b. Regular inspection of country risk condition.

(4) Liquidity Risk

A. Definition: It is classified as “fund liquidity risk” and “market liquidity risk”. “Fund liquidity risk” refers to the risk with which the company cannot turn assets into cash or acquire enough funds and therefore cannot fulfill obligations that are due. “Market liquidity risk” refers to the risk of significant changes in market prices when it disposes of or offsets the positions it holds because there is not sufficient depth in the market or the market is in chaos.

B. The method of controlling:

a. Fund reporting.
b. Cash flow analysis.
c. Managing the maturity date of funds.
d. Monitoring fund liquidity risk assessment indicators and scenario analysis.
e. Evaluating and selecting the liquidity of investments.
f. Market Liquidity Risk Assessment.
g. Emergency response mechanism.

(5) Operational Risk

A. Definition: Losses caused by errors or malfunctions of internal operation, personnel, and system, or losses caused by external incidents. This includes legal risks but does not include strategic risks and reputation risks.

B. The method of controlling:

a. Internal control and internal audit.
b. Legal risk management mechanism.
c. Reporting operation risk incidents.
d. Crisis management for emergencies.
e. Money laundering prevention operating procedures.
f. Information Security Management
g. Personal Information Management
h. Business continuity management.

(6) Insurance risk

A. Definition: It refers to the risk that the company assumes from the insured after collecting a premium in operating the insurance business. It refers to the risk of loss caused by unexpected changes when the company pays indemnity and associated expenses.

B. The method of controlling:

a. Product design and pricing risk – evaluating the appropriateness of product design details, the reasonableness of product pricing, product risk identification and evaluation, the adequacy of product rates, and after-sales experience tracking and analysis.
b. Underwriting risk - establishment of underwriting systems and risk identification procedures, formulation of underwriting manuals or review standards, development of smart underwriting innovative technology, automated underwriting decision support, and monthly monitoring of underwriting performance indicators.
c. Reinsurance risks - Formulate a reinsurance risk management plan, track the credit ratings of reinsurers, and collect reinsurance payments receivable.
d. Catastrophe risk – regular monitoring of the accumulated retained amount for catastrophe risks, simulated assessment of potential losses from a catastrophe, and appropriate reinsurance arrangements to diversify the Company's risks.
e. Claim risk – detecting claim risk, reporting exceptions, management by the hierarchy such as reporting along the hierarchy.
f. Reserve risk - provision of adequate reserves for the products involved, and regular analysis and review of reserve adequacy.

(7) Risk in matching assets and liabilities

A. Definition: It refers to the risk caused by the disparity in the change in value of assets and liabilities due to reasons in the external environment of an insurer.
B. The method of controlling:
a. Monitoring of Asset and Liability Interest Rate Sensitivity Differences
b. Confirm scenario analysis and stress testing.
c. Analysis of net worth and solvency.

(8) Capital adequacy

A. Definition:
a. The capital adequacy ratio regulated by the Insurance Act and the Regulations Governing Capital Adequacy of Insurance Companies refers to the ratio of self-owned capital to risk capital.
b. Net worth ratio is calculated by dividing the equity of life and non-life insurance subsidiaries as shown in the audited (or reviewed) financial reports certified by an accountant by total assets excluding separate account insurance products. This excludes circumstances where the authority has regulated otherwise.
B. The method of controlling:
a. Regular monitoring of capital adequacy ratio and net worth ratio.
b. Assessment of the impact on capital adequacy ratio and net worth ratio from specific investments or business activities, and the corresponding responses.
c. Assessment of the impact on and responses to capital adequacy ratio and net worth ratio resulting from major events (e.g., changes in regulations).

(9) Business Risk

A. Definition: Direct or indirect possible losses caused by all factors of operation of an insurer.
B. The method of controlling:

a. The key attentions for handling material incident, and the reporting mechanisms for operational risks, personal information infringement and disaster incidents are established, and such are reviewed and amended to cope with the laws and regulations, as well as practical operations.
b. Implementation of the self-inspection system: members of each unit inspect each other's actual business implementation, and the supervisor of each unit or personnel at or above the equivalent level are responsible for supervising the implementation, to discover operational deficiencies as early as possible for correcting such in a timely manner.
c. Perfect legal compliance system: the compliance officers at the head office properly test whether the personnel in charge of each operation have indeed complied with relevant laws and regulations (including compliance risk assessment report and supervision and improvement of vulnerabilities, management of amended laws and regulations, self-assessment of compliance, due and appropriate legal training for personnel of each unit) based on the legal compliance plan approved by the board of directors.
d. Risk control mechanism: establish an independent and effective risk management mechanism to assess and monitor the Company's risk appetite, and the current assumed risks, to determine the responding strategies for risks and how the risk management procedures are complied with.
e. Healthy internal audit and internal control system: the audit unit conducts audits and evaluations for the internal control system, to measure the effectiveness and compliance of the current policies and procedures, and their impact on various operational activities, to assist the board of directors and management in assessing whether the internal control system is operating effectively, while providing improvement advice in a timely manner, to ensure the internal control system to be implemented continuously and effectively and to serve as a basis for reviewing and amending the internal control system.
f. The independent director and supervisor system: the board of directors recognizes the risks faced in operations, supervises the operating results, and assumes the ultimate responsibility to ensure the establishment and maintenance of an appropriate and effective internal control system, to promote the healthy operation of the insurance industry and achieve the effects of operating profitability and performance.

(10) Information security risk

A. Definition: Refers to direct or indirect risks that are likely to cause damage to the confidentiality, integrity and availability of information assets of the life insurance and property insurance subsidiaries.
B. Method of controlling: Information security and personal information are managed according to the following cycle:
a. The dedicated unit for information security establishes an Information Security Management System and enforces Information Security Management Operations based on the Company's overall strategy and goals.

b. Regularly perform information security risk assessments in response to internal and external events and potential threats, and establish or amend the necessary control mechanisms based on the results.
c. Supervise the implementation of information security management system operations and check the effectiveness.
d. The system is constantly maintained and improved upon based on findings and recommendations of the audit/supervision.
e. The Company conducts information security drills such as social engineering, white hat hackers, major accidents, blackmail, digital identification, and DDoS attacks to ensure the handling capacity in case of a threat.
f. The Company provides appropriate information security training for personnel of all units to strengthen the information security awareness of all employees.

(11) Personal data risk

A. Definition: Refers to any damage caused to the life insurance or property insurance subsidiaries due to theft, tampering, damage, loss or leakage of personal data.
B. The method of controlling:
a. Personal data collection, processing, use, and shielding mechanism.
b. Personal information risk assessment.
c. Business Information Flow (BIF) system.
d. Drills and management of personal violation incidents.

(12) ESG Risk

A. Definition: ESG risks include environmental risks (such as climate and natural issues), social risks and corporate governance risks. Climate and nature-related risks are one component of environmental risks within ESG risks. They refer to the potential negative impacts of climate change and natural environment changes on businesses, primarily categorized as transition risks and physical risks.
B. The method of controlling:
a. Implement management governance and control ESG risks through a three-tier control.
b. Regularly perform scenario analysis to monitor related risks.
c. Formulate the quantitative climate risk and develop related limit management mechanisms.

(13) Reputation Risk

A. Definition: The risk of damage to brand value and shareholder equity due to improper behavior or negative media reports, which may have a negative impact on the reputation of the life insurance and property insurance subsidiaries.
B. The method of controlling:
a. Risk assessment
b. Single platform reporting and response mechanism.

2. Quantitative information on risk exposure:

(1) The company defines risk appetite each year and defines all types of risk limits and risk levels based on risk appetite. The company calculates and monitors all types of risk monitoring indicators and plans response measures when specific risk levels are reached.
(2) The capital adequacy ratio and net worth ratio are calculated periodically to meet the minimum requirements of statutory regulations.
(3) The liability cost indicators, such as the weighted average interest rate for reserves, and liability-side information, such as new business value, are calculated regularly for decision-making purposes.

**Cathay United Bank:**

1. Cathay United Bank subsidiaries face and the method of controlling them are as follows:

(1) Credit Risk

A. Definition: The default loss risk arises when the borrower or counterparty of the Bank's loan is unable to perform its contractual obligations, including credit risk, investment risk and various derivatives or contracts derived from credit, investment and other financial products.

B. The method of controlling:

a. The company prudently evaluates the risks of customers based on credit investigation and credit extension regulations to implement Know Your Customer (KYC) policies.

b. After a loan is granted, the company performs periodic review and account monitoring measures based on management policies during the life of the loan to improve overall asset quality.

c. The Bank follows the New Basel Capital Accord and calculates credit ratings based on the Internal Ratings-Based Approach. The principles cover the creation of various regulations and systems. These include the creation of systems and regulations such as credit granting procedures; limit management, information on the levels of credit rating, information on collaterals, periodic review, and subsequent management.

(2) Market Risk

A. Definition: The loss that may be incurred internally or externally due to the unfavorable changes in the market price of the assets and liabilities, including all exchange rate positions and commodity positions in the trading book and the trading book interest rate positions and equity securities positions.

B. The method of controlling:

a. The company periodically provides management information and statements to supervisors with appropriate authority.

b. Market risk identification, assessment, and control measures are duly enforced within Cathay United Bank, whereas the correctness and rationality of principles, tools and market data used in valuation, including the basis of valuation and the fairness of information obtained, are verified on a regular basis.

c. Develop a quantitative market risk management model that conforms to international practices.

(3) Operational Risk

A. Definition: Losses caused by errors or malfunctions of internal operation, personnel, and system, or losses caused by external incidents. This includes legal risks but does not include strategic risks and reputation risks.

B. The method of controlling:

a. The company executes the goals of identifying, evaluating, monitoring, and controlling/offsetting operational risks with substantive policies and implementation procedures.

b. All units ensure the appropriateness of the delineation of authority and responsibility and reporting procedure based on the hierarchical responsibility table, and reporting procedure and mechanisms.

c. The Company has established a measurement and control mechanism for its core products, operations, operating procedures, and information systems in accordance with the Basel II Accord, covering the refinement of the operational risk management related systems, planning of routine monitoring reports, completion of emergency response handling procedures and related items.

(4) Liquidity Risk

A. Definition: It refers to the risk that the Bank is unable to obtain sufficient funding in a timely manner and at an acceptable cost to meet its existing or upcoming payment obligations.

B. The method of controlling:

a. Establish various management systems and systems for measuring and controlling liquidity risks, reporting procedures and monitoring mechanisms, and stress testing, etc.

b. Liquidity risk management indicators, warning thresholds, and limit monitoring were established to control liquidity risk.

c. The Company produces a monthly liquidity risk management report and submits it to the Asset and Liability Management Committee to monitor changes in liquidity risk.

d. In case of any expected material change in the liquidity position, the responsible unit will jointly analyze the cause and discuss solutions with relevant units to address the impact of contingency events on liquidity risk.

(5) Information Security Risk

A. Definition: The substantive or potential risks to the income or capital caused by the deficiencies in the management and control of information technology and processing procedures, the incompleteness of information technology strategies and policies, or the improper access and use of important information.

B. The method of controlling:

a. The Company has established a dedicated unit for information security that specializes in information security affairs and is independent of the information security unit. The unit is organized at a position equivalent to that of an senior vice president and is headed by a senior vice president or higher-ranking executive.

b. The information security unit is responsible for planning, monitoring, and implementing information security management operations, and shall make necessary modifications each year based on the latest developments

in government laws, technology, and business, in order to ensure the effectiveness of information security practices.

(6) Reputation Risk

A. Definition: The Bank or its subsidiaries (including employees) are exposed to the risk of damage to their brand value and shareholder equity due to improper behavior or media coverage, and must adopt countermeasures in response.

B. The method of controlling:

a. Assess and respond to risks based on the nature, severity, communication speed, scope of impact, and development trends of risks.

b. The relevant units of the incident shall observe the development trend of the incident or the negative impact caused by media coverage, and shall follow internal relevant regulations to conduct external crisis management, providing explanations and facts clarification when necessary.

c. Regularly compiles incident information and reports to the Risk Management Committee.

(7) ESG and Climate Risk

A. Definition: The risk that a borrower or counterparty fails to implement sound governance, demonstrate social responsibility, engage in sustainable development, or strive to reduce harm, pollution, and support a low-carbon economy in construction, production, operation, or investment activities, leading to negative environmental and social impacts, or causing substantial or potential losses to the Bank's image due to extreme climate change and natural environment changes or other events.

B. The method of controlling:

a. Pursuant to the International Equator Principles and voluntary compliance with the UN Responsible Bank Principles, by integrating advised financial disclosure frameworks related to the climate change, the relevant indicators are regularly monitored, and climate risks are analyzed, assessed and managed.

b. By identifying the ESG and climate- and nature-related risks of customers, counterparties, and portfolios, and considering the bank's risk appetite, the extent, frequency, and importance of climate and nature risk are assessed and analyzed, with response measures formulated.

(8) Capital Adequacy Management

A. Definition: The Bank seeks to achieve a capital adequacy ratio that meets the authority's requirements, while balancing business growth and risk management, and managing capital throughout the Bank in a manner that ensures a sound capital structure. This is to maintain the capital adequacy ratio at a healthy level.

B. The method of controlling:

a. Capital adequacy ratio is regularly calculated, reported, disclosed and managed according to internal and external rules, with proper actions taken in response to breaches.

b. The evaluation and responses for the effect of specific investments or services on capital adequacy ratio.

2. Quantitative information on risk exposure:

The company periodically calculates all types of quantitative risk exposure information and discloses them pursuant to applicable laws. Such information covers capital adequacy, loan asset quality, profitability, and sensitivity analysis to comply with regulations.

**Cathay Securities:**

1. Cathay Securities subsidiaries face and the method of controlling them are as follows:

   The subsidiary has already formed an independent risk management unit and codified risk management policies and management guidelines on market risk, credit risk, operational risk, liquidity risk, capital adequacy, ESG and climate risk and reputation risk. These policies and guidelines clearly define the control mechanism on all sources of risks so that the company can implement risk management regulations. The execution of the risk management policy and risk measurement standards is as follows:

   (1) Market Risk

   A. Definition: The Company's investment positions (including stocks, bonds, and derivatives) are affected by changes in the market factors of prices, interest rates, and currency exchange rates of financial instruments, which in turn affect the risk of losses on the value of financial assets of the subsidiary securities firm.

   B. The method of controlling:

   Codifying trading regulations based on the nature of products and departments and the actual operation. Clearly defining the authorization limit, risk limit, stop loss, and over-the-limit process methods; effectively implementing control mechanisms with middle office risk control personnel in the sales department and real-time monitoring system. Additionally, providing risk management reports, including market price evaluation, the amounts of over-hedging and under-hedging, Value at Risk (VaR), model back testing. The subsidiary performs stress tests based on different extreme scenarios and sensitivity factors to effectively control the risks assumed by the company and manage overall risk.

   (2) Credit Risk

   A. Definition: The risk of loss incurred by the subsidiary securities firm due to the financial deterioration of the counterparty or debtor, or other factors, resulting in the failure to perform its contractual obligations.

   B. The method of controlling:

   Implementing the evaluation on the credit standing of the counterparty before the trade, intraday control and risk exposure management after the trade. Controlling risks that may arise from securities trading according to credit valuation models.

   Defining trading limit on investment positions or derivatives based on the credit rating of the counterparty (TCRI, Taiwan Ratings, S&P, Moody's, Fitch) and performing examinations on investment risk concentration and risk exposure on a regular basis. In addition, periodically inspecting clients in the high risk zone of margin trade maintenance ratio of their entire accounts, and the stocks whose margin balances were over a certain level of the margin

balance in the market. Creating a credit risk emergency reporting mechanism along with the financial holding company.

(3) Operational Risk

A. Definition: Operational risks refer to losses caused by inappropriate action or mistakes in internal operation, personnel, or system; or by external events. Such risk includes legal risks but does not include strategic risk or reputation risk.

B. The method of controlling:

Creating authorization and segregation of duties and rights on the operating processes in the front office, middle office, and back office. Documents for trading, trade confirmation, delivery, and accounting shall be filed for review. Establish stringent operation procedures. Prevent inappropriate human error and frauds. Strictly requiring all departments to create and implement internal audit and internal control measures. Creating an operational risk loss incident reporting mechanism and loss database as well as the system error improvement schedule tracking system to have an in-depth understanding of the reason behind the loss caused by the system or personnel. Additionally, the company has an internal audit office that reports to the Board and performs audits on routine operations so that the company can implement effective internal audit and internal control and compile audit reports on a regular basis. The company seeks to lower the loss from all operating errors.

(4) Liquidity Risk

A. Definition: Fund liquidity refers to the realization capacity that a company acquires funds to maintain its operational needs and the capacity to fully cover asset growth and repay liabilities; market liquidity is to avoid and manage the risk of losses resulted from the fluctuations of market price when disposing or offsetting positions held in the situation of insufficient market depth or market disorder.

B. The method of controlling:

Defining liquidity risk indicators and compile fund liquidity risk management statements to review fund conditions and maturity date gaps for assets and liabilities. The preparation of structure analysis table of asset and liability maturity dates serves as a basis of fund planning. Also, we periodically perform fund liquidity simulations to ensure that we have response mechanisms under extreme conditions to meet fund gaps. Meanwhile, the Company reviews total credit limit and available balance daily to maintain appropriate total credit limit authorization and flexibility of available balance. The investment unit shall conduct market liquidity risk control during the purchase in accordance with the market liquidity management indicators and regulations.

(5) Legal risk

A. Definition: The risk that arises because of defects in the contract or the eligibility of the counterparty that void the contracts or cause breaches of contracts.

B. The method of controlling:

We define the process of drafting and reviewing legal documents. Documents related to contracts are all signed-off at the legal department and reviewed by external attorneys as necessary.

(6) Capital Adequacy Management

A. Definition: Capital adequacy management is the foundation of the company's capital management. We maintain proper capital adequacy ratio, ensure the integrity of our capital structure, and produce steady growth of our business.

B. The method of controlling:

We define capital adequacy measurement indicators and compile capital adequacy management statements on a regular basis to evaluate the appropriateness of the company's capital adequacy ratio and the integrity of our capital structure. When allocating risk-based capital, we also conduct allocations aiming at maximizing the profits under the premise of ensuring that the capital adequacy ratio meeting the internal standard.

(7) Reputation Risk and Strategic risk

A. Definition: Reputation risk is the risk that may result in a shrinking customer base, decline in revenue, a burden of enormous litigation fee, or other possible losses, due to negative matters in the company's operation, whether the matter is real or alleged. Strategy risk is the risk of immediate or future possible loss to revenue or capital because of wrong business decision, or poor execution of decision, or the lack of proper response to competitors, or the lack of proper response to changes in the industry.

B. The method of controlling:

Formulate major event response measures and a risk notification system for reputation risks and strategic risks to reduce losses when a reputation risk event occurs. Additionally, every six months, we present reputation risks reports to the Risk Management Committee and the Board and notify the Risk Management Division of the Financial Holdings with our clarification on the company's assumption of risks and the appropriateness of current risk management regulations.

(8) ESG and Climate Risk

A. Definition: ESG risks include environmental risks, social risks and corporate governance risks; climate- and nature-related risks are part of environmental risks, referring to the potential negative impacts of climate change and natural environment changes on the securities subsidiaries, mainly divided into transition risks and physical risks.

B. The method of controlling:

Establishing the ESG and climate risk measurement indicators and control mechanisms, with regular monitoring, assessment and analyses of climate-related risks, to avoid or reduce any possible material impact on the Company' Cathay Securities business development.

We codify risk management policies and guidelines for the aforementioned sources of risks. We clearly define the management mechanism for all sources of risks and create risk limit indicators and periodically review the appropriateness of these indicators. Additionally, every six months, we present risk management execution reports to the Risk Management Committee and

the Board and notify the Risk Management Division of the Financial Holding with our clarification on the company's assumption of risks and the appropriateness of current risk management regulations.

2. Quantitative information on risk exposure:
   (1) On a regular basis, we produce quantitative statements, including: market risk value, risk value to risk value limit (the indicator is one day risk value at 99% confidence interval in the low risk interval that does not exceed 2.8% of the net asset of the company over the entire year); all types of sensitivity and stress scenario analysis; investment and loan concentration management and country limit management; asset and liability gap control and inspection for all periods; authorization, risk, and gain or loss of derivatives. The subsidiary presents the statements to top management to form the basis of decision making.
   (2) Liquidity risk management reports are prepared regularly to monitor the asset-liability maturity gap. Based on the cumulative gap plus available bank borrowing limits (including overdraft limits), the Company experienced no funding gap in any period throughout 2025. Furthermore, overall foreign currency liquidity ratios remained above 100% throughout 2025.
   (3) Calculating net adjusted capital adequacy ratio according to regulations on securities brokers and rules from regulators. In 2025, the capital adequacy ratio figures were between 423% and 582%, meaning that they were all above the internal risk control indicator of 250%.

**Cathay Venture:**

1. The risks faced by venture capital subsidiaries and the control methods are as follows:
   (1) Market Risk
      A. Definition: Risks arising from price changes in financial market instruments that cause losses in the value of financial assets of the company.
      B. The method of controlling:
         a. Holding investment management meetings on a regular basis.
         b. Decisions on investments in or disposal of assets are approved over an escalation of hierarchy according to the internal stratified responsibility table.
         c. Providing post-investment management reports periodically.
         d. Risk management execution report.
   (2) Liquidity Risk
      A. Definition: Liquidity refers to the ability of a company in acquiring funds to maintain the liquidity it needs and to fully pay for the growth in assets and settle liabilities.
      B. The method of controlling:
         a. Asset allocation analysis.
         b. Cash flow analysis.
         c. Inspecting long- and short-term debt ratio on a regular basis.
   (3) Business Risk
      A. Definition: Direct or indirect possible losses due to various operational factors.
      B. The method of controlling:

a. Particulars on processing significant events and reporting mechanism for operational risk loss incidents.
b. Robust internal audit, internal control and compliance systems.
c. Conveying the information of changes in regulation; performing legal compliance review and report on a regular basis; regular training and education for the legal compliance personnel.

(4) ESG Risk

A. Definition: ESG risks include environmental risks, social risks and corporate governance risks.

B. The method of controlling:

Through pre-investment field inspection and post-investment periodic update of ESG information of investment subject matter, in order to properly manage the ESG risk of investment subject matter.

2. Quantitative information on risk exposure:

Disclosing worldwide investment exposure to regulators pursuant to applicable laws and declaring the amount of investment exposure pursuant to categories such as the group investment limit, high risk industry, and strategic developing nations defined by the Financial Holding.

**Cathay Investment Trust:**

1. Cathay Investment Trust subsidiaries face and the method of controlling them are as follows:

(1) Market Risk

A. Definition: Market risk refers to the risk that fluctuations in the value of financial assets due to uncertainties in market prices over a certain period – such as changes in interest rates, exchange rates, equity securities, and commodity prices – could result in a decrease in the portfolio net value of funds or discretionary accounts.

B. The method of controlling:

Market risk management regulates each managed fund and discretionary account managed by the company based on their respective investment objectives and investment restrictions. Limits are set for market risk control indicators such as value at risk, tracking error, tracking difference, and trading price deviation. Market risk management reports are prepared and submitted on a regular basis to illustrate risk appetite and the implementation of risk management duties.

(2) Credit Risk

A. Definition: Credit risk refers to the possibility that the issuer of the underlying asset, the guarantor, or the counterparty (securities dealer, futures commission merchant, bills finance company, bank, etc.) will default on its responsibilities, resulting in asset losses for the Company.

B. The method of controlling:

Credit risk management is mainly conducted by regularly evaluating and screening investment positions and counterparties using credit ratings published by credit rating agencies recognized by the competent authority, or information from financial statements audited by CPAs, and monitoring

positions after investment. Reference is also made to international credit rating agencies or authoritative institutions for credit ratings on sovereign states or other risk indicators to regularly assess and monitor the political and economic risks and investment overview of the products held within the managed funds and discretionary accounts. Relevant information on countries with higher political and economic risk levels is disclosed.

(3) Liquidity Risk

A. Definition: Liquidity risk primarily refers to the risk that the Company's managed assets cannot be converted into cash or sufficient funds cannot be obtained in a timely manner to fulfill payment obligations (referred to as "funding liquidity risk"), and the risk that existing positions cannot be easily disposed of due to insufficient market depth or market disorder at prevailing prices (referred to as "market liquidity risk").

B. The method of controlling:

Liquidity risk control is implemented through the Business Crisis Response Measures Management Guidelines to ensure effective liquidity risk management. It also identifies liquidity risk factors for each investment portfolio, such as managed funds and discretionary accounts, and monitors short-term cash flow to address funding needs. Set the limits for liquidity risk control indicators, considering the concentration of positions held and the market trading volume overview.

(4) Operational Risk

A. Definition: Operational risks refer to the risk of loss caused by errors or malfunctions of internal operation, personnel, and system, or loss caused by external incidents.

B. The method of controlling:

Operational risk management identifies risk factors based on business nature, risk characteristics, and operating processes, and then establishes key risk indicators and operational risk control points accordingly. Implement the operational risk reporting mechanism and follow-up procedures to ensure effective implementation of improvement measures.

(5) ESG Risks (including climate and nature-related risks)

A. Definition: ESG risks refer to environmental risks, social risks, and corporate governance risks faced by investee companies. Climate and nature-related risks are one component of environmental risks within ESG risks. They refer to the potential negative impacts of climate change and natural environment changes on organizations, primarily categorized as transition risks and physical risks.

B. The method of controlling:

ESG risk management is mainly based on the Company's ESG risk management guidelines, using the system for investment compliance management, and regularly conducting identification, assessment, ranking, and monitoring of climate-related material risks, as well as climate scenario analysis or stress testing, to keep abreast of the ESG risks of the investment targets.

(6) Emerging Risk

A. Definition: Refers to risks that have not yet materialized but may emerge with changes in the environment, typically due to political, regulatory, or market shifts.

B. Control method: The Company's emerging risk management shall comply with laws and regulations and internal regulations. The Company shall also refer to reports from authoritative institutions and benchmark enterprises to regularly identify and measure emerging risks and plan risk response and control methods accordingly.

(7) Reputation Risk

A. Definition: Refers to negative events related to the Company's operations, regardless of their veracity, which may lead to a reduction in the Company's customer base, a decrease in revenue, or the risk of loss or substantial litigation costs.

B. Control method: Reputational risk management responds to risks based on the nature, severity, speed of dissemination, scope of impact, and development trend of the event. When an incident occurs, each responsible unit should promptly notify relevant units in accordance with applicable regulations, adopt response measures, and actively communicate with stakeholders to reduce risk losses.

(8) Other Risk

A. Definition: Other risks include legal risks, strategic risks, political and economic risks, and other significant, non-quantifiable risks.

B. The method of controlling:
The Risk Management Division may collaborate with responsible units to develop Risk Management Plans and manage risks in accordance with the Company's relevant regulations.

2. Quantitative Information on Risk Exposure:

(1) We create management mechanism on quantifiable risks, such as market risk and credit risk, from our information system. We create quantitative models on market risk with the risk control system and disclose risk values.

(2) We perform evaluations on the operational effectiveness of risk management. The components of the evaluation include whether the practices are in line with the expectations of the Board, whether risk management is independent, whether the execution of risk management is thorough, and whether the overall risk management infrastructure is complete. We present reports to the Board on a regular basis.

**(III) Financial impacts and response measures of the financial holding company in the event of changes in local and foreign regulations**

| Regulatory changes and major policies | Response measures |
|---|---|
| The Financial Supervisory Commission amended some provisions and Schedules 5 through 7, 10 through 12, and 32 of Article 12, and Schedule 32 of Article 72 of the "Regulations Governing the Offering and Issuance of Securities by Issuers" to relax the rule that holders of convertible corporate bonds and corporate bonds with warrants were not permitted to request conversion (exchange) or subscription during the book closure period for the Annual General Meeting of Shareholders and Extraordinary General Meeting of Shareholders. | The relevant units of the Company have cooperated with the process. |
| Subsidiaries of financial holding companies that are instructed by the Financial Supervisory Commission to conduct transactions involving actively managed exchange-traded funds may adopt a general authorization approach pursuant to the Commission's letter dated December 7, 2023 (FSC-Bank No. 11202738872). | The relevant units of the Company have cooperated with the process. |
| The Financial Supervisory Commission amended Article 3 of the "Regulations Governing the Scope of Special Application for the Announcement and Filing of Financial Reports and Operating Conditions of Public Companies" to modify the manner in which financial reports were announced and filed in special circumstances. | The relevant units of the Company have cooperated with the process. |
| The Financial Supervisory Commission issued the "Guidelines for Inclusive Digital Financial Services" to create a diverse, fair, inclusive, and accessible digital financial environment, and to continue encouraging and guiding financial institutions, related entities, and associations to focus on the needs of different populations and design and provide comprehensive digital financial services. | The relevant units of the Company have cooperated with the process. |

**(IV) Effect on the financial holding company's financial operations of developments in science and technology (including cyber security risks) as well as industrial change, and measures to be taken in response**

In the face of the AI productivity revolution and increasingly blurred industry boundaries, Cathay Financial Holdings will upgrade its development strategy from "digital transformation" to "digital empowerment," upholding the "technology-driven and value sustainability" strategic core, to seamlessly integrate financial services into cross-industry scenarios and building high-stickiness phygital experience. Meanwhile, the Company is actively building big data infrastructure and recruiting cross-domain key talent to enhance its group data analytics capabilities and provide accurate responses to market demands. The Company will also address risks arising from technological changes by responding to cross-industry competition from tech giants. Paying great attention to the cyber security threats, fraud risk, and system resilience challenges associated with AI technology application, the Company will continue to deepen the data

governance mechanism and information security protection network while pursuing digital innovation. This will ensure a balance between business growth and stability in a rapidly changing business environment, and fulfill its accountability commitment to shareholders and customers.

**(V) Major impact on the company from the corporate image shift of the Financial Holdings and its subsidiaries, and ensuing actions**

Cathay Financial Holdings leverages its core financial competencies to strengthen its commitment to ESG development and corporate resilience. Cathay is building a digital financial services ecosystem through both internal and external financial innovation and digital transformation. Meanwhile, it aspires to be recognized as a leading financial institution in the Asia-Pacific region. Cathay is actively promoting the value of "BETTER TOGETHER," aiming to stand alongside the people of Taiwan to build a more sustainable future, a smarter digital life, and a healthier home.

In response to incidents that may impact brand reputation, Cathay Financial Holdings has established the “Media Information Disclosure Policy” and the “Major Crisis Event Handling Guidelines,” which are followed by the company and its subsidiaries. These regulations define procedures and protocols for media interviews and crisis communication. For material information and press releases, designated departments are responsible for disclosing information to the public. These units also monitor brand image trends in the market on a daily basis and remain attentive to stakeholder feedback to safeguard their rights and interests. All business units have established mechanisms and measures to respond promptly to crises, working jointly to uphold the corporate brand image.

**(VI) Potential effects and risks associated with mergers and acquisitions and response measures**

- M&A/Equity investment cases: None.
- Expected benefits after M&A/equity investment: Not applicable.
- Possible risks and response measures: Not applicable.

**(VII) Risks associated with concentration of business activities and response measures**

The business scopes of the Company’s subsidiaries cover the life insurance, property and casualty insurance, banking, and securities, among various financial professional fields; with wide range of products and services; with the gradually expanding geographic extent of operations and overseas operation scope, the overall asset portfolio of the Group are getting diversified, to sufficiently lower the operating risk due to the concentration of the business.

**(VIII) Impact and risks brought by significant shareholdings transfer by the Directors, Supervisors, or shareholders with more than 1% ownership, and the remedial actions**

Currently there is no massive shareholdings transfer or change from our directors or supervisors. Any share disposition from shareholders with more than 1% ownership shall not bring impacts or risks to us.

**(IX) Impacts, risks and response measures associated with a change to the management of the financial holding company:**

The Company’s operating concession is stable with no significant change.

**(X) Litigations or non-contentious matters: List the directors, supervisors, general managers, the persons in charge, and major shareholders with more than 1% of shareholding of the Financial Holding Company and its subsidiaries; major lawsuits, non-contentious matters or administrative procedures involving the subsidiaries with a determined court ruling or that are still pending, that may significantly affect the shareholders' equity or the stock price of the Financial Holding Company. Disclose the factual accounts of the cases, the amount involved, the date of the commencement of judiciary proceeding, the parties concerned, and the status of the cases as of the date this report was printed.**

1. As of March 30 2026, Cathay Life Insurance Co., Ltd. (hereinafter, "Cathay Life") was involved in two major lawsuits which are still unsettled due to normal business relations. The details are elaborated below:

   (1) For the pursuit of its investment objective in the period of 2003 to 2008, Cathay Life subscribed to shares from Fairfield Sentry Limited, and redeemed the shares as agreed for USD 24,496,798.58. Bernard L. Madoff Investment Securities LLC (Madoff's asset management company), and investee of Fairfield Sentry Limited, was allegedly involved in a Ponzi Scheme, and is in liquidation procedures at BVI (Madoff's asset management company is also in liquidation procedures). The liquidator of Fairfield Sentry Limited and the official receiver of Madoff's asset management company filed a lawsuit against Cathay Life at the United States Bankruptcy Court of New York State in March 2011 and December 2011, respectively. They claimed that Cathay Life must return the proceeds from the redemption of shares to the liquidation panel. In addition, a lawsuit against Cathay Life and Bernard L. Madoff Investment Securities LLC was raised in US bankruptcy court. Cathay Life has already retained lawyers to defend the charges. Both cases are still under process, Cathay Life and the attorneys hold that these cases will not cause significant impact on the financial position of Cathay Life.

   (2) Cathay Life has generally assume all the assets, liabilities and enterprise of Global Life Insurance Co., Ltd (hereinafter, "Global Life") on July 1, 2005. It was found that in October of 2003, Global Life purchased from Taipei District Court by way of auction, the following real estates: (1) the second, third , fourth, fifth, and sixth floor of No.50, Sec.1, Zhongxiao West Road, Zhongzheng District, Taipei City, and (2) fifty parking spaces located on the fourth and fifth floor underground in the same building (collectively, the "Real Estate"). The bid was submitted in the name of Chou, Tsai-Fa (the "Defendant"), special assistant of Global Life's then chairman. Subsequent transfer and registration as owner of the Real Estate were all completed in the name of the Defendant. The Defendant subsequently embezzled the Real Estate, which led to Global Life's claiming for the return of the Real Estate and relating rents.

   On the 30th of April, 2013, Taipei District Court has rendered its judgment in favor of Global Life, to the effect that Global Life is entitled to NTD 1,461,616,737, the proceed from auctioning the Real Estate. The judgment is

overruled by the Taiwan High Court on the 30th of June, 2015. The Supreme Court has thereafter, on the 21st of April, 2016, overruled the 30th of June, 2015 Taiwan High Court judgement, and remanded the case to the Taiwan High Court. On June 27, 2018, Taiwan High Court has rendered remand first instance judgement. Cathay Life is entitled to not only NTD 1,461,616,737, the auction price of Real Estate, but also a claim of NTD 37,007,940. The Supreme Court overruled the June 27, 2018 Taiwan High Court judgement on June 21, 2019, and remanded the case to the Taiwan High Court. On August 30, 2022, Taiwan High Court has rendered its judgment in favor of Cathay Life, to the effect that Cathay Life is entitled to the aforementioned auction price of Real Estate and a claim of NTD 22,879,972. Due to the Defendant's appeal to the Supreme Court, the Supreme Court has thereafter overruled the August 30, 2022 Taiwan High Court judgement, and remanded the case for further review on June 13, 2024. The case is currently under the third trial at the Taiwan High Court. Cathay Life has assume Global Life's action in accordance with the applicable law. Cathay Life and the attorneys hold that these cases will not cause significant impact on the financial position of Cathay Life.

**(XI) Other material risks and corresponding measures**

None.

# VII. Responding Mechanism to the Crisis Handling

## (I) Contingency measures for business crisis

1. The Company and its subsidiaries have established the "Contingency measures for business crisis" to effectively deal with crises in a timely manner and reduce the impact of major or unexpected events on the Company and its subsidiaries.
2. In case of business crisis or systemic risk crisis in the financial market, the Company and/or its subsidiaries shall report to the financial holding company and establish a crisis management team to initiate the crisis management mechanism, grasp the reason for the crisis, and discuss a response plan in accordance with the "Business Crisis Response Measures Management Guidelines" of each company and release material information when necessary. If financing or fund-raising is involved, the responsible unit shall initiate an emergency fund response plan.

## (II) Major Event Control

1. The Company has established the "Regulations Governing the Handling of Material Crisis Events of the Company and its Subsidiaries" and the "Regulations Governing the Handling of Material Events" to regulate the reporting and response procedures of the financial holding company and its subsidiaries in the event of a major event, reduce the impact of the major event on the Company and its subsidiaries, and handle various unexpected situations.
2. When a major event occurs, the subject unit should immediately report to its direct supervisor and then notify the Company, in addition to taking timely and appropriate actions.
3. If the major events are special and required preventive actions from all business units, the Risk management Division should provide solutions.

(III) **Credit Event Control**

1. To refine our risk management and minimize adversity caused by sudden credit events among our debtors or investees, we have developed “the Credit Emergency Reporting Guideline” for appropriate reporting procedures.
2. Reporting items: warning event reporting and major event reporting.
3. Reporting procedure: The business unit should report to both the subsidiary’s risk management department and the Company’s risk management division immediately when warning, major event, or reportable event occurs among debtors or investees. The Risk Management Division should aggregate the Group’s exposure amount and provide solution, when needed.

# VIII. Other Major Events

According to observations in the International Emerging Risk Trends Report, emerging risk issues this year continue to focus on AI and social health related issues. The emerging risk items of "Potential Risks of AI-driven Emerging Technology Applications" and "Social Health Impact Risks Arising from Social Isolation and Loneliness" have been selected, and the responsible unit has been consulted regarding management actions.

| Risk Item/Descriptions | Risk Category | Impact and influence | Response measures |
|---|---|---|---|
| **Potential Risks of AI-driven Emerging Technology Applications**<br>With the rapid evolution of generative AI and related technologies and tools—including multimodal AI, agentic AI, and enterprise AI—the Company is applying these technologies across multiple areas, such as content generation, automation, operational decision-making, and customer service. However, data and model biases, as well as misinterpretation of context, may lead to inaccurate or misleading recommendations, outputs, or decisions, potentially increasing operational risks. In addition, malicious external actors may use deepfake technology to create and disseminate false information, or leverage AI to automate cyberattacks, potentially resulting in disputes and reputational harm. | **Technology** | ■ **AI-driven malicious attacks:** Malicious external actors may leverage generative AI to create and disseminate highly realistic impersonation content or misinformation, and to facilitate cyberattacks targeting the Company or its customers. Such incidents could result in the unauthorized disclosure of the Company's confidential information or personal data, potentially subjecting the Company to regulatory investigations and/or penalties, causing financial losses, and resulting in material adverse reputational harm, thereby undermining customer trust.<br>■ **Increased compliance costs:** In response to AI governance and regulatory requirements, the Company has simultaneously strengthened AI policy regulations, management systems, risk assessments, model validation, and data governance, while also investing more manpower and resources, resulting in higher operating costs. | ■ **Establishment of a dedicated governance organization**: To achieve Group consensus and unify the development of the AI framework, a financial holding company-level "Data and AI Governance Committee" has been established. This committee promotes group data sharing and AI application development through cross-subsidiary collaboration, while setting group AI governance standards and management mechanisms to ensure the Group adheres to the principles of Responsible AI (RAI) for AI technology development and financial service applications. An "AI CoE (Center of Excellence)" has also been established under the Committee: bringing together data and artificial intelligence development, IT, compliance, legal, risk management, and information security-related units from the financial holding company, bank, life insurance, and property insurance subsidiaries to jointly promote AI strategy development, technology governance, and project review-related standards and technical tools in order to meet business needs and create safe, efficient, and responsible AI applications.<br>■ **Establishment of a dedicated AI evaluation center**: In response to the enactment of the "Artificial Intelligence Basic Act," an AI evaluation center was established in 2025 to perform quality assurance (QA) and ensure the transparency of the AI decision-making process, compliance with laws and regulations, and conformity to the six principles of the financial AI guidelines of the Financial Supervisory Commission: "fairness and non-discrimination, transparency and explainability, reliability, accountability, ethics, data security, and privacy protection."<br>■ **Released Cathay Financial Holdings' Generative AI technological development framework (GAIA)**:GAIA 1.0serves as the core engine for internal AI applications and resolves privacy concerns about using external AI tools. The framework consists of three main modules: knowledge base, guardrails, and Model Hub. In 2026, it will continue to build on its existing architecture, evolving from a generative AI assistant to agentic AI. It also announced GAIA framework 2.0, which includes four modules:①the "Agent Core framework" responsible for coordinating AI Agent task allocation and collaboration processes,②the "Agent Workspace controlled environment" providing a safe and autonomous operating environment,③the "Agent Protocol connection protocol" connecting common languages between Agents, and④the "Agent Marketplace integration platform" for centralized management of AI tools and components. |
| **Social Health Impact Risks Arising from Social Isolation and Loneliness**<br>• In recent years, with the rapid development of digital technology, changes in lifestyle and work patterns, and changes in demographic structure and social interaction patterns, the frequency and quality of | **Healthcare** | **[Life Insurance]**<br>■ **Health deterioration and increased claims pressure:** Social isolation and loneliness may increase the risk of mental health conditions and chronic diseases among policyholders, which could in turn increase life insurance claims payments and create potential risks to the Company's insurance liabilities | The Company collected international journals and academic research, identified risk transmission pathways and groups at high risk of loneliness or social isolation for critical business operations, and held cross-company exchange meetings to build consensus and promote direction. The Company prioritized planning a questionnaire inventory of the risk status as a reference for the continuous evaluation and refinement of current response measures. |

| Risk Item/Descriptions | Risk Category | Impact and influence | Response measures |
|---|---|---|---|
| interpersonal interactions may decline, leading to an increasing prevalence of insufficient social connection (such as social isolation and loneliness). However, compared with mental and physical health, social health has historically received less attention--the World Health Organization has even identified loneliness as a pressing public health issue.<br>• According to the latest report "From loneliness to social connection – charting a path to healthier societies" released by the World Health Organization (WHO) Commission on Social Connection in June 2025, one in six people worldwide experienced loneliness during 2014–2023, and more than 870,000 deaths each year are associated with health problems stemming from loneliness. Loneliness and social isolation are not only associated with cardiovascular diseases (such as heart disease and stroke), diabetes, cognitive decline, and mental health risks (such as depression and anxiety), but may also increase the risk of premature death, which will have long-term and significant impacts on policyholder health, business operations, and social well-being. | | and claims management.<br>■ **Changes in service and product demand:** Policyholders with weaker social connections may rely more on the Company's policy services, claims assistance and health promotion support mechanisms. As a result, the Company may need to adjust its service processes, product design, and resource allocation on a timely basis, potentially increasing operating costs and other expenditures.<br>■ **Increased uncertainty in risk assessment:** Social isolation and loneliness are emerging risk factors. Current research and data in this area are still developing, potentially leading to greater uncertainty in the Company's life insurance policy pricing and risk assessment, and increasing pricing difficulty.<br>**[Operation]**<br>■ **Declining productivity and heightened talent attrition risk:** Employees experiencing social isolation or loneliness may be adversely affected in terms of physical and mental well-being, productivity, and collaboration effectiveness. Over the longer term, this may increase turnover intentions and talent mobility, potentially affecting the stability of the Company's human capital and its operational efficiency. | **[Life Insurance]**<br>■ **Risk assessment**: Cathay Life Insurance's 2026 Life Risk Trend Survey Report includes international loneliness/social isolation questions to survey the general public and policyholders regarding their state of loneliness/isolation.<br>■ **Current response (ongoing)**: Limit claims frequency and amount through health insurance product design; share potential claims risks that are not easily identified through reinsurance sharing; track the claims ratio with social isolation factors; strengthen customer acquisition activities for high-risk groups and spillover group activities; and incorporate mental health services into product design and embed spillover mechanisms.<br>**[Operation]**<br>■ **Risk assessment:** Cathay Financial Holdings' 2025 occupational safety questionnaire includes international loneliness/social isolation questions to investigate and confirm the current status of employee loneliness/isolation.<br>■ **Current response (ongoing)**: The Company continues to hold social and diverse club activities, and implements the Employee Assistance Program (EAP), including caring articles, mental and health-themed lectures, and handicraft stress-relief activities to strengthen employee social connections and support channels. |

# Six. Special Disclosure

## I. Information on Affiliates

### (I) Consolidated business reports of affiliated enterprises

Please refer to the Market Observation Post System:

Market Observation Post System>Single Company>Electronic Document Download>Affiliated Enterprises Three Reports Section

(https://mopsov.twse.com.tw/mops/web/t57sb01_q10)

### (II) Consolidated financial statements of the subsidiaries

Please refer to the Market Observation Post System:

Market Observation Post System>Single Company>Electronic Document Download>Affiliated Enterprises Three Reports Section

(https://mopsov.twse.com.tw/mops/web/t57sb01_q10)

### (III) Affiliation report

Please refer to the Market Observation Post System:

Market Observation Post System>Single Company>Electronic Document Download>Affiliated Enterprises Three Reports Section

(https://mopsov.twse.com.tw/mops/web/t57sb01_q10)

## II. Any private placement of securities in the recent years up to the publication of this annual report.

None.

## III. Other important supplementary information:

None.

## IV. Any event with a material impact on shareholders' equity or securities prices as defined in Paragraph 2 of Article 36 of the Securities and Exchange Act during the previous fiscal year or up to the annual report publication date.

The Group first applied IFRS 17 on January 1, 2026. Regarding the related impact on net worth, please refer to the material information on the Market Observation Post System.

Market Observation Post System > Material Information/Announcements > Material Information Search > Historical Material Information

(https://mops.twse.com.tw/mops/#/web/t05st01)