

Contents

Message from the Chairman

Cathay Sustainability Story

About Cathay FHC

Sustainability Awards & Recognition

01 Sustainability Strategies & Governance

02 Climate

03 Health

04 Empowerment

05 Sustainable Finance

06 Sustainable Governance

07 Appendix

|| Data on Human Resources Factors

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

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

• Table 10-1 Full-Time Employees - by Age & Region As of December 31, 2024

Unit: people		No. of People	As a Percentage of All FTEs (%)	
Taiwan	Male	< 30	2,561	5.64%
		30-49	8,696	19.15%
		≥ 50	2,532	5.58%
	Female	< 30	3,656	8.05%
		30-49	15,589	34.34%
		≥ 50	11,652	25.67%
Overseas	Male	< 30	45	0.10%
		30-49	248	0.55%
		≥ 50	92	0.20%
	Female	< 30	62	0.14%
		30-49	225	0.50%
		≥ 50	38	0.08%
Total		45,396	100%	

• Table 10-2 Full-Time Employees - by Position & Region As of December 31, 2024

Number of Full-Time Employees/Office Staff & Field Personnel (Unit: People)		No. of People	As a Percentage of All FTEs (%)	
Taiwan	Male	General Staff	11,730	25.84%
		Entry-level Management	1,704	3.75%
		Middle Management	278	0.61%
		Senior Executives	77	0.17%
	Female	General Staff	28,478	62.74%
		Entry-level Management	2,242	4.94%
		Middle Management	148	0.33%
		Senior Executives	29	0.06%
Overseas	Male	General Staff	327	0.72%
		Entry-level Management	34	0.07%
		Middle Management	19	0.04%
		Senior Executives	5	0.01%
	Female	General Staff	312	0.69%
		Entry-level Management	13	0.03%
		Middle Management	0	0.00%
		Senior Executives	0	0.00%
Total		45,396	100%	

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

Contents

Message from the Chairman

Cathay Sustainability Story

About Cathay FHC

Sustainability Awards &
Recognition

01 Sustainability Strategies &
Governance

02 Climate

03 Health

04 Empowerment

05 Sustainable Finance

06 Sustainable Governance

07 Appendix

• Table 10-3 Non-employee Workers GRI : 2-8

Statistics on Non-employee Workers (Unit: persons)			No. of People
Taiwan	Male	Contracted and commissioned personnel	9,804
		Interns	96
		Dispatched workers	159
	Female	Contracted and commissioned personnel	25,908
		Interns	161
		Dispatched workers	404
Overseas	Male	Dispatched workers	0
		Interns	0
		Other	8
	Female	Dispatched workers	0
		Interns	6
		Other	4

Note: Most non-employee workers are insurance agents under a contractor relationship only; Dispatched workers mainly serve in roles such as corporate drivers, data entry clerks, and administrative support staff.

• Table 11 Inclusive Workplace

• Table 11-1 Inclusive Workplace - Employee with Disabilities

Unit: people		Employees with Disabilities (no. of employees/%)
2021	No. of Employees	450
	As a Percentage of All FTEs (%)	1.0%
2022	No. of Employees	437
	As a Percentage of All FTEs (%)	0.9%
2023	No. of Employees	453
	As a Percentage of All FTEs (%)	1.0%
2024	No. of Employees	433
	As a Percentage of All FTEs (%)	1.0%

• Table 11-2 Inclusive Workplace - Employee Nationality Distribution

Unit: people	General Staff	As a Percentage of All FTEs (%)	Managers	As a Percentage of All Managers (%)
Taiwan (excl. indigenous peoples)	40,053	98.06%	4,512	99.19%
Indigenous peoples	279	0.68%	13	0.29%
China (incl. Hong Kong, Macau)	152	0.37%	13	0.29%
Vietnam	135	0.33%	3	0.07%
Singapore	124	0.30%	4	0.09%
Malaysia	31	0.08%	1	0.02%
The Philippines	26	0.06%	0	0.00%
Laos	19	0.05%	0	0.00%
Myanmar	15	0.04%	0	0.00%
Indonesia	6	0.01%	1	0.02%
Thailand	2	0.00%	0	0.00%
India	1	0.00%	0	0.00%
Canada	1	0.00%	0	0.00%
U.S.	2	0.00%	1	0.02%
U.K.	1	0.00%	0	0.00%
The Netherlands	0	0.00%	1	0.02%

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

Contents

Message from the Chairman

Cathay Sustainability Story

About Cathay FHC

Sustainability Awards &
Recognition

01 Sustainability Strategies &
Governance

02 Climate

03 Health

04 Empowerment

05 Sustainable Finance

06 Sustainable Governance

07 Appendix

• Table 12 New Employee Statistics GRI : 401-1

As of December 31, 2024

Number of FTEs/Office Staff & Field Personnel (Unit: People)			2023	2024
Total no. of new hires			5,582	6,123
Percentage of new hires			12.3%	13.5%
Average Recruiting Cost Per New Hire (NT\$)			6,354	5,943
2024 No. of FTEs/Office Staff & Field Personnel (Unit: People)			No. of People	As a Percentage of All FTEs (%)
Gender	Taiwan	Male	2,105	4.64%
		Female	3,905	8.60%
	Overseas	Male	53	0.12%
		Female	60	0.13%
Age	Taiwan	<30	2,691	5.93%
		30~49	2,420	5.33%
		≥ 50	899	1.98%
	Overseas	<30	40	0.09%
		30~49	61	0.13%
		≥ 50	12	0.03%
Position level	Taiwan	General Staff	5,954	13.11%
		Entry-level Management	53	0.12%
		Middle Management	3	0.01%
		Senior Executives	0	0.00%
	Overseas	General Staff	112	0.25%
		Entry-level Management	1	0.00%
		Middle Management	0	0.00%
		Senior Executives	0	0.00%
	Total		6,123	13.5%

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

• Table 13 Employee Turnover Statistics GRI : 401-1

As of December 31, 2024

Number of FTEs/Office Staff & Field Personnel (Unit: People)			2023	2024
Overall turnover rate			9.9%	9.2%
Voluntary departure rate (excl. retirement)			8.0%	7.2%
Number of FTEs/Office Staff & Field Personnel (Unit: People)			No. of Departures	As a Percentage of All FTEs (%)
Gender	Taiwan	Male	1,373	3.02%
		Female	2,736	6.03%
	Overseas	Male	31	0.07%
		Female	46	0.10%
Age	Taiwan	<30	1,154	2.54%
		30–49	1,715	3.78%
		≥ 50	1,240	2.73%
	Overseas	<30	15	0.03%
		30–49	52	0.12%
		≥ 50	10	0.02%
Position Level	Taiwan	General Staff	4,006	8.83%
		Entry-level Management	88	0.19%
		Middle Management	12	0.03%
		Senior Executives	3	0.01%
	Overseas	General Staff	72	0.16%
		Entry-level Management	5	0.01%
		Middle Management	0	0.00%
		Senior Executives	0	0.00%
Total			4,186	9.2%

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

Contents

- Message from the Chairman
- Cathay Sustainability Story
- About Cathay FHC
- Sustainability Awards & Recognition
- 01 Sustainability Strategies & Governance
- 02 Climate
- 03 Health
- 04 Empowerment
- 05 Sustainable Finance
- 06 Sustainable Governance

07 Appendix

• Table 14 Statistics on Female Employees

As of December 31, 2024

Statistics on Female Managers/Staff	2023 (%)	2024 (%)	2025 Goal (%)
Female Employees as a % of All Employees	69.1%	68.8%	50% (±5%)
Female Managers as a % of All Managers	53.5%	53.5%	50% (±5%)
Female Entry-level Managers as a % of All Managers	56.5%	56.5%	50% (±5%)
Female Senior Executives as a % of All Managers	29.6%	31.8%	30% (±5%)
Female Manager in Sales as a % of All Managers	56.7%	56.3%	-
Female Employees in STEM as a % of all STEM Employees	46.8%	46.8%	40% (±5%)

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

• Table 15 Compensation Comparison by Gender (Male to Female)

	2021	2022	2023	2024
Senior Executives	100 : 91	100 : 85	100 : 91	100 : 84
Middle Management	100 : 101	100 : 101	100 : 104	100 : 100
Entry-level Management	100 : 106	100 : 76	100 : 104	100 : 106
General Staff	100 : 91	100 : 91	100 : 84	100 : 88

• Table 16 Full-time of Non-Manual Employees Salary Information

	2021	2022	2023	2024
Weighted average number of non-manual FTEs (people)	20,311	20,316	20,454	21,084
Mean compensation of non-manual FTEs (NT\$1K)	1,320	1,327	1,443	1,680
Median compensation of non-manual FTEs (NT\$1K)	1,088	1,107	1,179	1,298

Note 1: Average and median salary growth for full-time of non-manual employees in 2024 compared to the previous year: Average salary increased by 16.4%; Median salary increased by 10.1%.

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

Contents

Message from the Chairman

Cathay Sustainability Story

About Cathay FHC

Sustainability Awards &
Recognition

01 Sustainability Strategies &
Governance

02 Climate

03 Health

04 Empowerment

05 Sustainable Finance

06 Sustainable Governance

07 Appendix

• Table 17 Human Capital Investment

• Table 17-1 Employee Training

As of December 31, 2024

	Target Group	2021	2022	2023	2024
Total training time (hours)	Male employees	2,347,247	2,471,826	2,248,495	2,624,885
	Female employees	6,653,060	6,999,174	6,503,519	6,954,241
	Management level	934,605	967,666	937,419	776,108
	General staff	8,065,702	8,503,334	7,814,600	8,802,690
	Statutory training	840,438	939,961	2,346,403	3,814,213
	Non-statutory training	8,159,869	8,531,039	6,405,610	5,764,588
	Total (hours)	9,000,307	9,471,000	8,752,015	9,578,801
Average training time per person (hours)	Male employees	164	175	161	312
	Female employees	206	219	208	545
	Management level	191	201	200	171
	General staff	193	206	192	216
	Statutory training	18	20	52	84
	Non-statutory training	175	185	141	127
	Total (hours)	193	205	193	211
No. of employees (people)		46,626	46,091	45,303	45,396
Training cost per person (NT\$)		11,856	9,802	12,068	14,371
OHS training (hours)		50,067	57,781	67,778	70,930
Total online training (hours)		5,599,062	6,113,821	5,572,752	6,402,845
Online training per person (hours)		120	133	123	141

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

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

• Table 17-2 Effectiveness of Human Capital Investment

	2021	2022	2023	2024
Human capital ROI ^(Note 1)	11.06	5.68	4.33	5.05
Overall satisfaction with employee education and training (out of 5) ^(Note 2)	4.10	4.10	4.20	4.31
Retention rate of key talents ^(Note 3)	98%	99%	98%	99%
% of open positions filled by internal candidates	82%	73%	69%	71%

Note 1: Human Capital ROI = (Return – Operating expense – (Salary cost + Benefits cost)) / (Salary cost + Benefits cost)

Note 2: Satisfaction score for questions related to training in the employee engagement survey

Note 3: The key talents are those who are above (inclusive) of the internal Junior management at the end of 2024, and have a performance of 4 or above (inclusive) in 2023

• Table 18 Parental Leave Statistics

As of December 31, 2024

	Female	Male	Total
No. of Employees Who Took Parental Leave in 2024	2,199	1,121	3,320
No. of Parental Leave Applications in 2024	476	88	564
No. of Employees Expected to be Reinstated from Parental Leave in 2024 (A)	486	83	569
No. of Employees Reinstated from Parental Leave in 2024 (B)	341	54	395
Reinstatement Rate (B/A)	70.2%	65.1%	69.4%
No. of Employees Reinstated from Parental Leave in 2023 (C)	374	56	430
No. of Employees Reinstated from Parental Leave in 2023 who Remain within Cathay Employment after 12 Months (D)	337	46	383
Retention Rate (D/C)	90.1%	82.1%	89.1%

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

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

Note 3: The table above includes sales agents who are contractors or those who have a labor contract with Cathay.

Contents

- Message from the Chairman
- Cathay Sustainability Story
- About Cathay FHC
- Sustainability Awards & Recognition
- 01 Sustainability Strategies & Governance
- 02 Climate
- 03 Health
- 04 Empowerment
- 05 Sustainable Finance
- 06 Sustainable Governance
- 07 Appendix

• Table 19 Family Care/Maternity/Paternity Leave Statistics

	2021		2022		2023		2024	
	Male	Female	Male	Female	Male	Female	Male	Female
Family Care Leave (accrued applicants)	1,481	421	2,309	448	3,309	926	3,015	675
Maternity/Paternity Leave (applicants/days)	37,030	2,289	31,981	2,594	36,905	2,470	31,281	2,182
Menstrual leave (days)	25,685	-	29,550	-	34,524	-	35,631	-

• Table 20 Occupational Accidents and Absence Statistics

	Employees				Dispatched workers		
	2021	2022	2023	2024	2022	2023	2024
Occupational Injury (ppl)	73	76	134	123	1	7	4
Occupational Fatality (ppl)	0	0	0	0	0	0	0
Disabling Injury Frequency Rate (FR)	0.72	0.83	1.49	1.35	0.75	4.87	2.06
Disabling Injury Severity Rate (SR)	8.77	17.69	33.4	20.97	8.98	38.99	5.49
Lost Days	128,979	156,701	137,407	131,868	1,518	2,059	2,282
Absence Rate (office staff) (%)	0.88%	1.37%	1.22%	1.17%	0.91%	1.15%	1.25%
Total Time Worked (days)	-	91,813,272	90,229,632	90,428,832	1,336,632	1,436,232	1,458,144
Total Recorded Occupational Injury Rate	-	1.66	0.3	0.27	1.5	0.97	0.55

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

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

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

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

Contents

Message from the Chairman

Cathay Sustainability Story

About Cathay FHC

Sustainability Awards &
Recognition

01 Sustainability Strategies &
Governance

02 Climate

03 Health

04 Empowerment

05 Sustainable Finance

06 Sustainable Governance

07 Appendix

• Table 21 Employee Engagement Survey Results

	2021	2022	2023	2024
Engagement Level	4.12	4.08	4.16	4.20
Proportion of employees with an engagement score of 4 or higher (out of 5)	83.0%	80.5%	83.0%	84.1%
Data Coverage	78%	85.3%	87.7%	87.4%

|| Data on Social Factors

• Table 22 FitBack App Promotion Results

	2021	2022	2023	2024
Cumulative Participants (10,000 ppl)	40	62	102	125
Cumulative Steps (100M steps)	5,666	8,490	12,300	17,131

• Table 23 Financial Planning Results

	2021	2022	2023	2024
Regular investment contribution amount through Cathay Securities APP (NT\$100M)	149.3	232.2	380.74	640.7
Amount of property principal in the Disability & Retirement Trust (for elderly and disabled people) (NT\$100M)	24.93	26.76	24.51	26.19
Effective beneficiaries of the Disability & Retirement Trust (for elderly and disabled people)(people)	317	297	296	302

	2021	2022	2023	2024
CPBL Anti-Gambling Trust principal (NT\$100M)	1.59	1.65	1.62	1.74
Active players who have established current CPBL Anti-Gambling Trusts (people)	253	252	243	236

• Table 24 Financial Innovation Promotion Results

	2021	2022	2023	2024
Utilization rate of mobile insurance application (%)	99.1	99.3	99.5	99.5
Utilization rate of mobile claims (%)	93.2	92.6	92.2	91.6
Utilization rate of mobile premium payment (%)	70.4	78.9	65.5	67.0
Utilization rate of mobile policyholder service (%)	80.9	86.6	86.9	86.3
Utilization rate of electronic insurance policy (%)	93.8	81.8	52.4	67.4
No. of electronic documents (10K cases)	263.1	272.3	280.5	288.8
Number of insurance technology patents ^(Note 1)	128	143	185	241
CUB digital user accounts (10K accounts)	577	651	713	763

Note 1: Does not include extinguished utility model patent.