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Cathay Sustainability Story

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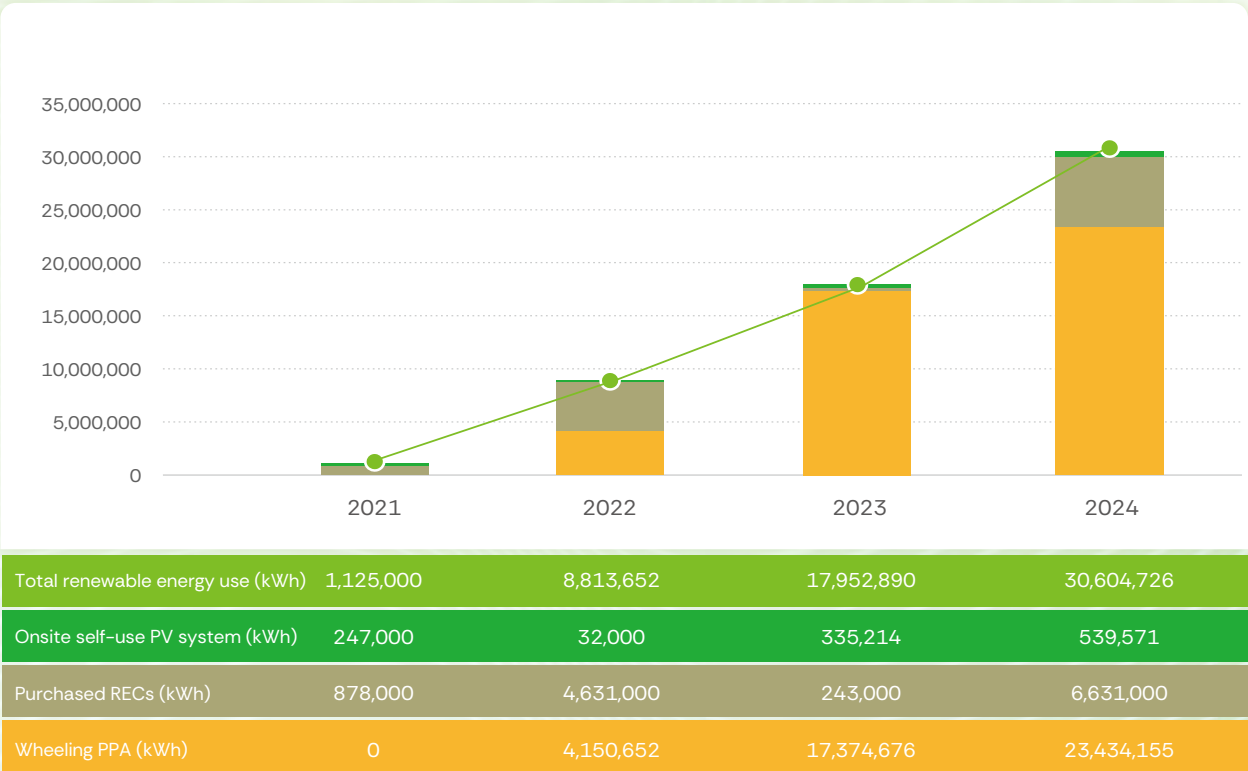
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2.2.1 Green Energy

|| Increase renewable energy use

Cathay FHC continues to increase renewable energy usage by purchasing Renewable Energy Certificates (RECs) and signing Power Purchase Agreements (PPAs). In 2024, Cathay FHC's total renewable energy use reached 30,600 MWh, accounting for 26.12% of the group's domestic energy use. Over the past three years, Cathay has met all annual goals for renewable energy use^(Note). Subsidiaries are also increasing their share of renewable energy by installing rooftop solar photovoltaic systems at proprietary buildings. For example, in 2024, CUB added three new solar-powered branches (Sanchong, Zhonggang, and Taichung), bringing the total to 11 branches since 2013, with a combined installed capacity of approximately 395.135 kW and annual power generation of around 477 MWh – the equivalent of reducing 235.6 metric tons of carbon emissions. The bank plans to add three more solar-powered branches in 2025, bringing total installed solar capacity to 494.4 kW. In 2024, Cathay Life also added solar systems at four more buildings (Neipu Service Center (Pingtung), Huanbei Building (Fengyuan), Landmark Life Plaza (Bade), and Peipei (Tucheng)), with individual installed capacities of 36.45 kW, 19.14 kW, 998.76 kW, and 486.92 kW, respectively, bringing its cumulative installed capacity to 2,054.89 kW by the end of 2024.

Note: The KPI of Cathay FHC and its subsidiaries' Presidents was linked to the renewable energy target.



|| Supporting the Renewable Electricity Market

Since 2022, Cathay has supported RE100's Taiwan Renewable Electricity Market Briefing of Taiwan and has been invited to share our green transition initiatives at the Taiwan Members Meetings. At the 2024 RE100 Members' Meeting, executives from Cathay Life and CUB shared insights on green leasing and green finance trends, as well as Cathay's experience in advancing these initiatives, receiving positive feedback from participating companies.

