

國泰金融控股股份有限公司社會共榮政策

106.03.16訂定

111.05.13修訂

權責單位：企業永續辦公室

第一條(訂定目的)

國泰金融控股股份有限公司(以下簡稱本公司)為善盡企業社會責任、回應社會環境之需求，特參酌《國泰金融控股股份有限公司企業永續守則》、《國泰金融控股股份有限公司企業永續委員會組織規程》、及《聯合國永續發展目標》(Sustainable Development Goals, 以下簡稱「SDGs」)制定本政策，據以運用核心職能推動永續行動，創造共好價值及正面影響力。

第二條(適用範圍)

本政策適用範圍包含本公司及以下子公司：國泰人壽保險股份有限公司、國泰世華商業銀行股份有限公司、國泰世紀產物保險股份有限公司、國泰綜合證券股份有限公司及國泰證券投資信託股份有限公司。(以下合稱各公司)

第三條(基本原則與主張)

各公司宜依其金融產業屬性，持續關注企業永續議題趨勢、了解最佳實務操作，據以推動社會共榮行動，主要為「品牌形象管理(品牌價值評估/品牌管理策略)」、「公益活動推廣」、「企業社會公益策略及效益(社會回饋 Social return)評估」等議題。

第四條(落實方式)

- 一、各公司宜秉持「給人幸福，就是幸福」之品牌精神，評估、管理對社區之影響，透過與利害關係人結盟，舉辦社會共榮倡議活動、實物捐贈、企業志工服務或其他公益合作，促進社區發展及社會共好。
- 二、各公司宜聚焦社會共榮影響力於永續策略發展主軸「氣候」、「健康」、「培力」及對應之SDGs目標，包含但不限於，環境保護、社會倡議、教育推廣等相關活動。
- 三、各公司宜遵循「財務透明」、「資訊公開」及「促進利害關係人參與」等原則，建立商業影響力、社會/環境影響力指標，並視實際需要擬定推動之實施計畫及目標。

第五條(揭露)


本公司應於永續報告書、股東年報及網站辦理永續相關資訊揭露，提升本公司與利害關係人(Key Stakeholders)之溝通。


第六條(訂定、修正、施行及廢止)

本政策之訂定、修正或廢止應經董事會同意。

本政策自訂定日起生效施行，修正或廢止時亦同。


Business Benefits KPI's

Focus Area	Project	2019	2020	2021
 Climate	商品/投資 Product/Investment			
	E/M 化服務行動投保使用率 Utilization of E/M services for mobile insurance enrollment	99.15%	99.31%	99.1%
	國泰產險自行車保險累計承保金額(萬元) Cumulative insured amount of Cathay Century bicycle insurance (NT\$10,000)	867.00	1,269.00	2,000.00
	國泰產險公共自行車險累計承保金額(萬元) Cumulative insured amount of Cathay Century public bicycle insurance (NT\$10,000)	504.00	1,292.00	1,937.00
	國泰產險綠能環保車險累計簽單保費(萬元) Cumulative premium income from Cathay Century green vehicle insurance (NT\$10,000)	30,097.00	33,754.00	462,067.00
	低碳投資金額(億元) Invested amount of Low Carbon (NT\$100 million)	1,425.00	1,748.00	2,076.00
	低碳授信金額(億元) Loaned amount of Low Carbon (NT\$100 million)	227.00	252.00	314.00
	基礎建設投資金額(億元) Invested amount of Infrastructure (NT\$100 million)	6,030.00	6,623.00	7,377.00
	基礎建設授信金額(億元) Loaned amount of Infrastructure (NT\$100 million)	555.00	669.00	711.00
	農作物保險累計承保金額(萬元) Cumulative insured amount of Cathay Century crop insurance	4,104.00	5,586.00	7,371.00
	環境議合 Environmental Engagement			
	議合對象 CDP 成績提升 Improved the CDP performance of subjects	A-	A-	A-
	環境倡議活動 Green Initiative Event			
	氣候變遷論壇投入金額(萬元) Amount invested in Climate Change Forum	60.00	195.00	221.50
	氣候變遷論壇媒體曝光價值(萬元) Media exposure from Climate Change Forum	449.00	568.00	1,250.00
	種樹投入金額 Amount invested in tree planting	112,364.00	107,053.00	--
	銀行世界地球日投入金額 Amount invested by CUB in Earth Day	1,590,750.00	1,627,500.00	--
	銀行世界地球日媒體曝光價值 Media exposure of CUB from Earth Day	139,912.00	40,000,000.00	--


 Health	身心健康 Physical and Mental Health			
	商品/投資 Product/Investment			
	Cathay Walker 結合外溢保單(張數) Cathay Walker-linked health-promoted insurance (Number of policies)	8	10	19
	Cathay Walker 保戶參與人數 Number of participants who are Cathay Walker policy holders (10,000 people)	22	28	40
	員工減重競賽 Employees Weight Loss Contest			
員工參與人次 Employee participation	11,152	13,089	6,601.00	


Focus Area	Project	2019	2020	2021
	累計減重公斤數 Cumulative weight loss (kg)	19,970	29,054	10,658.36
	客戶參加數 Customer participation	-	897	-
	失智友善關懷 Dementia-Friendly Care			
	失智友善天使與組織受訓業務員人數 Number of sales agents completed the training of Dementia-friendly Angels and Organizations(10,000 people)	-	1.3	1.4
	失智友善天使與組織據點數量 Numbers of dementia-friendly guardian angels and organizational locations	-	100	125
	學生團體保險-永續校園計畫之反毒教育 Student Group Insurance – Anti-Drug Education Under the Sustainable Campus Project			
	學生團體保險總承保金額 Total amount of student group insurance (NT\$1 trillion)	3	3	3
	投入金額 Amount Invested	6,058,000	2,782,023	5,308,000.00
	參與業務員人次 Sales agent participation	2,300	3,500	11,956.00
	體育人才培育系統投資金額 Amount invested in the sports talent cultivation system	234,773,126	145,973,620	163,604,986
	體育人才培育系統媒體價值 Media value of the sports talent cultivation system	266,824,455	161,898,495	50,593,846
	國泰藝術節投資金額 Amount invested in Cathay Art Festival	35,404,196	26,494,015	30,016,645
	國泰藝術節媒體價值 Media value of Cathay Art Festival	33,389,735	28,236,305	8,185,000
	商品/投資 Product/Investment			
	藝術品綜合保險簽單保費(萬元) Premiums from art property insurance policies (NT\$10,000)	484.00	590.74	328.59
	藝術中心 Art Center			
	藝術中心投入金額 (用人費用、事務費用、藝術中心展覽、藝術講堂) Amount invested in the Art Center (personnel expenses, business expenses, Art Center exhibitions, Art Talk Lecture)	9,056,309.00	10,405,227.00	9,366,348.00
	財務健康 Financial Health			
	商品/投資(普惠金融) Financial Inclusion			
	微型保險累計承保金額(億元) Micro Insurance cumulative insured amount(NT\$100 million)	895.00	972.00	904.90
	中小企業放貸總餘額(億元) Cumulative balance of SME loans(NT\$100 million)	2,094.00	2,284.00	2,702.00
	公益信託信託財產本金(億元)(累計規模) Accumulated scale of charitable trusts(NT\$100 million)	376.30	375.24	378.02
	社會企業優惠融資專案累計放款餘額(萬元) Cumulative balance of preferential loans for social enterprises provided by CUB(NT\$10,000)	2,132.00	2,125.00	2,532.00
	信用卡累計捐贈金額(億元) Cumulative credit card donations(NT\$100 million)	3.92	3.80	3.96
	高齡與健康投資金額(億元) Invested amount of Aging Society and Health(NT\$100 million)	4,047.00	4,014.00	4,119.00
	高齡與健康授信金額(億元) Loaned amount of Aging Society and Health(NT\$100 million)	109.00	326.00	352.00

Focus Area	Project	2019	2020	2021
	社區與金融包容性投資金額(億元) Invested amount of Community and Inclusive Finance (NT\$100 million)	52.00	78.00	37.00
	社區與金融包容性授信金額(億元) Loaned amount of Community and Inclusive Finance(NT\$100 million)	40.00	39.00	45.00
	全年齡客戶理財計劃 Financial Planning for customers of all ages			
	定期定額扣款金額(億元) Amount of debits for systematic investment plans of Cathay Securities(NT\$100 million)	1.55	53.34	149.30
	安養信託(高齡者及身心障礙者)信託財產本金(億元) Amount of assets in the Disability & Retirement Trust (for elderly and disabled people) (NT\$100 million)	12.65	16.87	24.93
	職棒防賭基金信託財產本金(億元) Amount of assets in CUB's CPBL Gambling Prevention Trust(NT\$100 million)	1.32	1.54	1.59


 Empowerment	孩童培力相關專案投資金額 Amount invested by projects of Children Empowerment	21,866,754	22,282,389	20,212,719
	青年培力相關專案投資金額 Amount invested by projects of Youth Empowerment	9,959,385	9,581,155	7,039,216
	國泰實習計畫 Cathay Internship Program			
	國泰暑期實習計畫(CIP) 累計至當年進入集團任職人數 Cumulative number of Employees'recruited of Cathay Summer Internship Program	185	206	244
	國泰暑期實習計畫(CIP) 累計回任率 Cumulative reinstatement rate of Cathay Summer Internship Program	21%	20%	21%
	國泰敏捷實習計畫(CAP) 累計至當年進入集團任職人數 Cumulative number of Employees'recruited of Cathay Agile Internship Program	4	10	21
	國泰敏捷實習計畫(CAP)累計回任率 Cumulative reinstatement rate of Cathay Agile Internship Program	12.12%	12.66%	18.75%
	青年氣候培力 Cathay Climate Youth			
	氣候變遷青年培力投資金額(論壇舉辦金額&相關獎助計畫金額) Amount invested of Cathay Climate Youth Empowerment Program	-	458,116	943,716.00
	氣候變遷青年論壇媒體價值 Media exposure of Cathay Climate Youth Empowerment Program	-	1,673,580	1,974,245.00

Social and Environmental Benefits KPI's

Focus Area	Project	2019	2020	2021
 Cimate	商品/投資 Product/Investment			
	自行車保險累計承保件數(件) Cumulative insured cases of Cathay Century bicycle insurance	3,672	6,128	8,261
	國泰產險公共自行車險累計承保件人次(萬人) Cumulative insured cases of Cathay Century public bicycle insurance	1,853.00	4,760.00	7,757.00
	國泰產險綠能環保車險累計承保件數 Cumulative insured cases of Cathay Century Green Vehicle Insurance	11,325	14,135	28,122
	農作物保險累計承保件數(件) Cumulative insured cases of crop Insurance	200	337	434
	環境議合 Environmental Engagement			
	歷年議合家數 Cumulative number of companies engaged	51	79	80
	歷年議合成功家數 Cumulative number of companies successfully engaged	7	8	10
	環境倡議活動 Green Initiative Event			
	氣候變遷論壇參與人數 Number of participants reached by Climate Change Forum	154	293	1,556
	種樹活動場次 Number of tree planting sessions	4	3	-
	種植樹木數 Number of trees planted	9,300	2,200	-
	銀行世界地球日參與人數 Number of participants in Earth Day	20,000	121,608	-

 Health	身心健康			
	商品/投資 Product/Investment			
	Cathay Walker 總參與人數 Number of Cathay Walker participants	220,000	280,000	400,000
	Cathay Walker SROI	SROI=6.3	SROI=6.3	SROI=6.3
	減重競賽 Weight Loss Contest			
	裝置容量-環境效益 Installed capacity - Environmental benefits	99.6 kWp	99.6 kWp	99.6 kWp
	減重競賽捐贈金額 Donation amount from Weight Loss Contest	2,000,000	2,000,000	1,971,200
	發電收益-回饋 NGO(弘道老人基金會)(元) Revenue from electricity generation - Giving back to NGO (Hondao Senior Citizen's Welfare Foundation)	539,981	384,148	428,606
	發電收益-回饋新來義部落活動中心租金(元) Revenue from electricity generation - Giving back to the rent of activity center in Laiyi Township	74,188	47,940	60,760
	興建不老棒球隊的太陽能版金額(元) Amount invested of buildings solar panels for elders' baseball team	-	121700	-
	學生團體保險-永續校園計畫之反毒教育 Student Group Insurance – Anti-Drug Education Under the Sustainable Campus Project			

學生團體保險累計承保人數(萬人) Cumulative insured cases of Student Group Insurance(10,000 people)	300	300	300
反毒教育巡迴學校家數 Schools toured	614	875	883
反毒教育受益學生數 Number of beneficiary students	281,409	372,873	641,093
反毒教育教師滿意度 Teacher satisfaction	98%	99%	99%
體育人才培育系統影響力 Influence of the sports talent cultivation system	8,109	5,959	9,767
國泰藝術節參與人數 Number of participants in Cathay Art Festival	162,316	587,483	82,401
商品/投資 Product/Investment			
藝術品綜合保險簽單件數 Number of art property insurance policies	310	276	266
藝術中心 Art Center			
藝術中心藝術講堂及畫展場次 Art Center Art Talk Lecture and Painting Exhibitions	16	14	11
支持本土畫家舉辦畫展(位) Supporting local painters in organizing painting exhibitions (individuals)	33	59	8
財務健康 Financial Health			
商品/投資 Product/Investment			
微型保險累積承保人數(萬人) Cumulative insured cases of micro insurance (10,000 people)	27.90	29.70	18.20
小額終老保險累計承保件數(件) Cumulative insured cases of Cathay Life small amount whole life insurance policies	200,791.00	219,420.00	240,814.00
公益信託累計捐贈金額(億元) Cumulative donations in charitable trust (NT\$100 million)	3.93	3.10	1.95
社會企業優惠融資專案累計放款企業家數(家) Cumulative number of social enterprises that received preferential loans from CUB (Social enterprises)	8	9	14
信用卡合作 NGO/NPO 家數 Number of NGO/NPOs that credit cards partnered with	44	43	43
全年齡客戶理財計劃 Financial Planning for customers of all ages			
定期定額服務使用人數 Number of people used the systematic investment plans of Cathay Securities	-	90,000	178,000
安養信託(高齡者及身心障礙者)有效受益人次(人次) Effective beneficiaries of the Disability & Retirement Trust (for elderly and disabled people)	319	316	317
有效職棒防賭基金信託之現役球員(人) Active players in the CPBL effectively prevented from gambling under the CPBL Gambling Prevention Trust	234	270	253

 Empowerment	孩童培力相關專案受益人數 Number of students who benefited from children empowerment program	111,467	119,680	127,143
	青年培力相關專案受益人數 Number of students who benefited from youth empowerment program	958	762	672

國泰實習計畫 Cathay Internship Program			
國泰暑期實習計畫(CIP) 報名人數 Number of applicants of Cathay Summer Internship Program	1,724	3,040	2,224
國泰暑期實習計畫(CIP) 錄取人數 Number of admissions of Cathay Summer Internship Program	117	132	134
國泰敏捷實習計畫(CAP) 報名人數 Number of applicants of Cathay Agile Internship Program	346	376	254
國泰敏捷實習計畫(CAP) 錄取人數 Number of admissions of Cathay Agile Internship Program	16	46	33
青年氣候培力 Cathay Climate Youth Empowerment Program			
累計受影響青年人數(參與青年論壇的人數) Number of participants reached by Cathay Climate Youth Empowerment Program	-	143	189
採購/倡議 Procurement/Initiative			
Buying Power 獎項 Buying Power Award	Second Place	Special Place	First Place