

2025

Sustainability Summary Report



中央存款保險公司
Central Deposit Insurance Corporation



Earth - our beautiful blue planet - is the beloved home we all share.
As a member of this global community, CDIC commits to sustainability.
We advocate across all sectors, dedicated to practicing enduring values.
Together, we safeguard our planet - so that life may shine ever vibrantly,
in rich and harmonious colors.



About the Report

The Central Deposit Insurance Corporation (CDIC) has periodically prepared a Sustainability Report since 2022. In 2025, the report presented CDIC's achievements in advancing its four sustainability goals: "Accountable Governance," "Sustainable Environment," "Financial Inclusion," and "Friendly Workplace."

Scope and boundaries of reporting

The reporting scope of the financial and non-financial information and data in this report includes the reporting scope of the head office, the Central Taiwan Regional Office, and the Southern Taiwan Regional Office. The content of the report is approved by the Chairman and formally issued after submission to the Board of Directors. Financial data are presented in New Taiwan Dollars (NT\$).

Basis for preparation

This Sustainability Report is prepared in accordance with the 2021 Global Reporting Initiative Sustainability Reporting Standards (GRI Standards) issued by the Global Reporting Initiative (GRI). This Report also makes reference to the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) issued by the Financial Stability Board (FSB).

Reporting period and issuance time

The reporting period for the financial and non-financial information and data in this report is from 1 January 2025 to 31 December 2025.

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CDIC
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ESG Sustainable
Development Zone

If you have any suggestions regarding the CDIC Sustainability Report, please feel free to contact us.

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Messages from the Chairman and President

In 2025, amid fluctuations in the global political and economic landscape, escalating geopolitical risks, and adjustments to major countries' monetary policies, Taiwan's financial competent authorities continued to promote financial transformation, foster financial innovation, and deepen sustainable finance to strengthen the resilience of the financial system. Upholding its core mission of helping maintain financial stability, the CDIC closely monitored emerging developments in international deposit insurance systems, continued exchanges with international organizations and peers, and actively adjusted system design and supervisory collaboration mechanisms, ensuring that the deposit insurance system could effectively support the sound operation of the financial system and play its crucial role as a "silent guardian." At the same time, in response to the trends of net-zero transition and sustainable development, it continued to uphold the four core sustainability goals of "Accountable Governance," "Environmental Sustainability," "Financial Inclusion," and "Friendly Workplace," embedding a sustainability mindset in its business operations and strengthening the public's trust in the safety of the financial system.

Implementation of accountable governance

The CDIC follows the Financial Supervisory Commission (FSC) "Corporate Governance 3.0 – Sustainable Development Roadmap," taking integrity as its core principle to build a robust governance framework and actively enhance operational resilience. In 2025, it completed a revision of the Implementation Scheme for the Deposit Insurance Premium System to enhance the effectiveness of risk-



Chairman

Jien-Mu Huang

based premium rates; strengthened domestic banks' liquidity risk monitoring mechanisms and conducted its first crisis simulation exercise; improved the resolution measures for troubled insured institutions and advanced an orderly exit mechanism; optimized its external financing and capital-raising capabilities to enhance financial resilience; and, in response to

fintech development trends, completed upgrading its ISO 27001 Information Security Management System to align with international standards and promoted the integration of Artificial Intelligence (AI) into business processes to enhance administrative efficiency and innovation capability.

The Board of Directors is the CDIC's highest governing body. Guided by forward-looking thinking, it developed a blueprint for business development and, in 2025, drafted a three-year development plan (2026–2028) to continuously refine its core functions. For many years, the CDIC has received class A performance ratings in the Executive Yuan's evaluation of state-owned enterprises. In recent years, in line with the government's sustainable development policies, the CDIC established a Sustainability Committee in 2021 as its highest sustainability governance body, which has outlined sustainable development goals, actively implemented sustainability measures, and prepared sustainability reports to disclose the results of those efforts.

Maintenance of environmental sustainability

To align with the government's 2050 net-zero emission target, the CDIC established the Green Energy Conservation Plan and Energy Saving Promotion Task Force to promote green procurement and energy-saving measures. In 2023 it set up a dedicated working group to implement a greenhouse gas inventory system, and in 2024 it established a Climate Change Working Group, gradually introducing a climate change risk management system. In 2025, under the framework of TCFD, it identified climate-related risks and opportunities, developed response measures and management mechanisms as well as indicators and targets, and disclosed relevant information in the Sustainability Report, actively implementing climate governance.

Additionally, in 2025, the CDIC participated in training courses and meetings of the Ministry of Environment's



President

Annie Cheng

Alliance of Chief Sustainability Officers, collaborating with government agencies to promote sustainable development. The CDIC organized its 40th anniversary celebration and an international conference guided by the principles of sustainability; completed an overall climate risk management analysis report for domestic banks; and added ESG extra credit indicators to the scoring criteria for deposit insurance differential premium rates for insured institutions, guiding those institutions to prioritize environmental sustainability and climate change issues.

Financial inclusion

To safeguard depositor interests and fulfill its social responsibility, and in line with the FSC's financial inclusion policies, the CDIC actively promotes deposit insurance and financial knowledge through various channels. It continues to participate in promotional activities organized by county and city governments and agencies, reaching out to campuses and engaging with new immigrants, indigenous peoples, and disadvantaged groups. In 2025, it held deposit insurance short-video and slogan contests for college students to enhance their awareness of deposit insurance. For the first time, it signed a memorandum of understanding with the Trust Association of the R.O.C., jointly bringing deposit insurance and trust knowledge deeper into local communities. At the same time, aligning with government anti-fraud policies, it deepened the public's understanding of the deposit insurance system. It also actively participated in blood donation and volunteer activities for public welfare organizations, inspiring employees' passion for social welfare and putting social care into action.

Creation of a friendly workplace

The CDIC's value comes from the contributions of each employee, and it is committed to building a safe, happy, diverse, and equitable workplace that protects employees' legal rights and emphasizes talent development. In 2025, it continued to implement the employee health protection program, held lectures on sexual harassment prevention and health maintenance to strengthen employees' proactive health management, and conducted regular workplace safety inspections and health education training to provide substantial protection for employees. It also continued to enhance employees' multifaceted expertise by holding various lectures and professional courses, encouraging employees to obtain professional and sustainability-related certifications to deepen their career development, and promoting club activities to maintain work-life balance, striving to create a happy workplace.

Sustainable future

Looking to the future, with national sustainability policies as guidance and in alignment with international trends, the CDIC will, in accordance with its deposit insurance responsibilities, leverage a forward-looking vision and practical actions to deepen its impact across the Environmental, Social, and Governance (ESG) dimensions. It will work together with the financial system to uphold sustainable values and jointly create a sustainable future.



Summary of 2025 ESG performance

Since 2022 the CDIC has periodically prepared a Sustainability Report, and in 2025, the report's disclosures focused on the four major aspects of "Accountable Governance," "Sustainable Environment," "Financial Inclusion," and "Friendly Workplace." The CDIC studied the possibility of taking items that are treated as extra points award indicators in green finance evaluations, and including them among the indicators that are used to evaluate the differential premiums of insured community financial institutions; provided another Report on Management of Domestic Banks' Total Climate Risk Exposure; incorporated the Operating Procedures for the Preparation of Sustainability Reports into internal controls; strengthened the liquidity risk monitoring and control mechanisms of domestic banks, and conducted its first simulation exercise; optimized operation crises response measures and resolution measures for insured institutions; and continued investing in sustainable bonds. These actions incorporated sustainable development concepts into CDIC operations.

In support of the policies of achieving financial inclusion and net-zero emissions by 2050, the CDIC established a climate risk management system based on the recommendations of the TCFD; continued to conduct Greenhouse gas (GHG) inventories, green purchasing, and the Green Energy-Saving Plan; participated in charitable activities; administered an employee health protection program; and carried out deposit insurance outreach activities. Through a wide range of measures such as these, the CDIC made progress toward achievement of its sustainability goals.



Key sustainability & ESG achievements

E

Maintenance of environmental sustainability

Power consumption was approx. 290,043 kWh: Down by **2.94%** compared with the average of the previous three years

Low-level GHG emissions: Approx. **207.026** tCO₂

Ratio of official document signings handled online: **51.4%** -- as a result of the Executive Yuan's Project to Conserve Energy and Reduce Paper Consumption by Use of Electronic Documents

Evaluation score of **100** in green procurement, in accordance with the Ministry of Environment regulations



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Financial inclusion

Public awareness of deposit insurance: **68.6%**

Viewership of deposit insurance awareness videos: over **12.7** million views

Publicity booths at outreach activities at schools: **50** venues, over **4,000** visitors

Visits to the CDIC Deposit Insurance Coverage Estimator (webpage in Chinese): cumulative total of **230,000** visits

Signed an MOU with the Trust Association of R.O.C.





Creation of a friendly workplace

Annual turnover rate: **1.88%**

Starting salaries for new employees
exceed the statutory basic wage: **1.81:1**

Sexual harassment prevention lecture series
attendance ratio (no complaints filed in 2025): **89.33%**

Physical & emotional health
lecture series attendance: **338** attendees

Talent cultivation expenses: NT\$ **1.55** million

Union membership rate: **80%**

Applications for flex-time working hours: **11** persons



Implementation of accountable governance

Performance evaluation of
government-owned enterprises: Grade **A** for 3 consecutive years

No. (percentage) of insured institutions: **403** (100%)

Percentage of deposit accounts covered by deposit insurance: **97.76%**

Share of CDIC board seats held by women: **44.4%**

No. of cybersecurity / personal data security incidents: **0** incidents

Insured institutions' satisfaction with inspectors: **99.17%** (as
indicated in ethics questionnaires)

29 MOUs / LOEs signed with international peers

Investments in sustainability bonds
were approx. NT\$8.8 billion -- Up by **51.7%** YoY



Overview of the CDIC

The CDIC was established on 27 September 1985 and celebrated its 40th anniversary in 2025. Since its establishment, the CDIC has actively pursued its mission of safeguarding the interests of depositors in financial institutions, maintaining an orderly credit system, and enhancing the sound development of financial operations. The scope of its operations includes administering deposit insurance matters, utilizing and managing the Deposit Insurance Payout Special Reserves, controlling insured risks, resolving failing insured institutions, participating in international deposit insurance bodies, and cooperating with the competent authorities to implement major financial policies.

As of the end of 2025, Taiwan had a total of 403 insured institutions. Any remainder of the annual gross income of the CDIC, after deducting costs, expenses and losses, is fully appropriated for Deposit Insurance Payout Special Reserves. The CDIC had accumulated NT\$173.4 billion in General Financial Deposit Insurance Payout Special Reserves, and NT\$7.6 billion in Agricultural Financial Deposit Insurance Payout Special Reserves, which accounted for 0.62% and 0.49%, respectively, of covered deposits.

The coverage limit was raised in 2011 to NT\$3 million, and the scope of coverage includes both NT dollar deposits and foreign currency deposits, as well as the interest on such deposits. At the end of 2025, the percentage of deposit accounts covered by deposit insurance stood at 97.76%.

General Financial Deposit Insurance Payout Special Reserves

NT\$173.4 billion

Agricultural Financial Deposit Insurance Payout Special Reserves

NT\$7.6 billion

Coverage limit

NT\$3 million

Percentage of deposit accounts covered by deposit insurance

97.76%

403

Insured institutions





Chapter 1

Sustainability governance

The CDIC established a Sustainability Committee in 2021 to promote a blueprint for sustainability governance. Utilizing the material topics identified through engagement with stakeholders, the CDIC has formulated sustainability management policies and goals, and adopted a forward-looking mindset in order to respond to fintech development trends, actively incorporate AI into business operations, and enhance the efficiency and quality of operations. At the same time, the CDIC continues to closely monitor international sustainability trends, takes part in the IADI's advocacy for sustainability issues, and has set up an official LinkedIn page for timely sharing of Taiwan's related experiences and breakthroughs.

In coordination with the government's policy goal of achieving net-zero carbon emissions by 2050, the CDIC in 2023 established a Greenhouse Gas Inventory Working Group to introduce GHG inventories, then in 2024 it established a Climate Change Working Group and an AI Task Force, appointed a Chief Sustainability Officer (CSO), and joined the Ministry of Environment's Alliance of Chief Sustainability Officers to actively promote sustainable governance.



Material topics

The material topics of 2025 remained the same as those of 2024, and 18 executive management members assessed and ranked the impact of each topic as follows:

Ranking of ESG material topics in 2025	
Risk management & crisis response	1
Cybersecurity and personal data protection	2
Corporate governance and ethical best practices	3
Legal compliance	4
Operating performance	5
Financial inclusion	6
Friendly working environment	7
International initiatives	8
Digital innovation	9
Business quality management	10
Energy resources management	11

Foresighted action for sustainability

Digital development and innovation

The CDIC in 2025 continued building an AI governance framework, paid close attention to emerging issues such as the development of fintech and AI, promoted the automation of operations and digitization technologies, adopted GitHub Copilot and other AI tools, and actively promoted the use of AI tools; called four meetings of its AI Task Force; organized sharing sessions for departments to exchange AI application achievements; improved the funds utilization system's function for automated judgment of investment risk, thus reducing the burden of manual workload; and studied the impact of digital assets business upon insured financial institutions and deposit insurance regimes.

Response to international initiatives

The CDIC joined the IADI as a founding member in 2002 and has been actively involved ever since then in its international activities, research work, training programs, and technical cooperation efforts. In 2025, the CDIC held the IADI Ad-hoc Executive Council Meeting and Core Principles International Conference, and facilitated the approval of the revised IADI Core Principles; signed or extended MOUs with the deposit insurance institutions of Spain, Nigeria, and France; participated in the Risk Management Working Group virtual seminar held by the European Forum of Deposit Insurers (EFDI), and spoke there about the CDIC's ESG achievements; and set up a special LinkedIn page for timely interactions with the CDIC's overseas peer institutions, using paperless means to enhance international exchanges and cooperation.



Chapter 2

Accountable governance



Ethical management

Achievements of board governance

The Board of Directors is the CDIC's highest governing body. It has nine members. Four of the directors are female (44.4% of the total), another three supervisors were appointed by the Central Bank, two of whom (66.7%) are female. The specialties of the board members include finance, law, information technology, risk management, and sustainability. The Board convened six times in 2025, and the meeting attendance rate was 100%. All directors received a satisfactory rating in their performance reviews, and the CDIC received a Class A rating in the last three consecutive years of government-owned enterprise performance evaluations.

Clean, competent, and ethical best practices

The CDIC has developed and adopted a set of work rules in accordance with the Labor Standards Act, which requires employees to observe ethical best practice and transparency principles in carrying out their employment duties; has established a performance evaluation system, a reward and discipline system, and whistleblower reporting channels, and monitors personnel subject to ethics risks as part of an early warning mechanism. In 2025, to coordinate with the entry into force of the Public Interest Whistleblower Protection Act, the CDIC enhanced its preventive measures against potential ethics risks, conducted 24 anti-corruption outreach activities, and held a lecture entitled "A Discussion of the Public Interest Whistleblower Protection Act from the Perspective of Corporate Governance." The training completion rate was 100%, and no ethics-related incidents were reported.

Risk management and crisis management

Management of insured risks

In order to effectively control the insured risks of insured institutions, the CDIC has a rigorous risk management mechanism, implements off-site monitoring measures, reviews the risk indicators used to determine the risk-based premium rates for insured institutions, and has strengthened the mechanism for monitoring liquidity risks at domestic banks. In 2025, the CDIC prepared an analysis report on the climate risk management of domestic banks and provided it to the competent authority; drew up plans to include additional green finance extra credit indicators in the "Declaration Form for Risk-Adjustment on Management Ability of Insured Institutions" for insured community financial institutions; and visited the authorities in 20 counties and cities to discuss supervisory data at the Credit Departments of Farmers' and Fishermen's Associations. These measures were designed to develop a clearer picture of the operational risks of insured institutions.

Crisis management at failing insured institutions

In order to quickly resolve crises at failing insured institutions, the CDIC and the related competent authorities have established a liaison and coordination mechanism for managing such crises. In 2025 the CDIC continued to improve the Central Deposit Insurance Corporation Response Measures to Handle Insured Institutions in Operation Crises and a set of legislative and coordinated mechanisms for the market exit and resolution of troubled financial institutions, conducted simulation exercises for crisis response at insured institutions, took part in the Cross-border Crisis Simulation Exercise that was virtually hosted by the Korea Deposit Insurance Corporation, and continued to improve Taiwan's institutional framework for the orderly exit of financial institutions from the market to confirm the CDIC's crisis response capability.

Management of operational risks

In order to effectively control its operational risks, the CDIC has adopted comprehensive internal control and audit systems. Each year, acting on a rolling basis, the CDIC adjusts these systems' control operations and risk assessment items, and conducts internal control and audit training activities. In 2025, the CDIC's correction rate for identified deficiencies was 100%. In addition, the CDIC prudently manages funds utilization operations. The CDIC prudently manages investment risk by establishing stringent investment risk control indicators and setting investment caps for individual financial products, periodically reviewing holdings in specific financial products to determine whether they are in line with risk management rules, and in order to ensure the liquidity of the Deposit

Insurance Payout Special Reserve, the CDIC has adopted multiple emergency financing and backup funding mechanisms. Also, the CDIC has incorporated sustainable investment concepts into its investment decision making process. Investments in sustainability bonds in 2025 amounted to a total of NT\$8.8 billion, up by NT\$3.0 billion from 2024.





Assisted with specific financial supervisory tasks

(a) Sharing of financial supervisory information and risk analyses

Acting pursuant to the Operating Guidelines of the Financial Supervisory Commission for Offsite Monitoring, the CDIC prepared an analytical report on the financial and business conditions of insured institutions. In addition, the CDIC was commissioned to analyze and monitor domestic banks' risk exposures overseas and in mainland China, as well as risks arising from banks' handling of over-the-counter (OTC) financial derivatives and domestic structured products. The CDIC produced a total of 36 analytical reports in 2025.

(b) Assistance with special inspections and audits by the FSC and Ministry of Agriculture

Since 2021, the CDIC has been commissioned to inspect the suitability and correctness of the quantitative indicators used by domestic banks to calculate IRRBB. The CDIC inspected a total of four domestic banks in 2025. The Ministry of Agriculture commissioned the CDIC in 2025 to inspect the operations of the Agrifinance Information Service Co. and the Farmers' and Fishermen's Association South Data Center. In this manner, the CDIC helped to improve the security of the information operations of community financial institutions, and coordinated with the competent authority by conducting inspections of seven banks that had applied to adopt the Internal Ratings-Based approach to credit risk.

Legal compliance

By carrying out legislative outreach activities and conducting inspections, the CDIC monitored legislative developments and implemented measures to ensure legal compliance. The CDIC did not break any laws or regulations in 2025.

Management of operational quality

Adhering to the principles of integrity and transparency, the CDIC conducts inspections of statutorily specified matters, and periodically carries out ethics questionnaires related to such inspections. The results of the 2025 ethics questionnaire regarding the CDIC's inspections of statutorily specified matters indicated a satisfaction rate of 99.45%, and no ethics-related incidents were reported during the year; and the CDIC promoted an information system restructuring project to enhance the system's operational stability. To strengthen the deposit insurance regime, the CDIC in 2025 revised the deposit insurance premium rate system by increasing the number of differential premium tiers from five to seven, with the change to take effect in 2026. Also, in light of the increasingly high penetration rate of trust business, the CDIC conducted a study on the possibility of strengthening the scope of the rights and interests of trust customers.

Information security maintenance and protection of personal information

In compliance with the Cyber Security Management Act, the CDIC has established a Cyber Security Committee, a Cyber Security Working Group, and a Cyber Security Emergency Response Team to promote cyber security governance and operations. The CDIC in 2025 completed its transition to ISO 27001:2022, which are the most up-to-date international standards for information security management systems; enhanced the rules governing cyber defense and the use of generative AI, phased in a zero trust architecture, conducted a cyber defense assessment, performed an information system security analysis and a business continuity drill, and implemented supplier security audits; continued conducting training sessions and simulated email-based social engineering drills. The CDIC has also adopted comprehensive measures to protect employee personal information and safeguard data obtained from insured institutions. No confidential data leakages occurred in 2025.



Chapter 3

Environmental sustainability

Climate risk management

The CDIC in 2024 established the Climate Change Working Group. Then in 2025, acting in compliance with the four core elements of the TCFD framework, the CDIC established a climate risk management system; using this system, based on identified physical risks (intensified extreme weather events), transition risks (inability of insured institutions to respond effectively to climate risks), opportunities (enhanced operational resilience), and impacts, the CDIC analyzed operational and financial impacts, took stock of current response mechanisms, and adopted indicators and goals for climate risk response measures.



Energy resources management

Alliance of Chief Sustainability Officers

In 2024, the CDIC Executive Vice President, serving as Chief Sustainability Officer, represented CDIC in joining the Ministry of Environment's Alliance of Chief Sustainability Officers, and attended various meetings and training courses held by the Alliance. In 2025, acting in support of the Alliance's six top-priority undertakings, the CDIC reviewed the effectiveness of their implementation in 2025 and studied an action plan for improving the 2026 six top-priority undertakings.

Green Energy-Saving Plan and carbon reduction measures

The CDIC has been promoting the Executive Yuan's Green Energy-Saving Plan since 2022. The CDIC calculated power consumption in 2025 and found that compared to the 2015 baseline year, power consumption had been reduced by 22.09%. The CDIC has therefore already achieved its Phase 1 energy-savings target. GHG emissions in 2025 met the target set out in the FSC's Second National Greenhouse Gas Reduction Action Plan; the CDIC continued efforts to further conserve water, electricity, fuel, and paper; encouraged the online signing of official documents and actively promoted green procurement; and the CDIC was awarded a score of 100 points

for green procurement performance, thus exceeding the target score of 80 points required by the Ministry of Environment's Directions for Reviews of Government Agency Green Procurement Performance.

The CDIC in 2023 established a Greenhouse Gas Inventory Working Group and began conducting GHG inventories. The Company's total GHG emissions for 2025 amounted to a rather low 207.026 tCO₂e, including 69.546 tCO₂e of direct emissions (Scope 1) and 137.480 tCO₂e of indirect emissions (Scope 2).



Sustainable green action

In order to incorporate environmental sustainability into both the company's operations and employees' daily lives, the CDIC has entered into an agreement with the Chunghwa Telecom Internet Data Center (which has been awarded the Green Building Mark) to build a green data center; integrated sustainability concepts into international conferences and the CDIC 40th anniversary celebration; promoted environmental education activities featuring green travel; established an e-learning system, promoted an internal recycling platform for second-hand items, and encouraged employees to use stairs and environmentally friendly utensils and reusable shopping bags. Through these initiatives, CDIC seeks to embed sustainability values deeply into the company's culture.

Chapter 4

Financial inclusion

Financial education & outreach activities

The CDIC uses a wide variety of channels to inform the general public that deposits are protected by deposit insurance. Such channels include insured institutions, television, the internet (e.g., Facebook, Instagram, YouTube, podcasts), advertisements, print media, public transport advertisements, and various local activities. The CDIC in 2025 signed an MOU for cooperation with the Trust Association of R.O.C. 381 lectures were presented at locations throughout Taiwan, attracting more than 10,000 attendees. By integrating cross-agency resources, the CDIC were able to generate better results from its outreach activities. In addition, to better familiarize youth with the deposit insurance system, the CDIC solicited video shorts and slogans from



college students, and invited them to visit the company. Outreach events and online videos attracted a total attendance and views of more than 12.7 million in 2025.

Social care and engagement

To support the FSC's policy of promoting financial literacy and combining social care undertakings with community service outreach activities, the CDIC in 2025 worked via New Immigrant Family Service Centers in cities and counties throughout Taiwan to disseminate multilingual introductory leaflets about the deposit insurance system; took part in Financial Service Charity Carnivals, cultural markets held by Eden Social Welfare Foundation, and the home visit program of the Pearl S. Buck Foundation; and conducted outreach activities for new immigrants, indigenous peoples, and disadvantaged groups.

In order to show social engagement, the CDIC took part in many different community service activities in 2025, including blood drives, campaigns to encourage employees to volunteer and provide donations at the Food Bank. In addition, the CDIC used its internal system to set up a platform for the exchange of community service information.





Chapter 5

Friendly workplace

Workplace equality

The CDIC had 160 formal employees in 2025, including 76 males and 84 females, so the ratio of males to females was roughly even. Contracted laborers (by definition not categorized as employees) numbered 15 individuals, including 6 males and 9 females. Employee compensation and incentives are handled in accordance with regulations. In 2025, the ratio of the starting salary for newly hired employees to the legally required minimum basic monthly wage was 1.81 : 1. The CDIC does not engage in discrimination against employees or non-employee workers due to age, gender, or ethnicity. In the past three years the personnel turnover rate has been

low, and formal employees have remained with the company at a very stable rate. To retain talent in 2025, the CDIC amended the Regulations Governing the Hiring of Employees of the Central Deposit Insurance Corporation, an Affiliate of the Financial Supervisory Commission. The amended Regulations include a newly added provision which includes any prior administrative experience at a government agency (organization) as an additional qualification for job applicants. The purpose of this addition is to recruit a broad range of highly qualified persons with administrative experience.



The CDIC guarantees the right of employees to organize, and 80% of employees have joined a union. Labor-management communication channels are wide open, and labor-management relations are harmonious. The composition of the Board of Directors and the company's various internal units complies with the principle that each gender should account for at least one-third of the members. The CDIC actively conducts outreach activities on the prevention of sexual harassment, including lectures. No sexual harassment incidents were reported in 2025.

Cultivation of professional talent

In order to enhance employees' professional expertise, the CDIC conducts professional training, offers grants for employees to pursue academic degrees and professional certificates, and provides training to newly hired employees. In 2025 the CDIC conducted empowerment and vision camps for senior and executive management, selected employees to attend courses at professional training institutions, and encouraged employees to test for certificates in the sustainability profession. As of end-2025, a total of 32 persons had obtained a Certificate of Basic Test on Sustainable Development, 4 persons had obtained a Certificate of Advanced Test on Sustainable Development, 1 person had obtained a Certificate of Sustainable Development Carbon Management Manager, a Certificate of Sustainable Development Carbon Management Planner, and a Certificate of Sustainable Development Carbon Management Analyst, and 1 person had obtained a Certificate of AI Applications Planner.

Also, to cultivate a broad world view in employees, the CDIC established the Central Deposit Insurance Corporation Professional Development Program in 2025. Promising employees can be selected to participate in the Program to study domestically or abroad, during which time they retain their positions and receive normal pay.

Sound benefits and employee care

The CDIC has established an Employee Benefits Committee to organize festive activities and provide consolation benefits, allowances, subsidies, club activities, and other such benefits. The CDIC provides unpaid parental leave, childcare leave, flextime working hours, and has also set up an employee-only breastfeeding (pumping) room, and an in-house daycare center to help employees maintain a healthy work-life balance.

To give employees ways to relieve stress, the CDIC assists with the establishment and running of employee club activities, and provides such clubs with financial assistance. In 2025 there were seven employee clubs that engaged in regular activities that attracted a total attendance of 1,480. In addition, the CDIC safeguards employees' retirement rights and interests, and regularly invites retired former employees to take part in social gatherings. In 2025, roughly 40% of all retired personnel participated in such activities.

Peace of mind in the workplace

The CDIC encourages employees to undergo periodic health examinations. For example, it funds free flu shots for employees aged 50 or younger, has placed first aid kits in its work locations, and helps employees to engage in health self-management. In 2025, health maintenance lectures attracted a total attendance of 338. Working within the framework of its four major plans for protection of workers' health, the CDIC carried out assessments and arranged for the provision of clinical health services by medical personnel, including four clinical visits by nurses and one clinical visit by doctors, and four health consultations with employees.



2025

Sustainability Summary Report



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