



6.4 Friendly Care and Health-Facilitating Activities

6.4.1 Friendly Care

Epidemic Prevention Measures

In response to the raging COVID-19 pandemic in 2020, Fubon Financial Holdings has set a model for the nation by enacting emergency response measures that exceed statutory requirements. We also strengthened workplace sanitation and sterilization amid the pandemic by deploying adequate and sufficient epidemic prevention supplies (e.g. ethyl alcohol, masks, forehead thermometers, automatic temperature scanner). While Fubon calls for all staff to jointly execute epidemic prevention measures, employees highly approved of the Company's handling of the crisis. The 2020 employee opinion survey included the question "the Company provided me with adequate epidemic prevention measures amid the pandemic" and received an approval rate of 89%.

Comprehensive Employee Care

Fubon Financial Holdings is dedicated to promoting employee health and well-being by providing comprehensive care. Employees are given resources and support at various phases of their lives – from when they are single to when they get married, have children, raise children and care for their older relatives. Fubon has noted that low birth rates have become a global issue and that Taiwan's birth rate continues to fall, and decided to take action to ease the financial pressure of having and raising children on employees. In June 2021, it strengthened several childbirth and child care benefits, including offering 10 weeks of paid maternal leave, NT\$100,000 in childbirth subsidies, and NT\$15,000 per year per child 6 years old or under in child care subsidies. Also, to encourage new fathers to spend more time and help out with their newborn child, paternity leave was increased to seven days, from the five days mandated by law.

Epidemic Prevention Measures Exceeding Statutory Requirements

	Description
Advanced Deployment Ahead of the Government	<ul style="list-style-type: none"> After the Tomb Sweeping Festival long holiday in 2020, we reacted ahead of the government by requiring employees who had been to areas highlighted in the national alert system to work from home and conduct self-health management for two weeks.
Paid Epidemic Prevention Leave	<ul style="list-style-type: none"> Employees who have received notifications from health authorities or quarantine personnel including the "Home Quarantine Notice", "Passenger Health Declaration and Home Quarantine Notice", "Health Notice", and "Notification of Compulsory Health Measures for Passengers with Suspicious Symptoms" Employees themselves or their household members who have come into contact with COVID-19 confirmed cases, and employees who have travel history to level 1 or level 2 areas or took a connecting flight in China, Hong Kong, or Macao before arriving in Taiwan
Marriage Leave and Special Leave Deferral	<ul style="list-style-type: none"> Marriage leaves and special leaves in 2020 can be deferred until December 31, 2021.
Epidemic Prevention Subsidies	<ul style="list-style-type: none"> At the end of 2020, the "second-phase epidemic prevention program for business traveling" was enacted. It gives epidemic prevention subsidies to Fubon expatriates returning to Taiwan for personal or business reasons. If an employee contracts the virus, Fubon offers a maximum of 30 days of paid leave.



Marriage

Marriage subsidies and marriage leave

Marriage subsidies are given to Fubon employees and their children. If both the husband and wife work for Fubon, they can receive a subsidy of up to NT\$12,000. Employees can arrange to take marriage leave any time within one year from the date their marriage is registered.



Pregnancy

Prenatal checkup and tocolysis leave

To give pregnant employees peace of mind, they can take prenatal checkup leave and tocolysis leave during their pregnancies, and they are reminded to apply for leave based on individual needs.

Free company uniforms for pregnant woman

Special maternity versions of Fubon uniforms are provided free of charge to pregnant employees, eliminating the hassle and expense they would otherwise face in dressing for work during their pregnancies.

Female Employee Maternal Health Protection Plan

The plan looks after pregnant employees and new mothers within one year of giving birth. In Fubon subsidiary Taipei Fubon Bank, full-time healthcare professionals actively reach out to the aforementioned group of employees by phone and questionnaires, review their job duties, and have managers make adequate adjustments if necessary.

Pregnancy gifts

Fubon subsidiary Taipei Fubon Bank provides necessities for newborns.



Childbirth

Maternal leave and paternal leave

Paid maternity leave was increased to 10 weeks in June 2021, from the previous nine weeks, which already exceeded statutory requirements. Paternity leave was increased to 7 days, from the 5 days mandated by law.

Childbirth subsidies

The subsidy for having a child was increased from NT\$10,000 to NT\$100,000 in June 2021.



Breastfeeding

Breastfeeding rooms

Every Fubon office building is equipped with breastfeeding rooms managed by designated personnel. The spaces and equipment provided have been continuously optimized over time and certified as "Good Breastfeeding Rooms" by the government multiple times.



Child Care

Child care subsidies

Child care subsidies are given to ease the financial burden of employees with preschool-aged children. The child care subsidy for children 6 years old or younger was increased from NT\$3,000 to NT\$15,000 per child per year in June 2021.

Preferential child care programs

Fubon continues to collaborate with high-quality, licensed childcare institutions, offering employee discounts on tuition to help reduce the cost of raising children.

Job-protected unpaid paternal leave

Fubon highly promotes the job-protected paternal leave mechanism. Priority is given to employees who previously took job-protected unpaid paternal leave to return to their original positions, or another suitable position via the internal referral system.

Preferential group insurance for unlimited number of children

Regardless of the number of children, only one premium is charged for group insurance, and 70% of premiums are covered by the Company.



Elderly Care

Long-term care lectures

In response to the increasing demand for elderly care among Fubon employees caring for their elders, Fubon held 2 long-term care lectures in 2020. By offering access to long-term care services and resources, and onsite counseling services, Fubon helps reduce the burden on employees.

Home and short-term care

Fubon offers preferential home and short-term care packages to employees who need to take care of their elders short-term or temporarily on short notice. Employees in need can seek suitable caretakers via professional service platforms to reduce family burden.

Statistics on Employees Taking Unpaid Parental Leave

	Men	Women	Total
Number of people eligible for job-protected unpaid paternal leave in 2020	739	746	1,485
No. of people who applied for unpaid parental leave in 2020	17	152	169
No. of people expected back from parental leave in 2020 (A)	9	74	83
No. of people who returned to work in 2020 (B)	6	41	47
No. of people who returned to work in 2019 (C)	8	98	106
No. of people remained at work for over a year in 2019 who had returned from parental leave (D)	3	49	52
Return-to-work rate (B/A)	66.7	55.4	56.6
Retention rate (D/C)	37.5	50.0	49.1

Note 1: The number of people who did return to work (C) includes those who returned to work earlier than expected.

Note 2: The return-to-work rate is the number of people who returned to work divided by the number of people expected back. The retention rate is the number of people who remained at work for over a year since their return divided by the number of people who did return to work.

Note 3: Fubon Life sales agents are not included in this table.

Number of Times Fubon Employees Took Marriage and Child Care-Related Leave

	2017	2018	2019	2020
Menstrual Leave	1,564	1,745	1,950	2,164
Prenatal Checkup Leave	1,739	1,500	1,371	1,219
Paternity Leave	377	309	361	280
Family Care Leave	2,997	3,071	3,443	2,574
Volunteer Leave	519	490	503	411
Paid Epidemic Prevention Leave	-	-	-	198
Unpaid Family Care Leave for Epidemic Prevention	-	-	-	220

Note: Fubon Life sales agents are not included in this table.

6.4.2 Health-Facilitating Initiatives

"No. of Times of Participation in Employee-Friendly and Health-Facilitating Activities" are included in senior management's goals and effectively tied to performance bonuses

Fubon Financial Holdings launched the "ESG Visioning Project", focusing on six primary strategies to "sustainable governance", "responsible finance", "innovative services", "employee care," "environmental sustainability," and "positive engagement." Based on respective duties, six teams stipulate ESG strategies and goals and continue to carry out a variety of ESG endeavors. Starting in 2021, ESG goals are set for Fubon Financial Holdings and its subsidiaries' chairman, president and senior managers in their duties and tasks related to ESG promotion and implementation to ensure that ESG initiatives are carried out.

The "Employee Care Team" under the Human Resources Division added a target for senior management, "over 110 thousand times of participation in employee-friendly and health-facilitating activities in 2025 (a 13% increase from 2020), and an average individual participation of 7.2 times". It is a top-down approach that promotes employee participation in group classes and general use of fitness centers, family day, hiking, group basketball tourney, employee-friendly and health seminars. The Employee Care Team reports to the "Corporate Governance and Sustainability Committee" and the board of directors on the implementation status twice a year. Target achievement rates are effectively tied to bonuses based on provisions in the Company's "Performance Evaluation Policy" to strengthen Fubon's ESG efforts.

Employee-Friendly and Health-Facilitating Activities

Type	Item	2018	2019	2020
 Health-Facilitating Activities	Fitness Center			
	Fitness Center- Group Class			
	Family Day	29,133	36,007	28,343
	Hiking			
	Group Basketball Tourney			
 Stress Management Measures	Psychology and Legal Counseling Service			
	Massage Stations	69,588	70,083	67,898
	Employee-Friendly and Health Seminars			
Others	On-site medical services	1,558	1,131	1,233
	Fubon EDU Program			
Sum		100,279	107,221	97,474

Note 1: Most activities in 2020 were canceled due to the pandemic, hence the slight decrease in event participation from the previous year.
 Note 2: In addition to the internal management system, Fubon has also obtained a health and safety certification from a credible third party. In 2020, Fubon Financial Holdings once again obtained the Exercise Enterprise Certification by the Sports Administration and the Badge of Accredited Healthy Workplace by the Health Promotion Administration.

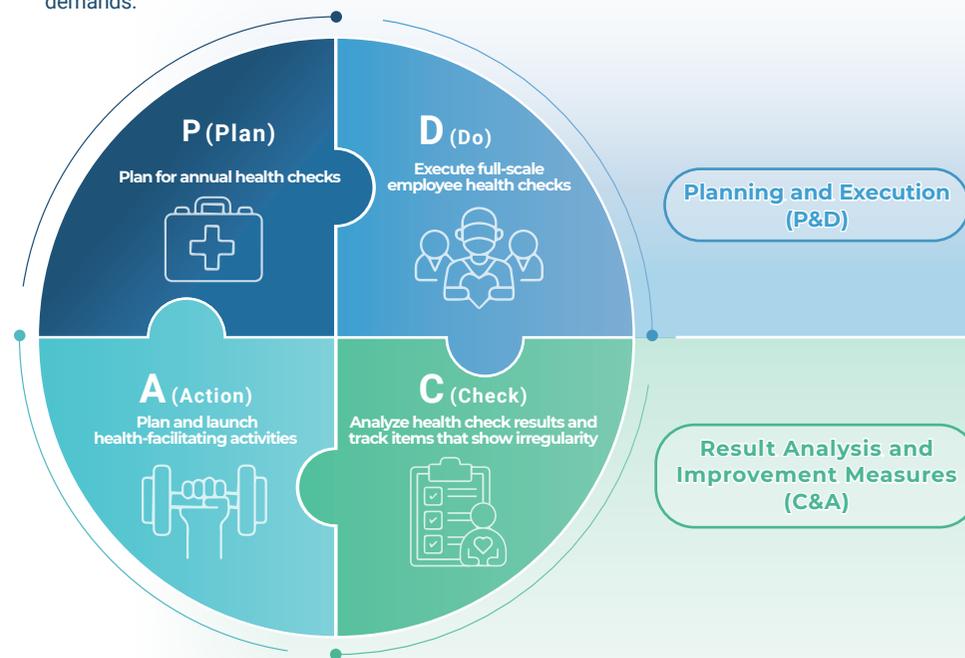
Health Risk Management

Convene Meeting Quarterly

Fubon subsidiary Taipei Fubon Bank and Fubon Life have established the "Occupational Safety and Health Committees" in compliance with pertinent laws and regulations. The committees consist of senior department managers, occupational safety and health specialists, medical personnel specialized in labor health services, and labor representatives. Labor representatives must account for at least one-third of the committee members. The committees meet quarterly to discuss occupational safety and health risks and set KIPs for responsible personnel in their annual performance evaluations. Based on Fubon's performance appraisal policies, results of the evaluation are tied to individual bonuses which incentivize the implementation of various health and safety initiatives, including four primary safety plans, the "Female Employee Maternal Health Protection Plan", Unlawful Workplace Harassment Prevention Plan", "Ergonomic Hazards Prevention Plan", and "Plan to Prevent Illness Caused by Abnormal Workload". Other measures taken include health inspections for all employees, regular occupational health training, regular maintenance of workplace safety and health related systems, workplace environment inspections, and more.

Implementing Fubon Employee Health Management Based on the PDCA Process

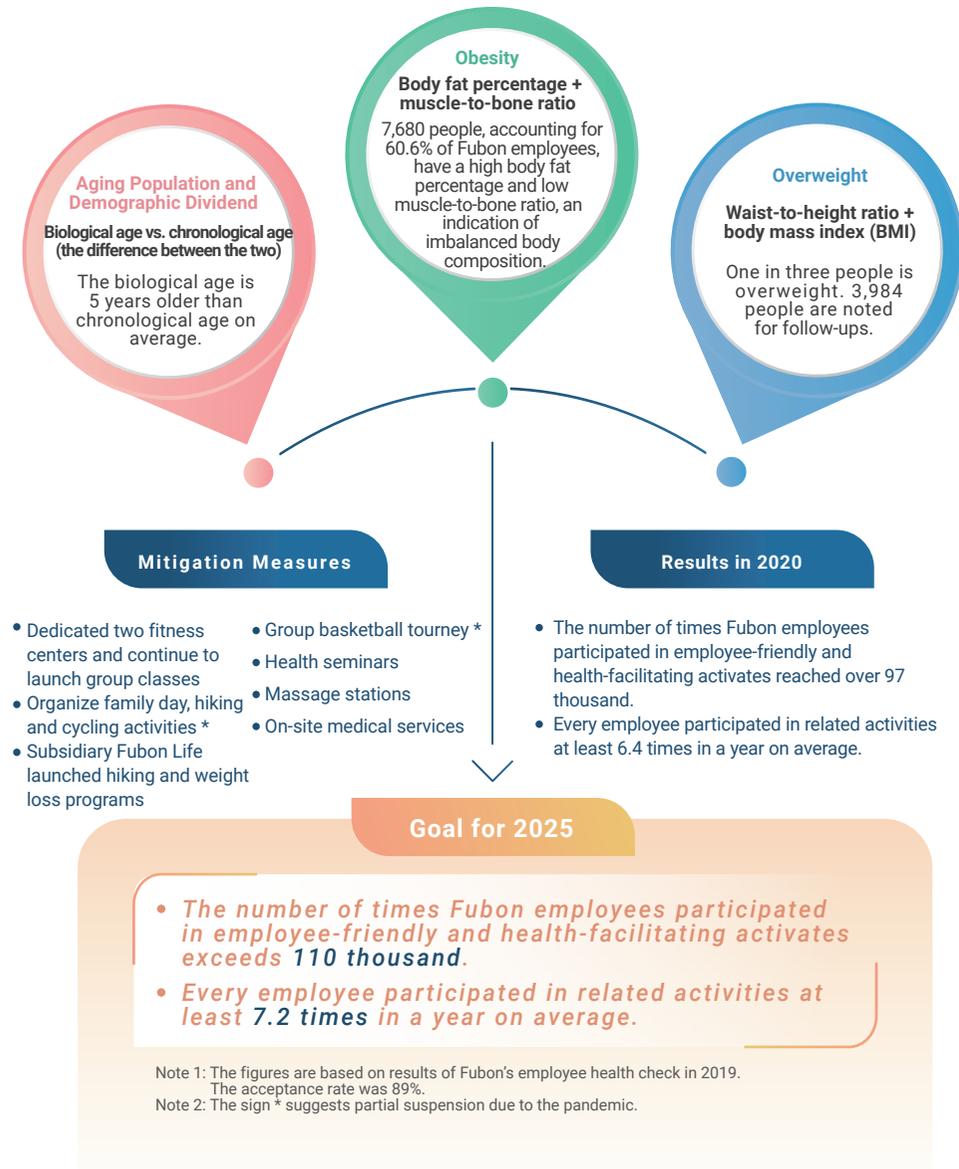
Planning and Execution: Fubon Financial Holdings provides a biennial health check to all employees. During the planning period, Fubon carefully selects partnering hospitals to carry out inspection items that exceed statutory requirements. Before the checkup, Fubon employees are to fill out an online "Health Evaluation Questionnaire" as part of the "Female Employee Maternal Health Protection Plan", "Ergonomic Hazards Prevention Plan", and "Plan to Prevent Illness Caused by Abnormal Workload". It looks into potential risks and hazards Fubon employees may face in their work environments. In addition, full-time healthcare specialists are employed in each subsidiary to help with planning and on-site services. Medical counseling and healthcare information are offered based on employee demands.



Facilitate health: Facilitate employee health by providing dietary, sports, healthcare-related information through Wellness Cafeteria, group classes at fitness centers, group basketball tourney, health check tours, etc. The number of times Fubon employees participate in health-facilitating activities is included in strategic goals, and the implementation status is reviewed annually.

Track irregularities: Partnering hospitals provide medical examination results to the Occupational Safety and Health Committee of each subsidiary for deliberation and the planning of the health check in 2021. Partnering hospitals also report inspection items that show irregularities and offer risk assessment analysis to the committee based on follow-up checkups and counseling within six months from the health check.

Results of the last employee health check of Fubon Financial Holdings in 2019 revealed three primary health risks, "overweight, obesity, aging population and demographic dividend". Fubon Financial Holdings has proposed mitigation measures in response. Continuous tracking will follow the full-scale employee health check scheduled in 2021 to closely monitor improvements on the three primary health risks and build a friendly and healthy workplace of happiness.



Absentee Rate

Absentee Statistics in Recent Years



Male and Female Absentee Statistics

End of 2020	Absence Days	Absentee Rate
Men	5,133	0.35%
Women	15,118	0.64%
Total	20,251	0.53%

Note 1: Absentee rate = (No. of lost days + sick leave days)/(total workdays*no. of employees)
 Note 2: The absentee rate in 2020 sees a decrease from 2019 because there were fewer sick leave days. It may be the result of better health management habits formed amid the COVID-19 pandemic among Fubon employees. Wearing masks and washing hands frequently significantly reduced the demand for sick leaves.
 Note 3: Fubon Life sales agents are not included in this table.

Occupational Hazard

2020	No. of People Injured from Occupational Hazards	No. of Occupational Deaths	No. of Lost Days	Disabling Injury Frequency Rate	Disabling Injury Severity Rate
Men	20	0	267	1.71	22
Women	36	0	269	1.91	14

Note 1: Fubon Life sales agents are not included in this table.
 Note 2: Disabling injury frequency rate = (No. of occupational injuries x 10 to the 6th power)/total man-hours worked = (Injuries + deaths) x 10 to the 6th power / (employees x days worked x 8 hours) (calculated to two decimal places without rounding)
 Note 3: Disabling injury severity rate = (No. of days lost to occupational injuries x 10 to the 6th power)/total man-hours worked (calculated to the non-rounded integer)
 Note 4: The statistics in the table are calculated based on the number of casualties, days lost, disabling injury frequency or severity rates resulting from occupational accidents as defined by the Occupational Safety and Health Administration, Ministry of Labor.
 Note 5: The main type of occupational injury suffered by employees were injuries sustained in traffic accidents on their way to and from work and from traffic accidents that occurred while they were out on company business.