

Document of Regulations Governing Public Disclosure of Information

Capital adequacy disclosure

Disclosure in compliance with paragraph 1 of “Article 6 of Regulations Governing Public Disclosure of Information by Life Insurance Enterprises”

Last updated: 2026/09/30

Updated by: Actuarial Department II

Update frequency: In accordance with FSC Order No. 11404948752 dated December 24, 2025.

Capital Adequacy:

Year	Capital Adequacy Ratio	Net Worth Ratio
2026 H1	139.12%*	11.78%
2025 FY	310.17%	9.40%
2025 H1	328.45%	8.07%
2024 FY	358.51%	8.98%
2024 H1	352.08%	9.16%
2023 FY	323.45%	8.38%

Note :

1. The capital adequacy ratio and net worth ratio are two of the indicators used to monitor an insurer's solvency and should not be interpreted as the sole indicators for assessing an insurer's financial soundness.
2. Cathay Life has calculated and disclosed the net worth ratio since the first half of 2019 in accordance with FSC Order No. 10804960006.
3. Effective from 2026, the capital adequacy regime has transitioned from the Risk-Based Capital (RBC) framework to Taiwan Insurance Solvency (TIS).
4. In accordance with FSC Order No. 11404948752 dated December 24, 2025, the disclosure frequency for 2026 to 2028 is as follows:
 - Semi-annual information shall be updated within three months after the end of each half-year, and annual information shall be updated within four months after the end of each fiscal year.
 - Starting from 2029, semi-annual information shall be updated within two months after the end of each half-year, and annual information shall be updated within three months after the end of each fiscal year.
5. 「*」 indicates that Cathay Life applied for the optional transitional measures for capital resources and risk capital.