

# AML/CFT Internal Control System Statement

To: Financial Supervisory Commission

On the behalf of E.SUN Commercial Bank Co., Ltd.(including its concurrent insurance agency business), we hereby declare that in the period from January 1 to December 31, 2025, the Bank has duly complied with all relevant laws and regulations governing Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) in establishing an internal control system, implementing risk management, designating an independent and objective internal unit to conduct audits, and reporting periodically to the Board of Directors and the Audit Committee. Following prudent evaluation, it is found that except for items listed in the attached "Enhancement Items and Improvement Plan for AML/CFT Internal Control System", each unit of the Company has effectively implemented internal controls for AML/CFT during the year.

Declarants: E.SUN Commercial Bank Co., Ltd

Chairman:  (Signature/Seal)

President:  (Signature/Seal)

Chief Auditor:  (Signature/Seal)

Chief AML/CFT Compliance Officer:  (Signature/Seal)

Date: March 13, 2026

# Enhancement Items and Improvement Plan for AML/CFT Internal Control System

( Base date: December 31, 2025 )

Enhancement Items	Improvement measures	Planned completion date
Regarding OBU account opening operations: While Enhanced Due Diligence (EDD) measures were duly executed for certain cases involving specific risk factors, the customer risk ratings in the Customer Due Diligence (CDD) shared platform did not fully reflect these factors after account opening.	Enhance the Customer Due Diligence (CDD) shared platform to incorporate review information from OBU account openings, ensuring that customer risk ratings fully reflect all relevant risk factors.	To be completed by Q3 2026.