



E.SUN FHC SUSTAINABILITY REPORT 2025



Light up Hope, Brighten the Future



About the Report

GRI : 2-1 、 2-2 、 2-3 、 2-4 、 2-5

E.SUN Financial Holding Company Limited (E.SUN FHC) has been committed to the promotion and enhancement of Environmental, Social, and Governance (ESG) practices. We welcome you to read the 15th Sustainability Report of E.SUN FHC (formerly known as CSR Report until 2020). This report is prepared in accordance with GRI Sustainability Reporting Standards 2021, and references the United Nations Sustainable Development Goals (SDGs), the Corporate Sustainability Best Practice Principles for TWSE/TPEX Listed Companies, ISO 26000 Social Responsibility Guidelines, the United Nations Global Compact, the Sustainability Accounting Standards Board (SASB) industry standards, and the Operational Guidelines for the Preparation and Submission of Sustainability Reports by Listed Companies. E.SUN FHC annually publishes reports in both Chinese and English versions and discloses the electronic version on the official website under the "Sustainability" section to address the concerns of global stakeholders regarding sustainability issues relevant to E.SUN FHC. Through transparent and open information disclosure, We wish to learn and grow with you together, continuously striving towards sustainable development.

Period of report

The report is published every year since 2011. This year's report covers performance in economic, social and environmental indicators in 2025 (from January 1 to December 31, 2025). In order to present a more comprehensive picture of various projects and campaigns undertaken by E.SUN FHC, the report also discloses activities that occurred prior to January 1, 2025 and after December 31, 2025. The last version was published in June 2025.

Scope of report

In response to the expansion of E.SUN FHC in 2025 through the acquisition of PGIM Securities Investment Trust Enterprise (now renamed 'E.SUN Asset Management'), the scope of disclosure focuses on the operational activities and services of E.SUN FHC and its subsidiaries (E.SUN Bank, E.SUN Securities, E.SUN Asset Management, E.SUN Venture Capital, and E.SUN Investment Consulting) in Taiwan, which account for 99.8% of E.SUN FHC's consolidated net revenue (excluding E.SUN Bank's subsidiary, Bank Pro).

Statistics in this sustainability report have been presented in a manner consistent with common international standards, and cover the performance of some of E.SUN FHC's overseas units. Disclosures on social welfare and charity cover the two non-profit foundations (namely E.SUN Volunteer and Social Welfare Foundation and E.SUN Culture and Education Foundation) and subsidiaries; whereas disclosures concerning environmental protection (e.g. use of water, electricity, petrol etc) cover E.SUN's Taipei Headquarter Building, Second Headquarter Building, Summit Campus, Hope Campus, Technology Building, Boai Building, and overseas and domestic branches and subsidiaries. Any special meanings pertaining to the above quantitative indicators are explained in separate footnotes.

Reporting Basis

Organization	Principle
The Global Reporting Initiative, GRI	GRI Sustainability Reporting Standards 2021
Taiwan Stock Exchange, TWSE	Sustainable Development Best Practice Principles for TWSE/GTSM Listed Companies
	Rules Governing the Preparation and Filing of Corporate Social Responsibility Reports by TWSE Listed Companies
United Nations, UN	Sustainable Development Goals, SDGs
	Summary of Global Compact Disclosure
International Organization for Standardization, ISO	ISO 26000 Social Responsibility Guidance
Sustainability Accounting Standards Board, SASB	Commercial bank, Consumer Finance, Mortgage Finance, Asset Management
TCFD	Recommendations of the Task Force on Climate related Financial Disclosures

Standard of Information

Data category	Standard	Certifying Organization
Sustainability data	AA1000 Assurance Standards v3 (Type 2 high-level assurance)	BSI Taiwan
	Statement of Assurance Engagements Standards 3000, "Assurance Engagements other than Audits or Reviews of Historical Financial Information" in the Republic of China"	PwC Taiwan
Financial data	Annual financial report	Deloitte
Financial data	ISO 14064-1: 2018 Greenhouse Gas Inventory	SGS Taiwan
	Greenhouse Gas Inventory based on WBCSD/WRI GHG Protocol	
	ISO 14046: 2014 Organizational Water Inventory	PwC Taiwan
	Statement of Assurance Engagements Standards 3410: Case of Assurance on Greenhouse Gas Statement (Scope 3 Investment and Financing Portfolio Financial Carbon Emissions)	

Note: This report is prepared in accordance with the eight reporting principles of the GRI Sustainability Reporting Standards 2021: accuracy, balance, clarity, comparability, completeness, sustainability context, timeliness, and verifiability. The data sources are provided after review by senior executives from each unit and published upon approval by the Board of Directors.



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Message from the Chairman and the President

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Chairman

Joseph Huang

President

James

Light up Hope, Brighten the Future

E.SUN believes that sustainability is not about the pursuit of short-term results, but a management discipline that requires long-term commitment and continuous refinement. Over the years, E.SUN has grounded its operations in prudent management and integrated sustainability principles into daily operations and decision-making, aiming to create a long-term, positive impact for industry, society, and environment.

E.SUN is committed to providing diverse financial services and products, addressing customer pain points, and creating mutual value. We need to continuously build professional expertise, institutional systems, and service capabilities to extend our reach to more customers, communities, and industries. This enables us to further amplify our financial impact, put E.SUN's business philosophy into practice, and move toward our vision.

Reading for Resilience

Education is one of E.SUN's most representative long-term sustainability initiatives. Since 2007, E.SUN has promoted the E.SUN Golden Seed Project in remote elementary schools across Taiwan, working alongside schools, teachers, and students to create environments that support children's reading and learning. In March 2026, the project reached a milestone of 200 libraries, making E.SUN Libraries stable and valued public spaces.

E.SUN Libraries are not one-time donations, but educational initiatives with a long-term focus. Through reading promotion, volunteer engagement, and local collaboration, children gradually develop the ability to understand the world and learn independently, while reading becomes more deeply integrated into daily life. E.SUN believes that education is a crucial foundation for building social resilience, and that sustained and steady investment can create a profound impact on society.

Build Sustainable Capabilities

Sustainable development requires a solid foundation of capabilities. At E.SUN, we have long placed talent cultivation and the strengthening of professional expertise at the core of our efforts, translating sustainability principles into practical and cumulative actions through institutional development and cross-functional collaboration. Through these efforts, sustainability is not merely a vision, but an integral part of our continuous organizational improvement.

Guided by the core principle of professional management, E.SUN implements corporate governance and risk management with long-term sustainable operation as its primary objective. As our financial presence continues to expand, we place greater emphasis on cross-subsidiary collaboration and the deepening of our talent development system, enabling diverse financial expertise to support one another and ensuring that organizational capabilities advance in step with our sustainability responsibilities.

Maximize Positive Impact

The financial industry plays a pivotal role in addressing the challenges of climate change and industrial transition. Centered on its core financial business, E.SUN supports industries in moving toward more resilient development through capital allocation, professional services, and institutional design. As the key components of our financial footprint are gradually established, we continue to strengthen our support for customers and industries, thereby enhancing the breadth and completeness of our financial services.

Throughout this process, E.SUN adheres to the principle of prudent management, viewing business expansion as a means to amplify our financial impact rather than an end in itself. Through low-carbon transition frameworks and related financial mechanisms, E.SUN works with corporate and supply chain partners to help SMEs make gradual adjustments, turning transition into long-term competitiveness.

Fulfill Long-term Commitments

Responding to climate and ecological issues requires sustained and pragmatic action. Together with international and local partners, E.SUN promotes Nature-Based Solutions and channels capital into biodiversity and natural capital, ensuring that our sustainability initiatives effectively address environmental and social needs.

When faced with disasters, transition pressures, or emerging social needs, E.SUN integrates systems, resources, and volunteer efforts to take action alongside customers and communities, demonstrating the responsibility and role expected of the financial industry.

Looking ahead, E.SUN will continue to remain centered on its core financial business. While prudently expanding our financial footprint, we will further strengthen sustainability governance, embed sustainability into everyday operations, and serve as the strongest pillar of support for Taiwanese enterprises on their journey toward sustainable transformation. 🌱

Honors and Recognitions



Economy

- Total assets have exceeded **NT\$4.5 trillion**.
- Market value ranks in the **top 20** of all listed companies in Taiwan.
- Ranked **2nd** in total deposit growth, and **1st** in foreign currency deposit growth.
- Ranked **No.1** among private banks in Taiwan for SME lending for **19** consecutive years.



Environmental

- In 2025, Scope 1 and Scope 2 absolute carbon emissions decreased by **50.56%** compared to 2020.
- Awarded Leadership Level in the 2025 CDP Climate, Forests, and Water questionnaires.
- The carbon intensity of the investment and loan portfolio in 2025 met the Science-Based Targets (SBT) annual reduction goals.
- For **5** consecutive years, we have organized the ESG Sustainability Initiative, linking schools, hospitals, and AI firms to accelerate societal net-zero transition.



Social

- Established **200** E.SUN Libraries.
- Scholarship to a total of **357** key talents in each field for **21** consecutive years.
- Over **15** years, the E.SUN Academic Award has honored **91** professors.
- The Child Care Program has assisted over **140,000** children across **14** consecutive years.





Overall Performance



Forbes

Ranked 1st in Taiwan's
banking industry in the
"World's Best Banks"
(2021-2025)



Euromoney

Best Bank for
SMEs in Taiwan
(2024-2025)



The Banker PWM

Best Private Bank in
Taiwan
(2023~2025)



Enterprise Asia

Responsible Business
Leadership
(2018-2025)



S&M Enterprise Credit Guarantee Fund of Taiwan

Ranked 1st in the Financial
Institution Division of the
Credit Guarantee Golden
Quality Award
(2006-2025)



Industrial Development Administration, Ministry of Economic Affairs

National Quality Award
(2001, 2002, 2008, 2018, 2024)



Financial Innovation



Retail Banking International

Excellence in AI-Powered
Lending Innovation



The Asset

Best Digital Customer
Experience



Wealth Magazine

Gold Award for Best
FinTech Bank in the FinTech
Innovative Application Award
(2016-2025)



Business Next

Best Management
Innovation Award



Business Today

Ranked 1st for Best bank of
wealth management
(14-time)



Harvard Business Review

Model Award for
Innovative Business Model
Transformation



Sustainable Development



DJBIC

Dow Jones Best-in-
Class Indices
(2014-2025)



MSCI

MSCI ESG
Ratings AAA
(2022-2025)



FTSE Russell ESG

Listed in Emerging Index
(2017-2025)



CommonWealth Magazine

Ranked 1st in Large
enterprise of Financial
Industry of Corporate
Citizen Award
(2022-2024)

Sustainability Benchmark
Enterprise
(2025)



TCSA

Ranked 1st in Top 10
Exemplary Sustainable
Enterprise of Taiwan
(2015-2025)



Global Views Monthly

Grand Prize,
Comprehensive
Performance - Financial
and Insurance Category

Cover Story

E.SUN Sustainability Hall

Unleashing Youth to Create Sustainable Future

Upholding corporate social responsibility and commitment to sustainable development, E.SUN donated to establish "E.SUN Sustainability Hall" at Sanxia Campus of National Taipei University (NTPU). Groundbreaking ceremony was held on September 9, 2025, attended by three generations of E.SUN employees alongside NTPU faculty and students. Vice President Bi-khim Hsiao and Tadao Ando personally attended to offer blessings. This iconic green architecture, symbolizing a sustainable future, is envisioned as a vital platform to converge global wisdom, facilitate international exchange, and drive sustainable innovation.

Sustainable Green Building

Connection between E.SUN and Tadao Ando began in 2017, when E.SUN Founder Yung-jen Huang led three generations of E.SUN employees to Tokyo to visit Tadao Ando architectural exhibition, deeply moved by his design philosophy. In same year, Tadao Ando was invited to attend opening of E.SUN Bank Tokyo Branch. Shared consensus on sustainability, humanity, and art forged a profound friendship.

Over years, NTPU has nurtured numerous outstanding legal and business professionals while actively responding to international sustainability trends by establishing "International College of Sustainability Innovations" and "Sustainability Office" to assist government and industries in sustainable transition. This aligns perfectly with E.SUN's core values of talent cultivation and

sustainable development, making NTPU a key academic partner. Combined with campus's lush forest and lake environment, location was chosen to build E.SUN Sustainability Hall to gather international perspectives and foster outstanding sustainable talents.

Personally designed by Tadao Ando, "E.SUN Sustainability Hall" features his signature exposed concrete, blending seamlessly with forest landscape of Sanxia Campus. Building height mirrors surrounding trees, allowing structure to naturally dissolve into greenery. Unique interplay of light and shadow creates serene atmosphere, achieving harmony between architecture and nature. Design details reflect a relentless pursuit of green architecture. For carbon reduction, unnecessary decorative materials were minimized to lower carbon footprint. In terms of water conservation, filtered rainwater recycling was utilized for outdoor pools to minimize waste. To enhance energy efficiency, large floor-to-ceiling windows were implemented to introduce natural light, cutting energy consumption while defining unique spatial expressions. For climate adaptation, carbon-absorbing green roofs were incorporated to provide thermal insulation, enhance energy savings, and mitigate urban heat island effect. This eco-friendly green creativity positions E.SUN Sustainability Hall as a model structure for practicing environmental protection and addressing climate change, embedding sustainable thinking within architectural space.

Youth, Curiosity and Passion

In a public welfare lecture titled "Eternal Youth" on September 8, 2025, Tadao Ando shared his design journey and philosophy of life. He remarked, "Youth is not a period of life, but a state of mind." As long as one dares to dream and maintains passion, youth endures even at age 100. He encouraged everyone to embrace lifelong learning, stay curious, and grow continuously. With characteristic humor, Tadao Ando shared stories of communicating with clients and government entities. Reflecting on his childhood lack of reading opportunities and subsequent self-taught journey driven by a love for architecture, he realized power of books. This inspired him to establish Japan's first public welfare library for children, "Nakanoshima Children's Book Forest" in Osaka. Tadao Ando personally designed, funded, and rallied donations from citizens and various sectors for its operations, overcoming numerous obstacles to achieve something beautiful. Closing his lecture, he

emphasized that key to eternal youth lies in an "uncomplacent heart"—only by maintaining constant curiosity about life and environment can infinite possibilities be sparked.

Hub for Sustainable Innovation

Scheduled for completion by end of 2028, "E.SUN Sustainability Hall" is more than a building, it represents a profound commitment to land, education, and future. E.SUN believes beauty of architecture inspires reflection on living spaces and infuses humanistic warmth into land. Moving forward, hall is expected to catalyze passion for research and learning, converging cross-generational and transnational innovative ideas and sustainable energy. It will facilitate exchange and collaboration on sustainable innovation among NTPU, Asian, and internationally renowned universities, forging a beautiful and prosperous future together. 🌱



Cover Story

4 Consecutive Years at COP: From Local Resilience to a Nature-Positive Asia

Global Mutirão: E.SUN's Collective Action for Climate & Nature

E.SUN Champions Nature-Based Solutions and Community Co-Prosperity as the Asian Chair of the Nature Investment Coalition (NIC)

The 30th United Nations Climate Change Conference (COP30) convened grandly in Belém, Brazil, bringing together global policymakers, business leaders, and experts to formulate action plans and mobilize resources. With a core focus on implementation, the summit centered on universal participation, forests and biodiversity, climate finance, capacity building, and a just transition. For the fourth consecutive year, E.SUN proudly represented Taiwan's financial sector on this global stage. By bringing firsthand observations and insights from global climate governance back to Taiwan, E.SUN continues to deepen the local financial ecosystem's understanding of and response to climate risks and transition opportunities.

Chairman Joseph Huang was invited to deliver a pre-recorded opening address at the World Climate Summit (WCS), a premier COP side event. Speaking on the theme "Reimagining Climate Action: Weave a Web of Harmony Between Justice, Nature, and Community," Chairman Huang commended COP30 as a pivotal opportunity to reassess climate action—shifting the focus from mere carbon emissions and temperature metrics to climate adaptation and improving quality of life.

He articulated how E.SUN leverages financial influence to advance climate justice, nature co-prosperity, and community

collaboration, inspiring concrete pathways toward climate resilience and net-positive impact. Highlighting Taiwan's unique geography—characterized by steep terrain, abundant rainfall, and frequent earthquakes—he noted that these challenges have forged a culture of resilience and cooperation within Taiwanese society. Citing the recent barrier lake breach in Hualien as an example, he emphasized that climate action must accelerate while protecting vulnerable groups to enhance overall societal recovery. To this end, E.SUN has signed Sustainability Medical Cooperation MOUs with 18 major medical institutions, supporting the construction of resilient healthcare systems to mitigate the impact of disasters on the underserved.

Recognizing that climate change disproportionately affects remote areas and Indigenous communities, E.SUN launched the "Malavi Project" in Hualien's Lamuan Community in 2014. Through guaranteed purchase agreements, E.SUN assists local farmers in transitioning to organic farming. The initiative integrates traditional Indigenous agricultural wisdom by intercropping the Bunun tribe's traditional "August Bean" within paddy landscapes. This practice not only enhances ecological biodiversity and stability but also elevates Indigenous people from mere participants to key protagonists in climate action and guardians of the land,

perfectly echoing COP30's core spirit of "Global Mutirão" (collective action/mutual aid). Furthermore, thinking beyond traditional financial frameworks, E.SUN proactively designs nature-oriented financial products, including biodiversity-linked and OECM-linked loans.

Deepening local action while expanding international collaboration, E.SUN's Chief Sustainability Officer, Louis Chang, joined Jens Nielsen, Chairman of the World Climate Foundation (WCF), to jointly announce E.SUN's appointment as the Asian Chair of the Nature Investment Coalition (NIC). In this role, E.SUN will orchestrate cross-domain resources across financial institutions, industry leaders, governments, and academia in Asia to channel capital into regional biodiversity conservation, nature capital investment, and the development of biocredit mechanisms. Moving forward, E.SUN will not only spearhead the Coalition's initiatives in Asia but will also showcase Asia's science-based practices to the world. By taking the lead in supporting the development of Asian biocredits, E.SUN drives nature investment through integrity and knowledge, demonstrating its steadfast commitment to safeguarding nature through finance.

Carbon Management to Industrial Empowerment

Driving corporate transition in Asia requires more than just duplicating Western frameworks; it demands a thorough review of regional industrial structures and energy realities to rethink the pace and methods of supporting corporate

transformation. CSO Louis Chang was also invited to speak at the WCS on "Building Resilience: A Holistic Financial Approach to Climate Challenges." He shared E.SUN's practical experience in integrating its core financial business to build climate resilience and advance low-carbon transitions, showcasing the proactive stance of Taiwan's financial sector. The address resonated strongly with the audience and was followed by a high-level panel discussion featuring executives from the UN Global Compact, the Brazilian Development Bank (BNDES), Santander, Green Finance Organizations, and McKinsey & Company, further deepening international dialogue.

E.SUN led Taiwan's financial industry by releasing its Low-Carbon Transition Plan, shifting from a conventional mindset of total emissions and intensity management to an innovative 1-to-7 Level Transition Maturity Framework. This grading system allows the bank to precisely assess a company's current transition stage and identify the milestones required for upgrading, enabling E.SUN to deliver tailored low-carbon transition solutions. Embracing the core ethos of a Just Transition—leaving no one behind—E.SUN believes the mission of the financial sector extends beyond disclosure, carbon accounting, and commitments. It lies in translating abstract sustainability goals into tangible support mechanisms that drive real corporate change, walking alongside enterprises toward a long-term, low-carbon future. ➡



Cover Story



ESG Sustainability Initiative

Empowering the Sustainable Future



E.SUN has launched its "E.SUN ESG Sustainability Initiative" for the fifth consecutive year. Former President Tsai Ing-Wen, FSC Vice Chairperson, and General Director of the Banking Bureau attended the event to express their support and encouragement. Since 2021, E.SUN has continuously promoted ESG sustainability initiatives, progressing from raising climate awareness and setting decarbonization targets to building a sustainability transformation platform and providing integrated financial and non-financial solutions. Through these efforts, E.SUN has gradually connected the strengths of corporations, government, and academia to drive industries toward sustainable development.

This year, under the theme of talent development and technological empowerment, E.SUN brought together nearly 200 leading domestic and international enterprises, healthcare institutions, and AI organizations. The initiative also invited distinguished professors from top universities in the United States, Japan, Australia, Singapore, and ASEAN countries to share their research and practical experience in sustainability. Together, participants aim to cultivate green talent and leverage AI and digital technologies to accelerate

sustainable transformation and strengthen Taiwan's long-term competitiveness.

Former President Tsai attended the initiative for the third time and personally wrote a blessing message, "Illuminate Taiwan, Inspire the Future." In her remarks, she expressed appreciation for E.SUN's long-standing commitment to sustainability and emphasized that sustainable development is a shared goal that requires courage, long-term vision, and strong conviction. She highlighted that collective efforts and actions grounded in sustainability can help Taiwan move forward while building deeper international trust, an essential asset for engaging with the global community.

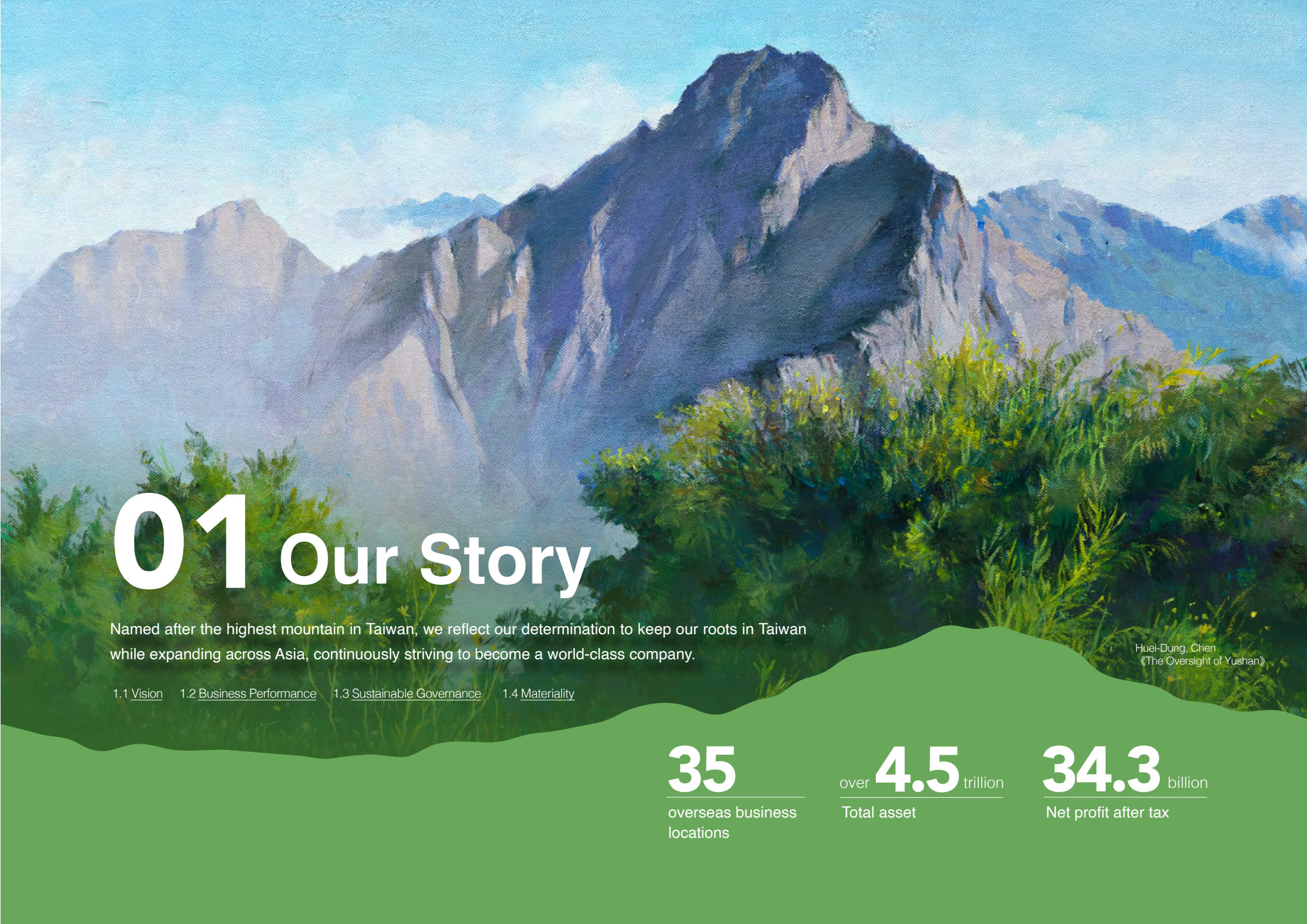
International organizations have placed increasing importance on the transition to sustainability. Robert Dornau, Head of Corporate Sustainability Engagement at S&P Global, shared via video that talent development has become one of the most critical factors in advancing sustainable growth across industries, noting that companies committed to sustainability often achieve higher employee engagement and productivity. Dr. Chien, Technology Advisory Committee Member of E.SUN Financial Holding, delivered a keynote speech titled "AI and ESG: Talent Empowerment and Net-Zero

Transformation," highlighting how generative AI and digital applications serve as key drivers of corporate sustainability. In the subsequent panel discussion, President Wen-Hsiung Liu of ITRI, Professor Ross P. Buckley of the University of New South Wales, and Professor Kanji Tanimoto of Waseda University exchanged insights from perspectives spanning industry, finance, international governance, and talent development, exploring how technology and talent can drive sustainability transformation.

E.SUN Financial Holding Chairman Joseph Huang stated, "Technology enables us to move faster, talent allows us to go

further, and only by combining both can enterprises sustain innovation and achieve sustainability in a rapidly changing global market." E.SUN will continue to leverage its financial influence to fulfill its role as a pioneer in sustainable finance. By integrating cross-sector resources, it will support partners in their sustainability transformation, advance together onto the global stage, and promote ESG as a new language of industrial competitiveness in Taiwan. This reflects E.SUN's strong commitment to achieving net-zero transformation by 2050 and contributing to a more resilient and competitive Taiwan for the world. 🌱





01 Our Story

Named after the highest mountain in Taiwan, we reflect our determination to keep our roots in Taiwan while expanding across Asia, continuously striving to become a world-class company.

Huei-Dung, Chen
《The Oversight of Yushan》

[1.1 Vision](#) [1.2 Business Performance](#) [1.3 Sustainable Governance](#) [1.4 Materiality](#)

35

overseas business
locations

over 4.5 trillion

Total asset

34.3 billion

Net profit after tax

1.1 Vision GRI : 2-1 、 2-6

The Highest Mountain; the Best Bank

In 1992, Chairman and founder Yung-Jen Huang brought together a dedicated team of like-minded professionals to create a "banker's bank," with the mission of "operating the best bank" and establish a system managed by expertise.

■ Value Proposition

"Pure as Jade, Sturdy as Mountain"

Delivering heartfelt and high-touch service, we strive to be the premier financial brand of choice for customers. Guided by our core values of integrity, professionalism, and accountability, we remain steadfast in our commitment to creating greater value for those we serve.

- **High-quality financial service:**
E.SUN provides services with high quality and professionalism to satisfy customers' needs.
- **Friendly user experience:**
E.SUN focuses on financial innovation and continues to innovate in order to enhance customer experience.
- **A trusted professional team:**
We promise to bring value and earn the trust from customers.

E.SUN FHC overview

Establishment Date	2002-01-28
Headquarters	Taiwan (14F, No. 117 and 1F, No. 115, Sec. 3, Minsheng E. Rd., Songshan District, Taipei City)
Paid-in Capital	NT\$161,740 million
Total assets	NT\$4,516,533 million
Number of employees	9,777 persons
Subsidiaries	E.SUN Commercial Bank Co., Ltd. · Union Commercial Bank Plc. · E.SUN Commercial Bank (China) · BankPro E-Service Technology Co., Ltd. E.SUN Securities Co., Ltd. · E.SUN Investment Consulting Co., Ltd. E.SUN Ventures Ltd. E.SUN Asset Management Co., Ltd. E.SUN Foundation E.SUN Volunteers Social Welfare and Charity Foundation
Industry	Financial
TWSE stock code	TWSE: 2884

Note: As of Dec 31, 2025. Includes regular and full-time employees only; excludes Union Commercial Bank, E.SUN Commercial Bank (China), BankPro E-Service Technology and employees on leave.

The benchmark in banking and service

The only bank operated by professional managers with no links to the government nor ties to family consortiums. Improve the quality of customer services, and create a good customer experience

E.SUN employees strive to be first-class citizens of the world; E.SUN endeavors to become a first-rate global corporate citizen

The volunteer spirit of "one simple act of love can inspire others to love"
Focus on our core business and formulate CSR-minded business strategies

Taiwan's E.SUN, the World's E.SUN

Expand business in Taiwan and across Asia
Become a world-class outstanding enterprise

The fourth decade

Become the most distinctive and exemplary bank in Asia

■ Business Philosophy

Named after the highest mountain in Taiwan, we are determined to be the best-performing and most respected financial institution. Since inception, E.SUN has focused on institutional systems, talent cultivation, and information technology as the three pillars of our long-term sustainability, anchored by our business philosophy of expertise, service, and business.



Expertise - Professional Team

In 1992, when the regulations in Taiwan were loosened to allow new banks from the private sector to be established, E.SUN was the only new bank that was not affiliated with any financial group or the government. E.SUN's foundations were built by a team of outstanding banking professionals, thus creating a true "banker's bank."



Service - Heartwarming Customer Service

At E.SUN, we believe heartwarming service always begins with a smile. We listen to customers' needs and strive to exceed their expectations, hence giving customers an unparalleled banking experience. We hope to serve customers with impressive service and win their loyalty. The ultimate goal is to make E.SUN the leading financial brand in Taiwan.



Business - Sustainable Development

E.SUN engages in its stakeholders in a variety of ways. For employees, E.SUN focuses on cultivating professional talent and building a happy team. For customers, E.SUN provides outstanding quality services to bring more value for customers. For shareholders, E.SUN continues to create outstanding overall performance through the bank's integrity and professionalism. For society, E.SUN makes positive impacts to the community and environment, and moves towards sustainable development.

E.SUN Financial Eco System

SASB: FN-AC-000.A, FN-AC-000.B, FN-CB-000.A, FN-MF-000.B



Deposit services

	Number of accounts (thousand)	Total amount of deposits (NT\$M)
Personal	6,259.2	1,746,313
Small Business	141.5 ^{Note 1}	178,023
Corporate Customer	167.5	1,350,653
Total	6,568.2	3,274,989

Note 1: Small business: defined as corporate customers with registered capital below NT\$10 million.

Note 2: Deposit and loan data exclude overseas branches.



Wealth management service

	Assets under management (NT\$B)	Assets in custody (NT\$B)
Wealth Management	4,124.1	1,210.3

Note 1: Total Assets Under Management (AUM) of individual and corporate wealth management clients.

Note 2: The combined custody balance of Securities Investment Trust Funds (SITFs) and Futures Investment Trust Funds (FITFs).



Credit card business

	Issued cards (million)	Transaction amount (NT\$B)
Credit Card	8.78	668.2

Note: In Taiwan and Cambodia market



Asset management business

	Domestic Fund (NT\$B)	Discretionary Fund (NT\$B)
AuM	92.4	106.9

Note: AUM as of Dec 2025.



Loans

	Number of deposit accounts (thousand)	Total amount of deposits (NT\$M)
Personal	414.4	1,283,584
Small Business	20.5	136,918
Corporate Customer	10.0	859,170
Total	446.8	2,280,399



Foreign exchange business

	Average daily transaction	Average daily trading volume (NT\$M)
Average daily number of transactions	16,892	166.73

Note: Including foreign exchange and import and export transactions



Digital service

	Digital Active Customer (thousand)	Digital transaction %
Digital Active Customer	3,444	72.5%

Note 1: Digital Active Customer: Customers with at least one transaction or login via Mobile Banking App, E.SUN Wallet, or Internet Banking in the last 90 days.

Note 2: Digital Sales Penetration: Total digital sales ratio for digital accounts, credit cards, funds, and personal loans (2025/01/01–2025/12/31).

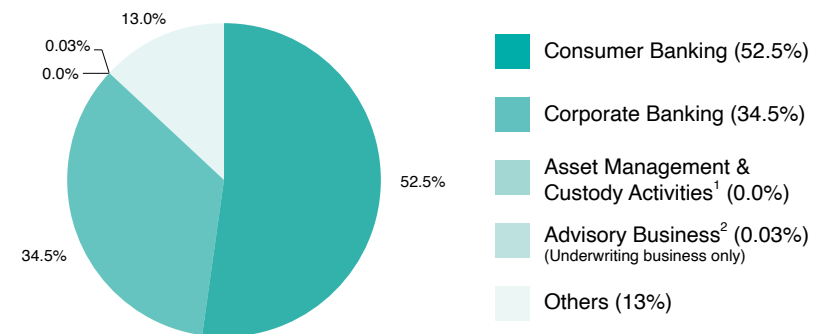


Securities business

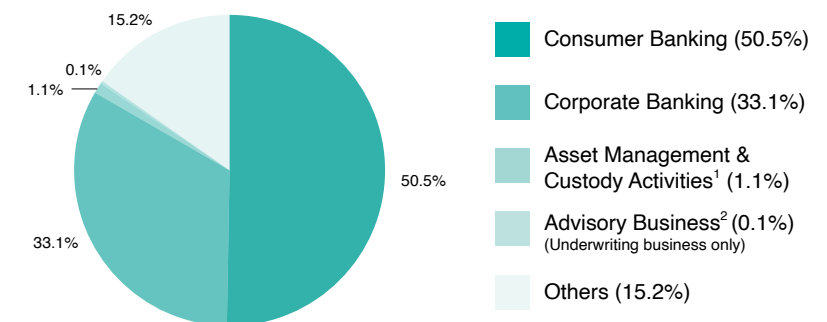
	Brokerage	Margin Loans
Market Share	1.78%	2.84%

Note: Market share as of Dec 2025.

Net Income Breakdown (2024)



Net Income Breakdown (2025)



Note1: E.SUN FHC completed its acquisition of PGIM Securities Investment Trust Enterprise in July and rebranded it as E.SUN ASSET MANAGEMENT CO., LTD. on October 1, 2025. So there's no related business of asset management & custody activities in 2024.

Note2: E.SUN did not engage in any securitization related business in 2024 and 2025.

E.SUN FHC Value Chain

Financial regulators, suppliers,
and business partners

Government / Financial Regulators

Industrial associations

Suppliers

Media

Securities investment trust
company/Insurance company

Strategic partners

NGOs

Law firm/Accounting firm

Consulting company



E.SUN FHC

E.SUN Bank

E.SUN Bank (China)

Union Commercial Bank (UCB)

BankPro E-Service Technology

E.SUN Securities

E.SUN Investment Consulting

E.SUN Venture Capital

E.SUN Asset Management

Operational support

Operations supervision, product and
service supply, and business cooperationCustomers and financial
transaction counterparties

Individual customer

Corporate

Financial industry

Investee

Investor

Financial transactions

Financial Services (investment and financing)





Hong Kong Branch

- The best international financial platform in greater China
- Treasury and wealth management center for Taiwanese companies



Singapore Branch

- Capital management hub in the Asia Pacific
- Asset management center in Southeast Asia



Vietnam Dong-Nai Branch

- Complete deployment in north and south Vietnam, capturing local opportunities
- The first choice for southbound investment and Vietnam offshore financing

Overseas and Domestic Service Network

As of December 2025, E.SUN Financial Holding and its subsidiaries have established service locations across Taiwan. In terms of physical channels, this includes 140 E.SUN Bank branches and 17 E.SUN Securities branches. On the digital front, multiple channels are integrated, such as internet banking, mobile banking, the official website, customer service centers, and automated service equipment. E.SUN offers customers online-to-offline (O2O), seamless virtual and physical integration, and warm financial services, working together with customers to build a better life. Entering its fourth decade, E.SUN will focus on Asia as the core, constructing a cross-border integrated Asian financial platform. It aims to expand its overseas scale and develop localized specialty businesses to meet customers' multi-region and multi-currency financial needs. E.SUN has 35 overseas business locations across 11 countries and regions, primarily in Asia-Pacific financial centers and ASEAN. Through a multi-point cross-border layout and integrated financial platform, E.SUN provides uninterrupted cross-border financial services to Taiwanese businesses and local customers. business locations across 11 countries and regions, primarily in Asia-Pacific financial centers and ASEAN. Through a multi-point cross-border layout and integrated financial platform, E.SUN provides uninterrupted cross-border financial services to Taiwanese businesses and local customers.

Taiwan	Overseas	Virtual channel	Services and Products
Banking • 140 branches • 12 Corporate Banking Centers • 8 Consumer Banking Centers • 1,395 ATMs	• China: subsidiary E.SUN Bank (China) with 5 operating sites • Combdodia : subsidiary UCB with 14 operating sites and 43 ATMs • United States : Los Angeles Branch, Dallas Representative Office • Hong Kong : Hong Kong Branch • Singapore : Singapore Branch • Vietnam : Dong Nai Branch, Hanoi City Representative Office, Ho Chi Minh Representative Office • Australia : Sydney Branch, Brisbane Branch • Myanmar : Yangon Branch • Japan : Tokyo Branch, Fukuoka Branch, Kumamoto Sub-branch, Osaka Representative Office (In Preparation) • Thailand : Bangkok Representative Office • Malaysia: Kuala Lumpur Representative Office • Canada: Toronto Branch (In Preparation) • India: Mumbai Branch (In Preparation)	• E.SUN e-Services, including 24-hour customer service hotline, smart customer service, Internet phone and online visitor message board • Personal internet banking • E.SUN Corporate Online Banking • E.SUN Mobile Financial Advisor • Mobile Banking APP • E.SUN Wallet • WebATM • E.SUN Securities A+ mobile services	Banking Consumer financing, corporate financing, wealth management, trust services, financial products, online banking, mobile financing, and other banking services.
Securities • 17 brokerage branches			Securities Brokerage, derivative financial products, credit transactions, fixed revenue products, e-commerce, and other securities services
Asset Management • 2 asset management branches			Venture capital Services provided for companies at the startup stage and expansion stage, and secondarily for companies at the mezzanine stage.
			Asset Management Fund raising, issuance, and investment management services for onshore and offshore equity funds, bond funds, ETFs, and multi-asset funds.

1.2 Business Performance

GRI : 201-1、415-1

E.SUN is committed to professional management and long-term enhancement of stakeholders' value. We value the opinions of shareholders and investors and combine a culture of discipline with an innovative spirit to enhance tangible and intangible performance for the benefit of stakeholders. We also share our business achievements with all shareholders.

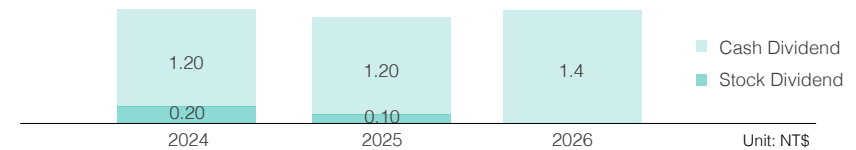
Financial Performance

E.SUN FHC's overall profit after tax in 2025 reached NT\$34.3 billion. The EPS, ROE, and ROA were NT\$2.12, 13.04% and 0.80%, respectively. The overall business maintained steady growth. In 2025, the growth rates of total loans and total deposit were 12.6% and 12.9%, respectively. In terms of asset quality, E.SUN has consistently maintained an excellent standard, with a non-performing loan ratio of 0.15% and a non-performing loan coverage ratio of 826%.

Unit: NT\$ thousand

Item		2023	2024	2025
Management capabilities	Total assets	3,638,497,500	4,068,237,577	4,516,533,203
	Book value	236,423,847	253,474,357	273,143,990
	Net revenue (A)	66,695,571	76,144,545	91,709,835
	Net profit attributable to parent company	21,726,249	26,127,505	34,342,232
Profitability	ROA (%)	0.61%	0.68%	0.80%
	ROE (%)	10.05%	10.66%	13.04%
	EPS (NT\$)	1.41	1.63	2.12
Economic value distributed (B)	Employee salaries and benefits	16,544,257	17,155,146	20,057,877
	Dividend to shareholder	21,934,800	20,796,960	22,643,600
	Tax	7,207,400	9,458,119	10,878,528
	Investment in social inclusion	427,981	411,644	436,388
	Contributions & spending in financial or trade associations	36,616	19,555	40,050
	Lobbying, interest representation/ Political campaigns / Other	0	0	0
Economic value retained	(A) - (B)	20,544,517	28,303,121	37,653,392

Dividend Distribution



Note: Dividends are calculated to two digits after the decimal. Dividends distributed in 2026 is the retained earnings of 2025.

Credit Rating

E.SUN FHC has obtained a long-term credit rating of A2 from Moody's. For E.SUN Bank, Moody's long-term credit rating is A1, and Standard & Poor's maintains a long-term credit rating of A. Credit rating agencies analyze that E.SUN's experienced management team and strategic planning have helped the company successfully establish a solid brand image and a stable, highly loyal customer base. Key indicators such as profitability, asset quality, liquidity, and capital levels have all demonstrated strong performance.

E.SUN Financial Holding Company

Credit rating institutions	Global long-term rating	Global short-term rating	National long-term rating	National short-term rating	Outlook	Effective Date
Moody's	A2	P-1	-	-	Review for Downgrade	2025.11
Taiwan Rating Corp.	-	-	twAA-	twA-1+	Credit Watch Negative	2025.11
S&P	BBB	A-2	-	-	Credit Watch Negative	2025.11

E.SUN Bank

Credit rating institutions	Global long-term rating	Global short-term rating	National long-term rating	National short-term rating	Outlook	Effective Date
Moody's	A1	P-1	-	-	Stable	2025.11
Taiwan Rating Corp.	-	-	twAA+	twA-1+	Stable	2025.11
S&P	A	A-1	-	-	Stable	2025.11

E.SUN Securities

Credit rating institutions	Global long-term rating	Global short-term rating	Outlook	Effective Date
Fitch	AA (tw)	F1+ (tw)	Rating Watch Negative	2025.11

1.3 Sustainable Governance

GRI : 2-13、2-14、2-22

■ Sustainability Milestones

2011

- Established the Corporate Social Responsibility Committee
- Published the first CSR Report

2012

- Launched the E.SUN Care for Children Program

2013

- Completed the CDP Questionnaire for the First Time
- Issued the Corporate Social Responsibility Code of Practice

2014

- The first financial institution in Taiwan included in DJSI
- Launched the E.SUN Malawi Project

2015

- Adopted the Equator Principles
- Completed a total of 100 E.SUN Libraries since the Golden Seed Project commenced in 2007

2020

- First disclosure of sustainability information following SASB standards

2019

- Stopped providing project financing to coal-fired power plants

2018

- Completed Green Data Center Certification (E.SUN Technology Building and Hope Building)

2017

- First Taiwanese signatory of TCFD
- Launched self-built solar power generation equipment project

2016

- Issued Human Rights Commitment

2021

- Launched E.SUN ESG Sustainability Initiative
- Published the first Climate and Environmental Report
- Completed the first green power transaction
- Issued the Sustainable Development Engagement Guidelines

2022

- Appointed the first Chief Sustainability Officer in Taiwan's financial industry
- Passed the SBT verification
- Invited to participate in the United Nations Climate Summit COP for the first time
- Industry-first "Sustainable Finance Manager Development Program"

- Signed PCAF, RE100, TNFD
- Invited by the Financial Supervisory Commission to be a founding member of the "Coalition of Movers and Shakers on Sustainable Finance"

2023

- Established dedicated sustainability units in main departments of subsidiaries
- Invited to participate in the "World Biodiversity Summit (WBS)" for the first time
- Joined PBAF
- Became first batch of TNFD Early Adopters
- Issued Sustainable Finance Policies
- E.SUN Headquarters Building obtained three green building certifications: LEED O+M Platinum, LEED Zero Energy, LEED Zero Carbon (US Green Building Certification)

2025

- The first financial institution in Taiwan to be elected to the Steering Committee of the Equator Principles Association.
- Established a strategic partnership with the World Climate Foundation (WCF), officially joined the Nature Investment Coalition (NIC), and served as the Asia Chair.
- The first financial institution in Taiwan to adopt the IFRS Sustainability Disclosure Standards.
- Completed the acquisition of Prudential

Securities Investment Trust Co., Ltd. and renamed it E.SUN Asset Management Co., Ltd.

- Established the Sustainability Executive Committee.
- Published the Low-Carbon Transition Plan.
- Completed the installation of solar panels on 100% of domestic owned buildings.
- 15th anniversary of the "E.SUN Academic Award"



2024

- Serving as Chair of the Coalition of Movers and Shakers on Sustainable Finance
- Issued the Anti-Greenwashing Manifesto
- Issued the No Deforestation Commitment
- 20th anniversary of the "E.SUN Outstanding Talent Nurturing" Scholarship
- Implemented Internal Carbon Pricing for Scope 1 and Scope 2 in domestic branches of E.SUN Bank
- Renewable energy usage in domestic branches reached 62.1%

■ A Robust Sustainable Governance Framework

The E.SUN FHC Sustainable Development Best Practice Principles, approved by the Board of Directors, serve as the company's highest-level ESG guiding principles. The Board has established a Sustainability Development Committee as the highest-level body overseeing the company's sustainability efforts. Chaired by the Chairman of the Board, the Committee comprises only Board members, including three independent directors. According to the Sustainability Development Committee's organizational charter, the Committee shall meet at least twice a year and may convene additional meetings as needed. In 2025, it held four meetings (one each quarter). Since 2022, E.SUN has appointed a Chief Sustainability Officer (CSO). Depending on the assigned responsibilities, the Sustainability Development Committee delegates coordination of sustainability-related matters to the Sustainability Executive Committee or the CSO.

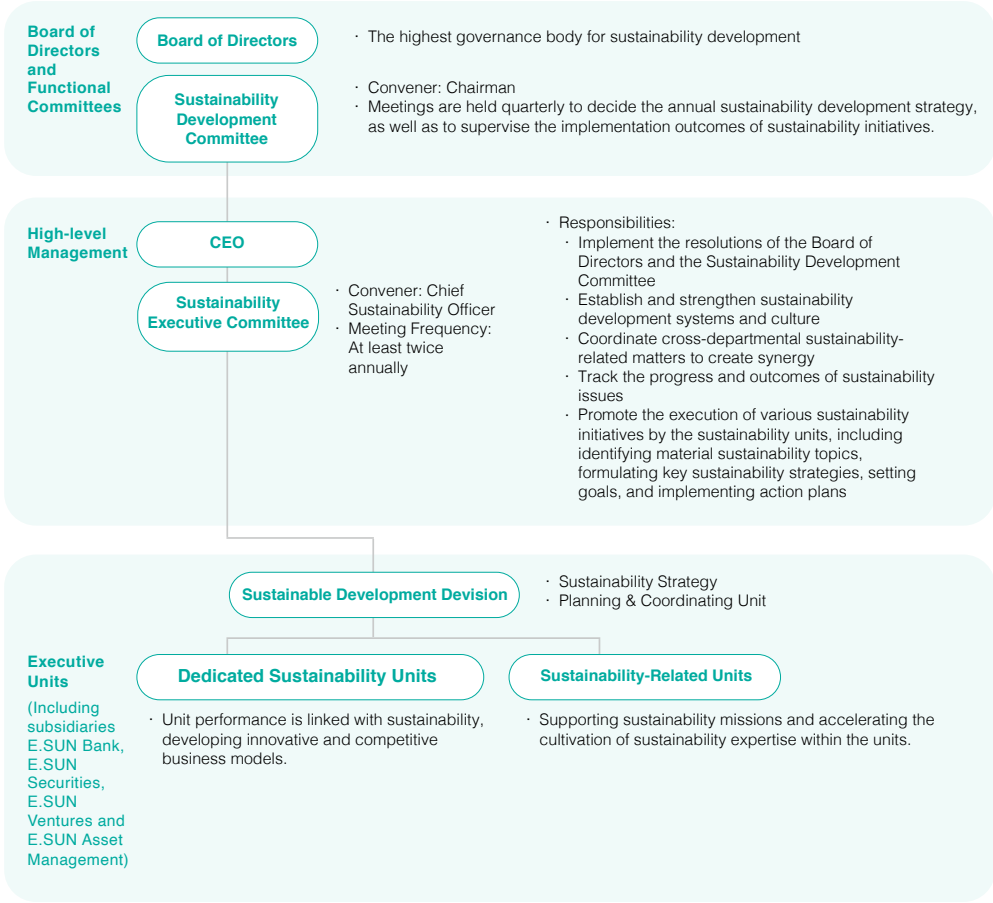
In 2025, the Board held 13 meetings, and ESG/sustainability matters were included in the agenda of five meetings. The agenda items covered: (1) the specific action plan for sustainability development; (2) progress in implementing the IFRS Sustainability Disclosure Standards; (3) the identification process for material topics and confirmation of key issues; (4) employee engagement and communication; (5) implementation progress of the low-carbon transition plan; (6) amendments to sustainability-related policies and regulations; and (7) the review and approval of the sustainability report. The Board fully discussed these items, provided guidance, reviewed the implementation status of each plan, and, where appropriate, urged the management team to make timely adjustments.

■ Board Oversight Strengthens Sustainable Governance

The Board of Directors serves as the highest decision-making body for E.SUN's sustainability governance. The Board actively participates in corporate operations and diligently fulfills its responsibilities in guiding and overseeing corporate strategy, major business operations, and risk management. In addition, E.SUN has established an Internal Control System to ensure appropriate internal control mechanisms. Relevant units use this system to formulate specific measures for sustainability-related internal auditing, regulatory compliance, and risk management. Upon approval by the Board, the implementation status is disclosed on the Company's website, in the annual report, or in the sustainability report. The 2025 Board's ESG oversight highlights are summarized in the table below:

2025 Board ESG Oversight Summary

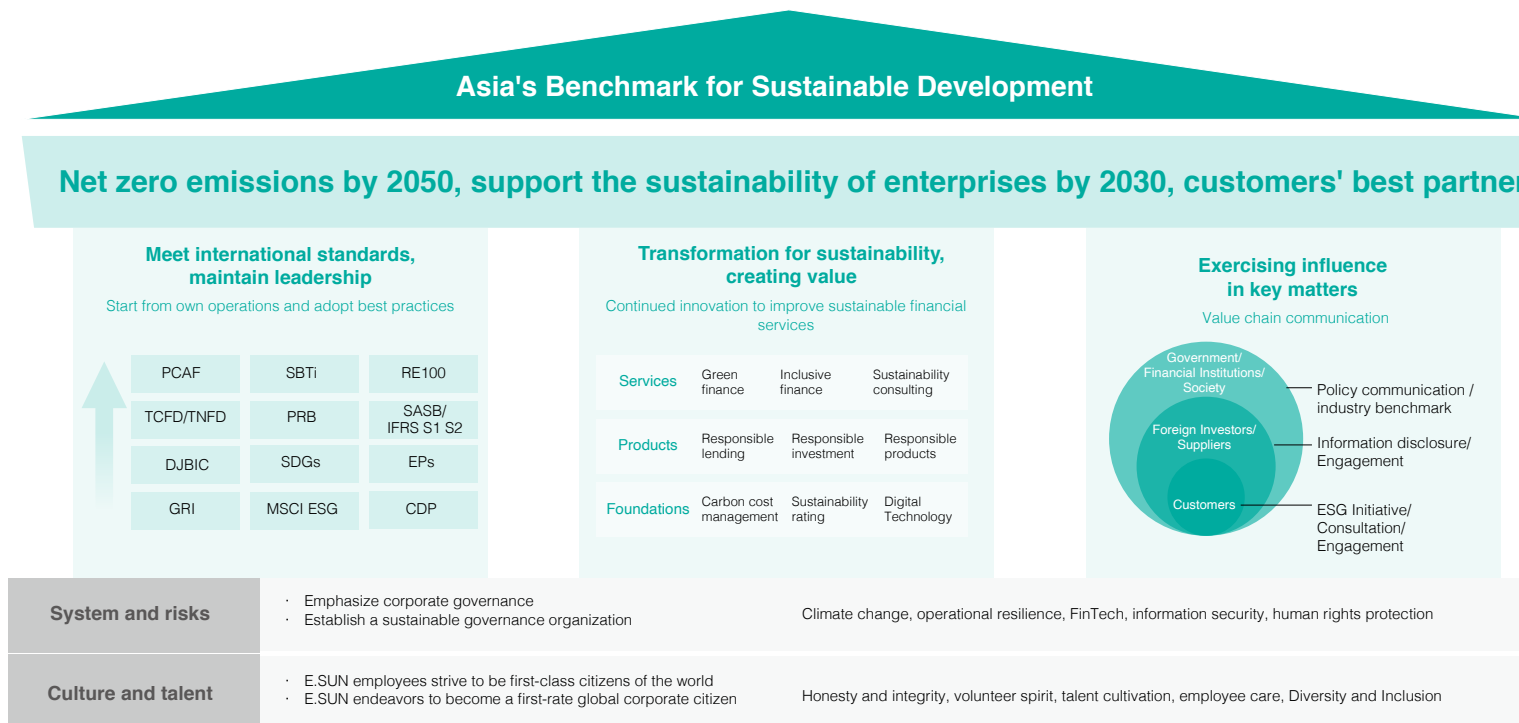
Category	Agenda Item	Rationale & Key Progress
Regulatory Compliance and Risk Management	2024 Sustainability Report	Designed to mitigate greenwashing risks and improve disclosure quality, was approved by the Board before public release. The report adheres to international frameworks such as GRI Standards, UN SDGs, SASB, and benchmarks against leading domestic and global peers. Data and content have been externally reviewed by BSI and PwC for accuracy and compliance.
Regulatory Compliance, Risk Management, and Internal Audit	Implementation Plan for IFRS Sustainability Disclosure Standards and Internal Control over Sustainability Information Management	E.SUN has aligned with the Financial Supervisory Commission's roadmap by adopting the IFRS Sustainability Disclosure Standards effective 2026. This move also supports Taiwan's internal control regulations, which require listed companies and financial institutions to integrate sustainability information management into their internal control systems and annual audit processes. To ensure smooth implementation, E.SUN FHC formed a cross-functional task force and created a detailed implementation plan and timeline. Progress has been reported to the Board on a quarterly basis since 2025. After Board approval in March 2026, E.SUN published a dedicated chapter on its 2025 sustainability-related financial disclosures.
Risk Management	Implementation Progress of the Low-Carbon Transition Plan	E.SUN has initiated a "Five-Year Low-Carbon Transition Plan" toward the 2050 net-zero goal. Aligned with EU, ASEAN, and Taiwan taxonomies, E.SUN utilizes a transition maturity framework to guide its investment, lending, and engagement via 13 mechanisms. This approach aims to "support rather than exclude high-carbon industries," thereby effective meeting the transition needs of SMEs.



Category	Agenda Item	Rationale & Key Progress
	Revision of the Company's Sustainable Development Best Practice Principles	To deepen its sustainability practices and align with the latest regulatory updates, E.SUN has revised its "Sustainable Development Best Practice Principles." The revision incorporates new evaluation items beneficial to the environment and society, including the humanities and arts, biodiversity, and industry-academia cooperation.
Regulatory Compliance and Risk Management	Revision of the Company's Sustainability Development Committee Organizational Regulations	To reflect organizational and responsibility adjustments, E.SUN has revised its "Sustainability Development Committee Organizational Regulations." The revision aligns supervision and resolution workflows with the new structure following the establishment of the "Sustainability Executive Committee" in July 2025.
	2025 Identification process and confirmation of material issues	To strengthen Board supervision, E.SUN identified 11 key sustainability topics out of the 20 evaluated, based on GRI and AA1000 standards, including the 2021 GRI Universal Standards. These topics guide strategic sustainability planning and disclosure focus in the 2025 Sustainability Report (see ch.1.4 for details).

■ Sustainable Development Blueprint

E.SUN aspires to become the best in comprehensive performance and the most respected corporation. In its fourth decade, E.SUN focuses on four key areas—climate, biodiversity, health and well-being, and inclusive finance—with the goal of becoming a leading ESG brand, ranking first in Taiwan, a benchmark in Asia, and a global leader. Targeting to become the strongest backing for enterprise sustainability and customers' best sustainable partner by 2030, and to achieve net-zero emissions by 2050, the sustainable development blueprint is mapped out. It includes "culture and talent" and "system and risk management" as two foundations, followed by three major strategies: "meeting international standards and maintaining leadership," "transformation for sustainability, creating value," and "exercising influence in key matters."



1.4 Materiality

GRI : 2-6 、 3-1 、 3-2 、 3-3

E.SUN identify material issues at-least annually by latest GRI Universal Standards 2021 and AA1000 Account Ability Principle Standard, including the principles of materiality, inclusiveness, responsiveness, and impact, to identify material issues. We further assessed the impact of each material issues on the economy, environment, and society(human rights). These materiality is the basis for planning our sustainable development strategy, and also the basis for information disclosures.

■ Materiality analysis

1. Confirm scope

Determine organizational connections based on E.SUN's operating scope and business scope.

2. Focus on sustainability issues 20 sustainability issues

Referencing international sustainability standards and guidelines (GRI Standards, SASB, SDGs, GRI Financial Services Sector Supplement, ISO 26000, TCFD), domestic and foreign major sustainability ratings (DJBIC, CDP, MSCI, Sustainable Finance Evaluation), domestic and foreign financial industry cases, and stakeholder communication processes, the Sustainable Development Division has compiled and listed 20 sustainability issues.

3. Identify stakeholders 7 major stakeholder groups

Following the five dimensions of the AA1000SES (2015) Stakeholder Engagement Principle (AA1000 Stakeholder Engagement Standard): influence, attention, responsibility, dependency, and diversity, 21 internal units were sent stakeholder identification questionnaires. The results were compiled and approved by the Sustainable Development Division, and classified into 7 stakeholder groups: employees, customers, shareholders/investors, government agencies, media (including rating agencies), communities (surrounding communities, public welfare and environmental partners), and suppliers.

4. Analyze impacts

The 'Economic, Environmental, and Social Impact Assessment Form' was sent to the 19 relevant units for the 20 sustainability issues, asking them to evaluate the positive or negative impacts on the economy, environment, and people caused or received by E.SUN's business activities/ products/services, etc. The evaluation results were compiled by the Sustainable Development Division.

5. Assess impact

The Sustainable Development Division comprehensively considers the results of Step 4 economic, environmental, and social impacts, setting impact significance thresholds.

6. Prioritize material issues 11 Material Issues and 9 GRI themes

Based on the significance threshold of impacts, the Sustainable Development Division has selected 11 topics out of 20 sustainable issues as the major themes for 2025. These themes have been submitted to the Sustainable Development Committee and signed off by the Board of Directors. According to the reporting requirements of GRI, this report elaborates on the strategies, short-term, medium-term, and long-term objectives, achievements, and management policies related to the major themes. The 11 major themes for 2025 correspond to a total of 9 GRI topics, including 8 GRI standard topics and 1 general disclosure topic.

■ Stakeholders

E.SUN understands issues that stakeholders are concerned about through diverse communication channels, and formulates management policies and implementation plans on this basis, in order to respond to stakeholders' needs and expectations. The Sustainable Development Division has reported to the Board of Directors on the results of stakeholder identification and communication, which have been compiled and summarized.



Employees

Talent and innovation are the most crucial to building a company's core competitiveness, and also the most important foundation for achieving sustainable development.



Customers

E.SUN values customer input and focuses on providing an optimal customer experience with the customers at the center and creating value for customers.



Shareholders and investor

The long term support from shareholders and investors brings more strength to sustain growth of E.SUN.



Government

The financial sector is under high level supervision. We strictly abide by government laws and cooperate with government policies.



Media¹

E.SUN has established a good relationship with the media, enabling journalists to report on our operational updates to the general public through real-time communication channels.



Community²

We believe that one simple act of love can inspire others to love, and have thus combined the capabilities of charity and environmental protection organizations to jointly protect our planet.



Suppliers³

Suppliers are E.SUN's partners in sustainability and growth.

Note:

1. Media includes credit rating institutions and initiative organizations.

2. Communities include neighborhoods around the branches and partners in charity work and environmental causes.

3. Suppliers include contractors and suppliers. Please see 6.3.2 Supplier Management for the types of suppliers.

1.4.1 Stakeholder Communication

GRI : 2-29



Employees

Talent and innovation are the most important keys to the core competitiveness of an enterprise structure. Continuous and good communication helps to improve employee motivation and company recognition.

Communication frequency / mode

- Daily: Morning meetings
- Weekly, Monthly: Video conferences, work week reports, legal compliance announcements
- Quarterly: Labor-management meeting, Occupational Safety Committee
- Annually: Employee opinion exchange questionnaires, knowledge sharing seminars
- Irregularly: e-HR E.SUN Human Park platform, e-learning + digital learning platform, various feedback or reporting mailboxes, such as the Learning Brother/Sister mailbox, Whistleblower mailbox, and CHRO mailbox, etc.
- Irregularly: Two-way communication, EIP website
- Irregularly: Professional training courses and development classes
- Contact Information: Human Resources Department
- E-Mail: hrd@esunbank.com
- Hotline: (02) 2175-1313 #8700

Communication Performance

Focus Issues

Focus Content

- 8 Employee Communication Meetings
- 15 CHRO Mailbox
- 263 Employee Opinion Communication Cases Handled
- 8,715 Employee Opinion Exchange Questionnaires
- Talent cultivation and development
- Talent attraction and retention
- Healthy, safe, and friendly workplace

- Compensation and benefits system
- Performance evaluation and promotion assessment
- Work-life balance

E.SUN's Response

- E.SUN's overall compensation system implements structural salary adjustments based on factors such as profitability, development strategies, individual job responsibilities, comprehensive performance, and external market benchmarking. Concurrently, the company continues to expand variable salary differences based on overall profitability, unit contribution, job roles, and comprehensive performance. In alignment with promotion assessments at all levels, evaluations are conducted based on assigned job responsibilities, performance outcomes, and market salary levels to grant promotion-based and performance-based salary adjustments.
- To care for employee needs more flexibly and comprehensively and to build a friendly workplace environment, the company optimized related measures, including: adjusting the official leave for employee health checkups to 1 day, expanding the eligibility criteria for the 1-day fully paid Family Care Leave, and allowing Marriage Leave to be taken in installments flexibly within 1 year starting from 10 days prior to the wedding.

Stakeholder Response (Case)

The overall structural salary adjustments and the optimization of various friendly workplace support measures in this year's HR refinement project have deeply resonated with E.SUN employees, providing great encouragement to our colleagues. It clearly demonstrates a commitment to making good people even better, and I believe it will attract more outstanding talent to join E.SUN. (Technology Unit)

The company provided many family benefits regarding childbirth or childcare in the new year. It is recommended that other friendly benefits and workplace environments also be provided for unmarried or childless colleagues. (Consumer Banking Division)



Customer

Understand customer needs and preferences, refine E.SUN Bank's services, create tangible and intangible value, and continuously strengthen competitiveness.

Communication frequency / mode

- Daily: Customer Service Center (24-hour service hotline, intelligent text customer service, official website visitor message board), customer complaint mailbox/hotline, branch walk-in customer feedback QR Code
- Weekly: Individual customer satisfaction surveys, social media platforms such as Line/FB/Instagram
- Every 2 months: Smile E.SUN bimonthly magazine
- Quarterly: Sunrise E.SUN quarterly magazine
- Twice a year: Private banking member satisfaction surveys, corporate customer satisfaction surveys
- Irregular: Personal visits, telephone contact

Communication Performance

Focus Issues

Focus Content

- 3,528 customer service center customer suggestions
- 119,044 official website visitor message board messages
- 90,429 customer satisfaction survey questionnaires
- 37,571 pieces of branch walk-in customer feedback
- Dispatched 358 corporate customer satisfaction questionnaires

- Customer service and experience
- Inclusive finance
- Fraud prevention
- Response to aging population and low birthrate
- Fintech and AI applications

- Teller service quality, professionalism, and efficiency
- Fair treatment and financial friendliness
- Transaction security and fraud prevention
- Senior-friendly services and products
- Utilizing fintech and AI to enhance transaction security and customer experience

E.SUN's Response

- Continuously improve service quality through the customer service management system, and combine internal and external training courses to cultivate the professional capabilities of employees
- Each credit card transaction undergoes AI model scoring, and the scoring results are used for risk classification. High-risk transactions trigger card controls, while medium-risk transactions involve transaction confirmation with customers via consumption SMS or push notifications, leveraging AI, systems, and apps to enhance customer card security and experience.
- Utilize fintech and AI to provide financially friendly services across physical and digital channels, such as accessible ATMs and branch facilities in remote areas, while continuously optimizing the browsing experience of digital platforms and expanding video service application scenarios.
- Formed a cross-departmental anti-fraud task force to prevent customers from being defrauded through anti-fraud training for bank staff, planning abnormal transaction monitoring models, collaborating with the National Police Agency to establish three-way calling, and designing immediate fraud blocking platforms.
- Implement fair treatment of customers and inclusive finance, and provide financially friendly services targeted at specific customer segments, including seniors, people with disabilities, and foreign nationals.

Stakeholder Response (Case)

The specialist who served me today was attentive, enthusiastic, and provided highly professional answers. Being served by such energetic staff made my day! (Wuri Branch / Ms. Tang)

The staff is always very nice, helpful, and knowledgeable! (Neihu Branch / Mr. Johnson)



Shareholders / Investors

Assist in understanding E.SUN's performance and strategic direction, strengthen their confidence in E.SUN, and encourage their willingness to provide support.

Communication frequency / mode

- Monthly: Announce operating performance
- Monthly: Open information observation station
- Quarterly: Chinese and English legal person briefings, quarterly financial reports
- Quarterly: Board of Directors, functional committees
- Annually: Shareholders' meeting
- Annually: Annual report, sustainability report
- Irregularly: Visits and teleconferences, announce credit ratings and outlooks
- Irregularly: Domestic and foreign roadshows, domestic and foreign investment institutions research meetings, investment forums, material information announcements
- Contact method: Investor Relations
- E-Mail: ir@esunfnc.com

Communication Performance

Focus Issues

Focus Content

- 8 Chinese and English legal person briefings
- 7 investment forums or roadshows attended
- 158 investor and analyst meetings
- Corporate governance and integrity management
- Risk management
- Climate change response
- Board re-election and shaping a banker's bank corporate culture, fostering and building employee cohesion
- Management of interest rates, market, and credit risks related to major market monetary policies, along with strategies to address emerging risks
- Mergers and acquisitions layout and corporate growth strategies
- Financial net-zero transition engineering and net-zero policy formulation
- Technology and AI implementation planning, embedding AI into core operational processes to enhance decision accuracy and operational efficiency

E.SUN's Response

- Communicate E.SUN's three founding visions and the three long-term development pillars as core management philosophies.
- Disclose the management framework for various risk issues and provide regular reports to the board of directors.
- Adhere to the principle of prudence when evaluating mergers, acquisitions, and business development opportunities, taking the company's long-term steady growth as the core policy.
- Actively align with international ESG sustainability benchmarks by participating in ESG evaluations and engaging with customers through financial products and services.
- Prudently promote the implementation of technology and AI through a comprehensive regulatory governance framework and rigorous data management and verification mechanisms.

Stakeholder Response (Case)

E.SUN is a financial institution with a strong determination for long-term operations. Its business strategy is steady, giving it a high level of recognition within Taiwan's financial industry. (European Asset Management Institution)

E.SUN laid out its strategies on CSR and ESG issues early, aligning with international standards and practically integrating sustainability concepts into its core business, demonstrating a business model distinct from traditional banks. (Asia-Pacific Asset Management Institution)

E.SUN's consistency in corporate governance, risk control, and talent cultivation has created a virtuous cycle between its financial performance and brand trust, making it a highly representative and premium financial institution. (Renowned Sovereign Wealth Fund)

E.SUN is at the forefront of its peers in fintech and AI development, effectively implementing AI within its core operations and demonstrating operational capabilities that are both forward-looking and steady. (North American Pension Fund)



Government agencies

Understand the latest trends and dynamics of regulatory supervision, support government policies, and Taiwan's sustainable development.

Communication frequency / mode

- Annual: Government agency evaluation
- Irregular: Policy research meetings, seminars, public hearings
- Irregular: Official documents, meetings, phone calls, emails, and public information
- Irregular: Financial inspections, special project meetings

Communication Performance

Focus Issues

Focus Content

- Respond promptly to inquiries from supervisory authorities
- Proactively participate in relevant meetings and courses
- Financial technology and AI applications
- Inclusive finance
- Fraud prevention
- Climate change response
- Customer service and experience
- Utilizing technological innovation to improve the efficiency of financial services while balancing risk and safety
- Leading the low-carbon transition to jointly create environmental sustainability
- Protect customer rights with a fair, transparent, and professional attitude

E.SUN's Response

- The Fintech Industry Alliance was officially established in 2025, with E.SUN FHC as one of the four founding members. Under the guidance of the FSC, E.SUN takes charge of the Digital Finance Practical Regulatory Recommendations, focusing on the integrated application of diverse data and the development of fintech infrastructure, striving to build a secure, inclusive financial ecosystem with social consensus.
- Serving as a member of the Sustainable Finance Pioneers Alliance, E.SUN hosted the Asia Transition Finance Exchange Seminar, inviting overseas experts to share Japan's green transition and transition finance practical developments. Together with regulatory authorities and the industry, E.SUN explored the latest domestic and international trends and carbon pricing mechanisms, establishing a bridge connecting policy orientation with practical operations to inject innovative momentum into Taiwan's sustainable finance development.
- Established a cross-departmental Fair Treatment of Customers Committee to strengthen the collaboration mechanism among the first, second, and third lines of units. This committee builds a smooth horizontal communication platform to promote consumer rights protection and service quality enhancement, deeply embedding the philosophy of fair treatment of customers into the corporate culture and daily business operations to provide customers with a higher quality financial service experience.

Stakeholder Response (Case)

E.SUN FHC collaborated with the Ministry of Digital Affairs to establish the Anti-Fraud Lab, which received high praise from regulatory authorities. The Ministry of Digital Affairs stated that this lab has not only completed technical verification but is also a critical step in constructing a financial protection network. Through sharing data resources and optimizing algorithms, it ensures that fraud risks can be intercepted in real time, marking a significant milestone in implementing technology-driven fraud prevention and public-private collaboration.

E.SUN Bank ranked in the top 25% of the 1st and 2nd Sustainable Finance Evaluations, performing excellently in net-zero transition and financial consumer protection, demonstrating its strength in deep ESG cultivation.

E.SUN Securities ranked in the top 25% of the FSC's Fair Treatment of Customers Evaluation for the fourth consecutive time, implementing anti-fraud and inclusive finance, and building friendly, high-quality services based on core values.



Media

Effective media communication to shape issues, expand news reach and exposure, and enhance brand influence.

Communication frequency / mode

- Daily: Real-time responses to temporary inquiries from journalists.
- Monthly: Issuance of press materials regarding operational performance and credit card financial disclosures.
- Semi-annually: Hosting institutional investor press conferences.
- Irregularly: Handling media and news affairs for the financial holding company and across subsidiaries.
- Irregularly: Promoting various media public relations activities.
- Irregularly: Media interviews and press conferences.
- Irregularly: Explanations for emergency crisis events.
- Contact information: Public Relations Department, E.SUN FHC.
- E-mail: pr@esunfhc.com
- Tel: (02) 2175-1335, 2175-1313 #8190

Communication Performance

- 2 institutional investor press conferences
- 43 media interviews and press conferences
- 179 press releases issued.
- 179 news pieces in the news section of the FHC official website

Focus Issues

- Corporate governance and integrity management
- Talent cultivation and development
- Fraud prevention

Focus Content

- Mastering domestic and international political and economic trends, forward-looking deployment of operational strategies, and enhancing excellent synergies
- Responding to cross-generational workplace challenges, deploying talent, and cultivating key capabilities
- Enhancing organizational anti-fraud resilience to safeguard customer and asset security

E.SUN's Response

- E.SUN FHC has officially entered the first year of FHC 2.0. The mergers and acquisitions of asset management and life insurance companies have enriched the overall operational framework of the FHC, and future efforts will focus on strengthening cross-selling mechanisms.
- Talent is both a leading indicator and a key indicator. E.SUN aims to become a distinctive benchmark bank in Asia in its fourth decade, making the cultivation and enrichment of the talent pool an important foundational project.
- E.SUN Bank combines financial, land administration, and judicial forces to establish information exchange and early warning mechanisms, jointly building a financial and real estate security defense line.

Stakeholder Response (Case)

E.SUN FHC's self-developed after-tax net profit last year reached a record high of NT\$34.29 billion, an annual increase of 31.2%, with an EPS of NT\$2.12. Its subsidiary, E.SUN Bank, recorded an after-tax net profit of NT\$32.74 billion, an annual increase of 33.3%; E.SUN Securities recorded a net profit of NT\$2.61 billion, an annual increase of 19.9%; E.SUN Venture Capital recorded a net profit of NT\$120 million; and E.SUN Asset Management recorded a net profit of NT\$190 million. Profits for both bank and securities subsidiaries broke historical records. (Central News Agency)

In response to its development strategies for Asian layout, high-end customer segment management, fintech innovation, and green sustainable development, E.SUN expects to recruit 600 elites in 2025. It will recruit personnel in various fields such as wealth management, cross-border finance, fintech, AI, risk management, and ESG, including 50 key talents for the management associate program. (Economic Daily News)

In response to the five-dimensional framework of fraud awareness, fraud blocking, fraud prevention, fraud interception, and fraud punishment in the 2.0 version of the Executive Yuan's New Generation Anti-Fraud Strategy Action Guidelines, E.SUN Bank combines over-the-counter care with 165 project reporting and AI technology applications to implement cross-domain cooperation and counter fraud together, constructing a more comprehensive anti-fraud network for the public. (Commercial Times)



Community

(public welfare, environmental protection, and industry academic cooperation)

Join hands with various sectors to create a shared, harmonious new living circle, making Taiwan a better place.

Communication frequency / mode

- Weekly: Neighborhood environmental cleaning and local financial community services
- Annually: Organizing charity events; sponsoring arts exhibitions, musical performances, sports events, academic education, ecological conservation, and more
- Occasionally: Cross-industry collaborations and visits; hosting cultural and art lectures
- Contact information:
- E.SUN Volunteer Foundation: (02) 2175-1313 ext. 9300
E-Mail: Volunteer@esunbank.com
- E.SUN Cultural and Educational Foundation: (02) 2175-1313 ext. 9305
E-Mail: Esunfoundation@esunbank.com

Communication Performance

- Beneficiaries exceeded 271,117 individuals
- Number of partner organizations for charity events surpassed 1,756

Focus Issues

- Climate change response
- Academic education
- Fraud prevention
- Social welfare
- Humanities and arts

Focus Content

- Environmental conservation issues
- Investment in charitable activities
- Implementation of responsible finance
- Reading programs for students, English, financial literacy, and aesthetics education in remote areas

E.SUN's Response

- Energy saving and carbon reduction: Actively participating in the Summer Solstice light-off event, Earth Hour, Beautiful Taiwan Smile E.SUN campaign, beach and mountain clean-up activities.
- Charity activities: Charity sales for love donations, blood donation drives, overseas medical clinics, and donation of medical equipment.
- Organizing domestic and international arts exhibitions and performances, sponsoring sports events, cultivating outstanding talent scholarships, and the E.SUN Academic Awards.
- Hosting financial literacy lectures, E.SUN Financial Literacy Navigator Program, anti-drug awareness tours, and English education programs in remote areas.

Stakeholder Response (Case)

E.SUN serves as a model for CSR social enterprises by supporting vulnerable juvenile delinquents in correctional schools through practical actions. As these children often face childhood adversity, addiction, or emotional challenges, the Ministry of Justice has introduced counselors, special education teachers, and social workers. This cross-disciplinary team creates a safe space for students to gradually build their inner strength. (Political Deputy Minister of Justice Huang Shih-chieh)

Thanks to E.SUN for long-term efforts in rural reading education to narrow the urban-rural gap. Timor Elementary School, the 15th E.SUN Library in Pingtung and the first in an indigenous tribe, opens up the world for children. It breaks down school walls to become a shared knowledge hall and learning space for the entire community. (Pingtung County Magistrate Chou Chun-mi)

Publishing research in top international journals requires immense effort and high self-standards through a long, arduous process. Thanks to the long-term support of the E.SUN Academic Award, faculty members feel the warmth and expectations from both academia and the corporate sector, working together with NTU to elevate Taiwan's global visibility in management research. (Dean of NTU College of Management Chen Chia-lin)



Supplier

Suppliers are partners in E.SUN's sustainable development and growth. Through procurement actions, suppliers are encouraged to implement responsible consumption and production practices. We strive to achieve energy efficiency, carbon reduction, and cost savings while promoting the concept of sustainable business operations.

Communication frequency / mode

- Weekly: Pricing meetings
- Bimonthly: Email communications
- Irregular: Public disclosures on website, supplier conferences

Communication Performance

- Over 638 pricing meetings held
- Bimonthly: Exchange of self-assessment forms with 319 suppliers
- Irregular: Hosting supplier conferences to share and exchange ideas on topics such as circular procurement, green procurement, and contract digitalization

Focus Issues

- Information security and personal data protection
- Sustainable operating environment
- Human rights protection

Focus Content

- Promote data security protection programs
- Diverse, Inclusive, and Friendly Workplace
- Implement circular economy

E.SUN's Response

- To comply with cybersecurity regulatory requirements and protect sensitive data from leakage, suppliers are encouraged to establish their own cybersecurity management mechanisms to reduce cybersecurity risks within the supply chain.
- Promoting a diverse and inclusive friendly workplace helps integrate more varied perspectives into internal corporate discussions and decision-making. Furthermore, it gains employee support, builds team consensus, and optimizes products or services, encouraging supplier partners to continuously promote it.
- In response to the circular economy, E.SUN promotes prioritizing products or services that are recyclable and conducive to resource circulation.

Stakeholder Response (Case)

Continuing to obtain ISO 27001 certification protects information confidentiality, integrity, and availability. We highly value employee training and awareness to strengthen organizational defense and reduce information security risks. (G-Trend International Co., Ltd.)

Promoting diversity and inclusion (D&I) policies increases the proportion of female employees and their career advancement opportunities. We also provide remote and flexible working arrangements to enhance work-life balance. (IFT Information Co., Ltd.)

Strengthening environmental policy implementation ensures compliance with regulations and reduces negative environmental impacts. We promote green supply chain management using eco-friendly materials and energy-saving technologies, regularly assessing environmental impacts. (Badinon Co., Ltd.)

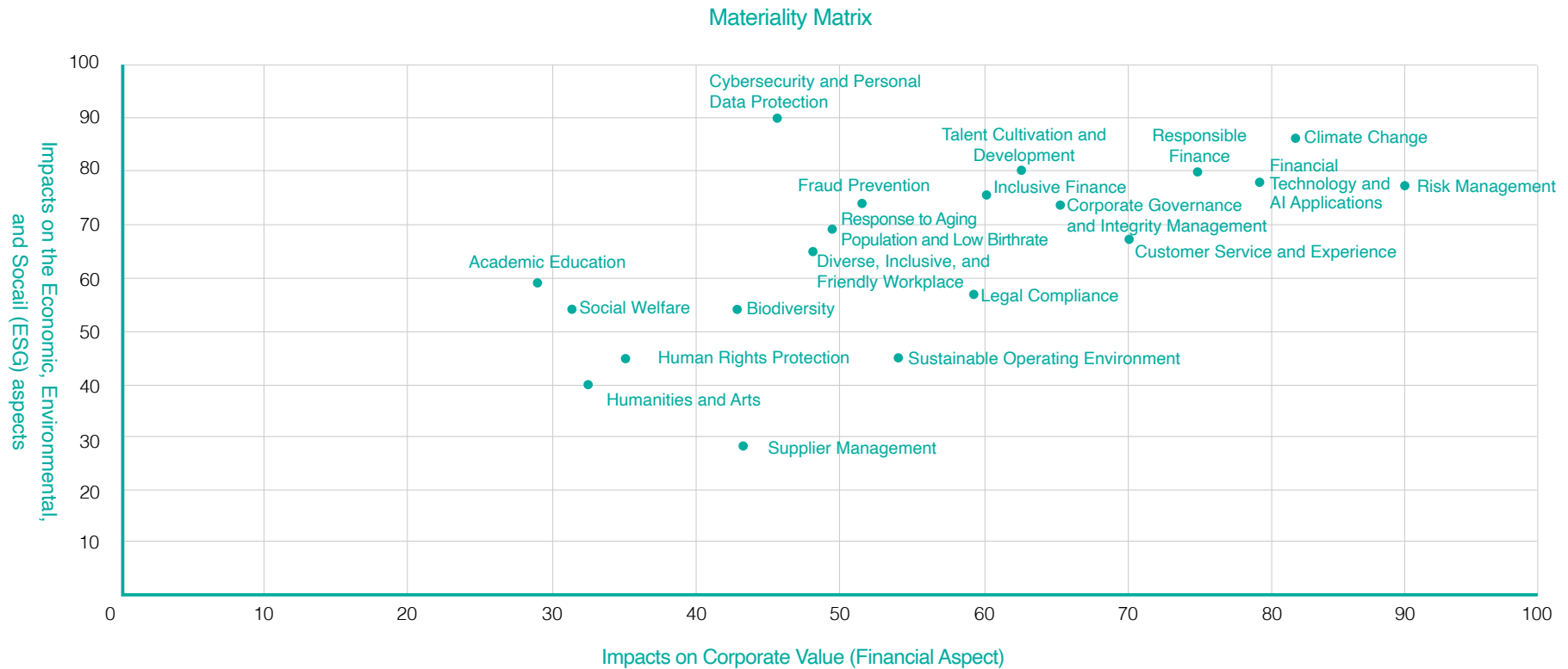


1.4.2 Materiality Assessment Process

The Sustainable Development Division evaluated 21 sustainability topics based on their impacts on the economic, environmental, and social (including human rights) aspects. A comprehensive assessment was conducted considering the actual/potential, positive/negative impact levels, and likelihood of occurrence, while also referencing the double materiality principle. The preliminary results were compiled and, after recommendations from the management team, E.SUN's material topics for 2025 were prioritized according to their impact levels. Subsequently, management mechanisms will be developed for these material topics, including setting related objectives, integrating them into the overall Enterprise Risk Management (ERM), and linking them to senior management compensation.

Impact Assessment Method

The impact levels and likelihood of occurrence of material topics on the economic, environmental, and social (including human rights) aspects are each rated on a scale from 1 to 5 by relevant departments. The Sustainable Development Division consolidates these scores and calculates the quantitative impact results for 20 material topics. After taking into comprehensive consideration the management team's recommendations, the material topic assessment results shown in the figure on the right were obtained:



Impact explanation

Material Issues	Positive (actual/potential)		Negative (actual/potential)	
Climate Change	Economy	When the company has effective climate change response strategies, it can assist customers in strengthening operational resilience and may create new business opportunities and markets, such as in renewable energy, energy efficiency, and green technologies, creating new jobs and positively impacting the overall economy.	Economy	Poor climate change response may directly or indirectly cause ineffective greenhouse gas emission reduction, exacerbating climate impacts and thereby negatively affecting overall company operations and economic performance. The physical risks of climate change and transition risks may impact E.SUN's investment and business operations, further affecting the risk profile of E.SUN's asset portfolio. E.SUN's investment portfolio represents the distribution of industries invested in, indirectly affecting the local environmental ecology.
	Environment	When the company has effective climate change response strategies, it can effectively assist customers or implement its own greenhouse gas reduction efforts, thereby generating positive impacts on the environment.	Environment	Physical risks: Extreme weather events such as typhoons or floods may result in operational disruptions and asset damages for E.SUN's business locations, leading to financial losses and impacting profitability. Transition risks: Associated with carbon emission costs, if E.SUN fails to effectively manage the carbon emissions of its investment or loan portfolio, it may affect its reputation and market competitiveness.
	People (including Human Rights)	When the company has effective climate change response strategies and helps customers reduce greenhouse gas emissions, it has the opportunity to mitigate physical risks and bring positive impacts to people and human rights threatened by climate change.	People (including Human Rights)	Poor climate change response may worsen environmental damage. Poor climate change response may cause insufficient greenhouse gas reduction, intensifying climate threats and negatively impacting people and human rights.
Risk Management	Economy	When the company implements risk management, it helps optimize the use of financial resources and improve operational efficiency, identifying and mitigating potential threats from existing and emerging risks, and assisting enterprise development, generating positive impacts on the overall economy and society.	Economy	Failure to implement risk management may lead to resource misallocation, increasing economic uncertainty and negatively affecting overall economic development.
	Environment	When the company has a sound risk management mechanism, it can quantitatively and comprehensively assess climate and environmental risks, protecting the environment from negative impacts caused by high-polluting or sensitive industries.	Environment	Without good risk management mechanisms, financial resources may flow into environmentally harmful industries, negatively impacting the environment.
	People (including Human Rights)	When the company implements risk management, it helps avoid supporting business activities sensitive to human rights issues in the use of financial resources, thereby helping reduce negative impacts on people and human rights.	People (including Human Rights)	Failure to implement risk management may cause financial resources to support business activities sensitive to human rights, negatively affecting people and human rights.
Financial Technology and AI Applications	Economy	When a company actively develops fintech and AI applications, it can help enhance capital flow and improve the efficiency of resource allocation. From an individual perspective, this contributes to providing greater convenience in daily life for the general public. From a corporate perspective, it enables faster access to funding to support business growth. Additionally, cloud adoption enhances flexibility and scalability while shortening time-to-market. Stablecoins and tokenization technologies, in specific use cases, can optimize cross-border payment and settlement processes, reduce intermediary costs, and improve real-time clearing efficiency. They can also invigorate capital markets, promote financial innovation and industry collaboration, and ultimately contribute positively to overall economic growth.	Economy	When a company actively develops fintech and AI applications, inadequate governance (including model risk management, data governance, and third-party/vendor management) may lead to model bias or process failures. This may result in service disruptions, transaction anomalies, inaccurate decision-making, or significant financial losses, thereby undermining market confidence. In extreme scenarios, such risks may exacerbate market volatility and impact financial stability. With the anticipated introduction of dedicated regulations, financial institutions are expected to incur significantly higher compliance and anti-money laundering (AML) costs related to virtual asset transactions. In addition, improper management of stablecoin reserves may give rise to liquidity risks and adversely affect financial stability.
	Environment	When a company actively develops fintech and AI applications, it can, through digitalization of processes, paperless operations, and remote services, reduce the consumption of paper, transportation, and physical operational resources. Coupled with the adoption of green computing and optimized use of cloud resources, it can further enhance energy efficiency and reduce environmental impact, thereby generating positive environmental outcomes. In addition, the application of digital assets such as stablecoins, with their on-chain transparency, can strengthen the tracking and management of carbon credits and green supply chains. Looking ahead, the tokenization of green assets may facilitate the flow of green capital and lower participation barriers.	Environment	When a company actively develops fintech and AI applications, model training and inference may increase computational demands. In the absence of green computing strategies, effective cloud resource management, and lifecycle planning for equipment, this may lead to higher energy consumption and carbon emissions, thereby generating negative environmental impacts.
	People (including Human Rights)	When a company expands financial inclusion through fintech and AI applications, it can help both the general public and financially vulnerable groups gain access to basic financial services. Combined with user-friendly interfaces and financial education, this helps reduce information asymmetry and strengthen the protection of user rights, thereby generating a positive impact on people and human rights. *	People (including Human Rights)	When a company fails to effectively manage its fintech and AI applications, it may result in biases or misinformation, potentially leading to discrimination or workplace misconduct. Moreover, advancements in AI technologies may reduce certain job opportunities, potentially leading to job displacement and adversely impacting people and human rights. In addition, in the event of cybersecurity vulnerabilities or cyberattacks, compensating losses related to virtual assets can be highly challenging.

Material Issues	Positive (actual/potential)	Negative (actual/potential)
Responsible Finance	Economy Align with international sustainable finance standards by fully integrating ESG considerations into investment and financing processes. Through capital allocation, support low-carbon technology research and development and the growth of green industries, driving coordinated development across upstream and downstream industrial chains. By providing transition finance instruments, green lending, and sustainability-linked loans, assist customers in developing green products and expanding new business opportunities. At the same time, this approach attracts ESG-focused investors, expands funding channels, reduces financing costs, and strengthens both corporate and overall economic resilience.	Economy Short-term implementation of ESG regulations may increase overall operational and management costs. Investment and financing restrictions on traditional high-yield but high ESG-risk industries may cause higher volatility in business volume and revenues. Frequent regulatory changes require internal policies to be constantly adjusted, increasing operational uncertainties. Inconsistent ESG evaluation standards across countries may affect cross-border investment and financing, impacting international competitiveness.
	Environment Integrating, through the implementation of responsible lending and responsible investment, rigorous environmental risk assessment and management mechanisms into its lending and investment processes, strictly avoids capital flows to industries that pose significant risks or negative impacts to ecosystems and climate change. At the same time, it actively promotes responsible financial services to support client companies in setting concrete sustainability goals, investing in green energy and environmentally friendly projects, and generating positive environmental feedback loops.	Environment Rapid changes in environmental technologies and standards may create assessment gaps, leading to capital being allocated to projects with less-than-expected environmental benefits. If process management is not properly implemented, funds may flow to borrowers with inadequate environmental risk management, potentially resulting in significant environmental damage.
	People (including Human Rights) Implementing responsible finance policies and integrating social risk assessments into its credit review process to ensure that funds do not flow to industries involving labor exploitation, human rights violations, or activities that negatively affect social stability, thereby safeguarding reasonable working conditions and labor rights. In addition, through social financing and other financial services, E.SUN Bank supports socially responsible projects, reduces harm to vulnerable groups, and enhances their quality of life and social protection.	People (including Human Rights) Inadequate assessment of operational or human rights impacts of investment/financing targets on local communities may indirectly involve community rights violations or improper labor conditions, triggering social disputes and reputational risks.
Talent Cultivation and Development	Economy When a company establishes sound talent cultivation and development policies or systems, it enhances employee professionalism and productivity. High-quality talent serves to boost the enterprise's competitive advantage. As the business continues to grow and expand, it will create more job opportunities, contributing to the overall development of the industry and fostering a positive economic cycle.	Economy When a company lacks sound talent cultivation and development policies or systems, it may struggle to retain talent, leading to brain drain or insufficient professional capabilities. This can prevent the company from operating effectively, growing, and executing strategies, which in turn creates negative economic impacts for shareholders, customers, and society as a whole.
	Environment When a company implements effective talent cultivation and development policies or systems that incorporate topics such as climate change, resource management, ecological protection, and energy-saving mindsets into its education and training, it empowers employees to adopt more sustainable practices in their daily work, thereby exerting a positive impact on the environment.	Environment When a company fails to implement effective talent cultivation and development policies or systems, it may result in the transfer of impractical knowledge and skills. This can cause a lack of proper understanding and execution of sustainability among employees, ultimately exerting a negative impact on the overall environment.
	People (including Human Rights) When a company possesses robust talent cultivation and development policies or systems, it helps ensure that employees receive appropriate support and training. This safeguards employees' rights, provides favorable working conditions, and enhances employee alignment and loyalty, ultimately delivering a positive impact on people and human rights.	People (including Human Rights) When a company does not possess robust talent cultivation and development policies or systems, it may lead to inequality and discrimination within the workplace, compromise the rights and interests of stakeholders, and result in a negative impact on people and human rights.
Corporate Governance and Integrity Management	Economy A sound governance structure demonstrates the accountability of governing bodies, effectively prevents managerial abuse of power, and protects the rights of shareholders and other stakeholders. This, in turn, strengthens investor confidence, attracts more capital and investment, and thereby promotes economic growth. Robust policy-making processes and transparent information disclosure reduce information asymmetry, improve decision quality, and optimize resource allocation, enhancing overall economic efficiency.	Economy Inadequate corporate governance erodes market trust, undermines investor confidence, and adversely affects capital inflows and innovation. Management's short term behavior may damage the company's long term development, thereby harming the competitive landscape.
	Environment Corporate governance that emphasizes environmental responsibility promotes the integration of sustainability considerations into corporate strategy. Through sound governance, companies can improve resource-use efficiency and reduce adverse impacts on the natural environment when formulating environmental policies and pursuing a green transition, thereby supporting environmental protection and ecological balance.	Environment Insufficient corporate governance can lead to inadequate environmental management, the absence of effective environmental policies and measures, and resultant environmental degradation. This may manifest as irresponsible resource consumption and neglect of sustainable development, producing persistent negative impacts on natural resources and ecosystems.
	People (including Human Rights) Good corporate governance encourages companies to respect and protect human rights across their operations, particularly in supply-chain management, labor conditions, and diversity and inclusion. Through transparent governance structures and codes of conduct, companies foster social responsibility, safeguard the basic rights of employees and affected communities, and enhance overall social welfare.	People (including Human Rights) Companies with poor corporate governance may fail to adequately oversee labor conditions in their operations and supply chains, which can lead to labor exploitation, human rights violations, and shortcomings in safeguarding diversity and inclusion.

Material Issues	Positive (actual/potential)		Negative (actual/potential)	
Customer Service and Experience	Economy	Good customer experience increases willingness to use financial services.	Economy	Failure to implement customer experience management and fair treatment lowers customer satisfaction and harms brand image, ultimately driving down market profitability and dampening overall economic vitality.
	People (including Human Rights)	Implementing fair treatment deepens customer trust in financial institutions, fosters stronger customer relationships and promotes word-of-mouth advocacy, driving economic growth.	People (including Human Rights)	Neglecting customer experience management and fair treatment leaves customer rights issues unresolved. Failing to protect financially vulnerable groups, in particular, sparks consumer backlash, erodes trust, and damages brand credibility.
Cybersecurity and Personal Data Protection	Economy	Implementing information security and personal data protection reduces potential risks, enhances customer trust, supports financial market development, and positively impacts the economy.	Economy	Failure to effectively manage information security protection may expose enterprises to losses arising from cybersecurity incidents, causing declining market confidence and customer attrition. In addition, organizations may face compliance-related fines and sanctions, thereby negatively affecting operations, revenue generation and economic environment.
	Environment	Strengthened security and data protection allow companies to confidently advance digitization and automation, increasing efficiency and reducing demand for paper and other physical resources, indirectly benefiting the environment.	Environment	Insufficient management of information security increases the likelihood of cyberattacks (e.g., DDoS), which may lead to higher system loads, increased computational resource usage, and greater energy consumption, negatively impacting the environment.
	People (including Human Rights)	Emphasizing data security and privacy protection reflects respect for personal privacy and human rights, improves social trust in companies, promotes social harmony, and positively impacts people and human rights.	People (including Human Rights)	Inadequate data protection measures pose serious threats to personal privacy and data security, potentially leading to misuse or unauthorized access to personal information, triggering a crisis of trust and negatively impacting people and human rights.
Inclusive Finance	Economy	Inclusive finance fosters entrepreneurship and innovation, enabling individuals and SMEs to start and expand businesses, thus creating more jobs and driving overall economic growth.	Economy	If financial inclusion participants lack adequate financial knowledge, they may face financial difficulties, shaking economic stability.
	Environment	Supporting sustainable projects via inclusive finance, such as green technologies and environmentally friendly companies, enhances social recognition of ecological protection, advancing environmental protection and sustainability goals.	Environment	Improper promotion may direct funds into environmentally unfriendly industries, harming sustainability goals.
	People (including Human Rights)	Inclusive finance enhances social financial inclusion, guaranteeing basic economic rights and opportunities for all individuals, improving the living standards of vulnerable groups, helping reduce wealth gaps, and promoting social justice.	People (including Human Rights)	Lacking proper regulation and ethical standards, inclusive finance institutions may cause usury, deprivation of basic economic rights, social injustice, and harm to vulnerable groups.
Fraud Prevention	Economy	Accurate and timely fraud interception and blocking can effectively safeguard customers' assets while preventing fraud syndicates from using E.SUN Bank's financial services.	Economy	Account controls implemented during fraud blocking may prevent customers from accessing funds in a timely manner, causing inconvenience to customers.
	People (including Human Rights)	Implementing fraud interception and blocking measures helps protect the rights and interests of all groups in society and strengthens trust with customers.	People (including Human Rights)	In the fraud prevention process, rigorous transaction reviews may delay legitimate transactions due to verification procedures, impairing consumers' convenience and autonomy.
Response to Aging Population and Low Birthrate	Economy	Driving business innovation to address the needs of an aging population, creating new employment opportunities and supporting economic growth.	Economy	Failure to effectively address the challenges of aging and low birth rates may lead to labor shortages and declining productivity, place excessive financial strain on social security systems, and potentially trigger economic instability—resulting in negative impacts on the overall economy.
	Environment	In addressing low birth rates and an aging society, financial institutions can increase support for environmentally beneficial social welfare projects and infrastructure, enhancing essential public services while reducing environmental impact—such as smart cities and green transportation systems.	Environment	An aging society, coupled with a shrinking workforce, may drive greater reliance on innovative technologies such as automation and robotics, potentially increasing energy consumption and electronic waste, thereby exerting negative impacts on the environment.
	People (including Human Rights)	Addressing aging and low birth rates can improve seniors' quality of life, strengthen the protection of their rights, and, through corporate social responsibility initiatives, enhance their social participation and satisfaction—creating positive impacts on human rights.	People (including Human Rights)	Failure to address the needs of an aging population and low birth rates may lead to social isolation and unequal treatment of older adults, depriving them of their rights and resulting in negative impacts on people and human rights.

1.4.3 Management Objectives for material issues



Climate Change

Strategy 1	Management Team / compensation linked to material issue	Strategy 2	Management Team / compensation linked to material issue	Strategy 3	Management Team / compensation linked to material issue
Establish evaluation mechanisms and appropriate risk anagement measures to address potential risks caused by climate change, while strengthening management and response capabilities.	- Chief Sustainability Officer / 30% - Chief Risk Officer / 10%	Establish an environmental and energy-saving culture and implement related measures to reduce operating costs.	Head of Management Division, E.SUN Bank / 30%	Enhance operational resilience by increasing the proportion of renewable energy usage through methods such as power purchase agreements, self built solar power, and the purchase of renewable energy certificates.	Head of Management Division, E.SUN Bank / 30%
Key Performance Indicator (KPI)		Key Performance Indicator (KPI)		Key Performance Indicator (KPI)	
- Implementation of IFRS S1/S2. - CDP performance. - Achievement status of carbon reduction targets. - Establishment of financial carbon footprint management system for investment and financing.		Control operational environmental indicators, including carbon emissions, water usage, and waste management.		The proportion of renewable energy usage.	
2025	Target - Scope 1, 2, and 3 emissions comply with SBT pathways. - Enhance the Low-Carbon Transition Plan - Adopt IFRS S2 and pilot sustainability disclosures in the annual report. - Maintain CDP climate change area at the leadership level. - Complete the implementation of the financial carbon inventory across E.SUN FHC and its subsidiaries.	Achievement Status - Scope 1, 2, and 3 carbon emissions show no significant deviation from the SBT (Science Based Targets) pathway. - Publish Low-Carbon Transition Plan and establish a transition maturity classification framework. - Report implementation progress to the Board on a quarterly basis; the sustainability-related financial disclosures section of the 2025 Annual Report was approved by the Board and released in March 2026. - Maintain CDP climate change, forests, and water areas at the leadership level. - Complete the implementation of the financial carbon inventory across E.SUN FHC and its subsidiaries.	Target - Following the SBT pathway, Scope 1 and 2 carbon emissions are reduced by 21% based on the 2020 baseline year. - Water consumption per unit of revenue is reduced by 15% based on the 2020 baseline year. - Waste generation per unit of revenue is reduced by 50.1% based on the 2016 baseline year.	Achievement Status - Following the SBT pathway, Scope 1 and 2 carbon emissions are reduced by 50.56% based on the 2020 baseline year. - Water consumption per unit of revenue is reduced by 46.84% based on the 2020 baseline year. - Waste generation per unit of revenue is reduced by 55.0% based on the 2016 baseline year.	Target Achieve a 40% renewable energy usage ratio at domestic sites. Achievement Status The proportion of renewable energy usage at domestic sites reached 60.96%.
	2026 Target	- Enhance the methodology and scope completeness of climate risk stress testing. - Complete the development of the Low-Carbon Transition system and related management frameworks.	- Following the SBT pathway, Scope 1 and 2 carbon emissions are reduced by 25.2% based on the 2020 baseline year. - Water consumption per unit of revenue is reduced by 18% based on the 2020 baseline year. - Waste generation per unit of revenue is reduced by 55.7% based on the 2016 baseline year.		The proportion of renewable energy usage at domestic sites reached 55%.
	2030 Target	- Achievjd milestone carbon reduction targets for SBTi Scope 1, 2, and 3 emissions. - Complete carbon footprint inventories of all financial emission positions in accordance with the PCAF methodology.	- Following the SBT pathway, Scope 1 and 2 carbon emissions are reduced by 42% based on the 2020 baseline year. - Water consumption per unit of revenue is reduced by 30% based on the 2020 baseline year. - Waste generation per unit of revenue is reduced by 78% based on the 2016 baseline year.		Achieve 100% renewable energy usage ratio at domestic sites.



Risk Management

Strategy

Utilize information technology and scientific data analytics tools to strengthen early warning and response capabilities in risk management, thereby enhancing the efficiency of risk control.

Key Performance Indicator (KPI)

- Management mechanisms for the impact of interest rate risk changes on assets and liabilities.
- Enhancement of operational risk management tools.
- Utilize intelligent technologies to improve anti-money laundering effectiveness.

	Target	Achievement Status
2025	- Enhance interest rate and liquidity risk management mechanisms across the entire bank, including overseas branches. - Align with Basel III revised capital standards and introduce EP and RORWA metrics to strengthen capital-risk linkage and improve efficiency. - Establish key issue monitoring functions and leverage stress testing to enhance assessment of material risk impacts, achieving 100% effectiveness in priority risk management areas. - Develop and implement a shared AML customer due diligence platform for the Singapore branch. - Adopt AI technologies to strengthen risk management capabilities and efficiency.	- Optimize asset-liability management to strengthen interest rate and liquidity risk controls; recalibrate interest rate gap and stress testing limits in response to market trends; enhance overseas branch reporting and refine limit frameworks to improve global risk management granularity. - Complete adoption of Basel III revised capital standards and utilize relevant metrics to improve capital efficiency. - In addition to annual stress tests, ad-hoc stress tests were promptly conducted in response to U.S. reciprocal tariffs, assisting the Board of directors in assessing potential material risk impacts. - Implement key issue monitoring functions in the ORM system and enhance stress testing under the new operational risk standards to improve priority risk management effectiveness. - Launch the shared AML customer due diligence platform for the Singapore branch by the end of 2025. - Establish an AI taskforce to enhance expertise and efficiency through training and practical implementation.
2026 Target	- Enhance real-time monitoring of securities limits to strengthen resilience against market volatility. - Improve liquidity risk early warning capabilities to reinforce business continuity resilience. - Continue to enhance capital efficiency by applying RWA limits and RORWA metrics to strengthen capital adequacy and resilience. - Refine stress testing frameworks by establishing material variance thresholds and incorporating climate risk to enhance assessment scope. - Establish an operational risk event and write-off database, leveraging AI to improve overall management effectiveness.	
2030 Target	- Improved market risk control system and risk sensitivity analysis efficiency by 50%. - Enhanced cross-module management effectiveness by 80%. - Achieved 60% systemization of domestic and international due diligence operations.	

Management Team /
compensation linked to material issue

- Chief Risk Officer / 60%



Responsible Finance

Strategy 1

Support lending to borrowers who have positive environmental and social impacts, including providing green loans and assisting enterprises in setting clear ESG development targets through sustainability-linked loans, thereby accelerating corporate transformation.

Key Performance Indicator (KPI)

1. Green loan balance

2025	Target	Achievement Status
	NT\$ 124 billion	NT\$ 137.6 billion
2030 Target	NT\$ 130 billion	

2. Sustainability-linked loan balance

2025	Target	Achievement Status
	NT\$ 80 billion	NT\$ 104.8 billion
2026 Target	NT\$ 113 billion	
2030 Target	Occupying 13% of the total authorized balance of corporate finance loans	

Strategy 2

Implement sustainable investment by increasing holdings in sustainable bonds (sustainable bonds refer to recognized green bonds, social bonds, and sustainability bonds).

Management Team /
compensation linked to material issue

- Chief Financial Officer / 15%

Key Performance Indicator (KPI)

Sustainable bond investment balance

2025	Target	Achievement Status
	NT\$ 48 billion	NT\$ 121.2 billion
2026 Target	10% growth over 2025 year-end balance	
2030 Target	NT\$ 55 billion	



Financial Technology and AI Applications

Strategy 1

Optimize digital experience and operations, accelerate comprehensive technology adoption, integrate technology and sustainability into financial services, and continuously advance dual-axis transformation.

Management Team /
compensation linked to material issue

- Chief Digital Officer, E.SUN bank / 20%
- Head of Digital Finance Division, E.SUN
- Securities / 10%

Key Performance Indicator (KPI)

1. Percentage of active customers on digital channels of bank (of overall active customers)

2025	Target	Achievement Status
64%	64%	66.6%
2026 Target	67.2%	
2030 Target	70%*	

2. Digital applications as a proportion of total of bank

2025	Target	Achievement Status
74%	74%	72.47% ^{Note 1}
2026 Target	74.10%	
2030 Target	77%	

Note 1:

- The scope of digital application services includes deposits, credit cards, personal loans, and funds;
- In 2025, the number of newly opened digital deposit accounts in Taiwan reached a five-year low. Amid market saturation and intensified anti-fraud measures, stricter identity verification was implemented to safeguard customer rights, resulting in a lower proportion of digital onboarding compared to 2024. In 2026, efforts are planned to expand the customer base by addressing essential customer needs and different life stages, while optimizing user experience to increase the proportion of digital onboarding.

3. Proportion of Online Securities Account Openings

2025	Target	Achievement Status
82%	82%	80% ^{Note 2}
2026 Target	82%	
2030 Target	82%	

Note 2:

Affected by market conditions, the proportion of online account openings declined. Continuous optimization of pain points in the online onboarding process has helped the ratio rebound to 84% in Q4.

4. Proportion of Electronic Securities Orders

2025	Target	Achievement Status
91%	91%	94.29%
2026 Target	91%	
2030 Target	91%	

Strategy 2

Develop and utilize trustworthy artificial intelligence (AI), investing in technological innovation to enhance service efficiency, quality, and competitiveness.

Management Team /
compensation linked to material issue

- Chief Technology Officer / 75%

Key Performance Indicator (KPI)

Driving the comprehensive integration of intelligent technology and financial services.

	Target	Achievement Status
2025	· Driving the implementation of Generative AI (GAI) applications. · Advancing AI and data-driven business models. · Deploying enterprise-grade AI virtual assistant functionalities. · Establishing artificial intelligence management and governance frameworks.	· We have successfully integrated GAI capabilities through internal and external applications—such as automated Credit 5Ps generation for corporate banking and the "E.SUN i-chat". This has standardized professional quality, optimized operational efficiency, and advanced our dual-axis digital and sustainability transformation goals. · We have integrated AI across diverse business scenarios. For example, in 2025, AI models were embedded into our retail lending and risk management workflows, leveraging data to enhance the accessibility of inclusive finance while strengthening anti-fraud defenses. · In 2025, AI-powered assistants were introduced across multiple scenarios, including wealth management advisory and customer service. These tools optimize information retrieval and response quality, elevating the digital customer experience. Concurrently, this human-machine collaboration model has released operational capacity for our colleagues, demonstrating the tangible impact of digital transformation on human capital. · In 2025, we established the Artificial Intelligence Management Committee (AIMC) and launched the "Responsible AI" project. By incorporating ethics and risk assessments into the entire AI lifecycle management, we have built a transparent and reliable governance mechanism, fulfilling our long-term commitment to responsible finance.
2026 Target	· Refining and upgrading the lending workflows for retail banking. · Constructing a comprehensive customer relationship model map for retail banking. · Supporting agile development projects focused on digital and AI transformation within retail banking. · Optimizing the digital lending journeys for SMEs. · Establishing a corporate market business insights platform. · Advancing and refining the artificial intelligence management and governance framework.	
2030 Target	Positioning E.SUN FHC as a benchmark bank in Asia through AI excellence: ensuring broader and more mature AI applications across all parent company operations, subsidiaries, and overseas branches.	



Corporate Governance and Integrity Management

Strategy 1

Continuously strengthen the functions of the Board of Directors, enhance leadership and management capabilities of the executive team, and prioritize the protection of shareholders' rights and the accuracy and transparency of information.

Key Performance Indicator (KPI)

- Strengthening Board functions.
- Ensuring information transparency.
- Promoting shareholder participation.

Management Team / compensation linked to material issue

- Corporate Governance Officer / 100%

Strategy 2

Internalize the value of integrity and honesty into the corporate culture to foster trustful relationships with customers.

Key Performance Indicator (KPI)

- Implementation of training and testing.
- Risk assessment mechanism for dishonest business practices.

Management Team / compensation linked to material issue

- Chief Compliance Officer / 20%

	Target	Achievement Status		Target	Achievement Status
2025	· In accordance with regulatory policies, share business performance results with employees to promote sustainable development; internal regulations have been updated to include provisions on the allocation ratio of remuneration for middle and junior level employees. · To align with the International Financial Reporting Standards (IFRS) sustainability disclosure requirements, a phased schedule for sustainability information disclosure has been pre-planned. · Conducted preparatory work in advance for the planning and diversification of the next board of directors' composition.	· Approved amendments to the Articles of Incorporation to add provisions on the allocation ratio of employee remuneration to non-executive employees, thereby sharing business results with employees to advance sustainable development. · Completed and published the "E.SUN Financial Holding Company, Ltd. 2025 Sustainability-Related Financial Information" and proactively adopted the IFRS Sustainability Disclosure Standards to demonstrate high transparency and strengthen climate resilience planning. · In line with the Company's industry characteristics and future development strategy, appoint independent directors who possess the requisite expertise and who endorse E.SUN's corporate culture, management philosophy, and expert led governance model; regularly evaluate and report on the Board's composition and plans for board re election.	2025	· Continuously implement education, training, and awareness initiatives. · Maintain a 100% employee participation rate. · Establish preventive control mechanisms based on the results of dishonest behavior risk assessments. · Convene the Accountability Committee annually to review the operation of the accountability system.	· Promote integrity management education through courses in various training sessions. · Provide all board members with promotional materials on "Integrity Management and Handling of Material Internal Information." · Implement online education and testing on integrity management with 100% employee participation. · The 2025 assessment of integrity behavior risk indicated that the overall residual risk for the subsidiary E.SUN Bank was low, remaining well within the established risk appetite limits. · The Accountability Committee of the subsidiary, E.SUN Bank, convened twice in 2025, and also reviewed and revised related guidelines and organizational regulations.
2026 Target	· Conduct board reelection and provide induction training to newly appointed directors. · Engage an external, independent professional institution to conduct a corporate governance assessment and a board performance evaluation. · In line with regulatory policies aimed at strengthening independent directors' roles in supervision, professional advisory, and governance balance for financial holding companies and banks, the internal rules have been updated to add provisions on independent directors' rights, responsibilities, and procedures for assistance and investigation.		2026 Target	· Continuously implement education, training, and awareness initiatives. · Maintain a 100% employee participation rate. · Establish preventive control mechanisms based on the results of dishonest behavior risk assessments. · Convene the Accountability Committee annually to review the operation of the accountability system.	
2030 Target	· Based on the company's phased sustainable development strategies, consolidate and formulate advanced plans to further enhance corporate governance. · Continuously optimize corporate governance culture in accordance with regulatory policies, and review the corporate governance framework by referencing domestic and international best principles and practices; progressively revise relevant regulations and adjust disclosure information.		2030 Target	· Continuously implement education, training, and awareness initiatives. · Maintain a 100% employee participation rate. · Continuously optimize the risk assessment mechanism for integrity management behaviors.	



Talent Cultivation and Development

Strategy

By adopting talent-oriented performance management that integrates long-term strategies and training programs, we cultivate the talent needed for the organization through diverse approaches such as professional development and job rotation.

Key Performance Indicator (KPI)

- Average training hours per employee.
- Number of employees certified in digital capabilities.

Management Team / compensation linked to material issue

- FHC / Bank Human Resources Division Head / 30%
- Securities Human Resources Department Head / 30%
- SICE & SITE Human Resources Department Head / 25%

	Target	Achievement Status
2025	• The average training hours per employee remain above 50 hours. • Incorporate digital-related courses into professional training programs across all job families, and continuously promote the E.SUN Digital Capability Learning Initiative to achieve a 50% digital-related learning coverage rate for the current year.	• Average training hours per employee: 60.29 hours. • Assist professional training across all job families by utilizing digital learning materials to facilitate blended learning, while continuously promoting the E.SUN Digital Capability Learning Initiative to increase the employee learning coverage rate for relevant capabilities to 50.1%.
2026 Target	• The average training hours per employee remain above 50 hours. • Incorporate digital-related courses into professional training programs across all job families, and continuously promote the E.SUN Digital Capability Learning Initiative to achieve a 55% digital-related learning coverage rate for the current year.	
2030 Target	• The average training hours per employee remain above 50 hours. • Incorporate digital-related courses into professional training programs across all job families, and continuously promote the E.SUN Digital Capability Learning Initiative to achieve an 80% digital-related learning coverage rate for the current year.	



Customer Service and Experience

Strategy

Focusing on customer experience, establish a culture of fair treatment to ensure service quality.

Key Performance Indicator (KPI)

Management Team / compensation linked to material issue

- Chief Compliance Officer / 20%
- Head of Customer Service Division, E.SUN Bank / 80%
- Heads of Sustainability Development Department and General Planning Department, E.SUN Securities / 30%

1. NPS (Net Promoter Score)

	Target	Achievement Status
2025	• Maintain a physical channel NPS of 60 or higher. • Maintain a digital channel NPS of 55 or higher. • Maintain a customer service channel NPS of 50 or higher.	• Physical channel: 76 • Digital channel: 69.8 • Customer service channel: 65.9
2026 Target	Maintain an overall score of 65 or above.	
2030 Target	Maintain an overall score of 65 or above.	

2. Customer satisfaction

	Target	Achievement Status
2025	Satisfaction rates for E.SUN Bank • Physical channels: above 90% • Digital channels: 90% • Customer service channels: 85% Satisfaction rate for E.SUN Securities • Customer service channel: above 90%	Satisfaction rates for E.SUN Bank • Physical channel: 94.6% • Digital channel: 94.4% • Customer service channel: 89.7% Satisfaction rates for E.SUN Securities • Customer service channel: 100%
2026 Target	• Satisfaction rates for E.SUN Bank's physical and digital channels are maintained above 90%; customer service channel is maintained above 85%. • Satisfaction rate for E.SUN Securities customer service channel is maintained above 90%.	
2030 Target	• Satisfaction rates for E.SUN Bank's physical and digital channels are maintained above 90%; customer service channel is maintained above 85%. • Satisfaction rate for E.SUN Securities customer service channel is maintained above 90%.	

3. Implement the principle of fair treatment for customers

	Target	Achievement Status
2025	Recognized with the Fair Customer Treatment Award.	• E.SUN Bank was recognized as 26%-50% performer in the Financial Supervisory Commission's 2025 Fair Treatment of Customers Assessment. • E.SUN Securities was recognized as a top 25% performer in the Financial Supervisory Commission's 2025 Fair Treatment of Customers Assessment.
2026 Target	Recognized with the Fair Customer Treatment Award.	
2030 Target	Recognized with the Fair Customer Treatment Award.	



Cybersecurity and Personal Data Protection

Strategy 1

Establish comprehensive governance framework, continuously obtain internationally recognized certifications to implement information security, personal data protection, and business continuity, aligning with international standards.

Management Team / compensation linked to material issue

- Chief Information Security Officer (CISO) / 100%

Strategy 2

Build a complete cybersecurity protection framework to improve high availability of information services, demonstrate cybersecurity resilience, and enhance the maturity of cybersecurity governance.

Management Team / compensation linked to material issue

- Chief Information Security Officer (CISO) / 100%

Key Performance Indicator (KPI)

- Continuously obtain international standards.
- Improve and enhance E.SUN's personal data protection system.

Key Performance Indicator (KPI)

- Number of successful cybersecurity breach incidents.
- Deepen and broaden the zero trust architecture.

	Target	Achievement Status
2025	· Expand the scope of ISO 27001 Information Security Management System certification. · Enhance the personal data operations organizational development plan and assess personal data capabilities of overseas branches.	· In 2025, E.SUN Bank completed the expanded certification of ISO 27001:2022 Information Security Management System (ISMS) across three additional units. · In 2025, E.SUN FHC and its subsidiaries completed a comprehensive review and consolidation of personal data management regulations, establishing a unified governance framework to ensure consistent principles and coordinated operations.
2026 Target	· Implement information security management practices and continuously maintain the validity of ISO 27001:2022 certification. · Complete the assessment of international personal data protection frameworks, and propose adoption plans aligned with global standards to ensure compliance with the latest regulatory requirements. · Fully optimize personal data inventory management, improving inventory efficiency and enhancing risk assessment capabilities to ensure comprehensive data protection governance.	
2030 Target	· E.SUN Bank and E.SUN Securities continue to maintain ISO 27001:2022 Information Security Management System (ISMS) certification. · Establish a consistent personal data management framework across E.SUN FHC and its subsidiaries, and continuously enhance supplier risk management mechanisms.	

	Target	Achievement Status
2025	· Zero successful cybersecurity breach incidents. · Deepen and broaden the zero trust architecture.	· Achieved zero successful cybersecurity breach incidents throughout 2025. · Completed technical validation of Security Orchestration, Automation, and Response (SOAR) solutions and developed short-, medium-, and long-term implementation roadmaps; Implemented Secure Access Service Edge (SASE) solutions for vendor-based security operations scenarios.
2026 Target	· Establish a deep learning-based anomaly detection model architecture. · Develop an AI-driven cybersecurity monitoring and detection mechanism. · Formulate an enterprise red team development roadmap. · Implement Security Orchestration, Automation, and Response (SOAR) capabilities.	
2030 Target	· The number of cybersecurity incidents caused by successful hacker intrusions remains at zero. · Continuously enhance and mature the Zero Trust architecture.	



Inclusive Finance

Strategy

Promote inclusive finance policies to ensure that individuals and businesses from diverse backgrounds can access suitable and diverse financial services based on openness, equality, and diversity. In the process, foster social employment and economic development, eliminate inequality, and advance financial inclusion.

Key Performance Indicator (KPI)

1. Resolve financing challenges faced by small enterprises with revenues below NT\$50 million, and assist individuals and businesses with positive social and local community impact in their development.

	Target	Achievement Status
2025	• 5,500 new loan accounts for small businesses. • 1,730 new loan accounts for startups, local revitalization projects, social enterprises, and youth entrepreneurship seed funds.	• 7,256 new loan accounts for small businesses. • 2,907 new loan accounts for startups, local revitalization projects, social enterprises, and youth entrepreneurship seed funds.
2026 Target	• 5,600 new loan accounts for small enterprises. • 1,745 new loan accounts for startups, local revitalization projects, social enterprises, and youth entrepreneurship seed funding.	
2030 Target	• 6,000 new loan accounts for small businesses. • 1,800 new loan accounts for startups, local revitalization projects, social enterprises, and youth entrepreneurship seed funds.	

Management Team / compensation linked to material issue

- Executive Officer of Retail Banking / 20%
- Director of Securities Digital Finance Division / 10%
- Chief Marketing Officer of Asset Management / 10%



2. Provide innovative and user-friendly financial services to vulnerable groups, people with disabilities, and elderly customers through digital and accessible financial solutions.

	Target	Achievement Status
2025	• Installed 50 additional voice-enabled ATMs for visually impaired users, reaching a total of 455 such ATMs, accounting for 33% of all ATMs. • Continuously enhancing the number of branches offering friendly services, with 121 branches rated Grade A or B, accounting for 86% of all branches. • Optimized self-service information on the official website to facilitate customers' access to financial services.	• Installed 59 additional voice-enabled ATMs for the visually impaired, bringing the total to 464 such ATMs, accounting for 33% of all ATMs. • Continuously enhancing the number of branches offering friendly services, with 122 branches rated Grade A or B, accounting for 87% of all branches. • The entire official website has obtained the Accessibility Grade AAA certification; under "Friendly Services," sign language and Taiwanese/English appointment options for account opening have been added; additionally, customers can apply for personal loans online.
2026 Target	• Installed 46 additional voice-enabled ATMs for the visually impaired, bringing the total to 510 such ATMs, accounting for 37% of all ATMs. • Continuously enhancing the number of branches offering friendly services, with 123 branches rated Grade A or B, accounting for 88% of all branches. • Optimize self-service information on the official website to facilitate customers' access to financial services.	
2030 Target	• Voice-enabled ATMs account for 70% of all ATMs nationwide. • Branches rated Accessibility Grade A and B account for 90% of all branches nationwide. • Continuously optimize digital channels to provide accessible financial services.	

3. Offer tailored products for diverse segments to build financial habits. ^{Note}

2025	Target NA	Achievement Status NA
2026 Target	• ETF IPO online subscription accounts for 80% of total subscriptions. • Launch inclusive financial products and services, offering diverse investment options while upholding the principle of fair customer treatment.	
2030 Target	• ETF IPO online subscription accounts for 80% of total subscriptions. • Launch inclusive financial products and services, offering diverse investment options while upholding the principle of fair customer treatment.	

Note: Proactively adopted the 2026 material issue KPIs ahead of schedule; the original 2025 target was achieved, with a total of 57,006 retail investors participating in regular stock investment plans or micro-savings programs.



Fraud Prevention

Strategy

Integrate notifications from regulatory authorities, intelligence from peer institutions and external sources, internal transaction monitoring, and customer feedback to identify emerging fraud typologies and potential vulnerabilities.

Management Team / compensation linked to material issue

- Executive Officer of Retail Banking / 20%

Key Performance Indicator (KPI)

1. Financial-Friendly and Fraud Prevention Seminars

	Target	Achievement Status
2025	· Hold 20 seminars, with 1,200 customer participants.	· Held 24 seminars, with 1,275 customer participants.
2026 Target	· Hold 20 seminars, with 1,200 customer participants.	
2030 Target	· Hold 20 seminars, with 1,200 customer participants.	

2. Watch-Listed Account Management

	Target	Achievement Status
2025	· Either Watch-Listed Account Observation Indicator 1 or Indicator 2 ^{Note} is below 100%.	· Indicator 1: 91.09%; Indicator 2: 113.25%.
2026 Target	· Either Watch-Listed Account Observation Indicator 1 or Indicator 2 ^{Note} is below 100%.	
2030 Target	· Either Watch-Listed Account Observation Indicator 1 or Indicator 2 ^{Note} is below 100%.	

Note: Indicator 1: "Ratio of watch-listed accounts / Ratio of deposit accounts"; Indicator 2: "Monthly growth rate of new watch-listed accounts" / "Financial institutions average monthly growth rate of new watch-listed accounts."



Response to Aging Population and Low Birthrate

Strategy

- Integrate public and private sector resources through collaboration with hospitals, financial institutions, and government agencies to deliver holistic, customer-centric solutions that protect assets and prevent fraud.
- Enhance employee experience by implementing tailored support initiatives for a multigenerational workforce.

Management Team / compensation linked to material issue

- Executive Officer of Retail Banking / 20%
- Bank Human Resources Division Head / 10%

Key Performance Indicator (KPI)

1. Dementia-Friendly Certified Branches.

	Target	Achievement Status
2025	· Completed dementia-friendly organization certification for 138 branches.	· 138 branches certified as dementia-friendly organizations.
2026 Target	· Completed dementia-friendly organization certification for 140 branches.	
2030 Target	· Strengthen fraud prevention awareness and expand senior-friendly financial services.	

2. Trust Services Awareness Seminar

	Target	Achievement Status
2025	· Hold 5 trust awareness events in local communities.	· Held 5 trust awareness events in local communities.
2026 Target	· Delivered 15 community-based trust awareness events; partnered with healthcare institutions to introduce a "financial prescription" program for seniors, piloted at 3 branches.	
2030 Target	· Aligned with regulatory and industry association priorities, continuously advance awareness and outreach initiatives.	

3. Enhance talent retention rates and strengthen the execution rate of work fitness management programs for middle-aged and elderly employees.

	Target	Achievement Status
2025	- Maintain talent retention rate at 90% or above. - Achieve a 100% execution rate for the work fitness program (including questionnaire distribution, analysis, and on-site physician services). - Achieve a 100% intervention completion rate for case management of employees with health abnormalities.	- Talent retention rate reached 91.29%. - Achieved a 100% execution rate for the work fitness program (completed questionnaire distribution, analysis, and on-site physician services). - Achieved a 100% intervention completion rate for cases with health abnormalities.
2026 Target	- Maintain talent retention rate at 90% or above. - Achieve a 100% execution rate for the work fitness program (including questionnaire distribution, analysis, and on-site physician services). - Achieve a 100% intervention completion rate for case management of employees with health abnormalities.	
2030 Target	- Maintain talent retention rate at 90% or above. - Achieve a 100% execution rate for the work fitness program (including questionnaire distribution, analysis, and on-site physician services). - Achieve a 100% intervention completion rate for case management of employees with health abnormalities.	



02 Towards Net-zero and Nature Positive

E.SUN is turning its commitment into action by steadily increasing its green assets. This includes supporting renewable energy projects, phasing out of coal-related companies, expanding green financing and investment, and implementing internal carbon pricing. Continuing to increase green assets, aligning with TNFD nature-related disclosures, we remain dedicated to achieving net-zero emissions by 2050.

[2.1 Climate & Nature Governance Structure](#) [2.2 Climate & Nature Risks and Opportunities](#) [2.3 Opportunity Identification and Management](#)
[2.4 Risk Identification](#) [2.5 Sustainable Operating Environment](#) [2.6 E.SUN's Emissions Structure](#)
[2.7 Nature and Biodiversity Preservation](#)

Leigh Wen
《Awakening of Insects》

50.56 %

Reduction in Scope 1 & 2 emissions compared to baseline

Leadership Level

CDP Climate, Forests, and Water categories

1 st

FI Low-Carbon Transition Plan

Cover Story

Low-Carbon Transition Program

Using Finance as a Bridge to Support Industrial Decarbonization

For E.SUN, climate change is not only an environmental issue, but also a profound transformation that affects the economy, industries, and society. Striking a balance between decarbonization and economic growth, and supporting companies to advance steadily along their transition journeys, have been key issues that E.SUN has been reflecting on in recent years.

In 2019, E.SUN became the first financial institution in Taiwan to announce that it would cease project financing for coal-fired power plants. In 2021, we further committed to Achieving Net Zero Emissions by 2050 and became the first financial institution in Taiwan to have its science-based emission reduction targets (SBTs) validated. Since then, E.SUN has announced a phased divestment from coal and unconventional oil and gas companies, completed the development of its financed emissions accounting system, and established an internal cross-functional decarbonization and transition working group to continuously strengthen our climate governance and net-zero management capabilities.

Developing a Low-Carbon Transition Program Aligned with International and Regional Standards

As the scale of financing and investment activities continues to grow, E.SUN's greenhouse gas (GHG) emissions have continued to increase, with more than 99% attributable to Scope 3 financed emissions. This highlights that the core decarbonization challenge for the financial sector does not lie only in its own operations, but in how it can influence and mobilize the broader industrial value chain to transition together.

At the same time, E.SUN recognizes that industrial structures in Asia differ from those in Europe and the United States, and that many high-emitting sectors remain critical pillars of

economic development. If financial institutions adopt "excluding high emitters" as their only strategy, it may fail to address the root of the problem and could even create additional shocks for industries and society. E.SUN therefore began to rethink the question: "The role of finance should not be limited to selecting low-emission clients; it should also be to accompany and support companies in their transition."

Guided by this thinking, E.SUN collaborated with external consultants and, after nearly a year of development, officially launched the Low-Carbon Transition Program in 2025. Through our financial expertise and structured transition mechanisms, the program aims to support enterprises in progressing steadily along credible net-zero pathways.

Unlike traditional approaches that focus mainly on managing total emissions, the Low-Carbon Transition Program emphasizes the concept of "transition maturity." Drawing on international transition finance standards and practical experience in Asia, E.SUN has developed a seven-level transition maturity classification framework. Tier 1 and Tier 2 represent alignment with the most stringent international standards, including the EU sustainability taxonomy and recognized international net-zero pathways. Tier 3 and Tier 4 represent alignment with transition standards in Taiwan and in the jurisdictions where our clients operate.

Through this framework, E.SUN is moving from a focus on absolute emissions and emissions intensity to a focus on clients' transition maturity. Our goal is clear: to support Tier 3 and Tier 4 clients in continuously upgrading and ultimately achieving international best practice at Tier 1 and Tier 2, while also helping Tier 5 and Tier 6 clients advance toward Tier 4. More importantly, by assessing transition maturity

within each tier, E.SUN is able to provide tailored transition solutions that meet the specific needs of individual clients.

Unleashing the Influence of Finance to Support Industrial Transition and Upgrading

E.SUN believes that what truly matters is not only a company's current emissions level, but whether it is willing to change and take action. Even for high-emitting sectors, as long as there is a clear transition strategy and credible actions in place, financial institutions, after prudent assessment, can provide appropriate support and assist them in upgrading over time. Through this mechanism, E.SUN seeks to direct capital toward companies that are "willing to transition and actively transitioning," thereby building a portfolio of high-quality assets aligned with net-zero pathways and demonstrating that decarbonization and growth need not be a zero-sum choice.

This transition mindset is reflected in E.SUN's concrete actions. Since 2021, E.SUN has been promoting the ESG Sustainability Initiative, evolving from raising corporate awareness of climate change to establishing a Sustainability Transition Platform in collaboration with net-zero experts. Through this platform, we help companies conduct carbon inventories, strengthen supply chain management, prepare sustainability reports, and develop transition roadmaps. Over the past

five years, nearly 500 corporate partners have participated in E.SUN's sustainability initiatives, gradually forming a collaborative network for industrial sustainability transition in Taiwan.

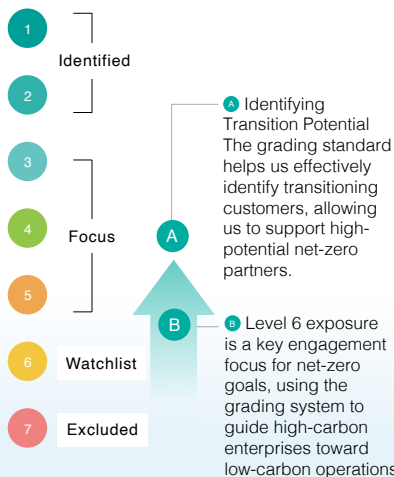
Moving Toward a Future of Environmental Sustainability and Economic Growth

E.SUN is convinced that the net-zero transition is not merely an environmental competition, but a long-term endeavor that underpins future industrial resilience and shared prosperity in society. The value of the financial sector lies in its ability to leverage professional expertise and resources to accompany enterprises on their journey toward a better future. Looking ahead, E.SUN will continue to benchmark against global net-zero developments, deepen our capabilities in transition finance and climate risk management, and integrate technology, talent, and financial innovation to build a more complete low-carbon transition ecosystem.

E.SUN aspires to evolve from a provider of capital into a key driver of transition, becoming a steadfast partner in the sustainable transformation of Taiwan's industries. We are committed to supporting more companies in their pursuit of net-zero goals and to working together to realize a future that combines economic growth, environmental sustainability, and shared prosperity.

Tier	Description	Sustainable Taxonomy ^{Note}		
		EU	ASEAN	TW
1	Specific activities aligned with net-zero pathway	Aligned	Aligned	Aligned
2	Complied with international climate consistency			
3	Complied with regional climate consistency		Aligned	
4	Concrete transition plan			
5	Initial transition actions			
6	No transition actions at present			
7	Conflicts with existing bank policies			

Note: When sustainability taxonomy criteria are met, different traffic-light ratings may apply depending on the level of difficulty in achieving the targets. The EU Taxonomy represents the highest threshold. Other taxonomies may only be classified as Rating 1 or 2 if their thresholds are equivalent to those of the EU; otherwise, they are classified as Rating 3 or Rating 4.



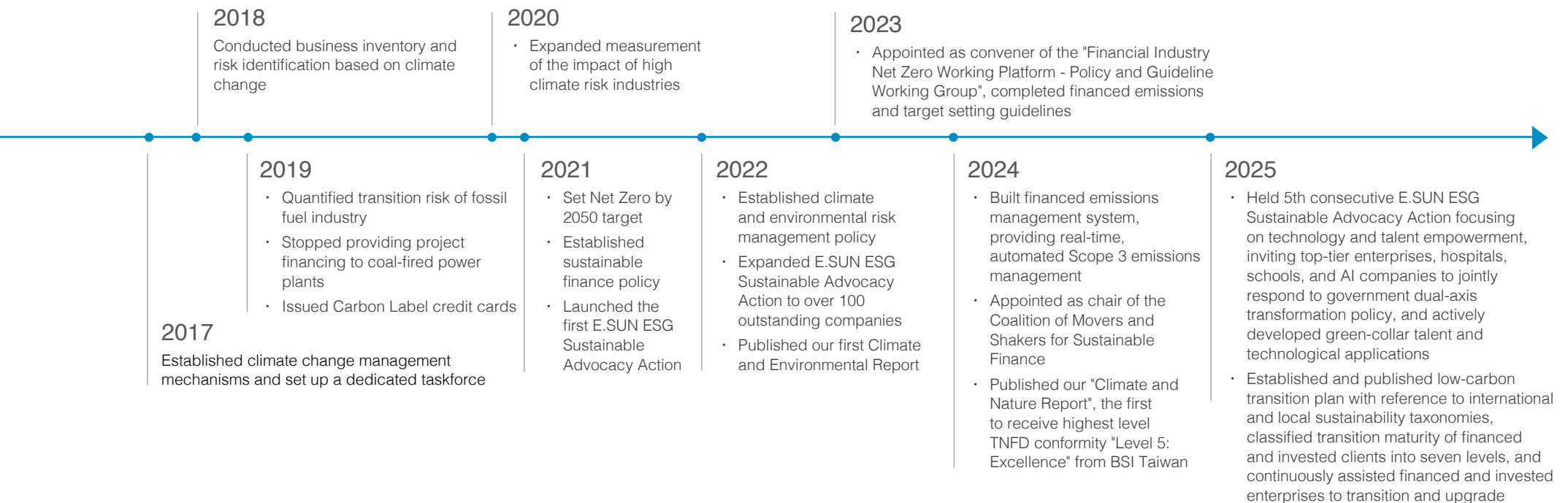
E.SUN Transition Pathway

■ Our Vision for Climate and Nature

E.SUN adheres to the TNFD disclosure framework, which encompasses four major areas: Governance, Strategy, Risk and Impact Management, and Metrics and Targets. We have established a vision of achieving nature-positive growth by 2030 and the goal of reaching net zero by 2050. Through scientific methodologies and robust risk management, we are making steady progress toward net-zero emissions and fostering harmonious coexistence with nature. E.SUN has made a promise of becoming a world-class corporate citizen since its founding. We are determined to become the best-performing and most respected company.



Climate and Environment Actions



■ International Climate and Nature Advocacy

International initiatives and engagement	E.SUN's Actions	International initiatives and engagement	E.SUN's Actions
The Equator Principles	E.SUN adopted the Equator Principles in 2015 for project finance risk classification, carefully assessing whether projects fulfill environmental and social responsibilities and setting monitoring and improvement plans. Each financing case is reviewed for key issues like climate risks, pollution, and biodiversity.	PCAF	In 2020, E.SUN FHC performed greenhouse gas (GHG) accounting for major investments using the PCAF standard, based on investee reports and CDP data, and joined PCAF officially in 2022.
TCFD	E.SUN FHC is Taiwan's first company to sign the Task Force on Climate-related Financial Disclosures (TCFD). We have established a climate governance system based on governance, strategy, risk management, and metrics.	RE100	E.SUN FHC joined RE100 in July 2022 as Taiwan's first financial institution approved as a "low electricity-consuming enterprise." We aim to use 100% renewable energy at all sites domestically and abroad by 2040.
SBTi	In 2021, E.SUN FHC set carbon reduction targets and by February 2022 became Taiwan's first and Asia's second financial institution validated by the Science Based Targets initiative (SBTi). This guides us toward limiting global warming to 1.5°C by 2050.	TNFD	In 2022, E.SUN FHC joined the Taskforce on Nature-related Financial Disclosures (TNFD) and published our first report combining TCFD and TNFD frameworks. The report was praised by TNFD and highlighted as a financial sector example. In 2024, E.SUN FHC joined TNFD Early Adopters and released Taiwan's first Climate and Nature Report to pass BSI's TNFD review, featured on the TNFD website.

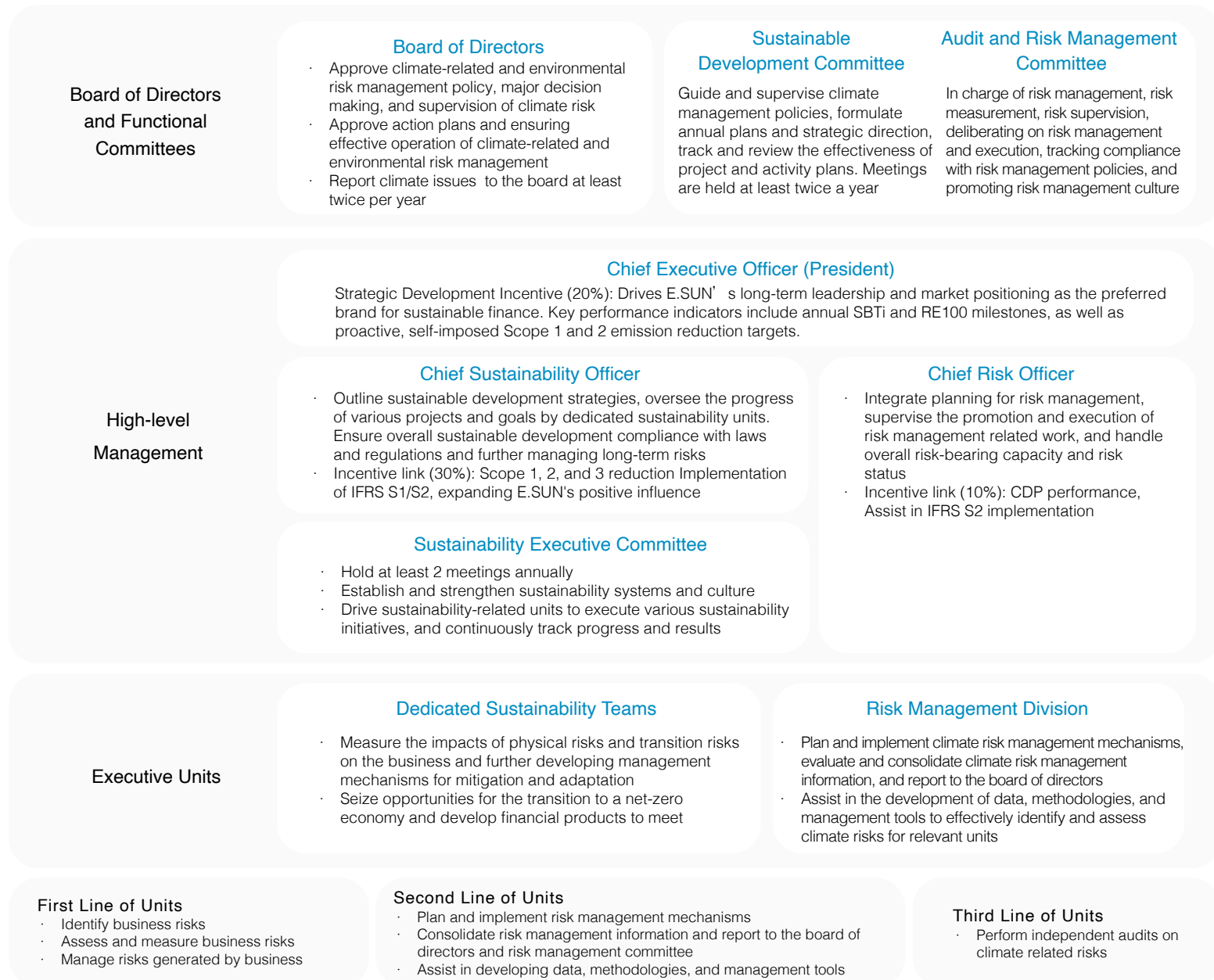
■ Contributions & Expenditures for Climate Change & Biodiversity

Topic	Description of Lobbying Activities	Total contributions for FY2025 (NT\$)
Climate Change	- Serve as the convener of the "Financial Industry Net Zero Working Platform - Policy and Guidelines Working Group" of Taiwan Financial Services Roundtable (TFSR), as well as the convener of the "Banking Industry Financing and Investment Portfolio Carbon Emission Practice Manual" project team of the Banking Association. We collaborate with both public and private sectors to discuss and develop policies and regulations for the financial industry in Taiwan, including the "Financial Industry Financial Carbon Emission (Scope 3) Calculation Guidelines", the "Financial Industry Carbon Reduction Target Setting and Strategy Planning Guidelines," and the "Reference Guide for Transition Lending Review " to ensure their alignment with the Paris Agreement. - Support and participate in climate-related forums and events organized by industry associations and NGOs to share experiences with leaders across sectors.	\$7,525,695
Biodiversity	- Support and participate in events such as the World Biodiversity Summit, collaborating closely with government, business, financial institutions, and civil society leaders worldwide to address critical issues like biodiversity loss, restoration, and investment in nature-based solutions, aiming to achieve the Global Biodiversity Framework and the Paris Agreement. - Partner with the Taiwan Wild Bird Federation to promote citizen science and biodiversity, supporting long-term monitoring of bird populations, habitat changes, and the effectiveness of conservation strategies. - Collaborate with Yushan National Park Headquarters, the Tse-Xin Organic Agriculture Foundation (TOAF), and Yin-Chuan Sustainable Farm to advance the "E.SUN Malavi Project," enhancing habitat creation and ecological conservation through nature-based solutions to boost biodiversity and improve the environment of Nan'an rice fields.	\$3,016,848

2.1 Climate & Nature Governance Structure

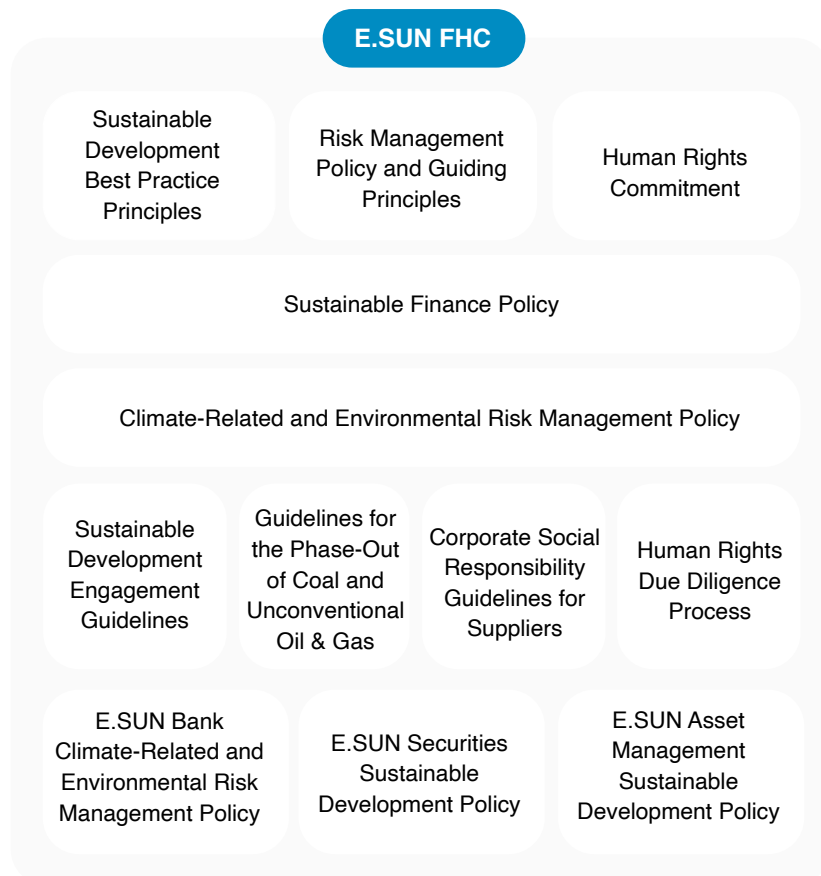
■ Governance Structure

E.SUN established a top-down management mechanism, establishing a tight-knit governance structure from the Board of Directors through high-level management to executive units. The Board evaluates and supervises policies related to climate and environmental risks, while the Sustainable Development Committee is responsible for overseeing and formulating strategic directions related to sustainability. The Audit and Risk Management Committee manages and measures the associated risks. High-level management is closely linked to sustainability performance, and executive units carry out actions and risk management to ensure that targets are achieved. Regular and ad-hoc reports are made to management to maintain transparency in strategy execution.



■ Policy and Professional Team Building

To better integrate climate and nature sustainability considerations into organizational decision-making, management, and business operations, E.SUN FHC starts from the governance level, committing to put our climate and environmental culture into practice, formulating a long-term sustainability blueprint, and embedding it into our daily operations. We emphasize nurturing talent and align our development strategies to support our climate and nature vision. E.SUN supports the Universal Declaration of Human Rights and the UN Declaration on the Rights of Indigenous Peoples. Human rights issues are incorporated into our governance policies to ensure communication and participation with Indigenous peoples, local communities, and affected stakeholders, creating a just and sustainable society for the future.



Establish a Climate & Nature Management Culture

- Established the Sustainable Development Committee with the Chairman as convener.
- Established climate and environment-related policies and procedures, and regularly report on progress¹.
- Arrange external climate and nature education training for the Board and Senior Management annually, such as the transformation of the world economy driven by environmental challenges and sustainable finance, discussions on sustainable risk trends and response strategies, trends in sustainable development and governance, and sustainable finance management certifications².

Governance Unit	No. of members with competence on nature-related issues	Total	Proportion trained
Strategy Committee	8	10	80.0%
Sustainable Development Committee	4	5	80.0%
Audit and Risk Management Committee	4	5	80.0%



Cultivate Climate & Nature Finance Talent

- Internal education and training integrate ESG-related topics by introducing climate and environment risk management courses in a hierarchical training program that covers senior managers, mid-level managers, specialists in all divisions, and new employees. Additionally, environmental consensus is fostered through online courses and monthly educational materials.
- Members of relevant project teams have accumulated international certifications such as SCR、CFA ESG、CCI、ISO 14064 -1 : 2018、ISO 14064 -2 : 2019、ISO 14064 -3 : 2019、ISO 14067 : 2018、ISO 14068 : 2023, etc.



Enhance Climate & Nature Risk Assessment Capability

- Collaborate with external consultants to establish nature-related risk assessment methodologies, evaluating dependencies and impacts through quantitative and qualitative measures, and building a nature-related scenario analysis to explore financial impacts from declines in nature.
- Establish an internal financed emissions management system, automating data processing according to PCAF methodology and providing real-time management capabilities.

Note 1: For information on climate-related government results for the Board and senior management, please see E.SUN FHC 2025 Annual Report pg.31-33.

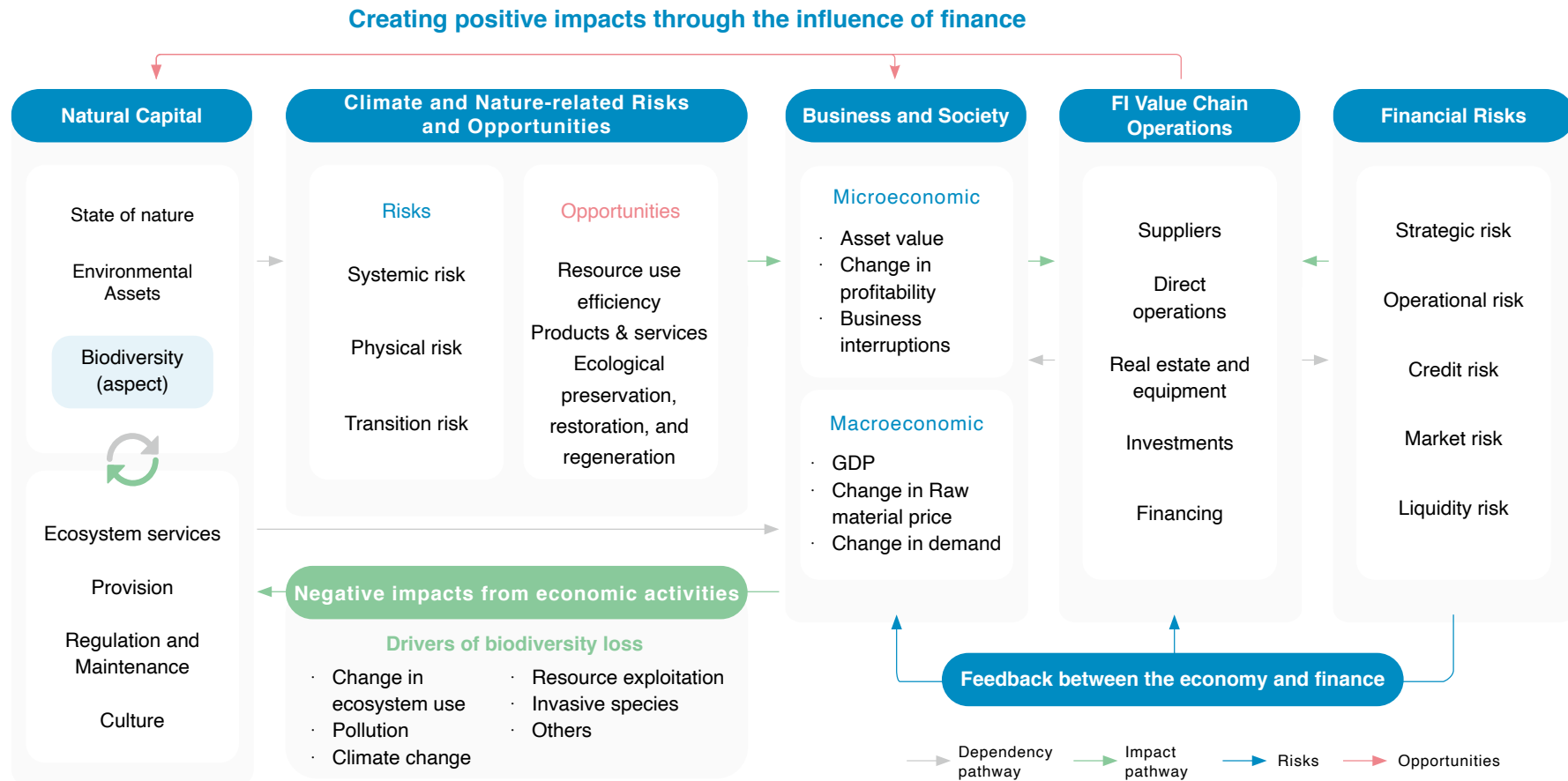
Note 2: For information on climate-related education training for the Board and high-level management, please see E.SUN FHC 2025 Annual Report pg.37-39.

Note 3: SCR*, Sustainability and Climate Risk. CFA ESG*, CFA Sustainable Investing Certificate.

2.2 Climate & Nature Risks and Opportunities

■ Dependency, Impact, Risk, and Opportunity Transmissions Pathways

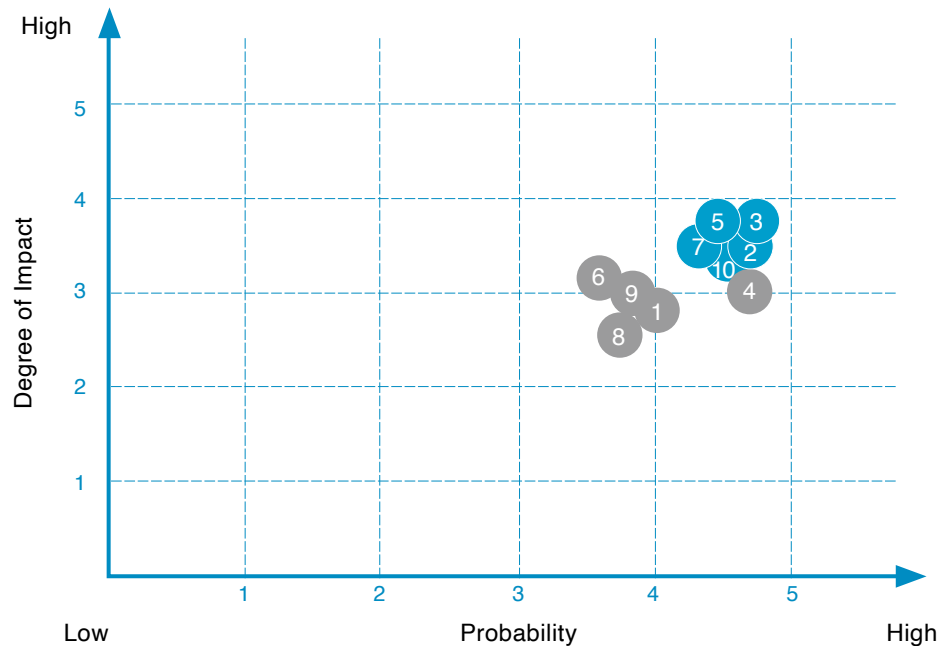
The business activities of companies depend on and impact natural capital and ecosystem services, encompassing the entire value chain from procurement to investment and financing. Financial institutions, in addition to their own commercial activities, also participate in the activities of customers and their value chains through investments and loans. Therefore, E.SUN needs to understand its customers' dependencies on and impacts regarding natural capital and ecosystem services, enabling the management of the climate and nature-related risks that arise. There exists a complex interaction between climate change and the natural environment. E.SUN aspires to approach environmental issues with a broader perspective, addressing risks while also seizing opportunities for sustainable transition and green finance.



2.3 Opportunity Identification and Management

GRI : 201-2

In addition to addressing climate and environmental risks, E.SUN actively seeks opportunities for climate transition. These climate-related opportunities encompass multiple aspects, including resource use efficiency, products and services, market expansion, and operational resilience. As a key driver of market forces, the financial industry must exert a positive influence to establish a virtuous cycle within the sustainable finance ecosystem. E.SUN is committed to collaborating with the government and enterprises to jointly promote net-zero transformation. We strive to guide private capital flows toward economic activities that benefit the environment and society, advance the development of sustainable infrastructure as well as low-carbon industries and technologies, assist customers in their net-zero transition, and enhance resilience against ESG-related risks to ensure sustainable growth potential in the face of future challenges.



Note: ● are items considered to be more material

Opportunities		Potential financial impact(s)	Impact Period
Resource use efficiency	1 Green and Low-Carbon Operations	Green buildings and eco-measures using low-carbon or renewable energy (e.g., wind, solar), plus water, energy, and waste reduction to lower costs	Short/ Medium/ Long
	2 Process Digitalization	Digitalized processes to boost efficiency and reduce resource use and environmental impact.	Short/ Medium
Products	3 Green Financial Products	Develop green financial products to fund eco-friendly initiatives and support clients' sustainable transitions	Short/ Medium
Services	4 Transition Services and Engagement	Climate awareness advocacy to engage stakeholders and strengthen climate finance influence	Short/ Medium
	5 Digitalized customer service	Digitalized financial services reduce paper use, increase customer satisfaction, and lower service costs.	Short
Market	6 Capital market participation	Diversified sustainable assets including green loan, sustainability-linked loans, and bonds to expand ESG investment opportunities	Short
Operation Resilience	7 Sustainability Talent Development	ESG talent development to build climate and environmental expertise and drive sustainability innovation	Short/ Medium/ Long
	8 Operation Resilience	Resilient supply chain management through sustainable procurement and climate disaster response planning	
Reputation and Brand image	9 Ecosystem Protection and Restoration	Nature-positive activities to support ecosystem restoration and regeneration	
	10 Enhance Financial Influence	ESG performance systems aligned with stakeholder expectations to promote environmental sustainability and long-term value.	

Note 1: Time period definitions: less than 1 year is considered short-term, up to 2030 is medium-term, and up to 2050 is long term.
 Note 2: Assessment of opportunity materiality includes ratio of sustainability assets, decreased operational costs, and the percentage of affected employees, among other factors, that exhibit higher levels of impact and probability
 Note 3: Credit products are categorized as follows: short-term (maturity of less than 1 year), medium-term (more than 1 year but less than 7 years), and long-term (more than 7 years). Mortgage loans typically have a maturity period of 30 years, while corporate banking provides suitable products based on customers' needs. The product strategy operates on a 5 to 10-year cycle, with annual management reviews and adjustments made depending on management needs.

2.3.1 Opportunity Response Strategy

E.SUN identifies material climate- and nature-related opportunities through internal and external assessments and aligns with relevant domestic and international frameworks, including the Paris Agreement, Taiwan's 2050 Net Zero Emissions Pathway, the Green and Transition Finance Action Plan, and the TCFD. Based on its capabilities. Additionally, we have set climate and nature strategies and actions across operations, business, products, and financial planning, and annual and long-term performance targets for related financial products and environmental targets for the operations. Resources are being actively allocated to support a green and low-carbon future.

Opportunities	Potential Financial Impact	Internal strategies and targets			Main Impact Area
		Current & Short term (Area ≤ 1 Year)	Medium term (up to 2030)	Long term (up to 2050)	
Process digitalization	Investment and Financing: Enhance risk assessment efficiency, reduce costs, and improve business performance. Direct Operations: Save energy and resources, reduce carbon fee expenses, optimize customer experience, and increase customer contribution.	Resource Allocation - Optimize computing resources through a cloud-edge architecture; improve monitoring and recycling, and advance carbon reduction and governance goals. - Invest in trusted AI to enhance service efficiency, quality, and competitiveness. - Build a physical risk database and apply GIS technology to strengthen risk identification and real estate collateral management	- Strengthen risk management by leveraging IT and data analytics for early warning and response, improving control efficiency. - Position E.SUN as a leading Asian AI-driven bank, expanding mature AI applications across all entities.		Products and Services, Direct Operations, Investment in R&D
Green Financial Products	Investment and Financing: Expand the green finance market, increase income from green and sustainability-linked products, strengthen corporate image, attract ESG investors, and lower capital costs.	Resource Allocation - Support credit clients with positive environmental and social impacts, including renewable energy projects and ESG-focused enterprises. - Target NT\$137.6 billion in green loan and NT\$104.8 billion in sustainability-linked loans for 2025. - Develop a financial carbon emissions management system to improve transition risk identification, investing approximately NT\$6 million - Develop a Low-Carbon Transition Plan aligned with international and local sustainable taxonomy standards, tailored to the Asian and Taiwanese context, to assess the transition maturity of investment and financing portfolios as a foundation for supporting clients' transition, with an investment of approximately NT\$13 million.	- Become the sustainability backbone for SMEs and the best partner for customers by 2030. - Green loan target: NT\$130 billion by 2030. - Sustainability-linked loans: 13% of total corporate credit by 2030.	Expand green product offerings in line with Taiwan's 2050 net-zero roadmap and strategic guidelines.	Products and Services, Supply/ Value chain, Adaptation and mitigation
Digitalized customer service	Investment and Financing: Market green financial products more precisely to boost cross-selling and fee income. Direct Operations: Lower physical service costs, improve customer loyalty, create competitive differentiation, and boost overall revenue.	Resource Allocation - Create an "E.SUN Artificial Intelligent Platform" to drive financial innovation. - Optimize digital experience and operations, accelerate technology adoption, and integrate sustainability into financial services for dual transformation.	- Digital engagement: 70% of active customers by 2030. - Securities trading: 95% electronic order placement by 2030. - Drive dual transition in sustainability and digitalization through financial influence.		Products and Services, Supply/Value chain, Direct Operations
Cultivate sustainability talent	Direct Operations: Strengthen ESG risk management, build sustainable finance expertise, reduce climate-related loss risks, attract top talent, and lower turnover and recruitment costs	Resource Allocation - Partner with the Sustainable Energy Foundation to launch the Sustainable Finance Manager Certification, strengthening ESG and climate expertise. - Provide subsidies for sustainability and climate-related certifications and cultivate internal talent. - Incorporate ESG and climate risk management courses into tiered training programs.	- Employee development: Maintain over 50 training hours annually. - Digital competency: Integrate digital courses into all roles and achieve 80% coverage in the learning program	Implement talent-focused performance management, integrating long-term strategies and training programs; develop talent through professional development and job rotation.	Direct Operations
Enhance Financial Influence	Investment and Financing: Guide capital toward sustainable industries, reduce portfolio carbon intensity, lower future carbon tax/fee exposure, and enhance brand reputation to support growth and market share. Direct Operations: Improve corporate image, attract sustainability-minded customers, increase retention, and help reduce capital costs.	Capacity Utilization - Establish a management structure, update climate-related regulations, and embed them into daily operations and business development. - Participate in regulatory and industry projects, including Taiwan Sustainable Taxonomy, banking climate risk initiatives, and stress testing. - Commit to biodiversity conservation and no deforestation, encouraging suppliers and customers to achieve the 2030 No Net Deforestation goal. - Deepen stakeholder engagement through ESG advocacy and consulting services.	Global engagement: Actively participate in government and international sustainability, climate, and nature-related initiatives to enhance response capabilities.	Benchmark against global standards (e.g., CDP, DJBIC) to drive continuous improvement and achieve net-zero emissions by 2050.	Products and Services, Supply/ Value chain, Adaptation and mitigation, Direct Operations

2.3.2 Climate & Environment related Products and Services

Personal Finance

Carbon Footprint Labeling Credit Cards

- E.SUN Bank's entire range of credit cards have received "Carbon Footprint Labeling Certificate"
- 8.63 million cards have been issued cumulatively

Innovative Inclusive Financial Services

- E.SUN promotes going paperless and reducing GHG emissions by switching to online platforms and electronic bills/ statements

Low-carbon and Energy Saving Series Loans

- Individuals who purchase energy-saving home appliances, electric vehicles, and install green energy power generation equipment, etc., are offered financial service discounts
- For mortgage collaterals that have the Green Building Mark issued by the Taiwan Architecture and Building Center, interest rates or fees are discounted. A total of 1,801 loans with a balance of approximately NT\$28 billion have received these incentives in 2025. The target for average annual growth rate of disbursed funds is 8% over 3 years

Corporate Finance

Green Loans

- Assisting in the development of green projects, such as renewable energy, energy storage, green building, and energy-saving equipment. Balance reached NT\$137.6 billion at the end of 2025
- Target balance NT\$130 billion by 2030

Sustainability Linked Loans

- Encouraging companies to establish and achieve ESG development goals by providing financial service incentives. Balance reached NT\$104.8 billion at the end of 2025
- Target to reach 13% of total corporate loans by 2030

Sustainability Advocacy

- Inviting like-minded corporate partners to focus on sustainability and jointly reduce carbon emissions, building a sustainable ecosystem through practical action
- From 2021 to 2025, the "E.SUN ESG Sustainability Initiative" was held with 496 companies joining the initiative

Sustainability Consulting Services

- Combining internal expert teams with external professional consultants to provide advisory services that assist corporate clients in ESG development
- As of 2025, engaged with a total of 331 companies on sustainability and climate-related issues, including recommending steps for carbon reduction and connecting clients with external consultants to conduct GHG inventories

Medium and Large Enterprises / Financial Institutions

Sustainable investments

- Investments in certified green bonds, social bonds, and sustainability bonds. Total balance reached NT\$121.2 billion at the end of 2025
- Target balance increases by 10% by 2026 comparing to the prior year

Sustainable Bond Issuance

- Channeling funds to environmentally and socially friendly industries
- Total issuance reached NT\$29.8 billion

Sustainable Bond Underwriting

- Supporting companies in raising funds for sustainability causes and assisting them in issuing sustainability bonds.
- In 2025, E.SUN Securities acted as a co-underwriter for 3 cases, with a total underwriting amount of NT\$1.1 billion
- In 2025, E.SUN Securities underwrote 5 transactions aligned with "sustainable economic activities," with a total underwriting amount of NT\$27 million

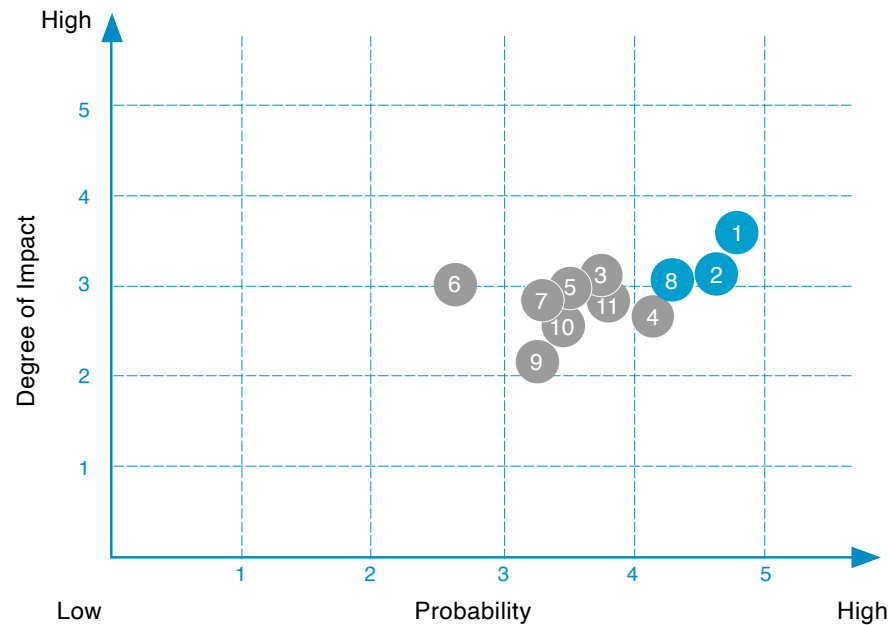
Hedging and Consultation Services for Sustainability-related Projects

- Supporting environmentally friendly projects by providing hedging and consultation services for sustainability-related projects, such as offshore wind power projects and solar power projects.
- 5 hedging services were provided, with a total amount of NT\$11.5 billion at the end of 2025

2.4 Risk Identification

GRI : 201-2

The 2026 World Economic Forum (WEF) Global Risks Report indicates that climate and environmental risks are the most significant long-term risks over the next decade. Increasingly frequent extreme weather events, biodiversity loss, ecosystem collapse, and large-scale Earth system changes may give rise to systemic risks. Climate and environmental risks not only impact E.SUN's own operations but also pose greater challenges to investment and financing. For example, customers' operations may be affected by climate change-related risks, leading to the deterioration of E.SUN's asset credit quality or price volatility. As climate change and societal low-carbon transitions progress, different degrees of credit risk, market risk, and operational risk may arise at various times, which could ultimately impact economic stability in the long term. Taking into account practical business management mechanisms and product life cycles, E.SUN conducts climate change-related risk assessments for the short, medium, and long term. These assessments are integrated into the existing risk management framework, with regular reviews and response plans developed accordingly.



Note: ● are items considered to be more material

	Risks	Potential financial impact(s)	Impact Period
Policy and Regulation	1 Carbon taxes/fees or additional expenses related to nature	Additional costs for carbon emissions or natural resource compensation (e.g., biodiversity credits) affecting the Company and its investment/financing targets.	Short/Medium
	2 Stricter climate and nature regulations	Stricter environmental regulations increasing restrictions on resource procurement, waste management, and land use, driving up compliance and operational costs	Short/Medium
Technology	3 Climate and nature sensitive assets	Adoption of low-carbon technologies replacing existing products/ services or requiring transition investments with uncertain returns, heightening financial risk.	Short/Medium
Market	4 Fluctuations in raw material prices	Price volatility in water, electricity, raw materials, and other nature-dependent inputs raising costs for the Company and its customers.	Short
	5 Changes in consumer preferences	Shifts in consumer preferences influencing operational and investment decisions tied to climate and nature-related considerations.	Short/Medium
Reputation	6 Negative publicity or litigation	Negative publicity, litigation, or credit downgrades from inadequate climate and environmental risk management by the Company or its clients.	Short
Liability	7 Penalty risk	Tougher rules on greenwashing and environmental protection increasing compliance costs and penalty risks.	Short
Acute	8 Natural disasters	Operational disruptions and asset impairments from natural disasters (e.g., typhoons, floods, earthquakes) affecting business sites or financed entities.	Short
	9 Degradation of ecosystem services	Declining ecosystem services (e.g., water scarcity, pollution, biodiversity loss) harming operations of the Company or its customers.	Short/ Medium/
Chronic	10 Deterioration of climate and natural environment	Economic impacts of climate change and biodiversity loss disrupting business models, causing asset impairments or premature replacements.	Short/ Medium/ Long
Systemic	11 Irreversible degradation of climate and environment	Global warming beyond 1.5-2°C leading to irreversible ecosystem degradation, creating systemic risks and large-scale economic impacts.	Short/ Medium/ Long

Note 1: Time period definitions: less than 1 year is considered short-term, up to 2030 is medium-term, and up to 2050 is long-term.

Note 2: Assessment of risk materiality includes potential losses or cost increases, revenue growth margins, and the percentage of affected employees, among other factors, that exhibit higher levels of impact and probability

Note 3: Credit products are categorized as follows: short-term (maturity of less than 1 year), medium-term (more than 1 year but less than 7 years), and long-term (more than 7 years). Mortgage loans typically have a maturity period of 30 years, while corporate banking provides suitable products based on customers' needs. The product strategy operates on a 5 to 10-year cycle, with annual management reviews and adjustments made depending on management needs.

2.4.1 Risk Impact Assessment

E.SUN further identifies the impact of significant risks identified in Section 2.4, focusing on the degree of impact related to the main risks faced:

Business Category	Climate/ Nature Risk Category	Current Impact Description	Potential Impact Description	Main Impact Area	Primary Traditional Risk Category
Carbon taxes/fees or additional expenses related to nature	Transition	Portfolio Exposure: About 11.99% of E.SUN's corporate credit portfolio is in six major energy-intensive industries. Rising carbon costs for these clients may reduce portfolio returns.	- Carbon Cost Risk: Higher carbon taxes/fees increase operating costs for high-emission clients; delayed transition may lead to restructuring or disruptions, reducing E.SUN's portfolio returns. - Investment Value Risk: Targets that fail to cut emissions risk value decline from carbon costs and long-term competitiveness loss, lowering portfolio returns.	Products and Services	Credit/ Market
		Operational Investment: E.SUN plans to invest NT\$145 million in energy-saving and carbon reduction measures in 2025.	- Operational Upgrade: E.SUN must invest in energy-saving equipment and green energy to meet regulatory and stakeholder expectations. - Reputation Risk: Failure to fulfill low-carbon commitments may trigger negative media coverage, harming reputation, client trust, and investor confidence, leading to revenue loss or funding challenges	Direct Operations, Access to capital, Adaptation and mitigation	Operational
		Green Procurement: Green procurement totaled NT\$550 million in 2025, with cumulative spending exceeding NT\$3.45 billion	- Supplier Cost Transfer: Suppliers facing carbon costs may pass expenses to E.SUN, raising operational costs. - Supply Chain Risk: Suppliers unable to reduce emissions risk market exit or restructuring, affecting stability and costs	Direct Operations, Supply/Value chain, Adaptation and mitigation	Operational
Stricter climate and nature regulations	Transition	Financial Impact: No material financial impact is expected for 2025.	- Land Use Restrictions: Stricter environmental assessments may limit development near sensitive areas, impacting credit asset quality. - Regulatory Credit Risk: Tighter rules may restrict operations of investment targets, impairing repayment ability and increasing credit risk.	Direct Operations, Supply/Value chain	Credit/ Market
			- Compliance Costs: E.SUN must allocate more resources to meet environmental laws and standards, increasing compliance expenses. - Regulatory Violations: Non-compliance may result in fines, business suspension, and reputational damage, affecting growth.	Direct Operations, Access to capital	Operational
			- Supplier Compliance Costs: Compliant suppliers may transfer costs to E.SUN, raising expenses. - Supplier Non-Compliance: Operational disruptions from non-compliant suppliers may affect service stability.	Supply/Value chain	Operational
Natural disasters	Physical	Collateral Risk: Natural disasters (e.g., typhoons, floods) may impair collateral value, affecting credit asset quality	- Disaster Impact on Clients: Natural disasters may disrupt operations and revenue of investment targets, impairing repayment capacity. - Economic Downturn Risk: Climate-driven disasters may cause economic slowdown, reducing asset quality.	Access to capital, Supply/Value chain	Credit/ Market
		- Operational Disruption: Extreme weather may damage branches or equipment and cause absenteeism, impacting service delivery. - Supply Chain Risk: Disasters may disrupt supplier services, leading to operational interruptions	Operational Disruption: Extreme weather may close E.SUN sites, disrupting transactions and fund management, harming client relations.	Direct Operations, Products and Services	Operational
			Supplier Disaster Risk: Poor disaster response by suppliers may affect service continuity.	Supply/Value chain	Operational

Note: ESUN FHC did not have material risk impacts on Acquisitions or divestments and Investment in R&D in 2025

2.4.2 Climate and Environmental Risk Management Measures and Plans

To mitigate the potential impacts caused by climate and environmental risks and to enhance the organization's operational resilience in responding to climate and natural resource changes, a summary of key management measures and adaptation plans has been formulated based on the comprehensive assessment results of climate and environmental risks, as well as climate change and natural environment scenario analyses. The key points are summarized in the table below.

Risk Item	Scope	Risk Factors	Measures and Plans
Carbon taxes/fees or additional expenses related to nature	Low-carbon Transition	Reduce operation and portfolio related carbon emissions	Resource allocation - Follow PCAF methodology to inventory financed emissions, develop a financed emissions management system to improve transition risk identification, investing approximately NT\$6 million - Develop a Low-Carbon Transition Plan aligned with international and local sustainable taxonomy standards, tailored to the Asian and Taiwanese context, to assess the transition maturity of investment and financing portfolios as a foundation for supporting clients' transition, with an investment of approximately NT\$13 million.
	Financing	Corporate crediting	- Inventory Scope 1 and 2 carbon emissions, and plan mitigation measures (such as green buildings, electric and hybrid vehicles, and renewable energy, etc. E.SUN's related expenditures totaled NT\$181 million. - Set targets and reduce carbon emissions according to the SBTi.
	Investing	Corporate crediting Real estate collateral loans	Capacity utilization - Fulfill responsibility as asset owners or managers by considering the ESG performance of investees. - Avoid investing in companies with direct or potential environmental and social impacts, such as coal companies, and implement responsible investment. - Promote or assist companies in raising sustainability awareness and implementing ESG actions through engagement. - Support companies in transitioning and responding to climate risks by providing green financing for renewable energy projects, green buildings, and other sustainable expenditures.
Stricter climate and nature regulations	Financing	Corporate crediting / Real estate collateral loans	Capacity utilization - Refuse collateral labeled as pollution-related sites or those announced by government agencies as subject to the "Soil and Groundwater Pollution Remediation Act. - Link loan terms to performance in ESG or sustainability indices to encourage companies to invest in sustainability. - Refer to the guidance of the Banker Association's Equator Principles 4.0 for corporate credit approval process.
	Direct Operations	Compliance and reputation	Capacity utilization - Include ESG considerations in the credit approval process to prevent funds from flowing into high-carbon emitters such as coal fired power projects. - The provision of green-related financial products and services is guided by the "Guidelines for Financial Institutions to Prevent Greenwashing," which outlines design and measures to avoid greenwashing, as well as establishes internal mechanisms for effective management.
Natural disasters	Financing	Real estate collateral loans	Resource allocation - Establish a physical risk database and integrate GIS technology to enhance risk identification and management, strengthening real estate collateral lending risk controls. Capacity utilization - Conduct yearly assessments of real estate impairment risk from climate change, continuously improving databases, analytics, and physical risk scenario testing. - Include flood risk factors, such as hazard severity and area vulnerability, into real estate collateral zoning standards, setting lending limits and LTV caps to control potential loss. - Regularly review high flood-risk cases; properties in high-risk zones with high LTV ratios are flagged for reassessment of collateral value and lending limits. - Strengthen inspections and appraisals for properties in hazardous hillside areas, applying stricter credit conditions and higher approval authority requirements.
			Resource allocation - E.SUN conducts climate and environmental analysis and adaptation planning for both new and existing operations. To prevent business disruptions, flood barriers have been installed at 10 branches where potential flood depths exceed 0.5 meters. - Implement sustainable procurement standards for supplier management
	Direct Operations	Supplier management	Capacity utilization - Develop the "Emergency Response and Crisis Management Measures" based on the "Financial Institution Disaster Emergency Response Measures Manual Template" and operational overview to ensure operational continuity and organizational resilience - The "Continuous Information Service Management Regulation" takes into consideration power supply interruption and regional flooding recovery.

2.4.3 Climate Scenario Analysis

Scenario analysis identifies and assesses potential future impacts, including climate-related risks, through quantitative and qualitative methods like stress testing and sensitivity analysis. These insights inform governance and risk management. Climate and environmental changes affect not only physical and transition risks but also ecosystem resilience. This process enhances risk management and disclosure transparency, enabling better evaluation of climate and nature-related risks and opportunities.

■ Assessment Structure and Scenario Settings

Upstream: Suppliers

Source of Risk	Transition risks (Carbon tax / Carbon fee)		Physical risks (Flooding and Heavy rain)
	Short term	Medium-long term	Long term
Assessment period	within the next year	• 2030 • 2050	• 2030 • 2050
Scenario Setting	Domestic carbon fee imposed under the Climate Change Response Act	• IEA- Net Zero 2050 • NGFS-Net Zero 2050	• IPCC SSP1-2.6 • IPCC SSP2-4.5 • IPCC SSP5-8.5
Response strategies	The assessment indicates that physical risks have a relatively low impact on the upstream supply chain. E.SUN will continue engaging with upstream suppliers through site visits and supplier meetings, and will establish secondary procurement sources when necessary to mitigate the impacts of climate change.		

Midstream: Direct Operations

Source of Risk	Physical risks (Flooding and Heavy rain)	
	Long term	
Assessment period	• 2030 • 2050 • the end of the century	
Scenario Setting	• IPCC SSP1-2.6 • IPCC SSP2-4.5 • IPCC SSP5-8.5	
Response strategies	In response to extreme climate changes, E.SUN uses internal systems to alert all staff to remain vigilant against risks such as typhoon-induced flooding, power outages, and falling objects.	

Downstream: Domestic and international corporate credit, domestic and international bonds, equity investments, and personal loans

Source of Risk	Transition risks (Carbon tax / Carbon fee)		Physical risks (Flooding, Heavy rain, Drought, Landslides, Heat waves)	
	Short term	Long term	Short term	Long term
Assessment period	within the next year	• 2030 • 2050	within the next year	• 2030 • 2050
Scenario Setting	Assuming Taiwan imposes carbon fees across all sectors (NT\$1,000/tCO ₂ e)		Assuming a 2°C temperature rise, and historical Typhoon Morakot event reoccurs with increased intensity.	• IPCC SSP1-1.9 • IPCC SSP1-2.6 • IPCC SSP2-4.5
Response strategies	A financial carbon emission management system has been established to enhance the identification of transition risks in investment and financing portfolios. Efforts are made to increase the proportion and revenue of green finance assets, thereby strengthening portfolio resilience. Through engagement, we raise customers' climate and environmental awareness, assisting their transition and reducing risks.		A physical risk database has been developed and integrated with Geographic Information System (GIS) technology to improve physical risk identification and management, strengthening the management of physical risks related to real estate collateral loans	

Note: Scenario analysis is based on specific methodologies and assumptions, with parameters estimated under different risk scenarios over extended time horizons. Accordingly, the expected losses are subject to uncertainty and do not represent actual future outcomes. The results should be interpreted and used with due consideration of these limitations.

Value Chain Scenario Analysis

1. Supplier Climate Scenario Anylsis

To quantitatively assess the impact of supplier climate risks on E.SUN, we analyzed both transition and physical risks. The transition risk assessment shows that if suppliers fully pass carbon costs to E.SUN, the increase in procurement costs is highest under the NGFS Net Zero 2050 scenario, with carbon costs accounting for about 1.74% of procurement expenditure. The physical risk assessment indicates that domestic suppliers face low to low-medium risk levels across all scenarios in 2030. E.SUN will continue to promote awareness and communication through engagement and training, encouraging suppliers to establish early response strategies to reduce operational costs and drive mutual sustainable development.

Analysis Process

	Climate Scenarios	Impact Pathway	Potential Financial Impacts
Transition Risk	• Short-term Scenario (Carbon Fee) • NGFS Net Zero 2050 • IEA Net Zero 2050	Suppliers transfer additional carbon costs	Increased procurement costs
Physical Risk	• IPCC SSP1-2.6 • IPCC SSP2-4.5 • IPCC SSP5-8.5	• Extreme rain probability increase • Flood depth increase	Suppliers flood risk increase

Analysis Results

Domestic suppliers transition risk analysis results

Unit: NT\$ thousand

Scenario Setting	Short term	NGFS Net Zero		IEA Net Zero	
		2030	2050	2030	2050
Other Manufacturing	595	11,993	30,961	8,738	15,604
Services (finance, service, real estate)	1,449	29,190	75,355	21,268	37,979
Construction	66	1,336	3,450	974	1,739
Total	2,111	42,519	109,766	30,980	55,322
Carbon cost ratio of total procurement expenditure	0.03%	0.67%	1.74%	0.49%	0.88%

Domestic suppliers physical risk analysis results

Unit: NT\$ thousand

Scenario Setting	SSP1-2.6		SSP2-4.5		SSP5-8.5	
	2030	2050	2030	2050	2030	2050
High risk	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Medium-high risk	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Medium risk	0.00%	1.27%	0.00%	0.00%	0.00%	0.00%
Medium-low risk	78.48%	93.67%	46.84%	92.41%	83.54%	94.94%
Low risk	21.52%	5.06%	53.16%	7.59%	16.46%	5.06%

2. Direct Operations Climate Scenario Analysis

Based on the severity, vulnerability, and exposure of physical risks, and referencing the IPCC Sixth Assessment Report (AR6) scenarios SSP1-2.6, SSP2-4.5, and SSP5- 8.5, E.SUN assessed the flood hazard risk levels of its own operating sites at the target years 2030, 2050, and the end of the century. The analysis shows that under all scenarios for 2030 and 2050, there are no high-risk sites. However, under the end of the century SSP5-8.5 scenario, 2.89% of operating sites are classified at a higher flood risk level.

Analysis Process

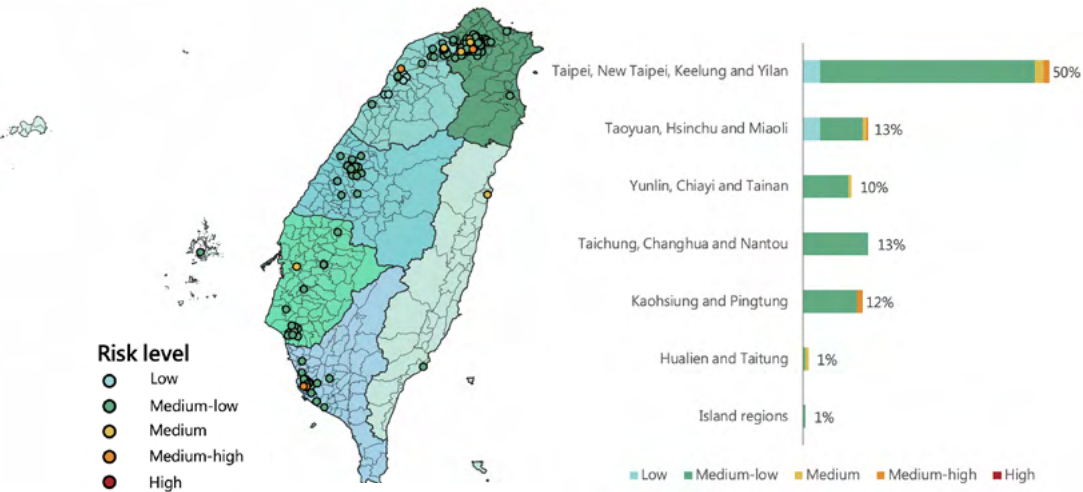
	Climate Scenarios	Impact Pathway	Potential Financial Impacts
Transition Risk	• IPCC SSP1-2.6 • IPCC SSP2-4.5 • IPCC SSP5-8.5	• Extreme rain probability increase • Flood depth increase	• Flood depth increase Impacts on operational stability, customer service and revenue

Analysis Results

Units : Percentage of locations (%)

Scenario Setting	SSP1-2.6			SSP2-4.5			SSP5-8.5		
	2030	2050	The end of century	2030	2050	The end of century	2030	2050	The end of century
High risk	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.89%
Medium-high risk	0.00%	1.73%	0.00%	0.00%	1.16%	0.00%	0.00%	2.31%	5.78%
Medium risk	4.05%	5.78%	4.05%	4.05%	2.89%	4.05%	4.05%	2.89%	7.51%
Medium-low risk	66.47%	77.46%	36.99%	50.87%	72.83%	70.52%	68.79%	86.13%	83.82%
Low risk	29.48%	15.03%	58.96%	45.09%	23.12%	25.43%	27.17%	8.67%	0.00%

Flood Risk Levels of Domestic Operations



3. Investment and Financing Portfolio Scenario Analysis

Analysis Methods

Risk Source	Transition Risk (Carbon tax/fee)	Physical Risk (flooding, heavy rain, drought, landslide, heatwave)
Affected Targets	Corporate credit Bonds and equity investments	Personal credit
Scenario Analysis Models	Long-term scenarios (Orderly Net-Zero, Disorderly Transition, Passive Transition) Short-term scenarios (Physical risk scenario, Transition risk scenario, Combined loss scenario)	
Assessment Items	Impact on borrowers' revenue Borrowers' credit ratings	Collateral coverage of secured loans
Risk Component Evaluation	Probability of Default (PD) of borrowers	Loss Given Default (LGD) of borrowers

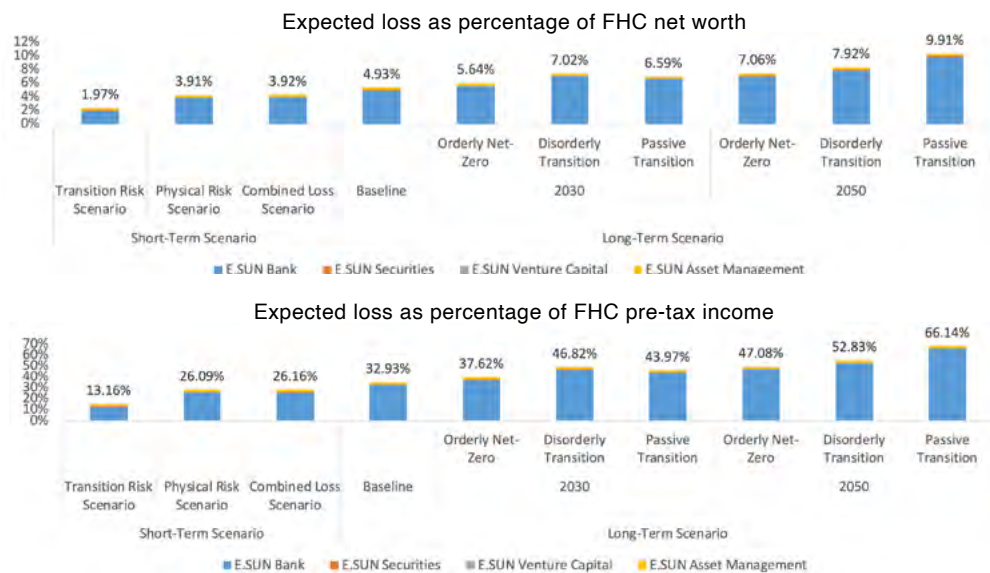
Note 1: Due to differences in the methodologies applied to long-term and short-term scenarios, the analysis results should not be directly compared.

Note 2: Description of long-term scenarios: (1) Orderly Net Zero Scenario: This scenario corresponds to the NGFS "Net Zero 2050" scenario and the IPCC "SSP1-1.9" scenario. It is used to assess the bank's potential risks under a pathway in which the world transitions progressively toward achieving net-zero emissions by 2050. (2) Disorderly Transition Scenario: This scenario corresponds to the NGFS "Delayed Transition" scenario and the IPCC "SSP1-2.6" scenario. It is used to assess the bank's potential risks under a pathway in which the transition begins late but still aims to limit global warming to below 2°C by the end of the century. (3) Passive Transition Scenario: This scenario corresponds to the NGFS "Fragmented World" scenario and the IPCC "SSP2-4.5" scenario. It is used to assess the bank's potential risks under a pathway in which the transition begins late and fails to achieve emissions reduction targets, resulting in more severe warming conditions.

Analysis Results

The analysis shows that the largest expected loss occurs under the 2050 Passive Transition scenario, with total expected losses for E.SUN FHC amounting to NT\$27.07 billion. This includes NT\$26.90 billion for E.SUN Bank, NT\$130 million for E.SUN Venture Capital, NT\$41.54 million for E.SUN Securities, and NT\$0.12 million for E.SUN Asset Management.

Overall, under this scenario, E.SUN FHC's expected losses represent 9.91% of the baseline net worth and 66.14% of baseline pre-tax income in 2025. Detailed results for each scenario are presented below.



(1) High energy consumption and high carbon emission industries analysis

The Ministry of Economic Affairs identifies six major energy-intensive and high carbon-emission industries—semiconductors, electronics, steel, cement, textiles, and paper—based on the Energy Administration Act and the Directorate-General of Budget, Accounting and Statistics classification. With global targets for Net Zero by 2050 and various carbon reduction policies, these industries face significant operational and revenue impacts, increasing default risks. Analysis results of credit exposures of domestic and international enterprises are summarized in the table below. 11.99% of E.SUN FHC's portfolio is in these sectors, with electronics accounting for 9.01%. Under different scenarios, the highest expected loss relative to E.SUN FHC's 2025 baseline net worth is 0.70% in the 2050 Passive Transition scenario.

Six Major Energy-consuming Industries

Unit: Percentage (%)

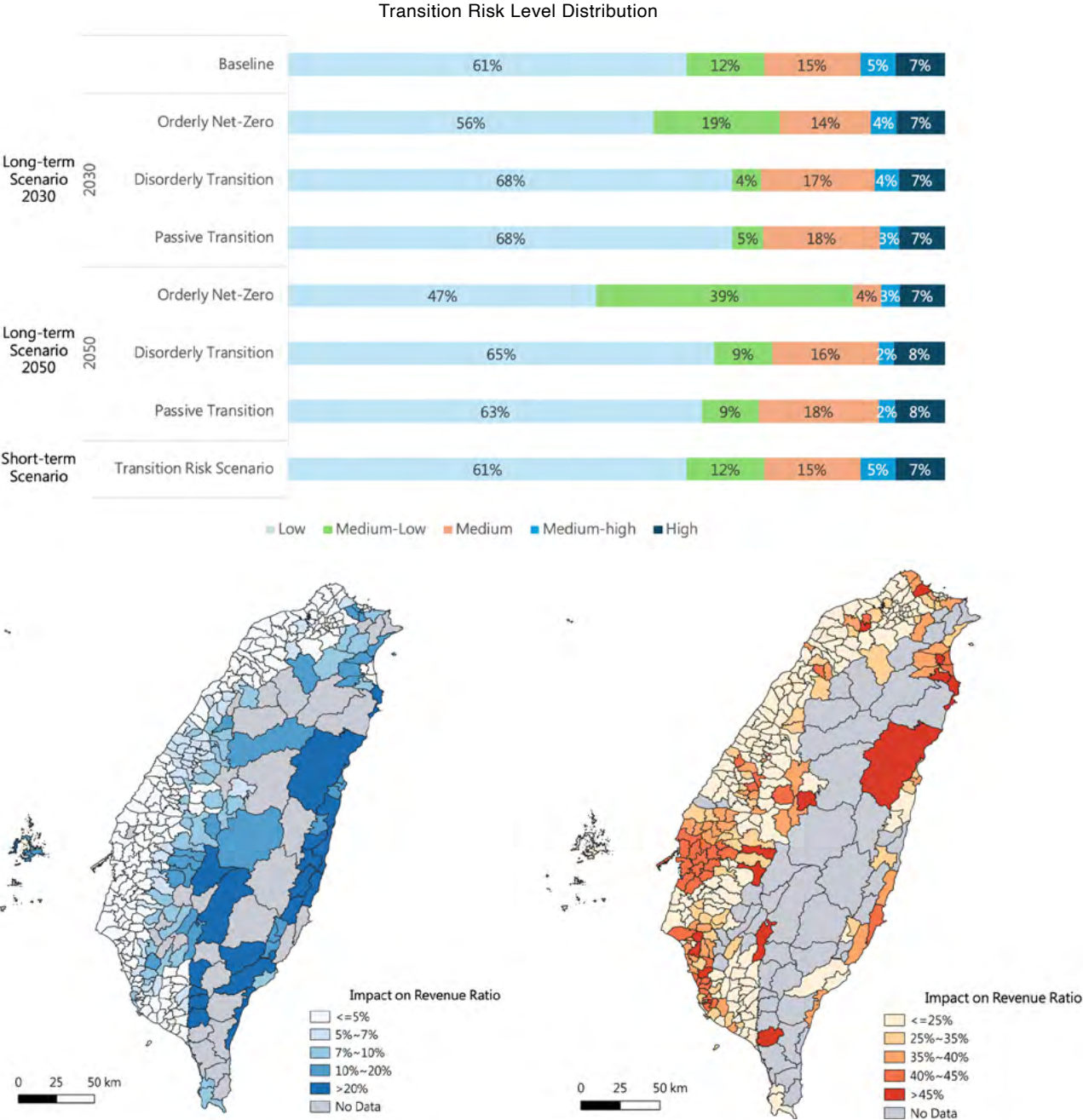
Industries	Exposure percentage	Expected loss as percentage of FHC net worth									
		Base-line	Long-term scenarios-2030			Long-term scenarios-2050			Short-term scenarios		
			Orderly Net-Zero	Disorderly Transition	Passive Transition	Orderly Net-Zero	Disorderly Transition	Passive Transition	Transition risk scenario	Physical risk scenario	Combined loss scenario
Petrochemicals	0.72%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.02%	0.02%	0.02%
Electronics	9.01%	0.29%	0.35%	0.38%	0.36%	0.38%	0.41%	0.44%	0.20%	0.21%	0.21%
Steel	0.65%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%
Cement	0.10%	0.00%	0.03%	0.01%	0.00%	0.00%	0.04%	0.09%	0.00%	0.00%	0.00%
Textiles	0.62%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.01%	0.01%	0.01%
Paper making	0.89%	0.02%	0.03%	0.03%	0.03%	0.03%	0.05%	0.11%	0.01%	0.02%	0.02%
Total	11.99%	0.35%	0.46%	0.46%	0.45%	0.46%	0.56%	0.70%	0.25%	0.27%	0.27%

(2) Transition Risk Financial Impact Analysis

Transition risk is mainly influenced by the carbon emission intensity of investment and financing targets, their industry sectors, and the decarbonization policies of their respective countries. E.SUN assessed the financial impacts of transition risks on domestic investment and financing portfolios. The analysis indicates that, under both short- and long-term scenarios, more than 70% of exposures fall within low to medium-low risk categories. The 2050 Orderly Net-Zero scenario shows the highest share, with 86% of exposures in low to medium-low risk levels, mainly reflecting the assumption of proactive corporate decarbonization efforts under this scenario. The most significant risk driven by regulation is in our corporate banking lending and bond and equity investments, the expected loss (EL) under the 2050 Passive transition scenario is about NT\$13.752 billions. To mitigate regulatory risk, the financial cost of the actions is around NT\$ 153.517 million in 2025. Among the various actions undertaken, quantifiable costs were identified for carbon credits, renewable energy, ISO management systems, and green buildings.

(3) Physical Risk Financial Impact Analysis

Physical risk mainly evaluates whether the operating locations of investee companies and the locations of collateral are in high climate-risk areas, analyzing the potential impacts of extreme weather events on operational continuity and asset value. The analysis results are shown below, with darker colors indicating higher risk levels and larger exposure ratios. Under the highest expected loss 2050 Passive Transition scenario, physical risks have a more pronounced impact on corporate revenues in the Hualien–Taitung region within domestic lending portfolios, with losses reaching up to 36.4%. For real estate collateral, the assessment of physical risks on collateral depreciation shows the southwestern and eastern regions are more significantly affected. The most significant physical risk is mortgage real estate collateral for consumer banking loans. The expected loss (EL) under the 2050 Passive transition scenario is about NT\$3.384 billions. To address physical climate-related risks, the financial cost of the actions is around NT\$ 26.209 million in 2025. Among the various actions undertaken, quantifiable cost was identified for backup data centers.



2.4.4 Risk Management Procedure

1. Identify

- Regularly monitor relevant laws, guidelines, and publications to enhance the integrity of identifying climate-related risks that may impact business and operations.
- Establish the materiality of climate and environmental risks and opportunities through the indicators recommended by TCFD and TNFD, relevant laws, guidelines, literature, and internal experts.
- Incorporate climate change-related risks and opportunities into the management and decision-making processes for investment and underwriting, and enhance identification of enterprises with high climate and nature risks in lending.

4. Report and Response

- Present climate and environmental risk reports to the board of directors at least every six months and conduct regular risk reporting for senior management to assess the exposure and management of climate and natural environment-related risks.
- If climate and environmental risk impacts threaten overall operations or business conditions, take appropriate management actions immediately and report to the board of directors.
- Follow regulatory authorities' climate change-related guidelines for information disclosure.
- Introduce IFRS S2 standards, and report progress to the board regularly.
- Respond to identified risks, establish or adjust internal policies, business strategies, and set climate-related metrics and targets to reach E.SUN's climate vision.



2. Measure

- Inventory greenhouse gas emissions of investments and financing activities.
- Assess the proportion and potential impacts of climate and nature-sensitive assets.
- Regularly conduct scenario analysis and stress tests on physical risks, transition risks and systemic risks to inform strategy development and risk management.

3. Monitor

- Establish indicators that connect climate and nature factors and monitor.
- Implement Science-Based Targets (SBT).
- Adopt risk-based and differentiated management measures based on the results of climate and nature related risk assessments.

2.4.5 Climate Sensitive Assets

E.SUN refers to relevant domestic and international risk management guidelines, such as UNEP-FI and SASB, and identifying industries that are more susceptible to climate change impacts. As of the end of 2025, the proportion of climate-sensitive industries and exposures is shown in the table below, with climate-sensitive industries accounting for 5.92%. E.SUN is committed to ambitious sustainability goals, including a complete phase-out of coal by 2040 and achieving net-zero emissions by 2050.

Climate-sensitive Assets

Classification		Percentage of Investment and Financing
Energy and Utilities	Fossil Fuels	0.46%
	Power Facilities and Utilities	1.23%
Transportation Industry	Transportation	1.62%
Materials and Construction	Petrochemical/Chemicals	1.64%
	Metal Manufacturing/ Smelting	0.39%
	Cement and Glass	0.12%
Agriculture, Food, and Forestry Products	Agriculture, Forestry, Fishing, and Animal Husbandry	0.13%
	Paper making	0.33%
Climate-sensitive assets		5.92%
Non-climate-sensitive assets		94.08%
Total		100.00%

Note: Climate-sensitive asset positions include that of E.SUN Bank, Securities, Venture Capital and Asset Management.

2.4.6 Differentiated Management

Management E.SUN prioritizes material locations and industries with high environmental sensitivity or natural dependence, adopting differentiated management strategies, as summarized in the table below. E.SUN actively manages the carbon emissions of financial assets, increases green assets, and reduces gray assets within its portfolios. E.SUN will continue to improve its differentiated management based on spatial characteristics.

Management Measures	Description
Avoid	- According to "E.SUN Financial Holding Co., Ltd. Sustainable Finance Policy," companies involved in illegal logging, harming endangered wildlife, developing coal mines, or setting up new coal-fired power projects should be avoided. - According to "Guidelines for the Phase-Out of Coal and Unconventional Oil & Gas of E.SUN Financial Holding Company," enhance management and set plans to phase-out of high GHG emitting coal companies and unconventional oil & gas companies. - Real estate collateral listed in the "Soil and Groundwater Pollution Remediation Act" should be avoided.
Enhanced Management	- Companies involved in tobacco, gambling, mining, and leather and fur-related activities should be carefully evaluated and regularly monitored. - E.SUN has signed the Equator Principles, and according to Equator Principles 4.0, climate change has been designated as a necessary item for project financing assessments. - For project financing tied to power, oil and gas, petrochemicals, and infrastructure projects above a certain scale, implement risk classification management under the Equator Principles, carefully assessing whether project development processes are fulfilling social responsibilities and properly establishing monitoring and improvement plans for environmental and social impacts. Analyze climate-related physical and transition risks, environmental pollution, biodiversity, and other material issues for each project financing case. - Develop specific differentiated measures in enhanced due diligence process to address industry-specific climate and environmental risks, including carbon emissions, climate risks, biodiversity, toxic substance management, and water resources. - Incorporate the hazard and vulnerability of climate risk factors into real estate collateral zoning standards to manage credit business climate risks within jurisdiction divisions. - Strengthen the review process for cases in areas with high landslide risk. - Establish mechanisms to encourage customers with environmental pollution penalties to address their issues.
Actively Support	- Support social innovation and local economic revitalization industries by providing customized financial services, financial counseling, and marketing resources, thereby enhancing the drive towards SDGs in Taiwan. - Increase investment and financing in forward-looking economic activities aligned with the key strategies outlined in the National Development and Reform Commission's 2050 net-zero emission pathway. This includes sectors such as renewable energy, hydrogen energy, power systems and energy storage, energy conservation, carbon capture utilization and storage, vehicle electrification and decarbonization, resource recycling and zero waste, and natural carbon sinks.

2.5 Sustainable Operating Environment

GRI : 302-1、302-3、303-1、303-3、305-1、305-2、305-3、305-4、306-3

2.5.1 Self-Operation Management

Facing the increasingly urgent challenge of climate change, governments and corporations worldwide are establishing and strengthening climate adaptation and mitigation strategies. E.SUN FHC actively advances multiple sustainability initiatives, including decarbonization, water conservation, and waste reduction. Internally, we implement energy-saving policies and promote environmental education to cultivate a corporate culture of energy efficiency and emission reduction; externally, we have established clear medium- and long-term environmental targets, advancing toward measurable, transparent, and accountable sustainable development.

■ Sustainable Operating Environment Targets

Based on the 2020 baseline, we aim to reduce its Scope 1 and 2 greenhouse gas (GHG) emissions by 42% by 2030.

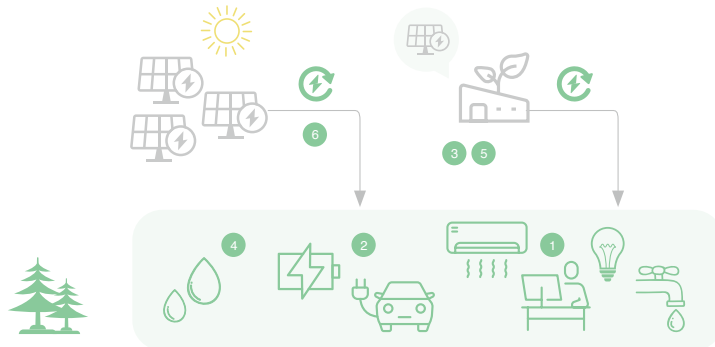
Based on the 2020 baseline, we aim to reduce its Scope 3 — Fuel- and Energy-Related Activities greenhouse gas (GHG) emissions by 42% by 2030.

Based on the 2020 baseline, we aim to achieve 100% renewable energy usage across its domestic locations by 2030.

Based on the 2020 baseline, we aim to reduce its water consumption intensity (water use per unit of revenue) by 30% by 2030.

Based on the 2016 baseline, we aim to reduce the volume of general waste (per unit of revenue) by 78% by 2030.

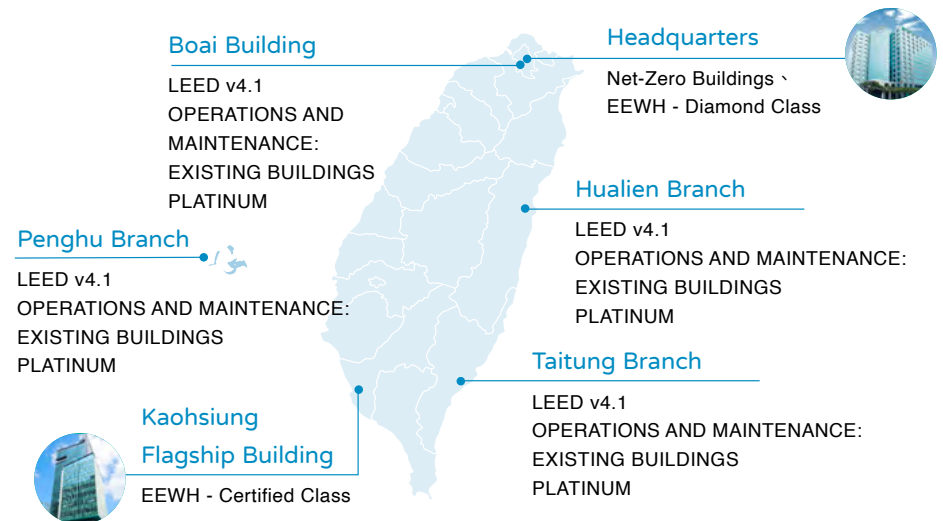
Green
Operations
Framework
Diagram



- 1 **Use energy-efficient equipment:** Air conditioning and lighting equipment with the Energy Label, and water fixtures with the Water-Saving Label, to enhance the efficiency of energy and resource use.
- 2 **Replace outdated official vehicles:** Replace official vehicles with electric vehicles, install charging stations, and promote green transportation.
- 3 **Solar rooftop systems:** Establish rooftop solar power systems for self-consumption and increase the share of renewable energy.
- 4 **Rainwater Harvesting Systems:** Collect and filter rainwater for recycled landscape irrigation to maximize water efficiency.
- 5 **Green Building Design:** Develop an office environment aligned with green building standards to provide employees with a healthy and comfortable workplace.
- 6 **Execute Power Purchase Agreements (PPAs):** Maximize the wheeling of renewable energy to foster a low-carbon operations footprint.

Green building (EEWH & LEED)

We pledge to transition all domestic self-owned buildings into green buildings by 2027. As of 2025, 30 sites have been completed, achieving an 86% completion rate.



Solar power systems

Achieved **100%** solar panel installation across all domestic buildings by 2025

■ Carbon reduction measures

GRI : 302-1、302-3、305-1、305-2、305-3、305-4

Implement Scope 1 & Scope 2 internal carbon pricing

In an era of accelerating growth and maturation in global carbon markets, E.SUN began planning and implementing an internal carbon pricing mechanism for Scope 1 and Scope 2 emissions in 2023. We initially established a carbon price and incorporated the carbon fee concept into energy-saving benefit assessments, and we conduct greenhouse gas inventories to analyze emissions and associated carbon-cost information by unit. In 2024, we promoted internal carbon pricing across all domestic banking locations, integrating carbon costs into routine operations so that business units recognize emissions as a cost, thereby guiding departments to establish and implement carbon-emissions management measures.

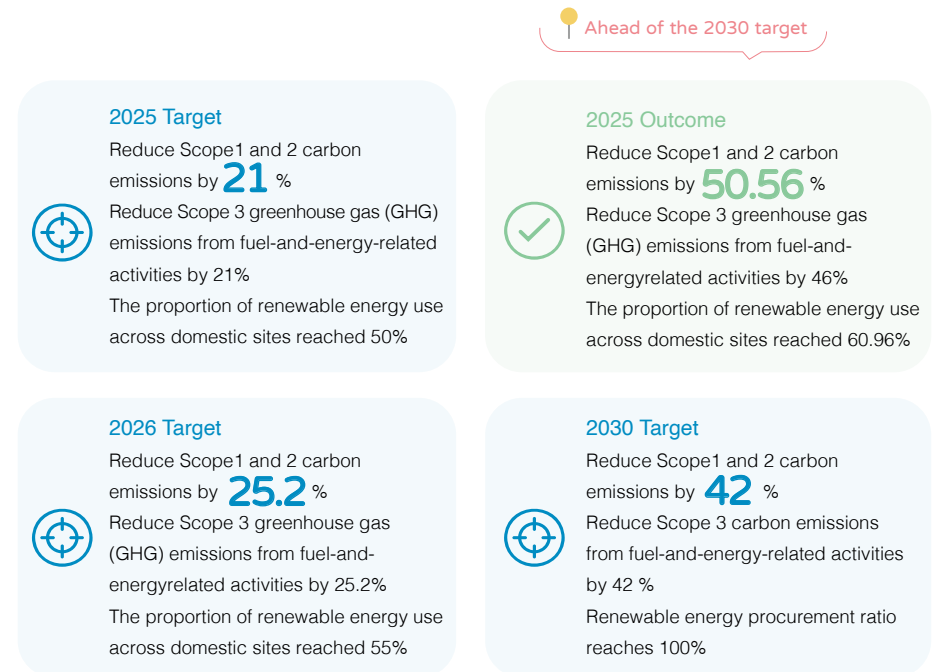
Purpose

Application



Promoting the Use of Renewable Energy

E.SUN FHC is committed to sourcing 100% renewable energy at all domestic and international locations by 2040. To advance this objective, E.SUN Bank completed the installation of solar panels on all domestically owned buildings in 2025; concurrently, subsidiary E.SUN securities began procuring renewable electricity from January 2025. In 2025, our overall share of renewable energy usage reached 55.97%, demonstrating our continued determination toward Achieving net zero emissions by 2050.



Note 1: In 2020, the greenhouse gas (GHG) emissions for Scope 1 & 2 amounted to 24,698 metric tons, serving as the baseline.

Note 2: For detailed information on E.SUN's greenhouse gas emissions, please refer to Appendix 12 - Greenhouse Gas Emissions Summary Table.

■ Water Usage Reduction GRI : 303-1 、 303-3

E.SUN FHC and its subsidiaries source all operational water from the public water utility, and this water is used exclusively for domestic purposes. The water intake has not caused any adverse impacts on water resources. All discharged effluent is domestic sewage, and its treatment complies with the Water Pollution Control Act and other applicable regulations.

Expand the scope of ISO 46001:2019 certification implementation

E.SUN Bank implemented the ISO 46001:2019 Water Efficiency Management System in 2021. Under this assessment framework, we conduct in-depth reviews of water-saving measures at our locations. Based on water consumption, we have set a target to achieve a 25% implementation rate by 2025; the scope covers operational sites and office buildings. We will continue to expand the management boundary and pursue multiple water- and wastewater-reduction initiatives. Through ongoing promotion of proper water-use practices and by fostering sound personal habits among every staff in E.SUN, we aim to minimize avoidable daily waste. We have established a baseline to monitor abnormal consumption and encourage each branch to propose creative measures and showcase results.

E.SUN Bank has installed rainwater harvesting systems at its primary office buildings — Hope Campus, Human Resources Development Center, and the Second Headquarters (Buildings A and B). Runoff is first encouraged to infiltrate the site through permeable paving to increase soil water retention; remaining rainwater and surface runoff are collected via perimeter collection pipes. Collected water is treated through sedimentation and filtration systems and reused for landscape irrigation. In 2025, we recovered and utilized a total of 9.46 megaliters of rainwater. To ensure efficient use of water resources, rain sensors have been installed to detect precipitation and automatically suspend irrigation during rainfall. In addition, we are replacing aging water fixtures with water-efficient models bearing water-saving certification marks to establish a more environmentally friendly water-use environment.



2025 Target

Reduce water usage per unit revenue by **15 %**



2025 Outcome

Reduce water usage per unit revenue by **46.84 %**



2026 Target

Reduce water usage per unit revenue by **18 %**



2030 Target

Reduce water usage per unit revenue by **30 %**

Note: In 2020, water usage per unit revenue was NT\$ 4.71 tons/million, and this is used as the baseline.

■ Waste reduction GRI : 306-3

Protecting the Earth is the shared responsibility of every global citizen. The resources we use in our daily lives mostly come from nature, and we should use them wisely and give back to society. However, many materials are difficult to break down or recycle naturally and eventually become waste. Whether buried or incinerated, the problem is not truly solved—only postponed or shifted elsewhere. We hope that by changing everyday behaviors and using individual influence, together with the wider community we can move toward a sustainable, zero-waste future.

Implement waste separation and introduce a new recycling category: paper containers.

To alleviate the burden on our planet, we continue to promote and ensure strict adherence to waste sorting among every staff in E.SUN. Starting from Q4 2025, E. SUN Bank has expanded its recycling program across all office buildings to include 'paper-based containers.' This initiative aims to reduce general waste and enhance the effectiveness of our resource recovery efforts, ensuring that reusable materials are utilized to their fullest potential. In 2025, a total of 3,100 kg of paper-based containers were recycled, marking a meaningful step toward our goal of a zero-waste society.

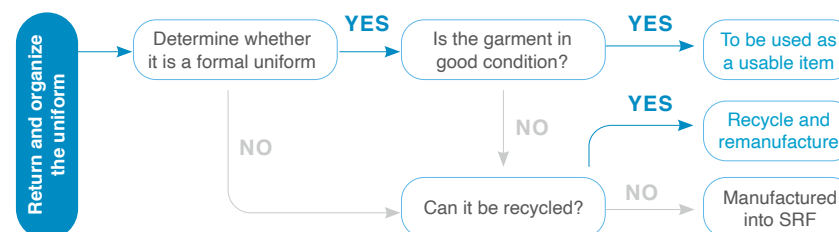


Textile Circularity: Recycling employee uniforms into refuse-derived fuel (RDF) to drive a circular economy.

In alignment with the global 'zero-waste' trend, E.SUN is committed to promoting textile reuse through innovation and circular economy principles. During the manufacturing process, we strive to reduce water consumption and the use of chemical agents, thereby minimizing our environmental footprint. Regarding waste reduction, we have adopted a "resource sharing" approach: uniforms that are ill-fitting, replaced, or returned by departing colleagues are collected and sorted. Those in good condition are made available for application by colleagues or utilized as shared uniforms. Currently, common-use uniform stations are established at our Headquarters, Hope Campus, Technology Building, and Bo'ai buildings, providing temporary access for colleagues who have yet to receive their official uniforms.

In 2022, to address employees' need to wear uniforms for extended periods, we completely replaced the uniform styles. The old uniforms were collected, sorted, and cleaned, then entrusted to a professional recycling-fuel plant where fabric scraps and cotton fillers were made into fuel briquettes to replace coal and other industrial boiler fuels. By 2025, we had recycled 3.7 metric tons of old uniforms and achieved the goal of converting 100% of them into fuel briquettes.

Going forward, we will also align with the Environmental Protection Administration's Resource Circulation Agency "Guidelines for Circular Procurement of Clothing and Textiles for Governmental and Public/Private Units," and actively cooperate with suppliers: after collection, garments will be sorted by material and diverted either for "re-pelletizing, re-spinning, and remanufacturing" or for "conversion into Solid Recovered Fuel (SRF)", in order to increase resource recovery rates and promote full circularity for textiles.

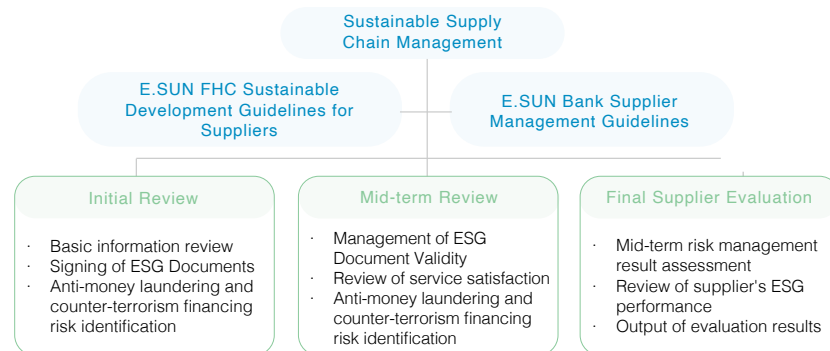


**2025 Target**Reduced revenue-based waste intensity by **50.1** %**2025 Outcome**Reduced revenue-based waste intensity by **55** %**2026 Target**Reduced revenue-based waste intensity by **55.7** %**2030 Target**Reduced revenue-based waste intensity by **78** %

Note: In 2016, waste per unit revenue was 13.39 kilograms per NT\$ million, and this is used as the baseline.

2.5.2 Suppliers Management

GRI : 204-1、205-2、308-1、403-7、408-1、409-1、414-1



E.SUN carefully selects suppliers that meet standards and requires suppliers with cumulative transaction amounts exceeding a certain threshold to complete the "Sustainable Development Self-Assessment Form for Suppliers" and sign the "Statement of Commitment to Human Rights and Environmental Sustainability". The evaluation will clearly outline E.SUN's requirements and expectations of suppliers in areas such as corporate operations, Code of Conduct, Labor Management, Prohibition of Child Labor, Prohibition of Forced or Compulsory Labor, No Infringement on Basic Labor Rights, Fundamental Human Rights, Occupational Health and Safety (OHS) Risks. Additionally, to monitor sustainable risks among suppliers, we will implement a review mechanism at each stage of the transaction process. The relevant outcomes are shown in the table below:

Item	Unit: Number of supplier		
	2025	2024	2023
Number of suppliers attended supplier conference	46	46	47
Number of suppliers discussed in supplier evaluation meetings	284	73	11
Number of suppliers that signed the Supplier Corporate Social	285	396	248

■ Sustainable Procurement

In order to establish a supply chain that safeguards the environment, human rights, and safety while promoting sustainable development, E.SUN continues to implement the ISO 20400:2017 Sustainable Procurement Standards. This involves adhering to both common procurement guidelines and specific regulations, as well as conducting regular assessments of suppliers based on various qualitative and quantitative performance indicators. We have also developed related action plans. These initiatives are aimed at creating a sustainable influence, which is evaluated through external audits to ensure compliance with standard requirements.

■ Responsible Procurement

Prioritizing local suppliers aligns with the Sustainable Development Goals (SDGs) and emphasizes the commitment to local vendors in all procurement activities. In 2025, the procurement ratio from local suppliers reached 97%. To achieve SDG 12, "Responsible Consumption and Production," E.SUN actively participates in government-led initiatives promoting green lifestyles and consumption, adhering to principles of green consumption. We continue to engage in the "Green Procurement Implementation Plan for Private Enterprises and Organizations" promoted by the Ministry of the Environment, having been recognized for 16 consecutive years with the "Outstanding Benchmark for Green Procurement" award. In 2025, the reported amount for green procurement was approximately 0.55 billion, with a cumulative total procurement amount exceeding 34.5 billion. We aim to influence supply through procurement demands, facilitate the formation of a green supply chain, and leverage our impact to create sustainable development opportunities alongside our supplier partners. In response to government policies promoting circular economy and the procurement of socially innovative products and services, we have incorporated the principles of circular procurement into our purchasing regulations, assessing product lifecycle opportunities. We received the first level prize of The Buying Power - Social Innovation Products and Services Procurement Award, with a cumulative transaction amount of nearly 11.7 billion.

■ Sustainable Supply Chain Engagement

In 2025, we continued to hold supplier conferences to leverage our influence, invited professional consultants to explore the implementation and significance of various sustainability practices from a supplier's perspective. Furthermore, we introduced our electronic signature mechanism to pave the way for paperless contracting in the future, aiming to inspire suppliers to proactively collaborate with us in driving sustainable development.



2.6 Carbon Emissions Structure

The primary source of emissions in the financial sector is investment and financing activities. E.SUN quantifies its financed emissions in accordance with the PCAF Global GHG Accounting and Reporting Standard for the Financial Industry (Second Edition) and has established a financial carbon accounting system to systematically monitor monthly financed emissions in real time, reducing manual errors and improving operational efficiency.

The Company has also implemented governance policies for emissions accounting to ensure consistent methodologies, clear roles and responsibilities, and effective process management. Methodologies and data are documented to enhance consistency and traceability, and results are subject to third-party assurance (see Appendix 19). Through systematized carbon data management, E.SUN continuously tracks carbon-related asset indicators to support decision-making for future decarbonization and transition strategies.

GHG Emissions Timeline

	2021	2022	2023	2024	2025
Scope 1	1,857	1,844	2,161	2,403	1,893
Scope 2	22,105	20,294	17,959	10,291	10,317
Scope 3: Financed Emissions	3,672,612	4,945,550	5,355,042	5,508,602	6,187,996
Scope 3: Others	49,475	56,015	46,436	37,495	15,846
Total (t-CO₂e)	3,746,049	5,023,703	5,421,598	5,558,791	6,216,052

Note 1: Scope 2 emissions are calculated using the market-based method

Note 2: For detailed emissions breakdown please see Appendix 12 and 13

Scope 3 Portfolio Emissions Inventory

E.SUN FHC

Unit: t-CO₂e

	2022	2023	2024	2025
Financed Emissions (t-CO ₂ e)	4,945,550	5,355,042	5,508,602	6,187,996
Carbon Footprint (t-CO ₂ e/\$M)	2.10	2.14	1.99	1.99
Weighted Average Carbon Intensity (t-CO ₂ e/NT\$1M)	4.77	5.09	5.03	4.96
Inventory Coverage (%)	76.53%	77.62%	78.61%	80.13%

Subsidiaries

Unit: t-CO₂e

	Bank	Securities	Venture Capital	Asset Management
Financed Emissions (t-CO ₂ e)	6,180,213	3,759	4,024	0.18
Carbon Footprint (t-CO ₂ e/\$M)	1.99	1.20	0.81	0.02
Weighted Average Carbon Intensity (t-CO ₂ e/\$M)	4.97	2.44	2.67	0.32

Note 1: Carbon Footprint = GHG emissions from investment and financing companies / inventoried balance of investment and financing companies

Note 2: The Weighted Average Carbon Intensity is calculated based on the carbon emissions per unit of revenue from the financed and invested entities, accounting for the proportion of E.SUN's financing and investment.

Note 3: Inventory Coverage = inventoried balance of investment and financing companies / sum of FVPL, FVOCI, AC, loans, and discounted items.

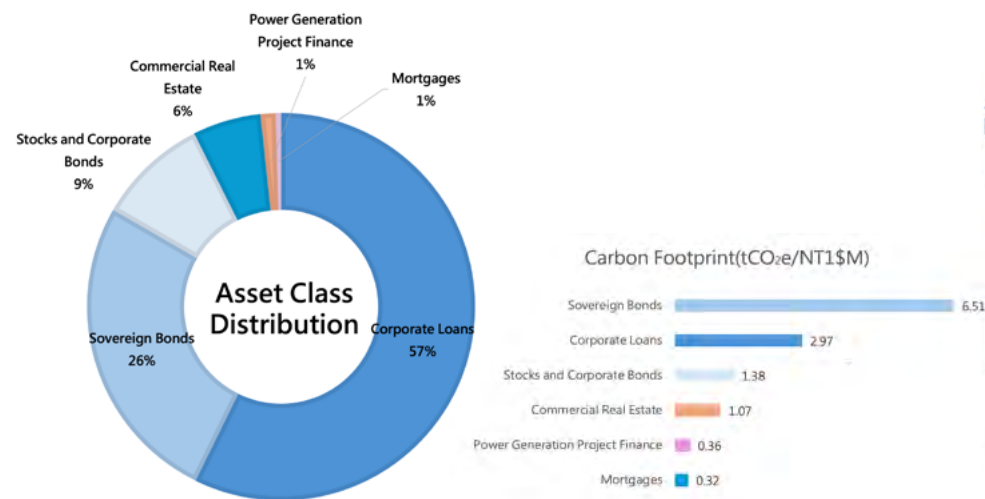
Note 4: Inventory coverage refers to the proportion of investment and financing activities that have been assessed in accordance with the PCAF methodology, relative to the total investment and financing portfolio.

Note 5: Inventory coverage refers to the proportion of investment and financing activities that have been assessed in accordance with the PCAF methodology, relative to the total investment and financing portfolio. For 2025, E.SUN FHC's proportion of relevant investment and financing activities aligned with the PCAF methodology is 100%.

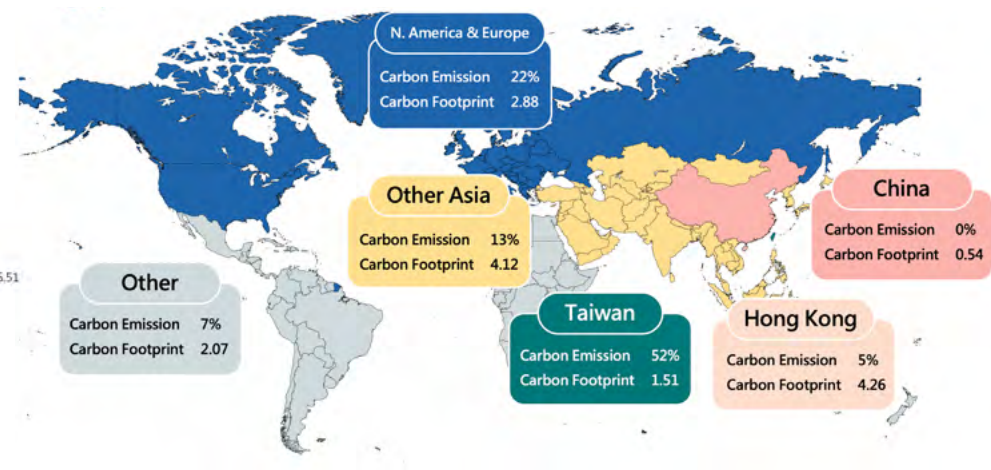
2.6.1 Financed Emissions Analysis

E.SUN analyzes the greenhouse gas emissions of its investment and financing portfolio by asset class, region, and industry, as illustrated below. By asset class, corporate loans are the primary source, accounting for 57% of total emissions, while sovereign debt investments exhibit the highest carbon footprint. Emissions are predominantly concentrated in domestic markets. By industry, manufacturing and transportation are the largest contributors to emissions, while the cement and glass sectors have relatively higher carbon footprints, reflecting their carbon-intensive nature. Based on these findings, E.SUN sets decarbonization targets by asset class in line with the Science Based Targets (SBT) and implements risk control mechanisms and client engagement measures for high-emitting industries to support portfolio decarbonization and transition.

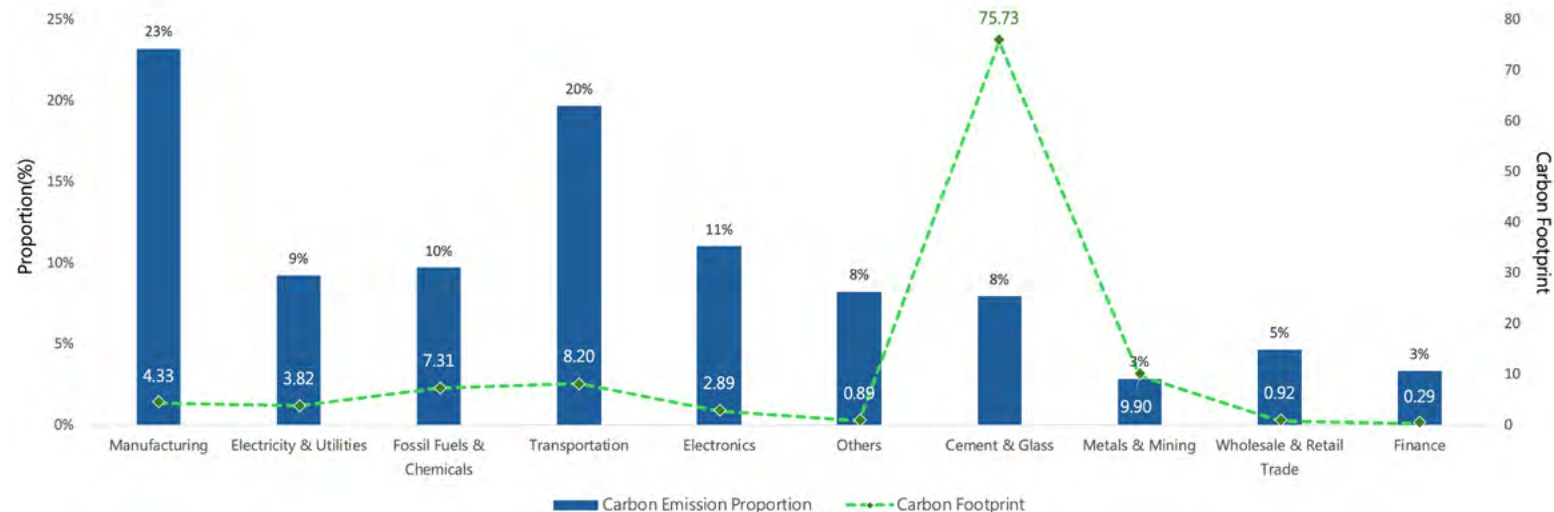
Asset Class Distribution



Geographical Distribution



Industry Distribution

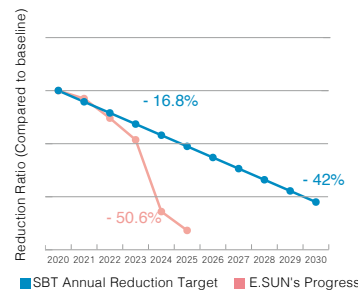


2.6.2 Science Based Targets (SBT) 2025 Progress

E.SUN FHC announced the goal of achieving net-zero emissions by 2050 in 2021, and passed external validation in 2022 to officially set its Science Based Targets (SBTs). The base year for the Scope 1 and 2 targets is 2020 with 100% coverage, while the base year for the SBTs of the Scope 3 investment and financing portfolio is 2019, covering 11% of the total investment and financing portfolio. E.SUN has formulated decarbonization strategies, promotes transition actions in a disciplined manner, and regularly reviews the progress toward achieving its SBTs. The progress toward the 2025 SBT targets is as follows:

Direct Operation (Scope 1&2)

Target	By 2030, reduce absolute Scope 1 and 2 greenhouse gas emissions by 42% from the 2020 base year.
Status	By 2025, absolute Scope 1 and 2 greenhouse gas emissions had been reduced by 50.6% compared with 2020, achieving the 2025 target.



Transition Actions

- Joined SBTi in 2021 and set 1.5°C-aligned decarbonization targets for Scope 1 and 2.
- Officially introduced an internal carbon pricing system for Scope 1 and 2 in 2024.
- Complete installation of solar PV systems on 100% of self-owned domestic buildings by 2025.

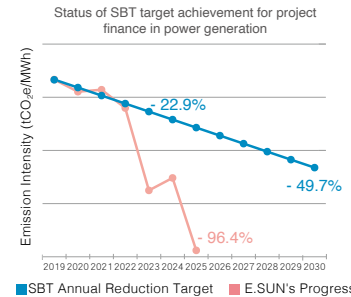
Transition Targets

- By 2027, obtain green building certification for 100% of self-owned buildings, and continue to replace outdated, energy-intensive lighting and air-conditioning equipment with energy-efficient products.
- Achieve 100% use of renewable energy in Taiwan by 2030, and 100% use of renewable energy globally by 2040, and support government energy policies by purchasing renewable energy certificates.

Investment and financing portfolio (Scope 3)

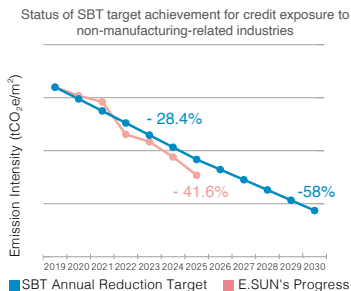
1. Project Finance in Power Generation

Target	By 2030, reduce the emissions intensity of project finance in power generation by 49.7% compared with the 2019 base year.
Status	By 2025, the emissions intensity of project finance in power generation had been reduced by 96.4% compared with 2019, achieving the 2025 target.



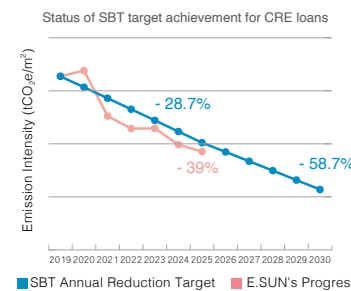
4. Credit exposure to non-manufacturing-related industries

Target	By 2030, reduce the emissions intensity of credit exposure to non-manufacturing-related industries by 58% compared with the 2019 base year.
Status	By 2025, the emissions intensity of credit exposure to non-manufacturing-related industries had been reduced by 41.6% compared with 2019, achieving the 2025 target.



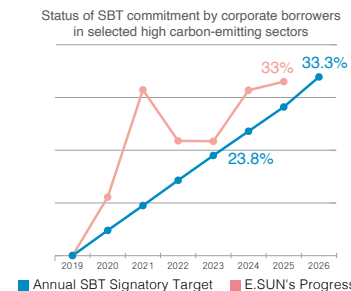
2. Commercial Real Estate (CRE) Loans

Target	By 2030, reduce the emissions intensity of commercial real estate loans by 58.7% compared with the 2019 base year.
Status	By 2025, the emissions intensity of commercial real estate loans had been reduced by 39% compared with 2019, achieving the 2025 target.



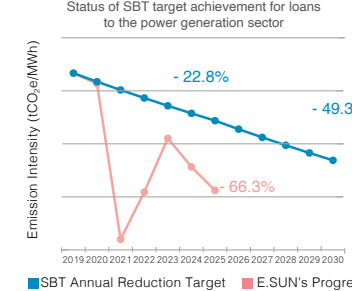
5. Credit exposure to selected high carbon-emitting sectors

Target	Using 2019 as the base year, ensure that by 2026, 33.3% of corporate borrowers in selected high carbon-emitting sectors have committed to SBTs.
Status	By 2025, 33% of corporate borrowers in selected high carbon-emitting sectors had committed to SBTs, achieving the 2025 target.



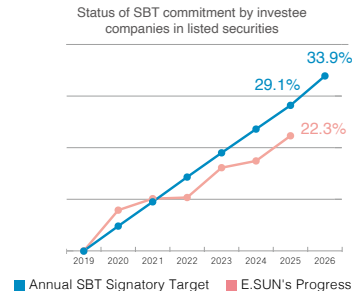
3. Loans to the power generation sector

Target	By 2030, reduce the emissions intensity of loans to the power generation sector by 49.3% compared with the 2019 base year.
Status	By 2025, the emissions intensity of loans to the power generation sector had been reduced by 66.3% compared with 2019, achieving the 2025 target.



6. Investments in listed securities

Target	Using 2019 as the base year, ensure that by 2026, 33.9% of investee companies in listed securities have committed to SBTs.
Status	By 2025, 22.3% of investee companies in listed securities had committed to SBTs, and the 2025 target was not achieved, mainly because some companies, due to policy uncertainty, did not submit or withdrew their SBT targets.



Transition Actions

- Since July 2019, E.SUN has committed to no longer supporting project finance for coal-fired power generation, and has had no such financing since 2021.
- In 2022, E.SUN announced that it would gradually phase out coal-related and unconventional oil & gas extraction-related business activities. We would no longer undertake new coal-fired power generation, coal mining, or related infrastructure projects; exposure to OECD-based corporates will be reduced to net zero by 2030, and exposure to non-OECD corporates will be fully exited by 2040. Since the end of 2023, we have 0 outstanding of unconventional oil & gas-related investments and financing.

Unit: TWD million

Portfolio Exposure	2023	2024	2025
Coal-related	15,505	13,374	12,259
Unconventional Oil & Gas-related	0	0	0

- Since 2022, E.SUN has implemented an internal carbon pricing mechanism in its credit business. By referencing internationally credible carbon prices, E.SUN converts the emissions of its borrowers into a more intuitive concept of carbon cost, which serves as a reference for business development.
- E.SUN continues to support the development of the renewable energy industry, and through advocacy, sustainable financial services and a diverse range of sustainable finance products such as green financing and ESG linked loans, empowers and assists enterprises in their low-carbon transition.

2.7 Nature and Biodiversity Preservation

2.7.1 In Harmony with Nature

E.SUN supports global biodiversity conservation and is committed to Nature Positive growth by 2030 and Net Zero emissions by 2050. As a financial services provider, our biodiversity impact mainly comes through client investments and loans; our operations do not involve access and benefit-sharing regulations. Recognizing ecology's key role in climate mitigation, we embed environmental protection in our policies and governance to contribute responsibly to the planet.

■ Policies to halt and reverse biodiversity loss

Biodiversity-related policies and commitments	Description / Scope
E.SUN FHC Biodiversity & No Deforestation Commitment	E.SUN values biodiversity and forest conservation, committing to ecological restoration and achieving No Net Loss through our operations and investments.
E.SUN FHC Sustainable Development Best Practice Principles	E.SUN promotes sustainability by adhering to environmental laws, improving energy use, utilizing renewables, and assessing climate risks throughout our operations. Our environmental management system and education efforts aim to minimize impacts on nature and biodiversity.
E.SUN FHC Climate-Related and Environmental Risk Management Policy	E.SUN emphasizes protecting natural environments and biodiversity by implementing risk management to address climate change effects on ecosystems, reducing systemic risks, and ensuring sustainable development.

■ Identification of biodiversity impacts

E.SUN applies the TNFD-LEAP framework and references international guidelines such as PBAF and ENCORE, integrating domestic natural data to systematically assess dependencies, impacts, risks, and opportunities related to nature within our supply chain and operations. We identify whether our activities and economic engagements are near ecologically sensitive areas or involve products and services with actual or potential negative impacts on biodiversity. Due to data availability and quality limitations, our analysis currently focuses on our main area of operation within Taiwan.

Locate	Interface with Nature Collect geographic and industry data of E.SUN's suppliers, operations, and investee companies. Define priority areas and conduct spatial overlay analysis.
Evaluate	Dependencies and Impacts - Gather data from international public databases, company disclosures, and open platforms. - Analyze indicators using geospatial metrics (e.g., Key Biodiversity Areas¹、Land Resource Areas² and Freshwater Resource Areas³) and industry operational characteristics. - Identify dependencies and impacts using localized data to determine if companies operate in ecologically sensitive areas in Taiwan.
Assess	Material Risks and Opportunities - Assess significant risks and opportunities through scenario analysis and stress testing. - Develop long-term transition plans based on findings.
Prepare	Response and Reporting - Internally: Enhance information disclosure, improve training, and strengthen assessment capabilities. - Externally: Raise awareness among customers and society through products, advocacy, and engagement.

Note 1: Key Biodiversity Areas is defined using national ecological focus areas, significant wildlife habitats, and biodiversity hotspots.

Note 2: Land Resource Areas are defined as including designated soil and water conservation areas, national parks, landslide-prone and sensitive zones, and other relevant regions.

Note 3: Freshwater Resource Areas is defined as the regions covered by the national primary regulated groundwater areas, reservoir catchment areas, and river zone maps.

Note 4: For a more detailed LEAP analysis of E.SUN's value chain, please see our "2025 Climate and Nature Report".

■ Overview of E.SUN's Natural Environment Initiatives

E.SUN is committed to supporting the global Convention on Biological Diversity and advancing sustainable ecological development in alignment with the United Nations Sustainable Development Goals (SDG 13: Climate Action; SDG 14: Life Below Water; SDG 15: Life on Land). Our natural environment and biodiversity strategy is centered on three core pillars: species conservation, habitat preservation, and environmental sustainability. Taking initiative from within, we proactively respond to both international and domestic environmental sustainability advocacies. In 2022, we voluntarily joined the Taskforce on Nature-related Financial Disclosures (TNFD) and, in 2023, joined the TNFD Early Adopters. In November 2024, E.SUN released Taiwan's first "Climate and Nature Report" to achieve the highest rating of "Level 5: Excellence" from the British Standards Institute (BSI) for TNFD conformity.



Key Achievements in 2025:

"Formosan Black Bear Conservation Project"

95 events held over **14 consecutive years** in partnership with Taipei Zoo.



"Beautiful Taiwan, Smile E.SUN" Environmental and Beach Cleanup Activities

In central Taiwan, events were held at Daan Coastal Park in Taichung with **over 370 participants**.

"Polar Bear Environmental Education Project"

47 events held with **over 5,419 participants** since project began.

"E.SUN-NTU ESG Centenary Project"

Cultivated and planted **50,000** Taiwan endemic native cypresses.

"Adopting trails in Yushan National Park"

For **17 consecutive years**, we have dedicated efforts to maintaining approximately 260 kilometers of hiking trail facilities and ensuring environmental cleanliness.

"Beautiful Taiwan, Smile E.SUN" Environmental and Beach Cleanup Activities

In southern Taiwan, events were held at Guanshi Platform in Tainan and Qijin Seaside Park in Kaohsiung, with over **750 participants**.



"Sea Turtle Conservation Project"

Nursed **110 turtles** to health and released **16 turtles** back to the wild in total since project began.

"Plant a tree, Plant a life"

A cumulative total of over **70,000 native Taiwanese tree** seedlings have been planted.

"Beautiful Taiwan, Smile E.SUN" Environmental and Beach Cleanup Activities

In northern Taiwan, events were held at Zhongjiao Bay and Emerald Bay in New Taipei City, as well as Zhuwei Fishing Harbor in Taoyuan City, with over **2,800 participants**.

"E.SUN Malavi Rice"

Assisting in organic transformation and local revitalization while safeguarding biodiversity, we have converted **19.7 hectares** of farmland and cumulatively procured **460,000 kilograms** of rice.



"Beautiful Taiwan, Smile E.SUN" Environmental and Beach Cleanup Activities

In eastern Taiwan, events were held at Taitung Seaside Park, Hualien North Bin Coast, and Yongzhen Beach in Zhuangwei with over **120 participants**.

■ Northern Taiwan
■ Central Taiwan
■ Eastern Taiwan
■ Southern Taiwan

■ Nature and Biodiversity Mitigation Hierarchy

E.SUN's strategy for the natural environment and biodiversity development focuses on four main pillars: Species Conservation, Habitat Preservation, Environmental Sustainability, and Employee Participation. We also reference the AR3T1 corporate nature action framework proposed by SBTN to align our activities accordingly. Together with like-minded partners, we strive to contribute to the beautiful nature of Taiwan.

Positive Impacts on Nature	Avoid	Reduce	Restore	Regenerate
Sea Turtle Conservation & Education Project			√	
Polar Bear Environmental Education Project	√	√		
Formosan Black Bear Conservation Project	√		√	
E.SUN-NTU ESG Centenary Project	√	√	√	
Plant a tree, Plant a life Tree Planting Project			√	
E.SUN Malavi Project	√	√	√	
Millet Cultivation Revival Plan	√		√	
Beautiful Taiwan, Smiling E.SUN Environment Cleanup	√		√	
Adopting trails in Yushan National Park	√		√	
Earth Hour / 130 Days Lights Out	√	√		

Note 1: The AR3T framework, proposed by SBTN, aims to achieve transformation through four levels: Avoid, Reduce, Restore, and Regenerate

2.7.2 Species Conservation

■ Sea Turtle Conservation Project

Collaborated with National Museum of Marine Biology and Aquarium (NMMBA) for 7th consecutive year on "Sea Turtle Conservation Project" to promote concept of marine resource sustainability. Established sea turtle rescue and medical supply station since 2020, providing medical supplies and care food expenses to ensure injured turtles receive comprehensive care. Attracted over 3,520 participants in total, treating 110 sea turtles with 16 successfully rehabilitated and released back into the wild, gaining wide recognition and affirmation from all sectors.



Lead the students to visit the Sea Turtle Rescue and Medical Center and introduce the manmade objects found in the bodies of sea turtles.



Participants had the opportunity to closely observe the care and rehabilitation of injured sea turtles within the facilities of the rescue center.



During the sea turtle rescue course, veterinarians provided participants with detailed instructions on how to respond appropriately when encountering stranded or injured sea turtles.



Conducted a sea turtle release event at the conservation beach in Houbihu.

■ Polar Bear Environmental Education Project

Every year on February 27th, which is International Polar Bear Day, E.SUN collaborates with the National Museum of Natural Science to launch a series of polar bear conservation activities. Over the past 6 years, we have organized a total of 47 events, with nearly 5,419 people participating. The activities include the "Mission to Save Polar Bears" seminar, the interactive "Polar Bears and friends fun challenge", and guided tours of the National Museum of Natural Science. Through these events, we aim to encourage public reflection, foster environmental awareness, and promote proactive actions to mitigate global warming.



We invited Bai Hsin-Yi, a natural ecology program producer and host, to serve as the speaker for the "Mission to Save Polar Bears" seminar, where she shared her experiences filming polar bears in the Arctic.



We invited teachers and students from E.SUN Seed School at Qiaorong Elementary School in Taichung City to visit the National Museum of Natural Science. Through observing polar bear specimens, the program aimed to guide students in understanding the environmental impacts of climate change.

■ Formosan Black Bear Conservation Project

Formosan black bear is Taiwan's sole native bear species and symbol of biodiversity. Partnered with Taipei Zoo since 2012, holding 95 conservation activities. Issued first domestic "E.SUN Formosan black bear affinity card" since 2014, allocating 0.2% of each purchase to animal conservation fund for bear preservation and environmental education. Established first animal conservation specialty branch, "Black Bear Branch," at Hualien Branch to promote wildlife protection and ecological diversity.



The lobby of E.SUN Bank's Hualien Branch features the Black Bear Learning Corner, providing customers with access to conservation knowledge while they conduct their financial transactions.

2.7.3 Habitat Conservation

■ "E.SUN-NTU ESG Centenary Project"

In collaboration with NTU, we will plant native conifers such as the Taiwan Red Cypress, Formosan Hinoki, Cryptomeria-like Taiwania, Taiwan Incense Cedar, and Formosan China-fir in the Yushan mountain range. 100,000 trees are expected to be planted within 10 years beginning in 2022, totaling 50 hectares in area. The forest is expected to absorb 242,000 tons of CO₂ over the course of a century. After selective thinning, 25,000 trees will be kept to grow over a century, laying the foundation for soil and water conservation, with carbon sequestration and circular economy benefits. In 2025, planted 10,891 saplings of native tree species.



■ "Plant a tree, Plant a life" E.SUN plant trees project

E.SUN has been jointly promoting the "Plant a tree, Plant a life" for 7 consecutive years in collaboration with the Ministry of Agriculture. In 2025, we adopted 4.77 hectares of national and coastal forests and planted 10,735 native tree saplings, such as ring-cupped oak, Formosan sweetgum, subcostate crape myrtle, whole-leaf hawthorn, and tree heliotrope, etc.



■ E.SUN Malawi Rice

E.SUN has been supporting the "E.SUN Malawi Rice project" for 12 consecutive years along with Yushan National Park Services, Yinchuan Sustainable Farm and Tse-Xin Organic Agriculture Foundation, encouraging local farmers to adopt organic agriculture for sustainable food production and protect to biodiversity, which saw the endangered native fish species "Kikuchii's Minnow" return to the paddies. E.SUN has transformed 19.7 hectares of farmland into certified organic fields and has acquired 460,000 kg of Malawi Rice in total.

■ Millet Revitalization Project

Initiated 3-year "Millet Revitalization Project" since 2022 with National Taiwan University, restoring 28 local millet varieties brought back from US germplasm bank to Xinyi Township, Nantou. Developed cultivation demonstration zones, illustrated storybooks, and promotion activities. Partnered with schools and Indigenous cultural experts to integrate ritual traditions, ancient stories, and farming techniques into school curricula, conveying significance of seed preservation, education, and cultural heritage.



■ "Beautiful Taiwan, Smile E.SUN "Environmental and Beach Cleanup Activities

For 16 consecutive years, we have organized the "Beautiful Taiwan, Smile E.SUN" environmental cleanup and beach cleanup activities. In response to World Cleanup Day in 2025, over 7,800 E.SUN volunteers and their families participated across 145 business locations and 14 coastal areas throughout Taiwan. Through these concrete actions, we actively contribute to plastic and waste reduction and safeguard our beautiful homeland.

■ Adopt trails in Yushan National Park and participate in ecological conservation research projects

We have adopted and maintained 260 km of trails in Yushan National Park trail for 17 consecutive years. We use this opportunity to promote conservation and environmental education, and encourage E.SUN employees to participate and work together to protect the environment.

■ Taiwan New Year Bird Count

For 3 consecutive years, we have participated in the "Taiwan New Year Bird Count," jointly organized by the Chinese Wild Bird Federation, Taipei Wild Bird Association, Kaohsiung Wild Bird Association, and the Biodiversity Research Institute of the Ministry of Agriculture. This event serves as a critical data source for monitoring changes in Taiwan's winter migratory bird populations, to which we are committed to contributing for ecological documentation.

2.7.4 Environmental Sustainability

GRI G4 Financial Services Sector: FS4

■ Earth Hour

For 14 consecutive years, we have participated in Earth Hour, the world's largest international carbon reduction campaign. Voluntarily extending the lights-off duration, from March 21 to 23, we turned off all exterior lighting for three consecutive nights.

■ 130 Days Lights Out

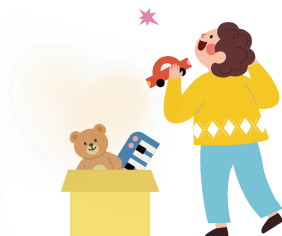
For the past 9 years, we've turned off our lights during peak energy hours in summer. From June 4 to October 12, 2025, all 140 branches across Taiwan shut down their signage lights, exterior wall lights, and television displays for the entire day. Over the past 9 years, a total of 624,386 kWh has been saved, equivalent to reducing 308 metric tons of carbon emissions.



■ Resource Circulation and Charity Auction

For 14 years in a row, we have held the "Resource Circulation Charity Auction," which amassed 8,000 donated second-hand and brand new items in 2025. This year, over 5,200 colleagues participated, raising NT\$10 million in proceeds that were all donated to the "E.SUN Care for Schoolchildren Program." The program supports economically disadvantaged families and children facing sudden setbacks by alleviating the financial burden of education by assisting in the purchase of stationery, books, and participation in activities, ensuring that all children can learn happily and participate in both school and extracurricular activities.

行動讓愛更靠近



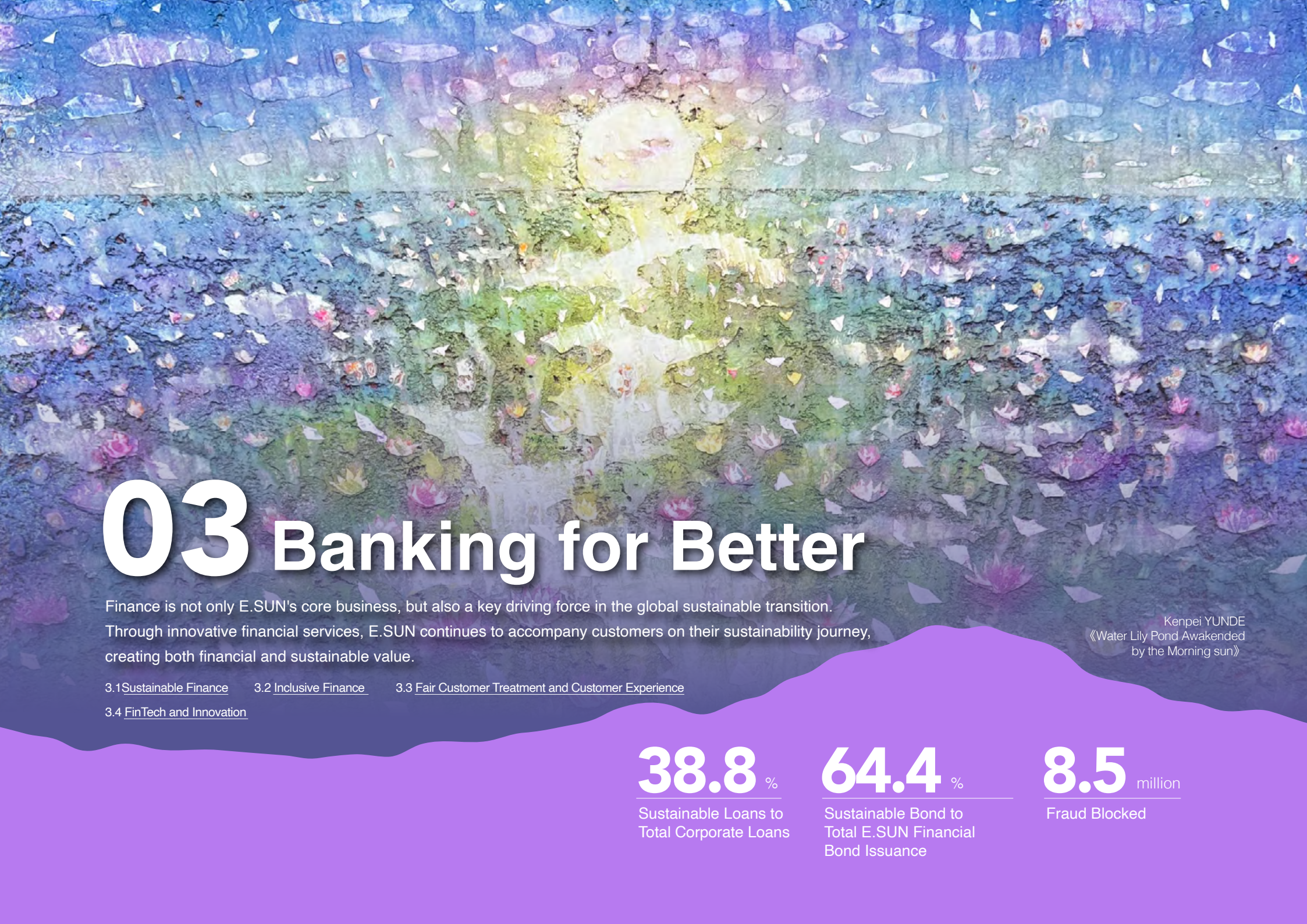
■ 13-Book Lovers: Magazine circulation day

In order to realize E.SUN's environmental protection spirit, the "13-Book Lovers: Magazine circulation day activity" has been held at E.SUN Headquarter buildings. In order to effectively achieve the goal of resource sharing, we collected magazines that various departments had subscribed to (or had received as donations), along with employees' own books, magazines, CDs, and DVDs, which were made freely available to all employees. We collected a total of 3,198 items in 2025, and circulated 1,472 items, for a circulation rate of 45.02%.

■ "E.SUN Environment and Energy Saving Education Day"

Employees collectively clean office environment on monthly 13th Cleaning Day to implement 4Rs: Reduce, Recycle, Reuse, and Refuse. Environmental volunteers from each unit promote ESG knowledge on same day, with ESG materials regularly published on e-Learning platform.

Month	2025 ESG Education Topics
January	Sustainable Tourism
February	2025 Sustainable Development Outlook
March	Taiwan's Carbon Fee System and Internal Carbon Pricing
April	Diverse and Inclusive Friendly Workplace
May	International Day for Biological Diversity: Exploring zero deforestation and harmony with nature
June	World Environment Day and the Global Plastics Treaty
July	Farm to Table Sustainable Food Value Chain
August	International Day of the World's Indigenous Peoples
September	IFRS Sustainability Disclosure Standards
October	Green Finance: The Key to SME Sustainability
November	Sustainable Consumption: Raising Carbon Awareness, Amplifying Sustainable Impact
December	COP30



03 Banking for Better

Finance is not only E.SUN's core business, but also a key driving force in the global sustainable transition.

Through innovative financial services, E.SUN continues to accompany customers on their sustainability journey, creating both financial and sustainable value.

Kenpei YUNDE
《Water Lily Pond Awakened
by the Morning sun》

[3.1 Sustainable Finance](#) [3.2 Inclusive Finance](#) [3.3 Fair Customer Treatment and Customer Experience](#)

[3.4 FinTech and Innovation](#)

38.8 %

Sustainable Loans to
Total Corporate Loans

64.4 %

Sustainable Bond to
Total E.SUN Financial
Bond Issuance

8.5 million

Fraud Blocked

Cover Story

Cross-Border Collaboration to Drive Asian Transition Finance: Partnering with Japan's GX Agency to Build Net-Zero Resilience

The vision of "2050 Net-Zero Emissions" is a shared global goal. However, guiding high-carbon industries to achieve real structural transition has become one of the most challenging issues for Asian countries. Asia has the world's most dense and complex supply chains, facing the dual pressures of energy transition and economic development. E.SUN Financial Holding Company (E.SUN FHC) firmly believes that transition finance cannot rely on a single market alone. We must work through cross-border, cross-industry, and cross-resource collaboration to build a climate-resilient financial system and achieve net-zero goals together.

In 2025, E.SUN FHC continued to align with international standards and actively deepened cooperation with sustainability pioneers in the Asia-Pacific region. In August 2025, E.SUN hosted the "Asian Transition Finance Forum." We invited Hideki Takada, Director of Japan's GX Acceleration Agency, to share Japan's practical experiences, including the issuance of the world's first sovereign transition bond and the launch of their carbon trading system. Japan's GX framework emphasizes

policy support, market mechanisms, and information transparency. This aligns perfectly with Taiwan's focus on three pillars: "institutions, data, and communication platforms." Through deep dialogues with the Financial Supervisory Commission (FSC), members of the Coalition of Movers and Shakers, and academic institutions, E.SUN demonstrated its commitment to bringing people's wisdom together and boosting Taiwan's competitiveness in sustainable finance.

Transition finance is not just a static set of green labels. Instead, it is a dynamic system that combines policy, market mechanisms, and financial mobilization. In practice, E.SUN actively participated in several Asian transition finance initiatives this year, including the Singapore Sustainable Finance Association (SSFA) and the Asia Transition Finance Study Group (ATF SG). We are closely following emerging topics such as Sustainable Aviation Fuel (SAF), battery energy storage systems, carbon pricing, and sustainable taxonomies.

As the convener of the net-zero

working platform for the financial industry, E.SUN built upon its past "Guidelines for Calculating Financed Emissions" and further established the "Reference Guidelines for Transition Lending Assessment" in 2024. These guidelines help financial institutions evaluate the credibility of corporate transition plans, ensuring that funds are precisely directed into promising low-carbon technologies.

Mao-Chin Chen, President of E.SUN FHC, stated that while Asian countries have diverse backgrounds, they share common climate challenges and must work together to address them. Looking ahead, E.SUN and the Coalition of Movers and Shakers will continue to play a key bridging role. We will bring public and private sectors together to implement transition finance locally, taking steadier steps toward an inclusive and sustainable future for Asia. 🌱



3.1 Sustainable Finance

GRI: 2-29

3.1.1 Sustainable Finance Management and Policies

GRI: 2-23, 2-24

E.SUN FHC follows Taiwan's relevant regulations and international standards, including the FSC's Green Finance Action Plan 3.0, the National Development Council's "2050 Net-Zero Emissions Pathway and Strategy," the Equator Principles (EP), the Principles for Responsible Banking (PRB), the Principles for Responsible Investment (PRI), and the International Capital Market Association (ICMA). E.SUN has established its sustainable finance management guidelines, while subsidiaries also set related regulations in alignment with the group's policies to develop sustainable financial products and services. Through a comprehensive management mechanism, E.SUN effectively identifies and controls economic, environmental, and social risks, thereby promoting long-term and stable development.

To strengthen its financial impact, E.SUN Bank has established clear qualification principles for green financing and sustainability-linked financing. These principles define the use of funds and monitoring mechanisms, and are incorporated into internal audit procedures to ensure that funds are effectively allocated to environmentally and socially responsible industries.

■ Sustainable Finance Management Guidelines of E.SUN FHC and Major Subsidiaries

E.SUN FHC actively participates in international sustainability initiatives, aligns with global standards, and continuously improves to ensure its business strategies evolve in line with international trends. By signing, complying with, or implementing various global sustainability frameworks and principles, E.SUN deepens its corporate responsibility and influence.

Guidelines	E.SUN FHC	E.SUN Bank	E.SUN Securities	E.SUN Asset Management
Policy	1.Sustainable Development Best Practice Principles 2.Sustainable Finance Policy 3.Subsidiaries Greenwashing Prevention Guideline 4.Guidelines for the Phase-Out of Coal and Unconventional Oil & Gas 5.Sustainable Development Engagement Guidelines 6.Sustainable Development Voting Guidelines 7.Biodiversity Conservation and No Deforestation Commitment 8.Statement on Lobbying and Policy Engagement 9.Financial Inclusion Commitment	1.Management Guidelines for Corporate Banking's Handling of Green Loan 2.Management Guidelines for Corporate Banking's Handling of ESG Linked Loans 3.Operating Guidelines for Corporate Banking Engaging in Equator Principles Compliant Project Financing 4.Guidelines for Friendly Financial Services Operations 5.Sustainable Deposits Guidelines 6.Securities Sustainable Investment Management Principles 7.Stewardship Principles for Institutional Investors 8.Management Guidelines for Corporate Banking's Handling of Social Loan	1.Sustainable Development Policy 2.Securities Sustainable Investment Management Principles 3.Stewardship Principles for Institutional Investors	1.Sustainable Development Policy 2.Subsidiaries Greenwashing Prevention Guideline 3.Stewardship Principles for Institutional Investors
Information Disclosure	1.Sustainability Report 2.Climate and Nature Report	1.Stewardship Report 2.Shareholders' Meeting Voting Records 3.Engagement Records 4.TCFD Report	1.Investor Stewardship Section 2.Sustainability Report 3.TCFD Report	1.Investor Stewardship Section 2.Sustainability Report 3.Stewardship Report 4.Shareholders' Meeting Voting Records 5.Engagement Records

3.1.2 Responsible Lending

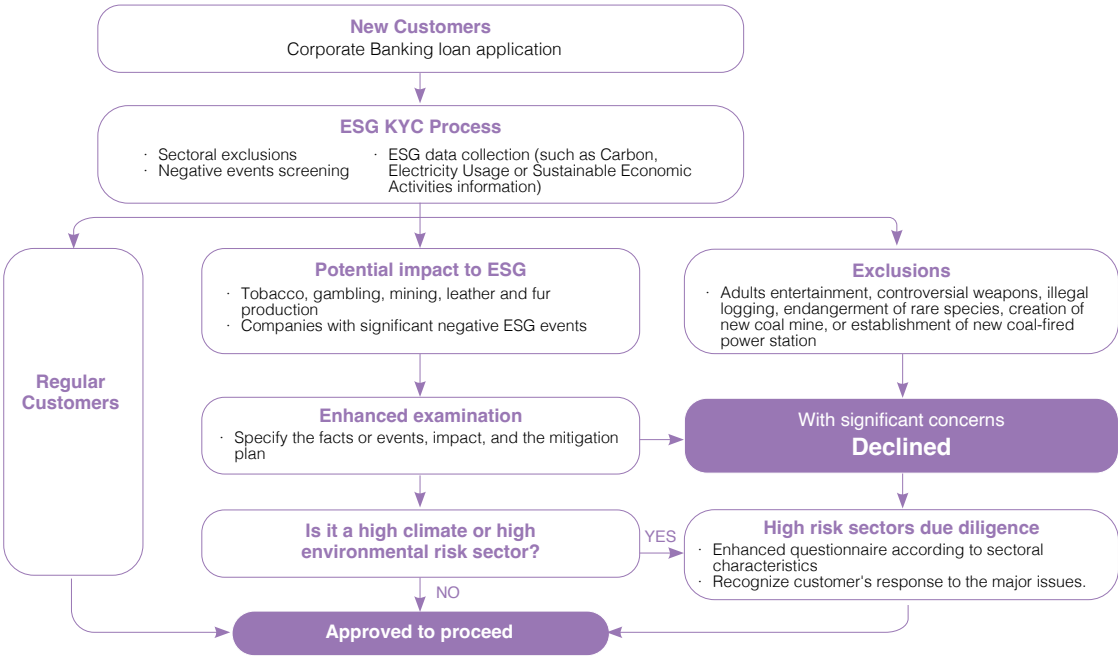
SASB: FN-CB-410a.1, FN-CB-410a.2

■ Exercising Internal and External Influence

ESG Risk Management in Credit Process

E.SUN Bank has developed a responsible lending business process and "E.SUN Bank Credit Policy" to evaluate the implementation and investment of borrowers in environmental and social initiatives. Each new credit application must undergo ESG assessment, including sensitivity industry checks, major environmental/social negative event evaluations, and collection of sustainability-related information based on different sectoral characteristics. If the counterparty is involved with arms production, pornography, illegal logging, harmful endangered wildlife, coal-fired power generation, or coal mining, the deal should be avoided. For companies related to tobacco, gambling, or those with significant past environmental and social negative events, enhanced explanations are required.

Additionally, E.SUN Bank also has mechanisms for climate risk and environmental risk checks in the credit process. For borrowing enterprises operating in industries with significant environmental or climate risks, detailed explanations tailored to the specific characteristics of the industry are needed to better understand how the company respond to such challenges.



Corporate ESG Assessment in Credit Evaluation and Sustainable Economic Activities

Using the credit system's 'Corporate ESG Assessment Form,' E.SUN Bank has strengthened its systematic collection of corporate sustainability information and integration of ESG considerations into its credit evaluation process. From a risk management perspective, the Bank adheres to sustainability-related policies established by the financial holding company, including coal and unconventional oil and gas divestment guidelines. Potential involvement of borrowers in such sectors is assessed and disclosed on a case-by-case basis during the credit review process.

Additionally, the bank proactively reviews customers' records of environmental and labor-related violations over the past three years. In 2025, a total of eight credit applications were identified as meeting the threshold for significant penalties, defined as a single fine exceeding NT\$ 1 million.

For customers with records of significant regulatory violations, E.SUN Bank monitors their remediation efforts through its ESG assessment process, and may decline to engage with those deemed to have severe circumstances. For customers with relatively high carbon emissions, the bank also conducts due diligence to understand whether they have established voluntary reduction plans or decarbonization pathways. If customers demonstrate willingness to improve or transition, the bank provides support through credit resources (such as sustainability-linked loans and transition financing), as well as sustainability advisory services.

In response to the regulator's "Green and Transition Finance Action Plan" E.SUN Bank has also implemented ESG information reporting for credit cases through the Joint Credit Information Center (JCIC). According to internal statistics, the reporting coverage rate reached 88.5% in 2025, representing the proportion of newly extended and renewed corporate lending clients during the year. The bank further encourages the incorporation of sustainable economic activity assessments into relevant financing processes. In parallel, during ESG engagement with selected corporate clients, the bank actively incorporates Taiwan's sustainable taxonomy framework into discussions, promoting greater awareness and understanding of sustainable classification standards among enterprises.

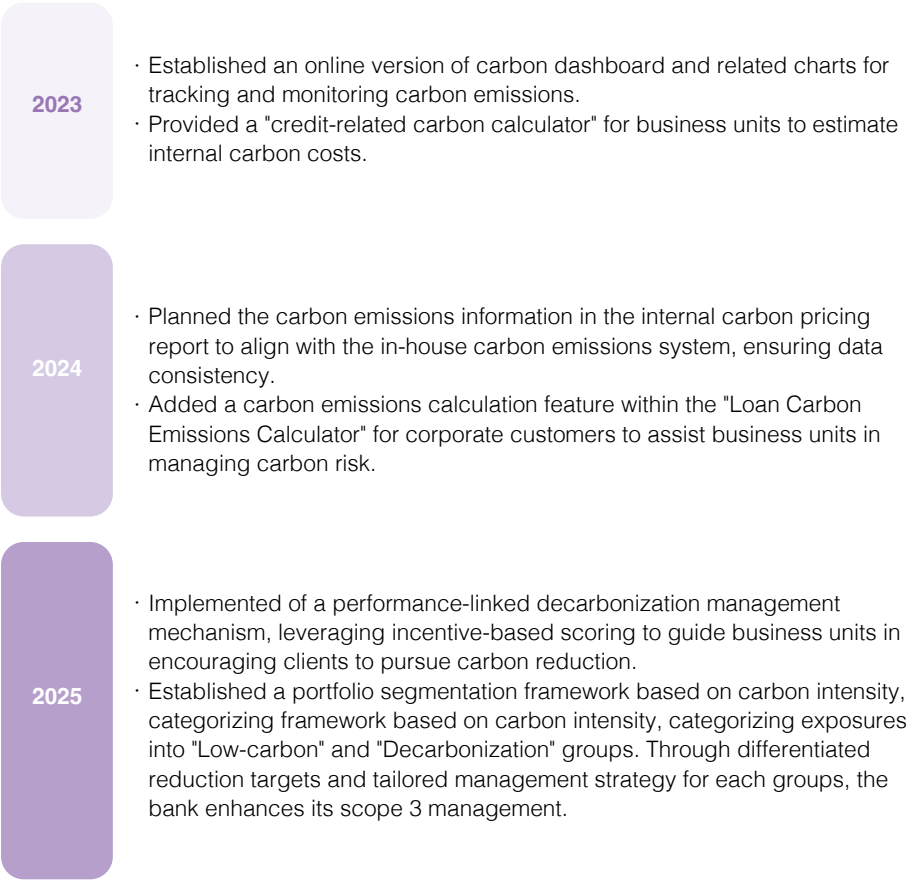
Corporate ESG Evaluation Form

1. Financial data
2. Negative ESG event scanning
3. ESG data
4. Sustainable economic activities
5. High risk sectors checklist

Internal Carbon Pricing

Since 2022, E.SUN Bank implemented internal carbon pricing in its loan portfolio. This pricing mechanism refers to international carbon trading mechanisms, taking into account the weighted average price in the global carbon trading market provided by the World Bank, as well as international decarbonization pathways. The annual carbon reduction targets are set for each business unit following the decarbonization pathway, aiming to guide business units to consider the transformation risks faced by credit companies and the impact of international carbon prices.

Execution for the past 3 years

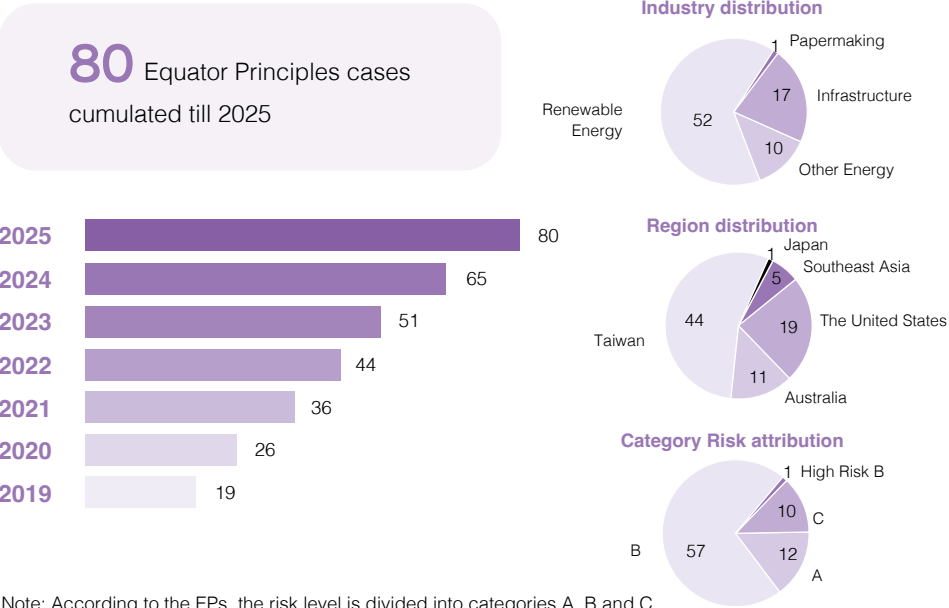


Equator Principles

In accordance with the 4th edition of the Equator Principles framework, each project financing case is systematically assessed on the environmental and social risks – such as climate change, human rights, and biodiversity – may be confronted to or generate during the project timeline. The objective is to enhance our capabilities in managing those risks, and to continuously improve the control and monitoring processes, as well as strengthen post-loan management in our effort to more responsible lending.

Our development progress during 2025 is as followed

- 1
- E.SUN Bank was formally appointed as a Management Support member to the Steering Committee of the Equator Principles. Since joining the committee, E.SUN Bank has actively participated in monthly meetings, contributing to internal governance and management discussions, and will continue to support the Equator Principles Management Team for a two-year term.
- 2
- In parallel, E.SUN Bank joined the EP Biodiversity Working Group, and contributed to the development of guidance in collaboration with UNEP Finance Initiative (UNEP FI), titled "Nature-Based Risk Assessment: Integrating Project-Related Finance." This guidance is now publicly available on the official Equator Principles website.
- 3
- E.SUN Bank is committed to participating in the Equator Principles Annual Meeting each year to engage with fellow EP Financial Institutions and continuously enhance its internal implementation processes. This time, the Bank was invited to present its Equator Principles implementation experience, with a particular focus on Taiwan-specific considerations. The presentation was well received and gathered positive recognition from participating institutions.
- 4
- In 2025, a total of 15 financing project cases were signed following the Equator Principles, 2 cases were declined, making a total of 17 cases assessed.



Note: According to the EPs, the risk level is divided into categories A, B and C.

■ Sustainable Lending Business

E.SUN Bank has a long-standing commitment to environmental sustainability and responds to international trends and domestic policies. We continuously support the sustainable transformation of corporate clients through green lending, sustainability-linked loans, and lending to ESG-friendly industries. By taking tangible actions, we aim to facilitate corporate clients in their journey toward achieving their net-zero emissions goal.

To strengthen its financial impact, E.SUN Bank has established clear qualification principles for green financing and sustainability-linked financing. These principles define the use of funds and monitoring mechanisms, and are incorporated into internal audit procedures to ensure that funds are effectively allocated to environmentally and socially responsible industries.

Balance unit: NT\$ million

Sustainable Lending	Balance as of 2024	Balance as of 2025
Green loans	107,189	137,555
Sustainability-Linked Loans	76,846	104,841
ESG-friendly Industries Loans	234,996	278,959*
SME-Tailored Sustainability Loan**	37,204	16,490
Total value of sustainable lending	456,235	537,845
Total value of corporate lending	904,244	1,205,468
Percentage over total corporate lending	50%	45%

*An overlapped amount of NT\$ 78,357 million has been deducted from the overall NT\$ 357,316 million.

**SME-Tailored Sustainability Loan refers to the "Assistance for SMEs Low-Carbon and Smart Transformation Development and Regulated Factory Infrastructure Optimization Project Loan," is a government specialized credit guarantee fund designed to support SMEs.



Loans to ESG-friendly Industries

E.SUN Bank continues to allocate resources to environmentally and socially friendly industries, supporting green energy, energy storage, circular economy, healthcare, and education sectors.

Balance unit: NT\$ million

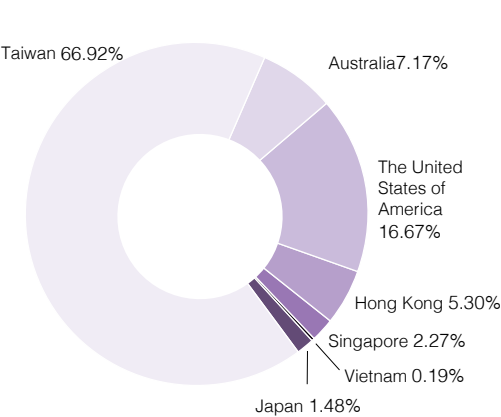
Lending to ESG-Friendly Industries	Industry Categories	Balance as of 2024	Balance as of 2025
Environmental-friendly Industries	Solar power	1,597	2,123
	Bicycles	5,168	4,733
	LED	735	866
	Batteries	5,928	9,134
	Electric vehicles	15	-
	Circular economy	4,445	6,227
Social-friendly Industries	Medical care	30,841	34,408
	Education	6,278	5,893
	Sports & Fitness	3,362	3,168
	Telecommunications	5,583	5,533
	Network communication equipment	5,857	6,285
	Industrial robots	100	41
Innovative Industries*	Eligible industries as defined, along with their associated supply chains	227,130	278,905
Total Value of Loans To Esg-friendly Industries		275,912	357,316**

* Based on the definition of the government's 6 Core Strategic Industries, while excluding the national defense sector and sub-industries with higher sustainability risks in the related supply chain (such as cement, plastic, steel, etc.). Overlapped lending has been excluded.

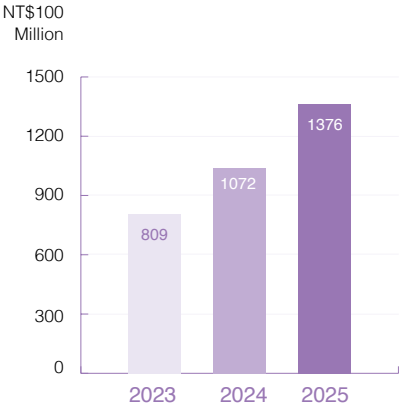
Green Loan

In order to support the sustainable development of businesses, we provide green loan to assist businesses in financing green energy projects, energy storage systems, green buildings, energy-saving equipment, and other projects specifically used for green initiatives. In 2022, E.SUN Bank adopted the Green Loan Principles of the Loan Market Association (LMA) and formulated relevant regulations and operating procedures. As of the end of 2025, the balance of green loan totaled NT\$ 137.6 billion, with an annual growth rate of approximately 28%.

Proportion of Green Loans by Region (based on the balance in 2025)



Green Loans' Balance for the Past Three Years



(1) Green Project Financing

E.SUN Bank is dedicated to supporting the development of domestic and international enterprises, as well as the green energy industry. We advance Taiwan's solar power sector—spanning rooftop, ground-mounted, and floating solar installations—along with energy storage applications developed to meet the needs of power grid resilience and energy dispatch. Through tailored refinancing initiatives for operational solar assets, E.SUN Bank enables green energy developers to reinvest their capital into further development and construction, thereby creating a positive cycle of green investment and financing. Additionally, E.SUN Bank arranges and participates in international project finance for key wind, solar, and energy storage projects through our green energy expert team. Our regional involvement extends to countries including Australia, the United States, China, Japan, and Vietnam. As of the end of 2025, E.SUN Bank's balance of financing related to renewable energy and energy storage reached approximately NT\$ 95 billion, marking a YOY growth of 25% compared to 2024.

Important Milestones

- 2021

- Fully committed to developing project finance for renewable energy and diversifying our portfolio to domestic fishery-solar and overseas geothermal energy projects.
- 2022

- Launched a financing campaign for solar projects that have already reached commercial operation.
 - Led a syndicated loan for a large-scale domestic solar photovoltaic asset pool.
 - Financed 1st solar photovoltaic project in Vietnam.
- 2023

- Financed 1st solar photovoltaic project in the United States.
 - Became the only financial institution in Taiwan to respond to The Global Renewables Alliance's 3xRenewables initiative.
- 2024

- Financed 1st solar photovoltaic project in Japan.
 - Financed 1st energy storage project in Australia and the United States .
- 2025

- Supported financing for rooftop solar and energy storage projects in Southeast Asia.

The Global Renewables Alliance launched the '3x Renewables Initiative' in 2023, aiming to coordinate private sector organizations worldwide to collectively achieve the goal of tripling renewable energy and doubling energy efficiency by 2030. E.SUN Financial Holdings is among the first to respond to this initiative, with our 2025 renewable energy financing balance reaching 2.80 times the baseline year of 2022.

2022 Renewable Energy Financing Balance		2023 Renewable Energy Financing Balance	Growth multiples compared to 2022 base year	2024 Renewable Energy Financing Balance	Growth multiples compared to 2022 base year	2025 Renewable Energy Financing Balance	Growth multiples compared to 2022 base year
NT\$ 33,956 million	-	NT\$ 51,413 million	1.51 times	NT\$ 75,870 million	2.23 times	NT\$ 94,999 million	2.80 times

Carbon Social Cost refers to the long-term economic losses caused by global warming and climate change due to greenhouse gas emissions. As of 2025, E.SUN Bank has participated in wind and solar power installations with cumulative capacities of 1,405 MW and 1,907 MW, respectively, which corresponds to avoiding a total carbon social cost of US\$ 435 million. This reflects E.SUN Bank's commitment and dedication to environmental sustainability.

2025	Total capacity installed	Growth rate	Estimated carbon reduction	Avoided Carbon Social Cost
Wind Energy	1,405MW	75%	1,400,000 tons	US\$266 million
Solar Energy	1,907 MW	35%	890,000 tons	US\$169 million

- * Installed capacity: Starting from 2022, the disclosure method was adjusted to recognize E.SUN Bank's project capacity based on the participation ratio of the credit limit per case (i.e., allocated quota / total project capacity). Calculations are made accordingly.
- * Expected carbon reduction: Calculated based on participated project capacity (including projects under construction) x 80% (financing ratio) x 8,760 (hours) x wind power capacity factor of 30% (or 14% for solar photovoltaic capacity) x 0.474 (electricity carbon emission factor).
- * Calculated based on the electricity carbon emission factor of 0.474 kilograms per kilowatt-hour, as published by the Energy Administration of Taiwan.
- * The social cost of carbon is calculated based on \$190 per metric ton, as listed in the "Report on the Social Cost of Greenhouse Gases," published by the US Environmental Protection Agency (EPA) in November 2023.

Driving Sustainable Growth in Local Supply Chains Alongside International Investors

E.SUN bank served as a Mandated Lead Arranger and Bookrunner (MLAB) for the international investor C Group's 500 MW offshore wind syndicated loan in 2025. Located off the coast of central Taiwan, the wind farm benefits from excellent wind conditions and stable geological attributes. With its well-structured overall development scale, the project provides a substantial boost to increasing the proportion of renewable energy in the country's power generation mix. At the same time, the project promoted participation by local supply chains, facilitating technology exchange and talent development and strengthening the industry's long-term competitiveness. Through its involvement in large-scale offshore wind development, E.SUN Bank not only demonstrates a concrete commitment to climate action and the net-zero transition, but also collaborates with international investment partners to create sustainable value that balances economic development, environmental protection, and social responsibility.

Leveraging Financial Power to Support Corporate Transformation

In line with international trends in transition finance, E.SUN Bank partnered with Metropolitan Transport Corporation to promote transition lending. Drawing on the recommended components of transition plans issued by the Asia Pacific Loan Market Association (APLMA) and Taiwan's Financial Supervisory Commission (FSC), E.SUN designed a comprehensive product framework. Through its financial support, E.SUN facilitates the low-carbon transition of the transportation sector by guiding Metropolitan Transport Corporation to assess the sustainability transition level of its economic activities and to formulate corresponding transition plans aligned with its sustainability objectives, thereby supporting the progressive increase in bus electrification by 2030 and the achievement of tangible transition outcomes.

(2) Green Buildings and Energy-saving Equipment

E.SUN Bank responds to Taiwan's 2050 Net-Zero Emissions Strategy by not only assisting businesses in their 'energy transition' but also supporting the promotion of 'industrial transformation'. This includes guiding enterprises to invest in green buildings, eco-friendly offices, energy-saving equipment, and more to reduce their energy consumption and consequently decrease their operational carbon emissions. By 2025, financing for green buildings reached NT\$ 32.6 billion (up from NT\$ 26.1 billion in 2024), representing a growth rate of 25%. Financing for energy-efficient equipment (and related items) increased to NT\$ 19.7 billion, with a growth rate of 47%.

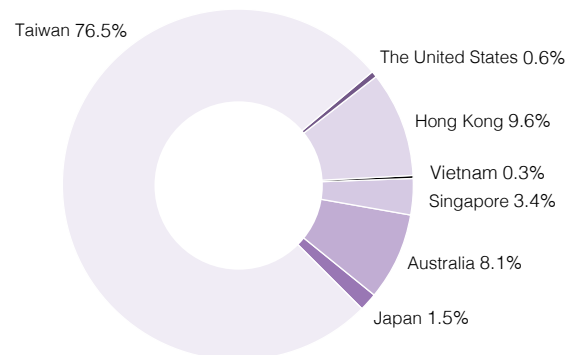
Sustainability Linked Loan

To encourage businesses to establish and achieve their ESG development goals and continue investing in sustainability, E.SUN Bank has referred to the Sustainability Linked Loan Principles (SLLP) of the Loan Market Association (LMA) to formulate relevant regulations and operating procedures. We evaluate the company's actual investment in ESG, set sustainable development goals through joint discussions with companies, and provide financial service benefits if the company achieves those goals. As of the end of 2025, the balance of Sustainability Linked Loans was NT\$ 104.8 billion (NT\$ 76.8 billion in 2024). The balance of sustainability linked loans accounts for 7.8% of total corporate lending.

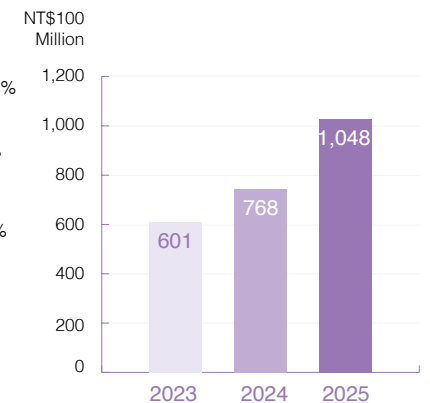
Additionally, E.SUN Bank incorporates the sustainability linked loans into the annual performance evaluations to business units, using reward mechanisms to guide business units in understanding customer sustainability development processes and enhance their impact on the environment and society.

For domestically arranged syndicated loan mandates, there were a total of six cases in 2025 in which ESG engagement was conducted through sustainability-linked loans. These included three cases in the real estate sector and one case each in the electronics, steel, and healthcare sectors. Performance indicators were designed across environmental aspects (such as obtaining green building certifications, greenhouse gas emissions reduction, and renewable energy utilization ratios), social aspects (such as suppliers' comprehensive assessment rates), and governance aspects (such as corporate governance evaluations).

Proportion of Sustainability Linked Loans by Region
(Based on the Balance in 2025)



Sustainability Linked Loans' Balance
for the Past Three Years



■ Supporting SMEs' Sustainability Development

E.SUN Bank has long been committed to supporting small and medium-sized enterprises (SMEs) by providing a range of measures, including sustainable-related credit, consulting services, and guarantee funds, aimed at assisting SME customers in achieving sustainable operations.

Balance unit: NT\$ million

	Balance as of 2025
Sustainable SME loans	109,984
SME-Tailored Sustainability Loan	16,490
Total value of SME lending	676,589
% over total SME lending	19%

In 2025, E.SUN Bank assisted small and medium-sized enterprises (SMEs) in various sustainable developments, such as renewable energy, green buildings, and energy-efficient equipment. As of the end of 2025, the balance of sustainable-related credit for SMEs (including green loan and sustainability-linked loans) reached NT\$ 109.984 billion (82.2 billion in 2024), accounting for 19% of the total SME loan balance (20% in 2024).

E.SUN Bank has long supported the development of small and medium-sized enterprises (SMEs), with the loan balance for SMEs accounting for approximately 50.4% of the total corporate credit balance. We also assist SMEs through guarantee funds and have been honored with the highest accolade of a performance excellence award for guarantee funds for 21 consecutive years.

E.SUN Bank continues to engage in sustainable exchanges and on-site visits with small and medium-sized enterprises (SMEs) and other enterprises sizes through its dedicated ESG team. We assist these enterprises in understanding industry trends and the supply chain's ESG requirements. Additionally, by collaborating with sustainability transformation platform consultants and connecting with relevant governmental incentive resources, E.SUN Bank actively supports SME in their journey toward sustainability.



■ Overseas Achievements in Sustainable Finance

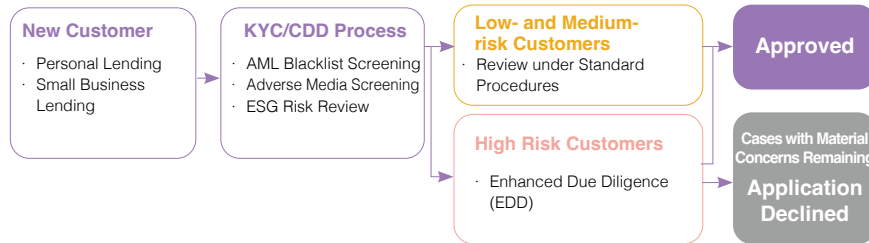
Hong Kong Branch

The Hong Kong branch were honored with five major awards at the "Hong Kong Green and Sustainable Finance Awards 2025" by the Hong Kong Quality Assurance Agency (HKQAA). This marks the third consecutive year that our Hong Kong branch has been recognized, achieving the highest cumulative number of awards among all Taiwanese banks in Hong Kong. Notably, the Hong Kong branch acted as the lead arranger for a green syndicated loan focused on renewable energy, clean transportation, and sustainable water management. This project was named "The Asset Green Project of the Year" for 2026 by The Asset magazine. In the bond market, we also marked a milestone by underwriting a large-scale sustainable bond for a major Hong Kong bank. The proceeds are dedicated to green and social assets or projects meeting the requirements of the "Sustainable Finance Framework," demonstrating our commitment to sustainability and overall performance.



■ Retail Banking Lending

ESG Risk Management in Credit Approval Process



For new credit applications, E.SUN automatically conducts AML blacklist and adverse media screening for individuals and small businesses at the time of application, ensuring that rigorous KYC and Customer Due Diligence (CDD) procedures are implemented for all cases. Where a customer is identified as high risk or belongs to a high-risk industry such as gambling, arms trading, Enhanced Due Diligence (EDD) will be further conducted. In 2025, a total of 117,449 cases underwent CDD review; approximately 9.6% of these cases were subject to EDD review. Applications are declined when concerns are verified, in order to reduce potential negative impacts on society. E.SUN also proactively investigates customers' potential ESG risks when credit applications are submitted. If a small business has previously been involved in environmental or social violations, penalties, or similar matters, the customer is required to provide a reasonable explanation and submit a report on relevant corrective measures. Credit approval is granted only after E.SUN confirms that improvements have been completed, thereby encouraging customers to pay greater attention to environmental and social issues. In 2025, a total of 9,044 cases underwent ESG risk review, and E.SUN declined 16 applications due to violations of ESG principles, including environmental pollution and Labor Standards Act violations. For climate risk management of collateral, E.SUN has connected its appraisal system to an internal physical risk database, enabling flood risk levels to be identified for each case. This assists appraisers in assessing the impact of climate risks and determining whether appraisal values should be adjusted. In the post-loan interim management process, E.SUN has added management measures for collateral with high flood risk. As of 2025, approximately 0.228% of collateral was located in high flood-risk areas. For collateral located in high flood-risk areas and with higher loan-to-value (LTV) ratios, E.SUN has added risk notes to regularly assess and monitor the risk that climate change may cause impairment in real estate value.

Sustainable Lending

E.SUN continues to launch a diverse range of retail banking sustainable loan programs, including Green Building Loans, Electric Vehicle Loans, and Urban Renewal / Unsafe and Old Building Reconstruction Loans to meet customers' everyday financing needs. As of the end of 2025, E.SUN had helped 14,277 customers put their sustainability aspirations into practice, with the sustainable loan balance reaching NT\$ 169.6 billion, accounting for 13.21% of total personal banking loans ^{Note 1}.

Aspect	Sustainable Loan Programs	As of the end of 2025	
		Number of Customers	Balance (NT\$ million)
Environmental	Green Building Mortgage Encourages the purchase of certified green buildings	1,801	27,994
	Rooftop Solar Loan Assists individual households or small businesses in installing rooftop solar power generation equipment	18	45
	Electric Vehicle Loan Encourages the purchase of electric vehicles	546	767
Total		2,364	28,806
Social	Care-free Mortgage Assists young individuals, low- to middle-income families, or customers facing economic challenges in realizing their dream of homeownership with affordable housing solutions	12,434	139,322
	Reconstruction of Urban Unsafe and Old Building Loan In response to the government's policy, assists customers in rebuilding unsafe or old buildings to improve living safety	72	1,478
Total		12,506	140,800
Total		14,277	169,606

Note 1: As of the end of 2025, total personal banking loans amounted to NT\$ 1,283,584 million.

Green Loans

E.SUN accompanies individual customers in practicing green living. With reference to the Loan Market Association (LMA) and the Green Loan Principles, E.SUN has designed green loan products to encourage customers to adopt renewable energy and clean transportation vehicles in daily life, and to choose more environmentally friendly green buildings when purchasing homes. As of 2025, the personal green loan balance totaled NT\$ 14.9 billion, accounting for 1.16% of total personal banking loans.

3.1.3 Responsible Investment

SASB: FN-IB-410a.3

■ ESG Investment and Decision-Making Process

E.SUN FHC adheres to the Principles for Responsible Investment (PRI) and has instituted the "Sustainable Finance Policy" that integrates environmental, social, and governance (ESG) issues into decision-making processes and management procedures for different investment portfolios, including active investments, passive investments, and externally managed assets, as well as underwriting activities. E.SUN's subsidiaries, including E.SUN Bank, E.SUN Securities, and E.SUN Asset Management, established relevant internal regulations to integrate ESG factors into their investment analyses and decision-making processes through Negative Screening and High ESG Risk Businesses Management. Through these institutional mechanisms, E.SUN also practices stewardship through engagement methods such as exercising voting rights and attending annual general meetings (AGMs), fulfilling its responsibilities as an asset owner/manager.



In accordance with the "Securities Sustainable Investment Management Principles," E.SUN Bank and E.SUN Securities each established management mechanisms and negative exclusion lists tailored to various asset and sector classes.

Implementation Mechanism	Negative Screening	Norms-Based Exclusions	Proprietary ESG Evaluation Model ¹	High ESG Risk Businesses Management ²	Asset Class and Sector Specific Guidelines	Engagement and Shareholder Activism	Outcome Identification & Measurement
Asset Class							
Listed Equity	V	V	V	V	V	V	V
Fixed Income	V	V	V	V	V		V

Note:
1. E.SUN incorporates ESG indicators from reputable institutions into the model, as well as companies' SBT commitments, carbon price costs and additional factors for rating basis such as GHG Offset Programs.
2. E.SUN will avoid engaging with high-risk ESG industries and businesses, including those with direct impact on the environment and society. For those with potential impact on the environment and society, we will conduct rigorous due diligence and careful assessments. Business will only be undertaken if it is verified to have no significant adverse impact on ESG and sustainable development.

E.SUN Asset Management has instituted a responsible investment and risk management framework within its investment process. The subsidiary maintains lists for prohibited industries, sensitive industries, and political and economic risk exclusions to use as essential bases for addressing targets' material ESG risk in investment decision-making and portfolio management. During both the pre-investment and post-investment management processes, the investment research team incorporates targets' ESG performance, based on third-party sustainability assessments and disclosures, into the evaluation and tracking procedures. Thereby, the company aims to drive enhancements in sustainable governance and long-term operational performance, fulfilling its impact as a responsible investor.

Step1

Investment Target Selection

Non-compliant entities are not eligible for investment

Step2

Interim Review

Step3

Establishment and Implementation of Sustainable Plans

Phase-Out of Coal and Unconventional Oil and Gas Industries
E.SUN adheres to the "Guidelines for the Phase-Out of Coal and Unconventional Oil and Gas," strengthening management and proposing a phase-out plan for high GHG emitting coal and unconventional oil & gas related companies.

ESG Impact Assessment by Sector
Direct Impact Industries: Businesses involved in adult entertainment, controversial weapons, illegal logging, endangered species, coal mining, or project finance of coal-fired power plants.
Potential Impact Industries: Businesses involved in tobacco, gambling, leather production, and mining should undergo rigorous assessments and be monitored regularly.

Proprietary ESG Sustainable Investment Evaluation Model
E.SUN established its own ESG sustainable investment evaluation model based on international benchmarks such as MSCI ESG Ratings, S&P Global ESG Scores, whether the issuer is a component stocks of Taiwan's Sustainable Index, and additional factors such as Science-Based Targets (SBT) commitments, carbon pricing costs and Ministry of Environment Self-determined Reduction Plans approval. Investment targets must achieve a minimum BBB rating (inclusive) as per the assessment model.

- Evaluation of verification or engagement with investee companies on significant proposals with negative ESG impacts.
- Annual review of shareholder meeting proposals, meeting participation, and exercising voting rights on a case-by-case basis.
- Disclosure of information from regular and ad-hoc communications with investee companies.

- Regularly review the status of SBT-target-setting for securities investment portfolios.
- Invite corporations to support initiatives and take concrete actions toward environmental sustainability.

E.SUN incorporates biodiversity issues into its bond-raising investment plans. E.SUN continues to issue sustainable bonds to achieve nature positive goals.

- Funds are earmarked for renewable energy, agricultural and forestry conservation, and biodiversity maintenance projects (e.g., E.SUN's organic farming transformation "Malavi Project").
- The Bonds incorporate Nature-based Solutions (NbS), enhancing species resilience through habitat creation and reduced pesticide use; E.SUN also quantifies nature-related risks and opportunities within the TNFD framework.
- Following the regulations of the Taipei Exchange, third-party certification bodies' assessment reports and farmers' independent ecological surveys (recording over 10 rare and endangered species) serve as evidence of substantial social and environmental impact.

■ Sustainable Bond Issuance and Advisory Services

Sustainable Bond Issuance

E.SUN continues to expand its efforts toward environmental and social friendly projects. In 2025, E.SUN Bank issued 4 sustainability bonds with a total issuance amount of NT\$ 3.62 billion. This marks the ninth consecutive year of issuing of sustainable bonds since its first green bond issuance in 2017. The cumulative issuance amount is approximately NT\$ 29.8 billion, making E.SUN Bank the continuing leader among domestic banks in both scale and number of sustainable bonds issued. E.SUN Bank remains committed to allocating funds raised to green investment projects related to renewable energy, greenhouse gas reduction, and the conservation of agriculture, forestry resources, and biodiversity. The funds also support social benefit investment projects targeting basic service needs, affordable housing, socioeconomic development, and rights protection. In 2025, E.SUN Bank was honored with the "Outstanding Green Finance Award" at the 18th Golden Goblet Awards by the Securities and Futures Institute, the Gold Award for "Case Impact - Sustainable Bond" at the Taiwan Sustainability Investment Awards, and the APAC Best Issuer - ESG (Financial Institutions) award by FinanceAsia. The bank aims to actively leverage its financial influence to create long-term sustainability and social value.

Overview of E.SUN Bank 2025 Sustainable Bond Issuance	CCY	Issuance Volume
Sustainable Bond Issuance Volume	TWD	3,620,000,000
Sustainability Bond	TWD	3,620,000,000
Total Bond Issuance Volume	TWD	5,620,000,000
Percentage of E.SUN Bank Sustainable Bond Issuance over Total Bond Issuance		64.41%

100 % of issued Sustainable Bonds successfully obtained accreditation

Sustainable Bond Underwriting

E.SUN Bank also collaborates with clients interested in sustainability topics to assist in raising funds for sustainable development initiatives. In 2025, the organization underwrote 1 green bond and 2 sustainability bonds, with an annual underwriting volume totaling approximately NT\$ 1.1 billion on a prorated basis. By year-end, E.SUN Bank served as the underwriter for a total of 47 sustainable bonds, which included 30 green bonds, 14 sustainability bonds, 2 social bonds, and 1 sustainability-linked bond, with an aggregate value of approximately NT\$ 29.1 billion. All issuances strictly adhere to ICMA principles and have received third-party professional certification, ensuring that the structure and execution strictly align with their respective issuance frameworks.

Overview of 2025 Sustainable Bond Underwriting	CCY	Underwriting Volume on a Prorated Basis
Sustainable Bond Underwriting Volume	TWD	1,100,890,000
Green Bond	USD	20,000,000
Sustainability Bond	USD	15,000,000
Total Underwriting Volume	TWD	45,751,838,388
Percentage of Sustainable Bond Underwriting Volume over Total Underwriting Volume		2.41%

E.SUN Bank utilizes its financial services to support environmental projects by offering hedging advisory services for sustainable-themed investments and financing. In 2025, E.SUN Bank added 5 new cases, totaling NT\$ 11.5 billion in interest rate swap (IRS) hedging services for offshore wind power, onshore wind power, and solar energy investment projects. E.SUN will continue to assist enterprises through its financial services to collectively build a sustainable finance ecosystem.

■ Proprietary Sustainable Investment Products

Unit: NT\$ million

Investment Approaches	E.SUN Bank	E.SUN Asset Management	Total
Total Sustainable AuM	12,707.20	73,612	86,319.20
ESG integration ²	0	72,948	72,948
Best in Class Screening	0	664	664
Thematic Investing	12,707.20	0	12,707.20
Total AuM	68,830.70	92,361.50	161,192.20
Percentage of Sustainable AuM	18.50%	79.70%	53.60%

Note:

1. Proprietary investment product includes E.SUN-issued financial bond and onshore fund.
2. ESG Integration: Consider ESG factors into the process of investment decision.
3. Best in Class Screening: Invest in the company with positive ESG performance relative to industry peers.
4. Thematic Investing: Invest in certain environmental or social issues, such as energy transition, climate change, promotion of equality, and so on.

■ Impact Investing Results

Driven by a commitment to generate positive financial impact, E.SUN utilizes the United Nations Sustainable Development Goals (SDGs) as an evaluation benchmark to invest in enterprises that positively resolve social or environmental issues. In 2025, E.SUN Venture Capital invested in an intelligent climbing unmanned vehicle company. This company engages in the research and development of wall-climbing magnetic-adhesion unmanned vehicles and outdoor inspection robots, which are utilized for large-scale industrial carbon steel storage tank maintenance and chemical gas leak inspection and detection. Through the application of AI image recognition and ultrasonic testing to detect storage tank corrosion, they have assisted petrochemical enterprises in reducing pollution and preventing chemical substance leakage accidental events. Simultaneously, it replaces traditional manual operations via automated unmanned spraying without requiring the erection of scaffolding which effectively reduces carbon emission generation and enhanced operational safety. In addition, it actively invests in the development of high-efficiency thermal insulation and anti-fouling coatings to lower storage tank energy consumption and optimize energy use efficiency.

■ Sustainable Stewardship

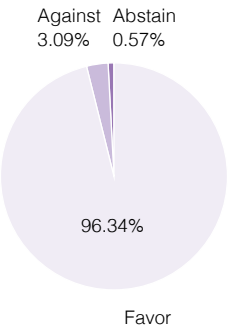
Engagement and Voting Assessment Methods and Processes

1. E.SUN's subsidiaries, including E.SUN Bank, E.SUN Securities and E.SUN Asset Management, have signed and adhere to the "Stewardship Principles for Institutional Investors." To ensure transparency, E.SUN's subsidiaries publicly disclose their respective stewardship reports on an annual basis. Following the "Sustainable Development Engagement Guidelines," E.SUN engages in shareholder activism to communicate with investee companies, enhancing the long-term value and ESG performance of these engaged entities.
2. Engagement Process and Progress Tracking: The evaluation process and progress tracking for equity and bond investments are conducted in accordance with the "Sustainable Development Engagement Guidelines". The steps include:
- (1) Engagement Framework: E.SUN engages with target entities based on a comprehensive evaluation that includes the status of business relationships, their ESG actions and performance, and the carbon materiality within our investment and financing portfolios.
- (2) Assessment of Engagement Effectiveness and Behavioral Tracking: After engagement, E.SUN tracks the progress of engagement goals through written reports, conference calls, site visits, participation in investor conferences, attendance at annual general meetings (AGMs), or reviews of public disclosures.
- (3) Post-Engagement Potential Actions/Influence on Future Investment Decisions: E.SUN reviews whether investee companies have made significant progress toward their engagement goals. If these goals are not met, E.SUN will maintain an ongoing dialogue, evaluating further escalation measures, including collaborative engagements or reducing/divesting our investment portfolios.
3. Exercise of Voting Rights: As a matter of policy, E.SUN generally votes in favor of proposed resolutions to respect the management expertise of investee companies and support their effective development. However, should a resolution violate the spirit of corporate governance or pose negative impacts on the environment and society, E.SUN would vote against it to fulfill E.SUN's fiduciary duty and exert a positive, active influence on stewardship.

In 2025, E.SUN's subsidiaries, including E.SUN Bank, E.SUN Securities, and E.SUN Asset Management, participated in a total of 330 annual general meetings (AGMs) to vote, casting ballots on 2,650 proposals covering ESG issues. Their voting breakdown consisted of 96.34% in favor, 3.09% against, and 0.57% abstain.

Proposal	Total Proposals
Acceptance of Business Report and Financial Statements	557
Distribution of Earnings or Offsetting of Losses	536
Amendments to the Articles of Incorporation or Operational Procedures	775
Election of Directors and Supervisors	231
Dismissal of Directors and Supervisors	0
Release of Directors from Non-Compete Restrictions	344
Issuance of New Restricted Employee Shares	63
Issuance of Employee Stock Options at Below Market Price	6
Transfer of Treasury Shares to Employees at Below Actual Average Buyback Price	0
Company Dissolution, Merger, Acquisition, Share Exchange, or Spin-off	2
Capital Increase (Capitalization of Earnings/Capital Reserve/Bonus Shares, or Issuance of New Shares for Cash)	109
Private Placement of Securities	21
Capital Reduction / Cash Capital Reduction (to Cover Losses or Return Cash)	0
Exercise of Disgorgement Rights	0
Others	6
Total of 2,650 Proposals	

2025 Voting Status of E.SUN Bank, Securities, and Asset Management



■ Engagement Results

1. Individual Engagement

Engaged Entity	Engagement Topic	Engagement Result
E.SUN Bank actively engaged through floor statements at the Annual General Meeting (AGM) of its investee company, ***Electronics Co., Ltd.	Shareholder Engagement on Nature-Related Disclosures and Sustainable Economic Activity Guidance Planning	1. The company responded proactively, publishing its first "Nature-related Financial Disclosures Report" in 2025. 2. The company completed its assessment under the sustainable economic activity guidance and planned to disclose the alignment status of its business operations through its sustainability report and official website.
E.SUN Securities actively engaged through floor statements at the Annual General Meeting (AGM) of its investee company, ***Marine Transport Co., Ltd	Engagement for enhancing the ESG ratings of investee companies across global rating agencies	The investee company responded that it had installed solar energy facilities to effectively reduce its carbon emissions. Moreover, the company established relevant targets and disclosed them in its annual report and sustainability report to align with international sustainability disclosure standards. It also continues to formulate specific ESG action plans.
E.SUN Asset Management actively engaged through floor statements at the Annual General Meeting (AGM) of ***Industrial Co., Ltd., an investee company held by its managed funds.	Shareholder Engagement on Energy Transition Strategies and Regulatory Carbon Fee Readiness	1. The company actively promotes low-carbon manufacturing and installed natural gas boilers in the first quarter of 2025 to replace coal-fired boilers. The company also continues to invest in new paper machines to lower energy consumption in its production processes. 2. The company has established clear carbon reduction targets, aiming for a 40% reduction by 2028. The company has submitted a self-determined reduction plan and commits to systematically executing the plan on schedule.

2. Collaborative Engagement

Engaged Entity	Engagement Topic	Engagement Result
E.SUN Bank, E.SUN Securities, and E.SUN Asset Management collectively invested in and engaged with ***Rubber Industrial Co., Ltd.	Engagement for : 1. Elevating the sustainability governance level 2. Improving overall ESG performance and disclosures in alignment with global frameworks	The company has : 1. Established a Sustainability Development Committee in November 2025 and appointed a Chief Sustainability Officer (CSO) in March 2026. 2. Launched its official English website and integrated stakeholder questionnaires into annual planning discussions to facilitate seamless communication with both domestic and international stakeholders.

3.1.4 Personal Green Lifestyle

■ What is Personal Green Lifestyle?

Personal green lifestyle refers to a series of environmentally friendly behaviors and choices undertaken by individuals in their daily lives, aimed at reducing negative impacts on the environment and promoting sustainable development. This lifestyle emphasizes the integration of eco-consciousness into consumption and financial decision-making, encouraging the use of responsible products. Furthermore, customers can incorporate environmental principles during financial transactions, progressing towards a low-carbon lifestyle. The personal green lifestyle encourages continuous improvement of one's habits through the adoption of eco-friendly products and responsible consumption behaviors. The ultimate goal is to protect the environment and foster sustainable development. Through these concrete actions, individuals can not only reduce their carbon footprint but also actively disseminate green concepts within society, inspiring more people to engage in environmental initiatives.

■ Responsible Products

1. Carbon-Labeled Credit Cards

Since the launch in 2019, a comprehensive series of credit cards has been certified with carbon footprint labels. By the end of 2025, the issuance of "Carbon-Labeled Credit Cards" is expected to exceed 8.63 million. Please see the table below for the ESG-related credit cards:

Category	ESG Credit Card	Content	2025 Number of Cards in Force	Proportion of the Whole	Donation Amount (NT\$ thousand)
Social Contribution	World Card	As 0.3% of general domestic consumption is allocated to build E.SUN libraries, cardholders can participate in these activities while consuming. This initiative contributes to the E.SUN Golden Seed Project, which aims to create reading environments for elementary schools in remote areas.	0.75 million cards	9%	62,436
	Nan Shan World Card	As 0.1% of general consumption, excluding Nan Shan premiums, is allocated to support the Nan Shan Life Charitable Foundation Medical Care Program, cardholders can contribute to healthcare initiatives through everyday spending. In addition, 0.2% of domestic general consumption is allocated to support the E.SUN Golden Seed Project, which aims to build E.SUN Libraries for elementary schools in remote areas, continuously planting the seeds of knowledge.			
	Nan Shan Life insurance Co-Branded Card	As 0.1% of general consumption, excluding Nan Shan premiums, is allocated to support the Nan Shan Life Charitable Foundation Medical Care Program, cardholders can contribute to healthcare initiatives through everyday spending.			
	Tsing Hua Affinity Card	Donates a fixed amount based on the number of newly issued cards and allocates the first-purchase gift, along with 0.2% of general consumption, to support the "Sunrise Program" at Tsing Hua University, assisting students from socioeconomically disadvantaged backgrounds and those with relatively limited access to educational resources in pursuing their education.			
	Charity Card	Allocates 0.2% of general consumption to charity funds for blood donation events.			
Environmental Conservation	Unicard	The Top 100 Designated Consumption Bonus Program has incorporated ESG-related consumption categories, including charitable donations via the E.SUN Wallet, Tesla, Gogoro battery fee plans, and YouBike 2.0. Additionally, the cards are manufactured using environmentally friendly PETG materials.	1.99 million cards	23%	2,601
	Signature Card	When customers opt for e-billing service, 0.2% of general consumption amount will be donated to "One Life, One Tree – E.SUN Tree Planting" program.			
	Black Bear Affinity Card	Allocates 0.2% of general consumption to the Taipei Zoo's Animal Conservation Fund.			
	Kumamon Card	The first in the industry to use stone paper for card production, combined with PETG eco-friendly material.			
Total			2.74 million cards	32%	65,037

The scope of E.SUN Bank's carbon label certification is limited to physical credit cards; therefore, digital credit cards are excluded from the statistics of carbon-labeled credit cards in this report. As of the end of 2025, the total number of credit cards in force was 8.74 million, with 5.34 million active cards.

2. Carbon Accounting Account

To help customers accurately understand their daily carbon footprint through data-driven management, E.SUN has embedded the "Carbon Accounting Account" service in the E.SUN Wallet. The service integrates two core functions—public transportation-related carbon reduction and consumption carbon footprint tracking. In 2025, E.SUN further introduced the "Steps for Decarbonization" feature, which converts walking data into measurable carbon reduction outcomes. By providing intuitive and easy-to-understand data feedback, the service not only enhances customers' environmental awareness, but also empowers them with insights to adjust their lifestyle and consumption choices—thereby translating sustainability concepts into continuous carbon reduction actions and advancing the vision of a low-carbon lifestyle.



3. Charitable Donations Service

To unite cardholders in charitable efforts and bridge the gap in the M-shaped society, E.SUN launched the "E.SUN Wallet Charitable Donation Service" in April 2024. Centered on transforming points into contributions and aligning with the Sustainable Development Goals (SDGs), the service enables cardholders to donate points to designated charitable organizations through one-time or recurring contributions. Cardholders can use points to support a wide range of social causes, including women's and children's care, elderly care, youth welfare, animal protection, and environmental protection, with up to 100% of the donation amount redeemable, making it convenient to contribute to charity. E.SUN selects partner charitable organizations through an internal evaluation mechanism, with assessment criteria covering organizational information, financial transparency, organizational reputation, and alignment with SDGs indicators. In 2025, the charitable donation platform facilitated total donations of NT\$ 13.55 million, involving 22 charitable organizations, 20,419 transactions, and 4,493 participants.

4. ATM Decarbonization Activities

E.SUN is committed to establishing a sustainable ESG environment and actively promotes carbon footprint management. In July 2024, our ATM services received the Product Carbon Footprint label from the Ministry of Environment, becoming the first financial institution in Taiwan whose ATM services have obtained this certification. This carbon label certification signifies that E.SUN's ATM services have met both international standards and the requirements set by Ministry of Environment in terms of carbon footprint management. We comprehensively document the carbon footprint of our ATM services across the entire life cycle (Cradle-to-Grave), including all stages such as raw materials, production, service, and disposal. To further reduce carbon emissions, we continue to develop various self-service features, such as cardless withdrawal via QR code, financial card activation, and online banking password unlocking. These initiatives not only minimize the use of paper forms at counters but also significantly reduce overall carbon emissions and environmental impact. By using our ATM services, customers can actively participate in ESG topics, contributing to a greener financial experience and fulfilling our responsibility and commitment to the planet.

5. Online Acquiring Application Service Obtained Carbon Label Certification

Merchant acquiring refers to a core banking service that connects merchants with diversified payment tools, while processing transaction data and settlement. As digital payments have become the mainstream of consumer behavior, the demand for acquiring applications has increased, making the optimization of traditional processes to reduce paper consumption a key factor in carbon reduction. To address this, E.SUN continues to review and manage the carbon emissions of its operations. In 2025, E.SUN became the first financial institution in Taiwan whose online acquiring application service obtained ISO 14067-1 certification and carbon label certification. By gradually replacing paper-based processes with digital solutions, E.SUN demonstrates its commitment to protecting the environment through concrete actions and advancing sustainable development.

■ Sustainable Communication and Engagement

1. Promoting Sustainable Acquiring and Collaborating with Merchants to Support Sustainable Actions

128 Sustainable Acquiring Merchants | Transaction Amount NT\$ **551** million | Participation of **18** thousand People
(By the End of 2025)

E.SUN has continued to expand the scope of its Sustainable Merchant Acquiring Program since its launch in 2023, aligning with policy directions and evolving sustainability issues. By 2025, the program has extended its coverage to include both environmental and social sustainability-oriented merchants. This includes businesses that have obtained certifications from government or relevant institutions—such as eco-friendly restaurants and environmentally certified accommodations—as well as merchants with demonstrated social value, including those supported by local revitalization initiatives and certified by social innovation platforms. In addition, in line with the government's non-cash payment policies, E.SUN has introduced the TWQR sustainable merchant acquiring solution. In addition to providing card payment terminals, this solution enables merchants to support diversified payment methods, thereby expanding the application scope and impact of sustainable merchant acquiring services.

2. Official Website / Social Media Disclosure

Redesign of E.SUN Financial Holding's Official Website

Prioritizing a mobile-first approach, we aim to create a consistent experience across all devices. The key highlights of the redesign include:

- ✓ The homepage has been enhanced to highlight our specific achievements in Environmental, Social, and Governance (ESG) initiatives, with new content focusing on "Exerting Financial Influence" and "Sustainable Development," thereby strengthening our communication with stakeholders.
- ✓ The sections on "Corporate Governance" and "Sustainability" provide direct links to the corresponding pages in the sustainability report, facilitating a structured understanding of netzero carbon emissions for the public and enterprises.
- ✓ The "Unite for Sustainability" section has been expanded to include a "Sustainable Transformation Platform," featuring expert teams and solutions aimed at enhancing the resilience of the sustainable ecosystem and assisting companies in navigating the challenges of achieving net-zero transformation.
- ✓ A new "Carbon Labeling for Financial Instruments" page has been added to showcase the results of carbon footprint certification and promote awareness of carbon labeling. This initiative encourages individual customers to engage in sustainable practices through their everyday consumption and investment decisions.

3. Sustainable Deposits

Since August 2022, E.SUN has invited **496** entities, including medical institutions, professional consulting firms, and private banking enterprises, etc., to participate in the ESG Sustainability Initiative. A total of **45** companies have participated in the sustainable deposit project, with a cumulative balance of approximately NT\$ **6.51** billion. Among them, 17 companies participated in 2025, with a balance of NT\$ 2.149 billion.

4. Physical Events

Generated NT\$ **436,000** in Sales | **800** Actual Participants

In 2025, E.SUN's Retail Banking Department held the Retail Banking Department Family Day Green Market, selecting 18 Taiwanese local specialty product brands for on-site sales. The market featured four major themes—Farm to Table, food and agriculture education, regional revitalization, and circular economy—and incorporated booth-based activities in an edutainment format, enabling managers and colleagues to better understand the stories behind local brands. The event also invited A-Hu, the mascot of the Taiwan Biodiversity Research Institute under the Ministry of Agriculture, to open the event. With the support of all units, the event generated more than NT\$ 400,000 in sales.

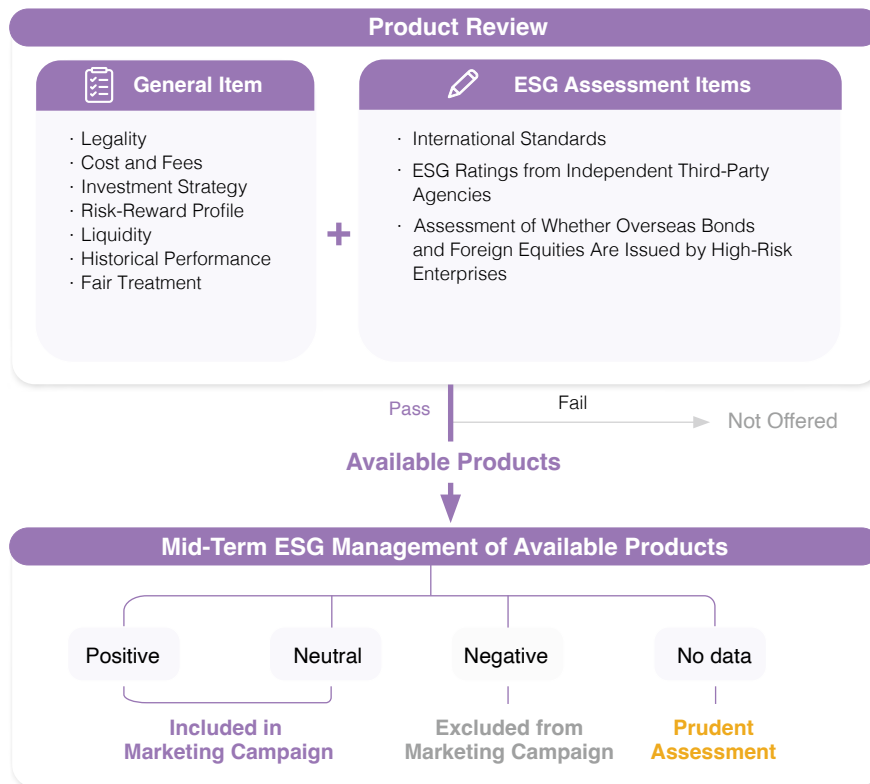


3.1.5 Wealth Management

■ Wealth Management Products

1. Wealth Management Product ESG Rating Management

- (1)**Incorporation of ESG Factors in Product Review:** E.SUN integrates ESG ratings from third-party agencies (such as MSCI, DJBIC, Bloomberg, MorningStar, etc.) into the selection process for onshore and offshore mutual funds, offshore bonds, ETFs, and equities.
- (2)**Mid-Term ESG Management of Products:** In addition to the initial ESG review, E.SUN conducts quarterly assessments of the ESG ratings for the wealth management products currently offered. Should there be any changes in these ratings, the promotional intensity of the respective products will be adjusted accordingly.



2.Sustainable Wealth Management Product

Sustainable AuM reaches **86.7billion** ,and percentage of sustainable AuM over total AuM reaches **17 %** Unit: NT\$ million

Investment Approaches	Asset under Management (AuM)		
	E.SUN Bank	E.SUN Securities	Total
ESG Integration	5,823	0	5,823
Best-in-Class Screening	23,503	53,862	77,365
Thematic Investing	1,309	1,065	2,374
Impact Investing	507	0	507
Other	609	0	609
Total Sustainable AuM	31,751	54,927	86,678
Total AuM	370,579	130,512	501,091

Note 1: Wealth management products include mutual funds, offshore bonds, offshore ETFs, and offshore stocks.

Note 2: Sustainable wealth management products:

- (1) Mutual funds : Funds meet the ESG requirements of Financial Supervisory Commission and are listed on ESG Fund Area of Fundclear. The investment approaches include ESG integration, best-in-class screening, impact investing, EU SFDR Article 8, EU SFDR Article 9, and so on.
- (2) Offshore bonds : Include sustainability bonds and bonds in the top 25% of ESG scores by MSCI, which are categorized as "Best-in-Class Screening" or "Thematic Investing".
- (3) Offshore ETFs : Products in the top 25% of ESG scores by MSCI, which are categorized as "Best-in-Class Screening".
- (4) Offshore Stocks : Products in the top 25% of ESG scores by MSCI, which are categorized as "Best-in-Class Screening".

Note 3: Investment Approaches:

- (1) ESG Integration : Consider ESG factors into the process of investment decision.
- (2) Best-in-Class Screening : Invest in the company with positive ESG performance relative to industry peers.
- (3) Thematic Investing : Invest in certain environmental or social issues, such as energy transition, climate change, promotion of equality, and so on.
- (4) Impact Investing : The investment strategy will bring positive impact on environment and society.
- (5) Other : Funds promoting environmental or social characteristics or with a sustainable investment objective, which include but not limited to EU SFDR Article 8 or EU SFDR Article 9.

Note 4: Asset under management (AuM) of wealth management products is calculated at present value.

3. Business Partner Management

- (1) E.SUN conducts regular reviews of the ESG implementation status of its partners, assessing any significant negative controversies related to ESG and prudently considering the depth of business interactions.
- (2) All insurance companies and onshore fund companies collaborating with E.SUN in wealth management have signed the "Stewardship Principles for Institutional Investors", and all offshore fund companies have signed the "Principles for Responsible Investment (PRI)".
- (3) E.SUN is committed to promoting sustainable development and has collectively signed the "Sustainable Development Commitment of E.SUN Bank Wealth Management Business Partner" with its wealth management partners. E.SUN has successfully completed agreements with 25 partners and will continue to expand the collaborative scope, inviting more partners to join. E.SUN aims to promote ESG-related financial products jointly with its partners, integrating sustainable development principles into financial services through tangible actions to achieve sustainable development goals.

4. Wealth Management Consulting Services

(1) Incorporating ESG Factors into the Customer KYC Process

To gain deeper insights into customers' level of concern for ESG issues and their investment preferences, E.SUN continues to promote the integration of ESG concepts into its overall wealth management service process. By incorporating ESG-related questions into the know-your-customer (KYC) process, the bank systematically gathers information on the ESG investment themes that customers prioritize. This serves as an important basis for financial planning and product recommendations, enabling the provision of advisory solutions that are more closely aligned with customers' needs.

(2) Use of ESG product labels in the GRACE system

E.SUN Bank combines insights from its investment research team and product experts to perform a multi-dimensional analysis of customers' investment holdings in the "Global Rebalance Advisory Core Engine (GRACE)" system. ESG factors are included in the analysis parameters to prioritize the selection of investment targets that meet both customer needs and ESG criteria. Additionally, ESG product labels for recommended targets and customers' existing holdings are fully leveraged, with the scope of ESG products clearly defined in the explanation section, in order to provide tailored investment solutions that embody the principles of sustainability.

(3) Enhancing ESG Fund Inquiry Services on the Official Website

E.SUN continues to optimize the fund product inquiry interface on its official website and promote the ESG fund screening function, enabling customers to quickly filter ESG funds that meet their specific needs. At the same time, the product list clearly indicates whether each fund is classified as an ESG product, enhancing search convenience and information transparency.

5. Wealth Management Customer Due Diligence (CDD)

- (1) When E.SUN establishes new business relationships with wealth management customers, identity verification and due diligence procedures are strictly implemented. Evaluation factors include customer background, industry type, socioeconomic activity characteristics, geographic location, wealth and source of funds, and organizational type and structure for non-personal accounts, to identify money laundering and terrorism financing risks. If a customer is suspected of applying for services for illegal purposes, the establishment of a business relationship will be declined.
- (2) The membership application processes for private banking includes ESG evaluation factors, such as violations of environmental regulations and lack of honest operations or social responsibility, with the aim of guiding customers to pay attention to ESG issues through due diligence governance, thereby continuously exerting a positive social impact.



■ Trust Services

📌 Innovation and Practice in Trust Services

1. Innovative Trust Series – Meeting Both Succession and Elderly Care Needs

In response to the dual needs of elderly care and wealth succession in a super-aged society, E.SUN has launched the innovative trust series, offering suitable options tailored to customers' different life stages. The series supports the design of a comprehensive succession plan that combines flexibility, tax efficiency, and retirement protection, achieving a win-win outcome that addresses both inheritance and long-term care needs.

2. Innovative Patent Trust Structure – A New Option for Wealth Succession

Due to uncertainties in the application of relevant regulations, wealth succession has long faced obstacles in extending across multiple generations. E.SUN has pioneered a "Successive Beneficiary Trust" structure and obtained a new utility model patent for it. Through an innovative mechanism for distributing trust assets and customized contractual payment conditions, settlors can clearly define the eligibility criteria for successive beneficiaries at the time the trust is established. This truly breaks through generational constraints and supports settlors in designing sustainable, long-term succession plans.

3. Further Evolution of the Digital Experience

E.SUN has launched a new version of its "Elder Care Trust KYC Form," featuring more concise questions and drawing on the content of the elderly risk assessment model to help customers evaluate their needs and the potential risks they may face in retirement planning. In addition, through the "E.SUN Podcast" and the official website, E.SUN converts trust product information into audio content to build a dedicated trust knowledge platform, thereby promoting financial literacy.

2025 Achievements

1. E.SUN ranked first among private banks in cumulative elderly care trust beneficiaries in 2025.

Accumulated Beneficiaries of Elder Care Trust
Nearly **6,000** People

Accumulated Principal of Elder Care Trust (NT\$)
Over **14.6** Billion

Beneficiaries of Caring Trust per 10,000 Deposit
Accounts **9.59** People

Proportion of Caring Trust Principal Balance
to Total Trust Principal Balance **2.98** %

Note: The principal balance of the trust assets includes money trusts (excluding securities asset management funds and futures trust fund custody), real estate trusts, and securities trusts.

2. Advancing Digital Transformation to Enhance Efficiency

- (1) Developed a trust management system to reengineer front-, middle-, and back-office processes, with the daily case-handling capacity of back-office staff expected to increase by more than 40%.
- (2) Leveraged multiple digital tools to accelerate process optimization, with an estimated annual release of over 3,700 productive staff hours.

📌 Promotional Activities

1.Cross-Industry Collaboration

- (1) E.SUN has partnered with Chheng Hok Senior Home to jointly promote elderly care trust. Residents place their assets into a trust, and the designated trust account automatically pays both fixed and variable fees to the nursing home. By streamlining the payment process, this arrangement effectively reduces the financial management burden on residents and their families.
- (2) E.SUN collaborates with the China Productivity Center to share strategies for family wealth succession and trust-related concepts in growth camps organized for second-generation business leaders. Tailored advisory services are also provided to enhance the successors' preparedness and confidence, thereby supporting the sustainable operation of enterprises.

2.Trust Seminars

In addition to provide customers with more comprehensive planning support, E.SUN periodically co-hosts seminars with law firms, accounting firms, and other professional organizations.



Chheng Hok Senior Home-Elderly-care trust briefings



Invite law firms and accounting firms to host trust seminars

3.2 Inclusive Finance

GRI: 203-1, 203-2, 413-1
SASB: FN-CB-240a.1, FN-CB-240a.3

Farm to Table Sustainable Food Value Chain

"Connecting industry, government, academia, and finance to foster shared prosperity for industry and the environment."

As a key intermediary in capital flows, the financial industry should actively guide funding toward economic activities that generate positive impacts on nature. Since 2014, E.SUN has invested in the E.SUN Malawi Project, beginning with goodwill to protect the first paddy field at the foot of Yushan. Through long-term support for farmers transitioning to organic farming, E.SUN has supported local industry development and helped preserve Indigenous culture. After a decade of dedication, E.SUN has further deepened the connection between sustainability and finance by linking E.SUN, government agencies and industry consultants, academic institutions, and business operators to establish a sustainable circle of shared prosperity among industry, government, academia, and finance. Through diverse resources, E.SUN supports the development of the food and agriculture industry. E.SUN's Farm to Table Sustainable Value Chain Financial Services support the operational transformation of sustainable food and agriculture operators across upstream, midstream, and downstream segments. By gaining an in-depth understanding of operators' transformation pain points and financial needs, E.SUN systematically connects advisory services, working capital, and marketing resources to comprehensively advance the sustainable food value chain. In terms of transformation advisory support, E.SUN Bank partnered with the Organic Agriculture Promotion Center of National Chung Hsing University to host the Sustainable Food and Agriculture Empowerment Sharing Session, inviting a diverse range of partners to help operators move toward sustainable operations. E.SUN also serves as an advisory

consultant to the Agency of Rural Development and Soil and Water Conservation, helping agricultural product operators identify financial risks and build sound credit profiles. In addition, E.SUN organizes sustainable consumption activities, inviting E.SUN cardholders to consume at sustainable food and agriculture venues and helping high-quality brands gain publicity and exposure. The Farm to Table Sustainable Food Value Chain project received the First Prize in the Environmental Sustainability category at the 21st Global Views Monthly ESG Corporate Sustainability Awards, the 2025 Taiwan Biodiversity Award, the RBI Best CSR Initiative, and recognition from the Agriculture and Food Agency as an enterprise or organization with outstanding contributions to agricultural and food product marketing. E.SUN has continued to expand the scope of its sustainable food and agriculture initiatives by further extending the eligibility criteria for the "Farm to Table" customer segment to include businesses that support sustainable production, such as smart agriculture service providers, organic agricultural input suppliers, and ecological industries, as well as sustainable distribution and marketing businesses that procure or engage in contract farming of certified products, and sustainable agritourism sites. E.SUN has also assisted approximately 200 food and agriculture-related businesses in obtaining funding for operational development.

As of the end of 2025, E.SUN had supported a total of 42 loan cases that met sustainable certification or qualification criteria. Built upon E.SUN Bank's commercial activities, this service also integrates advisory, marketing, and capacity-building resources to provide extended support. Looking ahead, E.SUN aims to continue leveraging the power of finance to support more partners dedicated to nature-friendly practices and industrial upgrading, creating broader ESG impact and accompanying food and agriculture-related industries toward a resilient and sustainable future.

*Note: Sustainability labels and qualifications include Traceable Agricultural Product labels, Organic Certification labels, Green Conservation labels, Environmental Protection labels, Green Dining labels, Traceable Restaurant labels, Sustainable Agritourism labels, smart agriculture technology service providers announced by the Ministry of Agriculture, organic materials providers, and members of the Ecological Professional Technical Services Commercial Association, among others.

E.SUN Farm to Table Sustainable Food Value Chain Framework



E.SUN "Farm to Table" Financial Services – Awards



First Prize, Environmental Friendliness Category
2025 21st Global Views Monthly ESG Corporate Sustainability Awards



2025 Taiwan Biodiversity Gold Award
Taiwan Institute for Sustainable Energy

3.2.1 Enhancing Usability of Financial Services

FN-CB-240a.1, FN-CB-240a.3

■ Providing Affordable Financial Products

In response to the United Nations' promotion of financial inclusion, E.SUN provides practical and affordable financial products—including loans, insurance, bonds, and trusts—for microbusinesses, economically disadvantaged groups, elderly customers, young people, and persons with disabilities, thereby reducing wealth inequality, promoting social equity, and achieving inclusive growth. Before entering into contracts for financial products or services, E.SUN first considers suitability for customer groups of different ages. For example, for customers aged 18 to 30, higher-level approval is required to prevent young people from falling into debt traps due to insufficient consideration. For customers aged 65 and above, E.SUN has established the Operating Guidelines for Fair Treatment of Elderly Customers in E.SUN Bank's Consumer Lending Business and the Operating Guidelines for Fair Treatment of Elderly Customers in E.SUN Bank's Wealth Management Business, ensuring that elderly customers aged 65 and above receive appropriate care in lending and investment/wealth management processes.

Loan Balance Unit: NT\$ million

Product Type	Target Customers	Product Description	Number of Customers in 2025	Transaction Volume in 2025	Balance in 2025
Loan	Microbusinesses Note	To address the difficulty microbusinesses face in obtaining funding from traditional banks, E.SUN provides financing services for microbusinesses with 10 or fewer employees, assets of NT\$ 3 million or less, or annual revenue of NT\$ 3 million or less.	19,967	19,967	93,357
	Poor and / or Low-income Individuals	E.SUN provides Housing Subsidies for low- and middle-income households repairing or purchasing homes, and dedicated programs such as Debt Negotiation and Repayment Plans and Post-earthquake Reconstruction Loans for customers whose income has sharply declined due to unexpected events, helping them rebuild homes and enhance financial resilience.	3,253	3,402	2,813
	Informal Workers	To address lending difficulties faced by applicants without fixed salaries, E.SUN Bank piloted, through the regulatory sandbox, a Proxy Income financial assessment model to estimate applicants' repayment ability, enabling cash-paid workers, freelancers, and other non-standard workers to obtain funds successfully.	208	208	38
Total			23,428	23,577	96,208

Note: Microbusinesses are included in small businesses (defined as businesses with annual revenue of NT\$ 50 million or less). In 2025, the total number of small business loan customers is 20,493, with a combined loan balance of NT\$ 136,918 million.

Impact Assessment

Employment Opportunities Supported

102,465 jobs

Reduced Social Cost Expenditure

Approximately NT\$ **2.64** billion

Note: Reduced social costs are calculated as the total number of small business loan accounts x the average number of employees per small business x unemployment benefits paid per unemployed person.

In addition to continuing to provide small-amount whole-life insurance and value-added insurance products for elderly customers and individuals who proactively manage their health, E.SUN Bank has, since 2022, continued to work with insurance partners and local governments to offer basic protection for economically disadvantaged seniors, low-income and lower-middle-income households, and individuals with disabilities and their families. In 2025, E.SUN extended its collaboration with Nan Shan Life Insurance and the Tainan City Government, as well as KGI Life Insurance and the Yunlin County Government, to donate premiums for microinsurance policies, and will also partner with Nan Shan General Insurance and the Changhua County Government to donate premiums for general microinsurance products. Through these concrete actions, E.SUN is helping more than 60,000 vulnerable individuals build a more comprehensive risk protection network.

Premium Amount Unit: NT\$

Product Type	Target Customer	Product Description	Number of Customers in 2025	2025 Transaction volume	2025 Premium Amount
Insurance	Elderly	The Small Amount Whole Life Insurance: In response to the demographic trend of an aging population, E.SUN offers the small amount whole life insurance characterized by "low entry threshold," "low premiums," and "lifetime coverage." This initiative enables senior citizens who may be ineligible for traditional life insurance due to age, health conditions, or other factors to secure fundamental insurance protection.	2	2	44,825
	Health-Conscious Individuals	Spillover-effect Insurance: E.SUN Bank provides spillover-effect insurance products that incorporate self-management health mechanisms, encouraging customers to effectively manage their health, prevent diseases early, and enjoy benefits such as premium discounts as health promotion incentives.	6	6	2,485,050

Product Type	Target Customer	Product Description	2025 Subscription Count	Percentage of Mobile Banking Transactions in 2025
Offshore Bond	Beginner Bond Investors	Small-Denomination Bonds ^{Note} : In alignment with the principles of financial inclusion and to lower the barrier to entry for financial investments, thereby offering novice bond investors a more diversified selection of financial products, E.SUN Bank has meticulously curated a range of "Small-Denomination Bonds" across diverse industries. The minimum subscription amount is set at USD 1,000, AUD 1,000 or EUR 1,000. Furthermore, through E.SUN Bank's "Overseas Bond Digital Trading Service" available on mobile banking, transactions are no longer constrained by time or geographical limitations, enabling investors to readily participate in the bond offerings of globally renowned enterprises.	383	55.19%

Note: "Small-Denomination " refers to transactions denominated in USD 1,000, AUD 1,000 or EUR 1,000.

Principal Amount: NT\$ million

Product Type	Target Customer	Product Description	2025 Headcount ^{Note1}	Principal Balance as of 2025 ^{Note2}
Trust	Elderly	Pre-Open Elder Care Trust: To safeguard the later years of our target customer, E.SUN Bank has introduced the Pre-Open Elder Care Trust. This offering employs standardized contracts to assist customers in establishing dedicated trust accounts in advance. Furthermore, it incorporates an automatic renewal mechanism upon maturity, ensuring the continuity of the customer's trust protection. This trust structure also allows for the planned disbursement of medical expenses or nursing home fees from the trust account in the customer's advanced years, thereby mitigating potential asset management challenges arising from diminished physical or mental well-being.	133	2,851

Note 1: The number of beneficiaries with Simplified Elder Care Trust agreements signed in the fiscal year 2025 has been consolidated, with cases terminated in 2025 excluded.

Note 2: The principal of trust assets for 2025.

Product Type	Target Customer	Product Description	Number of Customers in 2025	Number of Transactions in 2025
Securities		e-Click Smart Stock Saving: e-Click Smart Stock Saving: E.SUN Securities has launched the new version of "e-Click Smart Stock Saving, the "Intelligent Stock Savings System" to meet the demands for diversified stock-saving strategies. It helps investors control costs by using the patented "Technical Stock Saving" feature, which automatically buys targets at relatively low points based on technical indicators. This enables the allocation of a diversified investment portfolio, creating a personalized and diversified stock-saving strategy.	57,006	1,526,717
Asset Management	Petite Bourgeoisie	Regular Investment Plan in Mutual Funds: E.SUN Asset Management offers services to help beginner investors participate in the capital market through small, steady contributions. Multiple funds are available with a minimum subscription amount of just NT\$ 1,000. Through the E.SUN SITC electronic trading platform, investors can set up fixed monthly deductions, eliminating the pressure of timing their investments.	3,005	478,179
		Taiwan Individual Savings Account (TISA): In 2025, E.SUN Asset Management responded to the TISA policy by offering low-cost, accessible long-term investment products, helping investors build a foundation for long-term financial planning and retirement preparedness.	7 ^{note}	702

Note: This figure represents the number of distribution institutions. As investors place orders through third-party platforms, actual customer count data is not available.

3.2.2 Expanding Financial Accessibility

■ Inclusive Financial Services

E.SUN provides convenient and caring financial services for the elderly, youth, residents in remote areas, foreigner or Taiwanese new immigrants, and people with disabilities, through physical and digital channels.

Elderly People (including Dementia Patients)

Physical Channels	Senior-Friendly Lectures: Organized age-friendly anti-fraud sessions in collaboration with the police department and Chi Mei Hospital, bringing programs into local communities. The seminars integrated topics such as senior health care, fraud prevention, and trust planning. In 2025, Senior-Friendly Lectures were held 24 times (totaling 1,275 participants). TPBL "Anti-Fraud Theme Day": Collaborated with the Kaohsiung Aquas on an anti-fraud themed event, featuring criminal investigators delivering fraud awareness sessions and on-site interactive games, reaching approximately 3,500 participants. County/city touring anti-fraud outreach: In response to the FSC's "Bank-Police Joint Anti-Fraud 165" initiative, anti-fraud outreach activities were conducted across six counties and cities, including Nantou, Chiayi, Taichung, Tainan, Miaoli, and Taitung - reaching approximately 600 participants. Joined dementia-friendly organization: In response to the needs of an aging society, E.SUN has actively promoted dementia-friendly financial services. By June 2025, all 138 branches have obtained certification as dementia-friendly organization. Through staff training and service-process optimization, E.SUN have improved enhanced employees' ability to identify and support customers with dementia, while establishing mechanisms for effective communication and assistance.	 
Digital Channels	Inclusive Service Experience: We invited customers with disabilities and elderly customers to participate in service-experience evaluations across digital channels such as the official website and mobile app. By reviewing service processes from an independent third-party perspective, we derived actionable insights for continuous improvement. In addition, in accordance with the Guidelines of Digital Financial Services Inclusion issued by the Financial Supervisory Commission (FSC), we revised internal policies to ensure that when planning digital channels E.SUN Bank pays attention to the needs of customers, including disadvantaged groups and older adults. We assess appropriate implementation approaches based on service content and primary target populations to help mitigate the digital divide. Senior Hotline and Accessible Website Messaging: We have established a "Senior Hotline" and a "Financial-Friendly Services" messaging channel on our official website at the front end of the customer service journey, providing elderly and customers with disabilities a low-barrier and convenient means of contact. Addition of Official E.SUN Email Verification to Official Domain Recognition Service on Official Website: In 2024, we launched an official E.SUN Email Verification service that enables elderly customers to manually enter and validate web addresses to confirm they are provided by E.SUN Bank. In 2025, we expanded the service to display official E.SUN email address information, allowing customers to verify the sender before clicking links in emails and thereby confirming that communications originate from our official channels. In 2025, the Anti-Fraud section recorded over 290,000 page views and the verification service was used more than 10,000 times, demonstrating effective interception of fraudulent websites at the source. Online Designated Contact Service: To protect the assets of elderly customers and strengthen anti-fraud measures, we launched an in-branch "Designated Contact" service for high-value transactions in June 2025. In September 2025, the "Online Designated Contact" platform went live on our official website, allowing customers to designate contacts online without requiring both parties to visit a branch, thereby enhancing application convenience. When a customer conducts specified high-value in-branch transactions or a teller's welfare-related inquiry detects atypical responses, we will notify the designated contact via SMS or phone call to assist the customer in identifying potential fraud risks, reinforcing asset protection at the source.	

Physical Channels Residents in Remote Areas

Physical Channels	ATMs: To improve access to financial services and ensure that residents in remote areas receive high-quality support, E.SUN Bank have set up 23 ATMs in underserved areas, in line the "financial institutions to establish presence in underserved areas" announced by the FSC. These ATMs are strategically located in places like FamilyMart convenience stores in Yuanchang Township, Yunlin County, and Neipu Township, Pingtung County.	
Digital Channels	Pioneer in Mobile Banking Device Binding with Financial Fast-ID Verification: In alignment with the FinTech Roadmap 2.0, we were the first institution selected as a demonstration participant for the Financial Information Service Co., Ltd. (FISC) "Financial Fast-ID Verification Relay Center." We integrated Fast-ID into Mobile Banking device binding to provide an "E.SUN registration, cross-institution verification" service. Customers need only complete biometric authentication to have their basic information automatically populated when opening accounts or updating records with other financial institutions online. Additionally, overseas Mobile Banking device binding is not constrained by SMS limitations, thereby balancing convenience with security. E.SUN Bank among the first participants in Open Banking Phase III: In active response to regulatory policy, we were among the first domestic financial institutions to establish Phase III Open Banking cooperation with the Taiwan Depository & Clearing Corporation (TDCC) and Financial Information Service Co., Ltd. Through standardized API integration, customers can use the TDCC ePassbook app to execute TWD transfers, place time deposits, release time deposits, and perform other transactions. Customer authorization validity has been extended from three months to one year, further facilitating fund management for customers in remote areas and enabling convenient, one-stop personal asset management.	

Physical Channels Foreigners and / or Migrant Workers

Physical Channels	· Multilingual ATMs: To provide convenient financial services to foreigners, migrant workers, and new immigrants, E.SUN Bank 1,395 ATMs interfaces support Indonesian, Vietnamese, Thai, in addition to Chinese and English. · Bilingual Branch Implementation Program: In alignment with Taiwan's "2030 Bilingual Nation Policy," E.SUN Bank proactively advanced its bilingual branch initiative and completed full bilingualization across 140 branches by the end of 2025. All branch offices are equipped with bilingual personnel as well as bilingual hardware and software facilities, including bilingual service signage, bilingual teller counters,bilingual transaction forms for commonly used services, and multi-language ATMs, providing one-stop financial services for foreigners and creating a friendly, internationalized banking environment.
Digital Channels	· Diverse Online Services: Customers may consult on a wide range of financial services via Mobile Banking VoIP, telephone customer service, message boards, intelligent chatbots, and text-based customer service representatives. To continuously expand bilingual service coverage, our official website, personal Internet Banking, and Mobile Banking all provide bilingual interfaces. In addition, holders of residence permits may apply for personal loans online and may schedule branch account openings through an online appointment system with dedicated English-speaking telephone support. We also offer bilingual real-time responses via intelligent chatbots and proactively send English notification SMS messages after account-opening appointments to ensure clear communication. Since 2025, approved foreign applicants can complete contractual signing through the online platform without visiting a branch, further simplifying access to E.SUN digital services for foreign customers. · Personal Internet/Mobile Banking: When customers transact using the English interface on personal Internet or Mobile Banking, transaction notifications are also issued in English, covering applications, payments, card activation results, and other items. On average, we send over 500 English notifications per month. After completing overseas account linkage in Mobile Banking, customers can view balances of their accounts at our Japan branch, meeting the cross-border demand for overseas account inquiries.

Physical Channels Individuals with Health Condition or Impairments

Physical Channels	· Accessible ATMs: ATMs with a height of no more than 120 cm have been installed and equipped with voice guidance, alert messages, and flashing lights to improve accessibility. A QR code for text-based customer service is also available on the ATM standby screen, allowing customers with hearing or speech impairments to scan it with their phones for immediate assistance. In addition, an accessibility section on the ATM interface enables cardless withdrawals and common deposit, withdrawal, and transfer transactions. Physical numeric keypads are provided throughout the process to make operation easier and reduce the need to use the touchscreen frequently. · ATM interbank withdrawal fee waiver: Customers with disabilities can apply for 3 free ATM interbank withdrawals handling fees monthly, limited to one account per person. As of the end of 2025, the total number of applicants is 1,989, with a total of 13,021 interbank withdrawal transactions. · Visually Impaired Customers: Responding to the policies of the authority, talking ATMs have been installed in public places such as Taiwan Railway stations, government agencies, universities and large medical institutions. By 2025, talking ATMs have been extended to all E.SUN Bank branches, with a total of 464 talking ATMs. In addition, a deposit function for visually impaired customers has been developed, which provides audio guidance through headphones, allowing the visually impaired community to deposit money at ATMs independently. Before launching, Taipei Parents' Association o for Visually Impaired was invited to conduct actual testing to better meet user needs. · Wheelchair accessibility: In 2025, 140 branches all have been equipped with accessible counters, accompanied by various communication tools such as communication boards, writing pads, live text-based customer service, and Braille stickers. Additionally, 127 accessible restrooms have been constructed, and 1,395 wheelchair accessible ATMs have been installed. · Hearing-impaired customer accessibility: In line with Treating Customers Fairly Principles, E.SUN offers online application services and multiple notification methods (such as SMS, email, etc.). Collaborating with C.N.A.D, webcams, microphones, and speakers has been installed on computer of each branch, providing real-time sign language translation services, enabling hearing-impaired customers to communicate with clerks in their familiar sign language through conference calls, meeting their financial service needs.
Digital Channels	· Accessible Financial Services: E.SUN Bank's personal digital platforms have all received accessibility certifications, including E.SUN official website's Financial-Friendly Services section, which has re-certified with conformance level AAA in May 2025, the E.SUN Friendly WebATM, which has re-certified with conformance level A in April 2025, the official website, the user-friendly E.SUN Personal Internet Banking, the Mobile Banking accessibility section (2025 additions passing testing include time-deposit termination and rollover changes, mobile device binding management, and policy inquiry functions), and a friendly version of E.SUN Wallet. The official website also provides easily searchable accessibility information, such as the availability of accessible facilities at our branches. · Easy-to-Read Services: The official website offers a Financial-Friendly Easy-to-Read Services covering topics such as account opening, common branch counter transactions, ATM usage, debit card operations, and "Trust Protection of My Assets"(added in 2025). The guide is designed to make financial information more accessible to people with intellectual disabilities, visual impairments, school-age children, and older adults, thereby upholding the CRPD right of access to information and improving overall customer experience.

3.2.3 Enhance Financial Literacy

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■ Financial Education and Promotion

Little Financial Experts

To link the two ends of an M-shaped society, E.SUN uses the PaGamO digital platform as the medium to teach students in elementary school and junior high school financial knowledge. Instead of using the traditional teaching method, gamified learning approach allows students to think and find answers independently while solving problems, thereby enhancing their learning interest and motivation. A total of 523,011 participants took part in 2025.

Financial Knowledge on Social Media Platforms

E.SUN is committed to leveraging its financial expertise to build a comprehensive knowledge-dissemination ecosystem. Since the launch of the "E.SUN Academy" podcast in 2025, we have released 37 episodes with over 39,000 downloads, translating complex financial theories into practical personal-finance insights and advancing our financial inclusion objectives. Concurrently, the Money Life webinar series held 12 live events in 2025, accumulating 450,000 attendees. These sessions covered topics spanning global economic trends, personal asset allocation, and digital information security, guiding customers to establish sound financial habits and identify potential market risks. Through narrowing financial knowledge gaps, we aim to strengthen the public's financial resilience and literacy.



Investment Seminars for Universities

E.SUN Securities adheres to its social responsibility and is committed to promoting financial literacy and awareness of trading risks. In collaboration with our subsidiary E.SUN Investment Consulting, we partnered with university clubs and academic societies to participate in an investment seminar organized by the National Taiwan University Investment Research Club in 2025. This seminar, attended by a total of 28 participants, was designed to provide students with an early understanding of stock market-related knowledge. In addition to enhancing the visibility of E.SUN Securities and E.SUN Investment Consulting, the seminar aims to cultivate students' financial management competencies, nurturing future finance professionals. Furthermore, to mitigate the default and settlement risks faced by young investors, E.SUN Securities has incorporated a basic knowledge questionnaire into the account opening process. This initiative enables novice investors to comprehend the operational mechanisms of the stock market and its associated regulations. Additionally, we have developed a knowledge assessment on "Day Trading" to enhance the young clientele's awareness of the risks associated with this trading strategy.

E.SUN Financial Literacy Pilot Program

E.SUN Financial Literacy Pilot Program is jointly promoted by E.SUN FHC, E.SUN Educational and Cultural Foundation, and The Commonwealth Education Innovation Hub. The program recruits seed teachers from various regions across Taiwan to incorporate financial education into teaching activities and encourages E.SUN volunteers to engage with schools to promote financial literacy courses.

This program is specially designed for elementary school students in grades 3 to 6, featuring two sets of modules and three major thematic courses, which include saving, investing, and preventing fraud. Seed teachers and volunteers can select suitable course content based on the students' age and prior knowledge. The curriculum encompasses everything from building concepts to interactive participation, combined with engaging and practical activities such as "Accounting Little Experts," "Deposit Interest Rate Cards," "Stock Simulation," and "Fraud Prevention Little Guardians." Through enjoyable and educational methods, the program aims to cultivate correct values and financial knowledge among students. In 2025, 52 sessions were held, with approximately 1,280 students participating.

Financial Knowledge Section

To further enhance the impact of sustainable finance and advance financial inclusion, E.SUN Securities has established a financial education section titled "Investment Highlights" on its official website. The content covers a wide range of topics, including stock market basics, fundamental analysis, ETF introductions, explanations of financial terminology, investment strategies, and risk management. It also shares concepts and techniques related to regular fixed-amount investing, step-by-step guidance on account setup processes, and ETF education. In 2025, the section recorded over 1.4 million visits. E.SUN SITC has also set up an "Investment Insights" section on its website to help investors stay informed about market developments and fund trends. The content includes market updates, monthly fund commentaries, Taiwan equity reviews, and a multimedia section, enabling investors to quickly absorb information about financial products and market conditions, and to better manage risks and allocate their investments. In 2025, total page views of this section continued to grow, reflecting strong investor demand for financial knowledge. These financial knowledge sections utilize clear, easy-to-understand language combined with intuitive charts and visuals, allowing the general public to efficiently absorb diversified financial knowledge without the need to search across multiple sources or verify the accuracy of online content. Free from time and location constraints, these resources help lower barriers to investment learning and aim to bridge the information gap between professional institutions and the general public.

■ Business Management Tools and Training

Sustainable Food and Agriculture Empowerment Sharing Session

E.SUN Bank partnered with the Organic Agriculture Promotion Center of National Chung Hsing University to host the Sustainable Food and Agriculture Empowerment Sharing Session. A diverse range of partners was invited to exchange practical experience and knowledge with 30 business operators on sustainable food supply chains, organic materials, green dining, and sustainable finance. E.SUN also purchased agricultural products certified under the Leopard Cat-friendly Farming Mark to support environmentally friendly cultivation.



Franchisee Financial Briefings

E.SUN Bank has established ESG Business Teams in northern, central, and southern Taiwan, with 16 sustainable business marketing personnel. Through a localized operating model, these teams strengthen interaction and support for customer groups such as franchisees, regional revitalization businesses, and sustainable food and agriculture operators. In 2025, E.SUN and FamilyMart jointly held 32 Franchisee Financial Briefings, explaining sustainability-linked loan programs to 500 franchisees and providing financial health check services.

■ Incentives to Establish Saving Accounts

Bonuses of Digital Saving Account

E.SUN Bank provides online account opening services for residents in remote areas, eliminating the need for them to visit a physical branch. Customers are required to fill out their information only once and can simultaneously apply for multiple products and services online, leading the industry in Taiwan. This includes offerings such as foreign currency deposits, New Taiwan Dollar securities settlement accounts, credit cards (including automatic deduction), personal loans, mortgage, securities accounts, securities agency services, and intra-bank agreed transfers under the same account name. To encourage saving habits, customers are granted preferential annual interest rates on time deposits and reduced fees for systematic investment plans. New users who open digital accounts in both NT Dollars and foreign currencies can also enjoy promotional benefits such as E.SUN e-points and waived fees for interbank transfers and withdrawals.



Bonus of Digital Foreign Exchange Transaction

Through the official E.SUN Bank LINE account, we provide notifications for special foreign exchange purchase days and offer rate alerts through E.SUN Mobile Banking. Coupled with foreign currency average cost calculations, these tools assist customers in making informed decisions regarding optimal buying and selling timing. Customers can purchase foreign currencies at favorable rates and subsequently engage in advantageous foreign currency time deposits. Additionally, we introduce exclusive limited-time offers for new foreign currency deposit funds, which can be accessed through E.SUN Mobile Banking after receiving tailored discounts. This initiative aims to establish an effective savings mechanism for our customers.

Inclusive Finance:Establishing Financial Literacy

		Targeted Customers	2025 Quantitative Social Impact KPI
Financial Education and Promotion	Little Financial Experts	Young People	523,011 Participants
	Financial Knowledge Section	Young People	1,400,000+ Participants
	Investment Seminars for Universities	Young People	28 Participants
	E.SUN Financial Literacy Pilot Program	Young People	1,280 Participants
	Financial Knowledge on Social Media Platforms	Individuals in Rural or Hard-to-reach Areas	450,000 Participants
Total			2,374,319 Participants
Business Management Tools or Trainings	Sustainable Food and Agriculture Empowerment Sharing Session	Microbusinesses	30 Participants
	Franchisee Financial Briefings	Microbusinesses	500 Participants
Total			530 Participants
Incentives to Establish Saving Accounts	Bonuses of Digital Saving Account	Individuals in Rural or Hard-to-reach Areas	2,726 Applicants

3.3 Fair Customer Treatment and Customer Experience

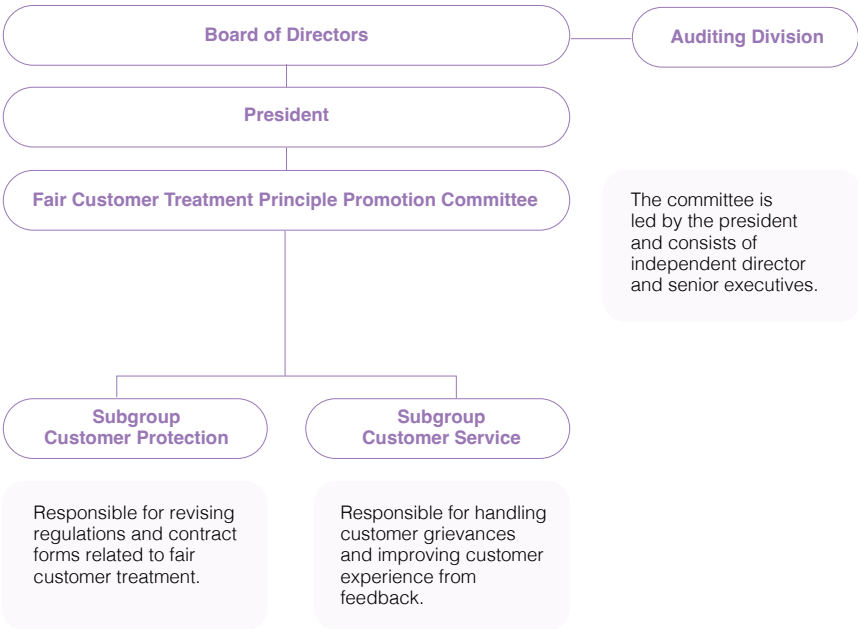
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The ongoing evolution of financial products and service models has heightened the importance of customer rights protection and delivering consistent experiences across channels. Since its establishment, E.SUN FHC has upheld a customer-centric philosophy and continuously strengthened its culture and management of fair customer treatment to enhance service quality, safeguard customers, and foster effective communication—delivering financial services that exceed customer expectations.

■ Companywide Implementation of Fair Customer Treatment

E.SUN FHC fosters a culture of financial customer protection and actively implements the principles of fair customer treatment. With Board approval, E.SUN has established the "E.SUN Bank Fair Customer Treatment Policies and Strategies," the "E.SUN Securities Fair Customer Treatment Policies and Strategies," and the "E.SUN Asset Management Fair Treatment of Customers Policies and Strategies," which serve as key guidelines for business activities and customer interactions. E.SUN Bank has established the "Fair Customer Treatment Principle Promotion Committee," convened by the President and guided by independent directors. E.SUN Securities has also established a "Fair Customer Treatment Committee," which meets quarterly to review customer experience, process optimization, customer rights protection, and regulatory compliance.

To deepen awareness and capabilities across the company, E.SUN Bank follows the "E.SUN Bank Fair Customer Treatment Training Program" and provides training for directors, senior executives, middle managers, general staff, and marketing/frontline personnel. In 2025, E.SUN Bank and E.SUN Securities recorded a total of 54,891 participant attendances in fair customer treatment-related training, with total training hours reaching 173,796. Among them, courses related to financial accessibility and the Convention on the Rights of Persons with Disabilities (CRPD) totaled 8,823 participant attendances—equivalent to 92.2% of employees—with 35,292 training hours.



E.SUN Bank Fair Customer Treatment Principle Promotion Committee

Case

Board-led Engagement Strengthens a Top-down Culture

- Board members participated in external professional courses and obtained certificates, covering topics such as the Convention on the Rights of Persons with Disabilities (CRPD), inclusive services, and financial fraud prevention.
- Business management units regularly consolidated progress on financial customer protection and reported to the Board, enabling management to stay informed of implementation status.
- The Chairperson and independent directors participated in the "2025 Fair Customer Treatment and Service Quality Seminar," engaging with frontline branch staff and recognizing outstanding performance.



2025 Fair Customer Treatment and Service Quality Seminar

■ Customer Rights Protection and Complaint Handling

To protect financial customers, E.SUN FHC reviews business documents and marketing materials in accordance with internal governance rules to ensure that product information, fee calculations, risk disclosures, and key terms are presented clearly and in a clear and understandable manner. Marketing activities are fully planned before launch, including campaign rules, service procedures, customer rights, and dispute handling controls. In 2025, E.SUN FHC completed 304 marketing material assessments, achieving a 100.0% review rate, with no violations related to unclear labeling, misleading promotion, or solicitation.

E.SUN FHC Customer Complaint Handling Process



E.SUN FHC places strong emphasis on proper complaint handling and continuous improvement. E.SUN Bank, E.SUN Securities, and E.SUN Asset Management have established dispute-handling procedures that clearly define responsibilities across the three lines model. E.SUN Bank applies a risk-based prevention approach to identify potential complaint risks in advance and implements corrective actions through root-cause analysis. Complaints and petitions are reported quarterly to the Board via the relevant committee. For cases involving elderly customers or customers with disabilities, E.SUN has an improvement mechanism that incorporates case tracking. Since 2021, E.SUN Bank has been certified for five consecutive years by BSI Taiwan to ISO 10002 (Complaint Handling Management System), demonstrating a disciplined and traceable complaint management framework.

E.SUN FHC Improvement Mechanism for Feedback from Senior Customers and Customers with Disabilities

- 1. Periodically aggregate feedback from senior customers and customers with disabilities including physical and digital channels, opinion reflections are not limited by time and space.**
Customer feedback is periodically consolidated from the call center, branches/subsidiaries, and the message boards on the websites of E.SUN Bank, E.SUN Securities, and E.SUN A. M.
- 2. Conduct root cause analysis and formulate improvement measures Following a root cause analysis of customer feedback, the business unit will plan improvement measures and present them at the cross-departmental meeting.**
Following root-cause analysis of customer feedback, the responsible business units develop improvement measures and report them at cross-departmental meetings.
- 3. Case Tracking and Customer Experience Enhancement: Regularly track the progress of improvement measures, continuously monitor related feedback after implementation, and further enhance the customer experience.**
The progress of improvement measures is tracked regularly, and related feedback is continuously monitored after adjustments are made to further enhance customer experience.

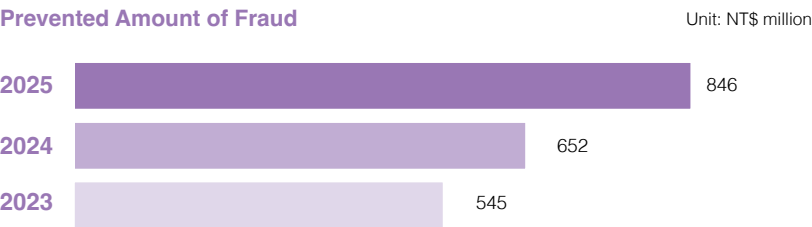
		2022		2023		2024		2025		A. M.
		Bank	Sec.	Bank	Sec.	Bank	Sec.	Bank	Sec.	
Customer complaints (cases)		762	81	909	50	1,152	155	1,558	87	4
Unresolved at year-end	cases	18	0	40	0	39	9	50	1	0
	%	2.4	0	4.4	0	3.4	5.8	3.2	1.1	0
Resolved Complaints	cases	744	81	869	50	1,113	146	1,508	86	4
	%	97.6	100	95.6	100	96.6	94.2	96.8	98.9	100
Financial negotiation provided	cases	12	0	24	1	9	0	21	1	0
	%	1.6	0	2.6	2	0.8	0	1.3	1.1	0
Cases Referred by Authorities (cases)*		505	33	699	23	1,004	38	980	18	0

Fraud Prevention and Response

As fraud tactics continue to evolve, both the number of cases and the amounts involved have risen. E.SUN Bank formulated the "E-SHIELD Anti-Fraud Blueprint," inspired by the Japanese "omamori" talisman, to strengthen a comprehensive fraud-prevention mechanism that safeguards financial order and customer assets. The blueprint is anchored in ESG culture (Culture), sound strategy (Strategy), integrated organization (Organization), and capable frontline teams (People) to support sustainable development.

In response to regulatory expectations, E.SUN Bank established a permanent anti-fraud organization in Q4 2024, supervised by executives at the vice president level and above, building robust controls across pre-event prevention, in-event detection, and post-event monitoring.

In 2025, E.SUN Bank held 34 external fraud-prevention and senior-friendly outreach sessions, published 66 internal fraud-prevention materials, and delivered 28 internal training sessions. These efforts helped successfully intercept 940 fraud cases, preventing losses totaling NT\$ 846 million.



Prevention	- Strengthened account-opening reviews. Branch account opening integrates APIs with law enforcement to check missing-person lists; digital account opening adopts telecom-based identity verification to strengthen identity validation and reduce warning digital accounts by 38.0%. - Introduced "Designated Contact Person" notifications for certain high-value transactions or suspicious cases to help customers identify fraud risks early. - Implemented SIM card number verification in E.SUN Wallet to enhance App security and customer protection.
Detection	- Shortened the AI fraud-detection model cycle to near real time (e.g., batches every five minutes) and automated 19 fraud-related rules to control abnormal accounts promptly. - Launched Banking App-based verification for 3D transactions to reduce unauthorized transactions. - Added "potential victim" flags (external reports and internal lists) to prompt frontline staff to provide enhanced care inquiry when flagged customers visit branches. - Enhanced iEFPS (Intelligent Fraud Prevention System) to compute risk scores in real time and reject high-risk card transactions.
Monitoring& Follow-up	Implemented customer notifications for account controls, control-release timelines, and flexible control settings; incorporated warning-account volumes into branch performance evaluation, and rewarded 1,475 employees for anti-fraud actions in 2025.
External Collaboration	Worked with the Financial Information Service Co. to develop cross-bank features (Real-Time Inquiry, Upstream Fund Flow Inquiry, and Joint Defense Broadcast), and signed MOUs with local governments and prosecutors' offices to strengthen public-private collaboration.

Fraud Prevention Awareness

- Regulator joint outreach "165 Anti-Fraud Campaign": 2 campus sessions with approximately 421 attendees.
- "See clearly, verify first" campus financial safety lectures: 3 sessions (e.g., National Taiwan University and National Cheng Kung University) with approximately 188 attendees.
- Professional basketball collaboration: hosted an anti-fraud theme day with law-enforcement participation; approximately 3,500 attendees.
- Senior-friendly lectures: held 24 times (totaling 1,275 participants) (up from 653 in 2024), representing 86.4% growth; topics included health, fraud prevention, and elderly caring trust services.
- County/city roadshow outreach: 6 counties/cities with approximately 600 participants.
- Digital channels: total page views of the website Management anti-fraud pages reached approximately 270,000; social media impressions reached approximately 398,000; total exposures via ATMs, video walls, mobile banking, and E.SUN Wallet push notifications reached approximately 10.90 million.

Scientific Customer Experience Management

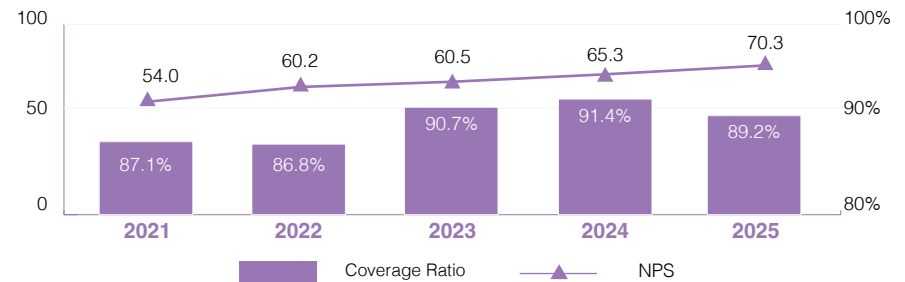
Customer Service with Warmth

"Cultivating the most professional talent and providing the best service to customers" is E.SUN's business philosophy. E.SUN Bank continues to provide systematic training and leverages multiple service quality management mechanisms to deliver trusted financial services.

Mysterio Inspection	Internationally certified auditors review branch services and financial accessibility experiences. E.SUN also invites customers with different types of disabilities to act as mystery customers and provide improvement suggestions. In 2025, 24 employees were recognized for outstanding service performance.	
Customer Service Officers	- Established regional customer service coach teams led by senior managers; operate PDCA cycles and run workshops with external experts through case studies and practical drills. - E.SUN organizes customer service workshops and invites external professionals to serve as instructors, building service awareness through case discussions and hands-on practice.	
Best Customer Service Employees	Annual recognition program to consolidate a companywide service consensus; in 2025, 168 service role models were elected.	

Measuring Customer Experience and Creating a Positive Cycle

E.SUN Bank values customer rights and customer experience. Through a structured Voice of Customers (VOC) management mechanism, E.SUN systematically captures customer experience across touchpoints. Since 2021, E.SUN Bank has conducted satisfaction and Net Promoter Score (NPS) surveys across physical branches, digital channels, and call centers. In 2025, overall satisfaction reached 93.1%, survey coverage reached 89.2%, and NPS was 70.3. The NPS has shown a growth trend for four consecutive years, reflecting strengthened customer trust and long-term relationships.



Note: Coverage = number of customers reached through satisfaction surveys / total number of E.SUN Bank customers.

Satisfaction and NPS results are incorporated into performance management and serve as important inputs for product development and service process optimization. Through annual customer experience research and the VOC management mechanism, E.SUN identifies key customer experience themes and drives cross-departmental improvements so that customer feedback is heard, addressed, and translated into tangible service improvements.

Voice of Customers (VOC) Mechanism of E.SUN Bank

- Broadening Input**
 Use qualitative and quantitative methods to analyze the customer journey and identify key feedback issues.
- Action Plans**
 Leverage VOC proposals to connect relevant units and drive customer experience and process improvements.
- Regular Tracking**
 Track NPS, satisfaction scores, and customer feedback regularly to evaluate outcomes and monitor progress.

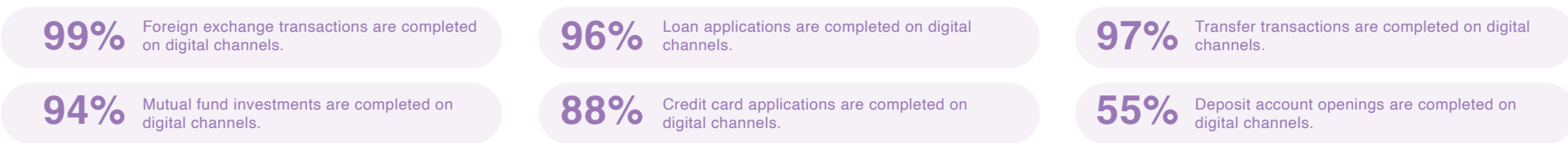
For more information, please refer to the "Customer Relationship Management" section on E.SUN's website.



3.4 FinTech and Innovation

GRI: 203-1

Sustainability and digital transformation are key to corporate development. E.SUN Bank integrates ESG into overseas business expansion, wealth management operations, financial technology, and the management of three lines model, striving to build a human-centric digital financial leading brand. E.SUN Bank drives digital finance and intelligent applications through a technology coalition, integrating capabilities across R&D, marketing, processes, risk control, and empowerment into a core competitive advantage. E.SUN Bank is committed to promoting inclusive finance, intelligent finance, and scenario-based finance. The achievements of our digital channels in 2025 are detailed below:



3.4.1 Support Services and Digital Infrastructure

E.SUN Bank continuously advances digital transformation and constructs a Generative AI ecosystem to comprehensively strengthen internal and external knowledge empowerment. Concurrently, E.SUN Bank has completed the cloud migration of our core and overseas systems, bolstering operational resilience. Furthermore, through resource optimization, cloud-native architecture, and cybersecurity monitoring, E.SUN Bank enhances efficiency, agility, and overall security. The achievements in 2025 are as follows:

Topics	Strategy Directions
AI Technology	We construct a Generative AI ecosystem. Our internal AI platform, "GENIE", underwent a major upgrade, enhancing digital empowerment for all staff in E.SUN through 11 professional conversational bots that feature "internal knowledge integration" and "real-time web search functionality." Externally, we launched customer-facing Generative AI applications, "E.SUN i-chat" and "AI Mortgage Advisor," scaling the delivery of professional investment research insights to customers and achieving a complete link from internal innovation to inclusive financial value.
Operational Resilience	In order to enhance the availability of overseas information systems and reduce the impact on services in overseas branches, we continue to plan and promote the migration of servers to the public cloud in other overseas branches. In 2025, we completed the migration of servers in our Singapore, Japan, USA and Australia overseas branches to the public cloud.
	In 2025, we set an industry benchmark by migrating core system disaster recovery to the public cloud. This initiative ensures the preservation of vital business data and the continuous provision of essential financial services during extreme scenarios, thereby safeguarding customer rights.
Resource efficiency	In order to increase productivity, we implement the collaboration platforms and digital tools in the development process and optimize workflows through AI tools.
	E.SUN's overseas branches, UCB subsidiaries, and public clouds have fully implemented an SD-WAN (Software-Defined Networking in a Wide Area Network) design. This strengthens the integration of existing leased lines, enhancing communication quality while reducing circuit costs.
Agility and Resilience	Continuously refine virtualization resource allocation by reclaiming idle resources through dynamic capacity analysis, while strengthening cloud monitoring and optimizing usage patterns to enhance computing and storage efficiency.
	Cloud services offer diversity and high availability that complement on-premises services, fulfilling our information service needs. Meanwhile, a security management framework ensures that cloud utilization remains highly secure.
Cybersecurity Monitoring	Continuing to expand the usage of container platforms to strengthen agile development and CI/CD capabilities. We are actively driving the transition to cloud-native architecture, accelerating application deployment through automated delivery, elastic scaling, and standardized microservices.
	Continuously enhance cross-cloud security monitoring capabilities by integrating centralized monitoring mechanisms across multi-cloud platforms and optimizing anomaly detection scenarios, in order to strengthen overall cloud security and real-time threat protection.

Protecting Patented Technology

E.SUN Bank adopted the Taiwan Intellectual Property Management System (TIPS) in 2020 and has been honored with the Grade A Certification. Through risk assessments, proposal reviews, and educational campaigns, E.SUN Bank reinforces our intelligent services and technological advantages. Looking ahead, E.SUN Bank will continue to cultivate intellectual property management, promoting fundamental knowledge to raise awareness across all staff in E.SUN. Simultaneously, E.SUN Bank will precisely position patents to proactively identify technical vulnerabilities and continue encouraging innovative R&D. In 2025, E.SUN Bank achieved our goal of completing two patent applications in other Asian countries (Japan).

Patents Granted in E.SUN

252 fintech-related patents approved by the Intellectual Property Office.

	Invention patents		Utility patents		Design patents	
	Bank	Securities	Bank	Securities	Bank	Securities
Announced in 2025	10	1	15	0	3	0
As of the end of 2025	90	7	116	3	32	4

Financial Innovation Applications

E.SUN Bank reinforces the service quality and efficiency of digital finance support through commercial activities driven by innovative applications.

Copilot Intelligent Customer Service / Customer Service Copilot	E.SUN Bank integrated RAG and LLM into our internal knowledge base, providing real-time recommendations that reduce inquiry steps by approximately 50%. This is expected to increase service efficiency by around 10% while mitigating the administrative workload of frontline colleagues.
Mobile Banking	E.SUN Mobile Banking integrates banking, securities, and insurance businesses to provide one-stop financial services. In 2025, through AI applications and functional optimizations, we continued to prioritize customer experience and delivered diversified services: AI innovation applications: - AI Mortgage Advisor: In July 2025, we launched a generative AI Mortgage Advisor. Existing mortgage customers can complete top-up loan applications by answering only three core questions, reducing required fields by 90% and achieving a 98% customer satisfaction rate. - Investment i-chat: In 2025, we introduced a generative AI investment advisor. By combining LLM and RAG, investment research knowledge was converted into real-time interactive consultation. Responsible AI practices and data protection measures were implemented to enhance customer experience and service efficiency. This initiative was awarded the "Best AI Application Award" by Business Today Magazine. Asset-liability management enhancements: - We are the industry frontrunner in launching online trading services for the principal-protected structured product FRC (Fixed Rate Callable), available in both USD and TWD, offering customers more diversified investment options. - To enhance the gold investment service experience, E.SUN Mobile Banking has added a gold investment service. Customer journeys and workflows were redesigned; real-time price and trends were added; and functions including "Gold Purchase," "Gold Sell-back," "Gold Transaction Enquiry," "Inventory Profit/Loss," and "Transaction Details" were integrated to enable customers to seize current gold investment opportunities and enjoy more convenient gold trading and inquiry services. - We have expanded E.SUN Mobile Banking's online insurance offerings with the addition of an annuity product. Customers can flexibly plan premium budgets according to their needs and independently arrange fund allocation to achieve their financial objectives. - The personal loan function entry on the homepage has been enhanced with a "Exclusive Offers" feature, enabling customers to quickly obtain key information such as maximum eligible loan amount, loan fees, and interest rates, thereby enhancing the personalization and immediacy of personal loan services. - A new "TWD Transfer Service Settings" function has been introduced, allowing customers to enable/disable online banking transfer services at their discretion and to individually disable non-authorized transfer capabilities, thereby safeguarding customers' account security.
Digital Saving Account	Drawing on e-commerce shopping-cart recommendation models to continuously enhance the customer digital experience, after a customer selects a product the system evaluates the customer's existing relationship profile and the combination of products in the current application to identify the next most suitable product for the customer. The system then proactively prompts the customer, asking whether they would like to apply for the recommended product concurrently, thereby creating a one-stop financial services experience.
e-Mortgage	- We continue to enhance the end-to-end digital mortgage customer experience. In 2025, we launched the industry's first "Online Platform for Mortgage Lien Cancellation," enabling customers to apply online for the cancellation of mortgage liens. After SMS OTP identity verification and completion of required information, the online application is finalized without the need for an in-branch visit. The platform improves the digital loan process for customers and reduces manual handling and the costs associated with exchanging physical documents. - In response to regulatory liberalization, online loan verification — previously limited to top-up loan customers — was extended in 2025 to cases involving secured property rights and mortgage life-insurance limits, effectively reducing manual processing costs. E.SUN Mobile Banking has also added an "e-Step Restore Original Credit Limit" feature: eligible existing borrowers may apply via E.SUN Mobile Banking to restore their prior credit limit. The feature integrates with the E.SUN unified application platform to automatically populate existing application data, accelerating re-loan applications for returning customers and streamlining our credit approval processes.

■ Fraud Risk Management

E.SUN Bank strengthens our joint fraud prevention capabilities to enhance financial transaction security and minimize societal losses from fraud, generating a positive economic impact.

Real-time Alert Account Management and Control	To improve the immediacy of alert account detection, the inference interval of our alert account prediction model was upgraded from daily to every 5 minutes (short-batch) starting October 2025. Predictions are executed immediately post-transaction to block sequential anomalous cash flows. To support this, the service architecture underwent major adjustments, including real-time data ingestion and multi-threaded parallel processing. Simultaneously, the model parameters were updated to include new variables (such as cryptocurrency transactions and rapid-in-and-out transaction patterns), fresher training data, and model thresholds that account for fluctuations in the number of alert accounts. This real-time short-batch model breaks through technical and data limitations, intercepting 30% to 40% of potential risks ahead of time.
Financial Cleanroom and Anti-Fraud Laboratory	To resolve fraud detection blind spots caused by fragmented data across single institutions, E.SUN Bank initiated the "Financial Cleanroom" project. This project utilizes homomorphic encryption and double-blind technologies to achieve cross-bank and cross-industry data collaboration within a secure, compliant environment, effectively breaking down data silos to reinforce joint fraud recognition. According to PoC verification results, integrated analysis reduced unidentifiable alert accounts by approximately 80% and decreased the average number of lookup layers required to track suspicious accounts by 15%, significantly improving management immediacy and reducing customer asset losses. We have further collaborated with the Ministry of Digital Affairs (MODA) to establish the "Anti-Fraud Laboratory." Through public-private collaboration, this initiative expands participating institutions to build a more resilient financial protection network, fulfilling the social responsibility of financial institutions to safeguard asset security.

■ Business Empowerment

E.SUN Bank leverages the power of technology to empower the development of commercial activities.

E.SUN Platform of Interactive Communication	E.SUN Bank has developed a platform of customer interactive communication that integrates digital marketing and data insights. The platform's four core functions are as follows: - Enhancing omnichannel customer experience: Establishing seamlessly integrated intelligent marketing channels combined with AI-driven recommendations to deliver a consistently superior customer experience across all touchpoints. - Advancing customer journey orchestration: Creating a unified "golden record" of customer data to comprehensively improve customer experience and business performance. - Streamlining and simplifying operational workflows: Accelerating marketing execution by shifting resources from data extraction to creative strategy development. - AI-enabled customer behavior insights: Integrating cross-system data to improve model accuracy and enable efficient, agile marketing strategies.
Customer Service Voice Database	We process approximately 400,000 call records per month. Through AI-driven speech-to-text conversion and data-leakage protection analyses, these recordings support marketing initiatives, service optimization, and experience enhancement.
Intelligent Credit Search Report (Generative AI Assisted Functions: iCatcher, Credit 5Ps generation)	We promote "Intelligent Credit Search Reports" that utilize Generative AI combined with OCR and public information to automatically integrate data, adopting a hybrid collaboration model of "AI generation, human enhancement, and AI oversight." This elevates credit check quality, shortens loan approval workflows, and lowers the entry barrier for novice Relationship Managers (RMs). In 2025, the second phase of iCatcher (external information collection, aggregation, and generation) and Credit 5Ps generation went live sequentially. These tools support an average of 3,000 data recognitions and 1,000 report generations per month, and are projected to save approximately 84,000 man-hours annually.

■ Talent Development

E.SUN Bank utilizes internal AI and cloud professional training alongside empowerment tools to strengthen human capital. Furthermore, through E.SUN AI Open Challenge and industry-academia collaborations, E.SUN Bank propagates knowledge and skills to society, delivering public welfare benefits.

Staff Cloud/AI Education Training	We continue to strengthen critical cloud and AI competencies across our talent pool. Approximately 30% of personnel in the Intelligent Banking Division have completed advanced cloud training, equipping the team with 29 certified GCP Cloud Architects and 2 Data Engineers. Furthermore, our AI training programs tailored for managers have cultivated over 190 leaders since 2024. To further institutionalize compliance, we expanded our initiatives in 2025 by introducing dedicated AI governance training, which prepared 50 cross-functional participants to bolster our risk management and governance capabilities.
E.SUN AI Open Challenge	Since 2019, this annual initiative has completed 11 consecutive editions, drawing over 14,000 participants across 8,780 teams. The 2025 competition, centered on "AI Fraud Detection," joined forces with the Ministry of Education, Academia Sinica, and National Taiwan Normal University to drive industry-academia synergy and co-create solutions for pressing social issues.
Industry-Academia Collaboration	Since 2018, we have collaborated with multiple universities across 6 departments, involving over 60 professors and 370 students. This collaboration has yielded over 118 deliverables and 14 presentation sessions, with research papers published in conferences and journals such as Rocling, Interspeech, and ICIP.
AI-Powered Copilot tools	In response to the digital workplace trend, we have introduced AI-Powered Copilot tools. Using low-code technology, employees have autonomously developed business chatbot and automated workflows. In 2025, we held 13 workshops with 900 participants. In 2026, this initiative will expand from headquarters to business units and overseas branches to enhance daily operational efficiency.

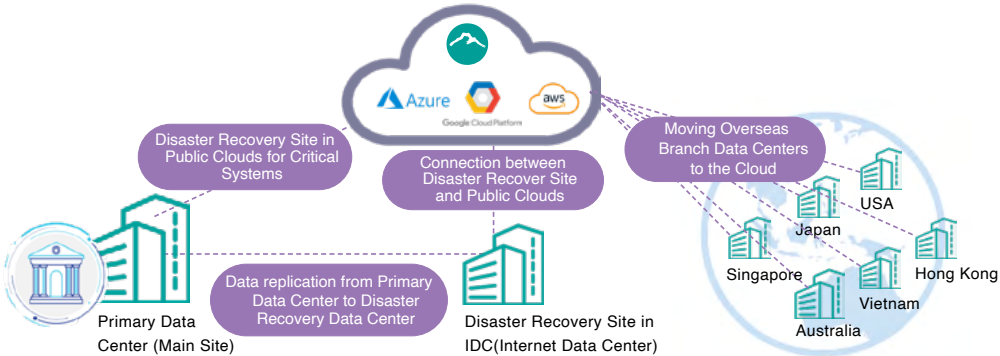
3.4.2 Infrastructure

■ Signing Platform for E.SUN Electronic Documents

In response to government policies and to support corporate sustainability strategies, E.SUN Bank has established the "Signing Platform for E.SUN Electronic Documents (SPEED)" to replace traditional paper-based signing processes with digital solutions. This initiative not only reduces paper consumption, printing materials, and energy usage associated with document delivery, but also shortens approval turnaround times and alleviates the environmental impact arising from operational workflows. In terms of application scope, the platform has currently been implemented for non-financial business documents. Moreover, suppliers are required to adopt electronic signatures for contract execution in supplier contract management processes. This approach helps suppliers transition toward paperless documentation and gradually fosters a positive and sustainable ecosystem.

■ Examples of Cloud and Carbon Reduction

- In 2025, E.SUN Bank decommissioned end-of-life data centers and migrated their operations to other facilities, effectively optimizing our overall energy efficiency.
- In 2025, E.SUN Bank completed the cloud migration for our Australia branch. This cloud-based architecture significantly bolsters the operational resilience of our cross-border services. Furthermore, by leveraging the cloud provider's commitment to renewable energy, low-carbon construction materials, and high-efficiency resource management, we have effectively reduced the carbon footprint of our IT infrastructure.



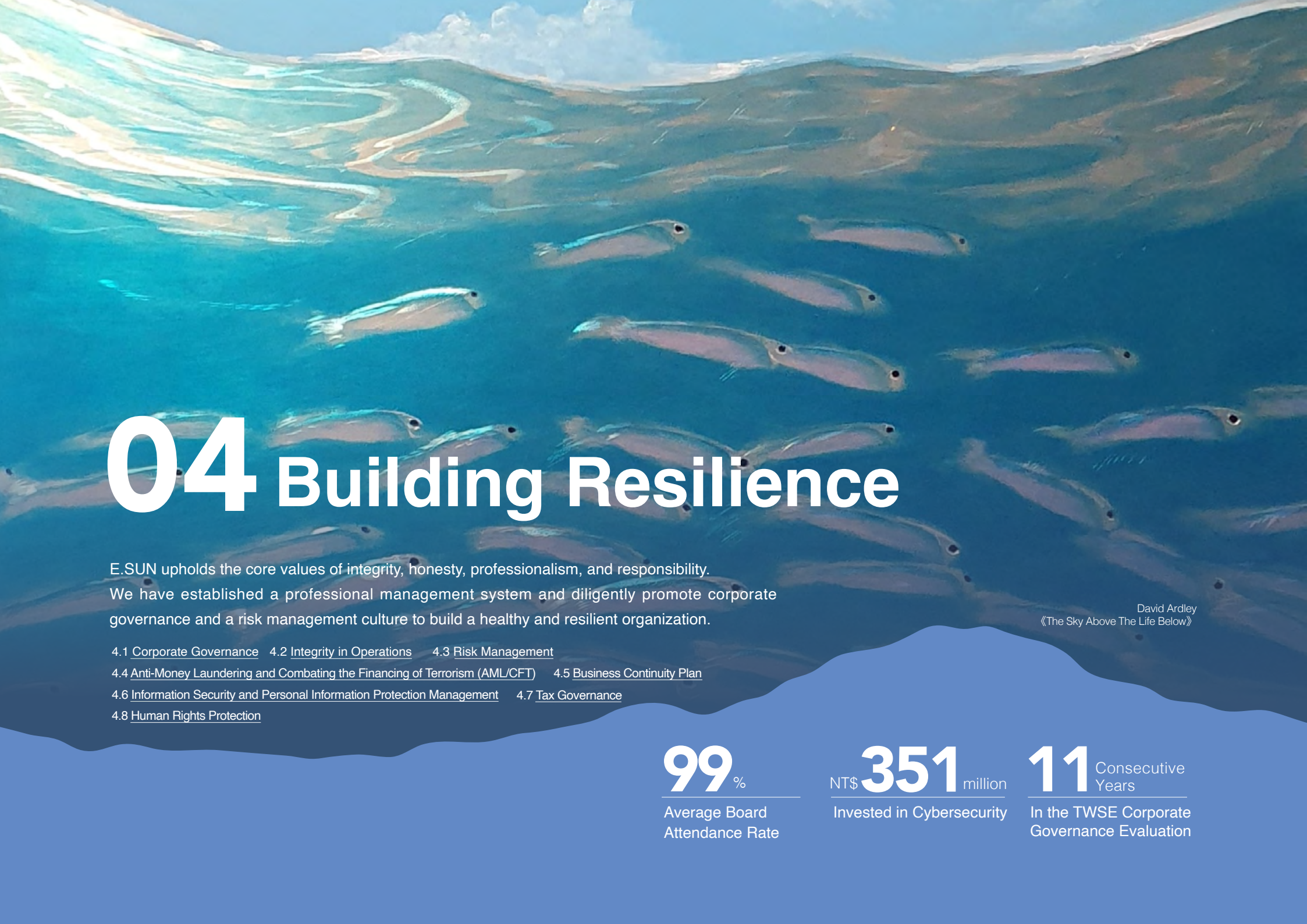
The Big Picture of E.SUN Hybrid Cloud Management

3.4.3 Responsible AI

Taiwan FinTech Alliance	E.SUN FHC actively participates in the Taiwan FinTech Alliance and serves as the founding convener of the working group dedicated to providing practical regulatory proposals for digital finance, driving common and institutional fintech development topics together with the industry. Through the alliance platform, E.SUN FHC focuses on two core directions—"Financial Cleanroom" and "Programmable AI Governance"—strengthening cross-institutional cooperation and the institutional output of governance experience.
AI Governance at E.SUN Bank	· In January 2025, E.SUN Bank established the Artificial Intelligence Management Committee (AIMC) to institutionalize bank-wide AI governance, legal compliance, and risk control. Appointed by the President, the CTO convenes the AIMC, which spans executives from technology, cybersecurity, compliance, and business units, operating via dual Compliance and Application groups to balance innovation with regulatory demands. · Aligned with the FSC's "Guidelines for the Use of Artificial Intelligence (AI) in the Financial Industry," the committee enforces a risk-based approach across the AI lifecycle to ensure fairness, transparency, and data protection. In 2025, we updated our AI policies and launched the Responsible AI project. Concurrently, pioneering services like the "AI Mortgage Advisor" and "E.SUN i-chat" were rolled out, successfully advancing financial innovation and AI governance in tandem.

Responsible AI Management Items and Concrete Actions

Management Items	Specific regulations or measures
Limiting access to sensitive AI capabilities	FHC-level AI governance policies explicitly prohibit us from utilizing artificial intelligence to engage in manipulative behavior, exploitation of vulnerable groups, social scoring, unauthorized biometric surveillance, or any other actions that infringe upon individual rights. Relevant regulations have been integrated into internal AI governance and risk management processes, applying to all AI applications and models across our Group.
Distinct labeling of AI-generated content and outcomes of AI-driven decisions	Pursuant to the "E.SUN Bank Management Operations Guidelines for Artificial Intelligence (AI) Applications," AI services such as the AI Mortgage Advisor and E.SUN i-chat must explicitly label that content is automatically generated by generative technology. We proactively inform customers of the scope of application and alternative options, and ensure customer consent is obtained prior to service delivery, safeguarding their right to know.
Mechanisms to detect and correct drift or degradation of AI models over time	The "E.SUN Bank Management Operations Guidelines for Artificial Intelligence (AI) Applications" mandates model monitoring mechanisms. For instance, medium-to-high risk models (e.g., models that recognize check content) undergo performance and fairness metric monitoring at least semi-annually. Model monitoring reports are submitted to supervising units for approval to ensure timely correction and optimization if AI model drift occurs.
Regular assessments of deployed AI models for fairness/bias	E.SUN Bank incorporates fairness into AI monitoring reports. For medium-to-high risk models (e.g., AI-driven fund selection models), we regularly review whether any customer complaints regarding unfair treatment by AI models occurred during the period, thereby conforming to fair customer treatment principles and ensuring that AI decision-making processes do not generate unjust bias based on physiological characteristics or backgrounds.
Initiatives (own/with suppliers) to lower the ecological footprint of AI data centers/models	Through our continuously held "ESG Sustainability Initiative," E.SUN Bank rallied AI suppliers, including Microsoft and AWS, to jointly respond and sign initiative letters. We commit to utilizing digital technology applications to accelerate sustainable transformation, jointly implementing low-carbon computing, and cultivating green-collar talents to lower the ecological footprint of AI operations.
Appeals process for users/affected third parties to contest an AI decision or outcome	E.SUN Bank internal regulations stipulate that for medium-to-high risk AI decisions, customer feedback and remedy channels must be provided. Our grievance channels integrate multiple routes such as customer service and our official website. Upon receiving a complaint, the processing unit is required to contact the customer on the same day for immediate disposition. Regular root cause analyses of customer complaints are performed and reported to the Board of Directors.
Quantification of the impact of AI initiatives/tools on sustainability outcomes	E.SUN Bank quantitatively evaluates the sustainability benefits of AI applied to credit card fraud detection. In 2025, it intercepted anomalous transactions across 3,449 credit cards in real time, preventing losses of approximately NT\$ 74 million.
Training of employees on the ethical use and/or security of AI	In 2025, E.SUN Bank established a specialized AI governance training, guiding cross-unit participants to complete online courses and specialized training including the ISO 42001 international standard. This comprehensively refines our risk governance capabilities in technology applications, strengthening employee awareness of AI ethics and cybersecurity protection.



04 Building Resilience

E.SUN upholds the core values of integrity, honesty, professionalism, and responsibility.

We have established a professional management system and diligently promote corporate governance and a risk management culture to build a healthy and resilient organization.

[4.1 Corporate Governance](#) [4.2 Integrity in Operations](#) [4.3 Risk Management](#)
[4.4 Anti-Money Laundering and Combating the Financing of Terrorism \(AML/CFT\)](#) [4.5 Business Continuity Plan](#)
[4.6 Information Security and Personal Information Protection Management](#) [4.7 Tax Governance](#)
[4.8 Human Rights Protection](#)

David Ardley
《The Sky Above The Life Below》

99 %

Average Board
Attendance Rate

NT\$ 351 million
Invested in Cybersecurity

11

Consecutive
Years

In the TWSE Corporate
Governance Evaluation

Cover Story

Intelligence Driving Resilience, Governance Enabling Sustainability:

A New Chapter in Responsible AI at E.SUN Financial Holding

The rapid rise of generative AI in 2023 has placed the financial industry at the forefront of a profound wave of digital transformation. What was once viewed as a supporting tool has swiftly evolved into a strategic catalyst—powering advancements from automated decision-making and hyper-personalized engagement to proactive fraud detection. AI is no longer behind the scenes; it is redefining how financial institutions create value.

At E.SUN, we recognize that every technological leap brings with it new and often uncharted risks. True resilience, therefore, is not defined solely by the ability to recover from disruption, but by the foresight to build systems that are trusted by design. In an era of constant technological change, establishing a robust and transparent framework for AI governance is essential—one that inspires confidence among customers, regulators, and stakeholders alike.

Guided by the philosophy of "AI Inside, Human Outside," E.SUN positions AI as a powerful enabler of transformation, while placing governance at the heart of its application. Much like a high-performance vehicle, speed alone is not enough; it must be matched with precise control and dependable navigation. In the race toward intelligent finance, only by harmonizing innovation with accountability can we

achieve truly sustainable growth.

The "black-box" nature of AI and the risk of algorithmic bias can pose challenges to customer rights and interests. To safeguard the trust placed in us, E.SUN has proactively aligned with the Financial Supervisory Commission's "Guidelines for the Use of Artificial Intelligence in the Financial Industry," adopting its six core principles as the digital foundation of organizational resilience. We remain firmly committed to a human-centric approach, ensuring that all AI applications are developed with customer needs at their core. At every stage of innovation, roles and responsibilities are clearly defined, reinforcing our commitment to responsible AI in both principle and practice. For E.SUN, effective governance is the critical enabler that allows AI to scale sustainably and to be transformed into a source of long-term competitive advantage.

2025 marks a defining milestone in E.SUN's journey toward AI governance. It is not only a year of organizational transformation, but also one in which standardized technical frameworks were firmly established.

To ensure consistency in governance across the Bank, E.SUN established the AI Governance Committee, convened by the Chief Technology Officer. Bringing together representatives from technology, business, risk management, and compliance

functions, the Committee operates through a cross-functional review and communication mechanism. This integrated approach ensures that ethical considerations and risk assessments are embedded from the earliest stage of every AI initiative, significantly enhancing the organization's agility in responding to emerging technology risks.

At the same time, in alignment with global best practices, E.SUN has partnered with leading international advisors to develop Taiwan's first enterprise-level AI governance framework, drawing on key international standards such as the EU Artificial Intelligence Act and ISO/IEC 42001. This framework transforms traditionally fragmented risk controls into a cohesive, end-to-end governance model—spanning the entire AI lifecycle, from data collection and model development to deployment and continuous monitoring. In doing so, it lays a standardized and scalable foundation for the Bank's broader adoption of AI.

To translate abstract ethical principles into actionable engineering practices, E.SUN has taken a leading role in the industry by publishing its AI Governance White Paper. This white paper effectively "translates" regulatory requirements into operational workflows, transforming governance from a conceptual

ideal into concrete actions that are executable, controllable, and continuously improvable.

From a technical perspective, E.SUN has also introduced nearly a hundred scientific methodologies and supporting tools, enabling governance to be grounded in objective and quantifiable metrics. Through these approaches, the accuracy, reliability, and stability of AI systems can be systematically monitored and managed.

Looking ahead, AI governance will represent the ultimate expression of organizational resilience in the financial industry. E.SUN aspires not only to be a leader in financial technology, but also to set the benchmark for responsible innovation. We firmly believe that truly outstanding institutions are defined not only by how they harness technology, but by how they coexist with it.

Through a robust governance committee structure, internationally aligned frameworks, and scientifically grounded technical practices, E.SUN is demonstrating to the world that innovation in intelligent finance and integrity in business can advance hand in hand. We will continue to deepen our commitment to AI governance, building on this resilient digital foundation to co-create a future that is smarter, safer, and more sustainable for our customers. 🌱



4.1 Corporate Governance

4.1.1 Corporate Governance Structure GRI : 2-9

To ensure an effective Board of Directors and refine the quality of board decisions, various functional committees are created by authority and function under the Board of Directors and are responsible for deliberating proposals and major issues in the economy, the environment, the society and risks. The functional committees are composed or participated by independent directors, so that the committee's decision-making and recommendations are forward-looking, objective and comprehensive, effectively implement the mechanism of independent supervision and checks and balances, and ensure that all resolutions and actions of the board of directors are put forward. All important proposals of the functional committees are reported to and discussed in the Board of Directors meetings. Directors ask questions and provide suggestions regarding the aforementioned proposals during the meetings. In addition to full discussion, the directors also inspected and supervised the implementation of the plan from the perspective of various implementation progress, and urged the management team to make adjustments in due course. The Audit & Risk Management Committee and the Sustainable Development Committee report annually to the board on the implementation of risk management and sustainability. Their reports cover items such as identification of emerging risks and recent domestic and international regulatory compliance trends, ensuring that directors have sufficient information to oversee sustainability and climate-related matters. The director who have an interest in himself or the legal person he represents should recuse himself from the discussion. Some important proposals are also submitted to the shareholders' meeting for report and discussion to ensure the best interest of the interested party.

Additionally, in response to the development of digital finance and to strengthen professional support for the Board of Directors, a Technology Advisory Board was newly established as a general committee of the Board of Directors in June 2023.



2025 Board of Directors and Functional Committees Meeting Status:

Name	Times	Average Attendance Rate (%)	Members	Independent directors	Frequency
Board Meeting	13	99.36	12	5	Be held at least once quarterly
Audit & Risk Management Committee	12	100	5	5	Be held at least once quarterly
Corporate Governance and Nomination Committee	4	100	7	5	Be held at least twice a year
Remuneration Committee	3	100	5	5	Be held at least twice a year
Board Strategy Development Committee	3	97	10	5	Be held at least once a year
Sustainable Development Committee	4	100	5	3	Be held at least twice a year

Note:

- To enhance the operational efficiency of the Board of Directors, on June 23, 2025, the Board approved the merger of the Risk Management Committee into the Audit Committee, renaming it the "Audit & Risk Management Committee," with all members being independent directors.
- Article 34-1 of the E.SUN Financial Holdings Corporate Governance Best Practice Principles stipulates that each of the director should personally attend 80% or more routine board meetings.

4.1.2 Composition and Operation of the Board of Directors

GRI : 2-10、2-11、2-12、2-13、2-15、2-16、2-17、2-18、405-1

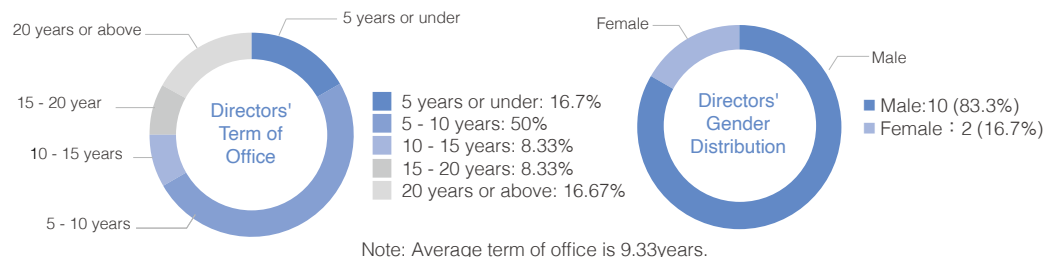
■ Diverse Board Members

E.SUN FHC has a complete director selection system. Based on the company's industrial characteristics and future development strategies, it carefully considers the configuration and diversification standards of the board of directors. The board of directors is composed of financial industry, industry circles, scholars and experts. All 5 independent directors with different professional backgrounds are equipped with the knowledge, skills, literacy, and skill sets necessary to perform their duties. In keeping with our diversity principle, we will proactively recruit female professionals with relevant expertise aligned with the Company's strategic objectives to participate in decision-making.



Please refer to page 11-14 of the annual report for the information.

Diverse backgrounds of directors (Please refer to the annual report for detailed information):



● The director selection system

Procedure	Explanation
Nomination of directors	- Candidates nomination system. - Corporate Governance and Nominating Committee nomination. - Shareholders with more than 1% of shares nominated.
List review	- Nominees listed be approved by the Board of Directors. - Comply with diversity standards such as gender, age, culture and nationality. - Possess professional background, professional skills or industry experience, etc.
Shareholders vote	- The Shareholders' Meeting adopts the cumulative voting system for electing directors. - An electronic voting system has been introduced.
Job Execution and Evaluation	- Prepare a directors' handbook for reference by directors. - Regularly arrange multiple internal and external courses to enhance the professional functions of directors. - The Board of Directors, functional committees and directors are regularly evaluated every year.

■ Professional Guidance and Operational Participation

Depending on the expertise of the directors, they are invited to participate in the discussion and guidance of specific issues.

- To discuss the strategic issues regarding the overall development of the Company every year to ensure that the strategy is comprehensive.
- To participate in the principles of fair treatment of customers promotion committee to help promote the principles of fair treatment of customers and the culture of valuing financial consumer protection.
- To participate in IRB working group meetings to provide guidance on the application of model evaluation in business, in order to facilitate the monitoring of IRB (Internal Ratings-Based Approach) in corporate governance, as a result to align with international standards and enhance the risk control culture.
- Participate in the data management committee, assist data governance work, and shape data governance culture.
- To actively direct the "Customer experience improvement project" to help improve customer experience and develop innovative services.
- To assist in planning and serving as a lecturer for supervisors and new employees training courses.
- Participate in ESG sustainability initiatives and exert positive influence.
- Participate in the Technology Advisory Board to shape the technology vision of becoming "The most trusted financial-technology brand."

■ Independence of Directors

E.SUN FHC currently has 5 independent directors, accounting for approximately 41.67% of the Board of Directors. To facilitate business development and to take into account of business needs, 2 directors also serve as managers of the Company and its subsidiaries. In addition, all of the outside directors comply with the independence standard. E.SUN drafted "Rules Governing the Scope of Powers of Independent Directors," that above not only help independent directors dedicate to their duties but also effectively enhance the function of the Board and the overall performance of the Company.

Rules Governing the Scope of Powers of Independent Directors as follows:

- If an independent director objects to or expresses reservations about the matter, it shall be recorded in the board meeting minutes.
- The Company or any Board member shall not interrupt, refuse or circumvent the independent directors from carrying out their duties.
- The independent directors, when carrying out their duties, may request the Board to appoint relevant personnel or professional specialists for assistance as they deem necessary.

■ Material matters communication

The Company's operational plans; annual financial statements and semiannual financial reports; evaluations of the effectiveness of internal control systems; matters required by laws, regulations, or the Articles of Incorporation to be resolved by the shareholders' meeting or the Board of Directors; and other material matters required by competent authorities must be submitted to the Board of Directors for discussion. In 2025, a total of 82 proposals were submitted.



Please refer to page 79 of the annual report for the information.

■ Conflicts of Interest Prevention for Directors

To ensure fairness, the "Stakeholder Transaction Policy" has been created as a means to regulate security of transactions conducted between the Company and subsidiaries with stakeholders. The policy requires all transactions to be conducted in confidentiality, fairness, and utmost full faith in the best interest of the Company. Furthermore, measures must be taken to prevent conflict of interest and exploitation of illicit gains.

According to the E.SUN FHC Rules of Procedure for Board of Directors Meetings and Bylaws of Audit & Risk Management Committee, if a director or committee member has an interest in a matter before the meeting that relates to themselves or to the legal entity they represent, they shall immediately disclose the material content of that interest, recuse themselves from discussion and voting on the matter, and shall not act as a proxy to exercise the voting rights of other directors or committee members. In the annual report and Investor Relations section on the official website, E.SUN FHC fully discloses the concurrent positions of the directors and the top ten shareholders and related party transactions (including donations). For details, please refer to P.6~9 of the annual report and P.76 of Consolidated Financial Statements for the Years Ended December 31, 2025 and 2024 and Independent Auditors' Report which is on the official website.



Please refer to page 6-9 of the annual report for the information.

■ Protection of Shareholders' rights and interests

The 2025 shareholders' general meeting will be held physically and assisted by video, providing shareholders with multiple channels for exercising their rights. In addition to continuing to proactively report proposals such as "the company's project for promoting sustainable development", "the communications with internal auditing officers by the Audit Committee", amended "the Rules for Procedure of Shareholders' Meeting" to specify the rules for convening virtual shareholders' meetings, and provide appropriate alternative arrangements and necessary assistance for shareholders who have difficulty participating in virtual meetings, in order to safeguard shareholders' rights. In order to implement equal treatment of shareholders, insiders are expressly prohibited from using undisclosed internal material information to buy and sell securities, and insiders and directors who are informed of financial reports or performance contents are not allowed to trade their stocks during the closed period, and the relevant controls on stock trading are indeed established. Management measures and inspection and confirmation mechanism.

■ Board Effectiveness

E.SUN FHC, as approved by the Board of Directors, has established Board of Directors Performance Evaluation Policy that require annual performance evaluations of the Board of Directors, functional committees, and individual directors, and mandate an external assessment at least once every three years.

Internal evaluation

The 2025 evaluation results are as follows:

1. The board actively partakes in the Company's operations; fully support the company's sustainable development and regularly review the sustainability implementation, fulfills its duties to instruct and supervise the Company's strategies, major business activities, and risk management practice, and establishes suitable internal control system. According to the evaluation result, 49 items were rated "excellent", total scoring rate of 100%.
2. The overall performance of the functional committees was in line with corporate governance principles.

The functional committees served their purposes as intended, effectively making the board more effective. The Company presented the results of the 2025 director performance evaluation on March 13, 2026, based on self-assessments conducted by the directors themselves and peer reviews:

- Self-assessment score: 99.80%.
- Overall self-assessment score: 99.93%.

External evaluation by professional institutions

The Company has been devoted to planting corporate governance culture in the company system and daily operation. The Company has commissioned external professional organizations to conduct performance evaluation on the board every three years and to execute corporate governance evaluation certification every two years. In 2024, the Company was awarded the CG6014 (2023) the corporate governance system evaluation, "exceptional" certification, and the relevant recommendations were listed as priority corporate governance improvement plans.

■ Training for Directors

In 2025, each director will receive an average of 10.75 hours of training, which is higher than the legal recommendation. E.SUN annually plans the educational topics for the board of directors' training programs by referencing changes in internal and external environmental conditions and development needs. For example, in 2025, E.SUN provided sustainability and climate-related training for the Board to further enhance directors' expertise and literacy in sustainable development, enabling more effective oversight of the Company's strategies for addressing sustainability- and climate-related risks and opportunities. Additionally, we periodically provide directors with information about diverse course offerings from training institutions, assessing their professional backgrounds and needs to increase course arrangements. This is to fulfill the fiduciary duty of diligent business execution and good management, thereby maximizing operational decision-making and leadership oversight functions.



Please refer to page 69-70 of the annual report for the information.

Courses Organized by E.SUN in 2025

Training course	Training hour
Seminar on financial fraud prevention and fair treatment of customers	3
Sharing on management trends in AML and CFT in the financial industry, and the challenges faced by the financial sector in deepening implementation of the IRB approach	3
ESG + AI + Cybersecurity: Advancing green technology and implementing sustainable responsibility practices	3

4.1.3 Remuneration Policy

GRI : 2-19、2-20、2-21

■ Remuneration of Directors

In accordance with the Company's Rules for Remuneration of Directors, director remuneration is subject to deliberations of the Remuneration Committee and approval of the Board of Directors. Linking director remuneration to business performance in tandem with related policy, the Company takes an overall look at the total amount of such remuneration, way of payment, and future risks. The growth rate in director remuneration for any given year is capped at that recorded a year earlier in the event of a substantial net profit decline. To establish a mechanism for better linking director remuneration to personal performance and the Company's future risks, specific ratios are set for a number of "personal performance" indicators that weigh on director remuneration. Also clearly spelled out is the provision that the Board of Directors may resolve to cut back or recover director remuneration if any director is determined to have been involved in a moral hazard event or otherwise undermined the Company's public image and reputation. On January 22, 2021, the Company decided that director remuneration shall be withheld if any director concurrently holds E.SUN's managerial positions; this was put into force from the distribution of director remuneration for 2020. Relevant policies were reported at the shareholders' meeting of year 2025.

■ Remuneration and Performance of Management

E.SUN FHC has established the Manager Performance Evaluation Regulations to assess the performance of management, enhance operating results, and serve as the basis for remuneration, promotion, and development. In addition, the Manager Remuneration Regulations and Long-term Incentive Plan integrate Corporate governance and sustainability considerations, and are linked to long-term business performance to ensure that compensation is fair and reasonable. Remuneration policies, systems, standards and structures for management are reviewed by the Remuneration committee, which is composed entirely of Independent directors, and are then submitted to the Board of directors for resolution. The Remuneration committee has not engaged any external consultants. In the event of material risk incidents, poor internal management, or employee misconduct, performance bonuses may be reduced or cancelled, and granted bonuses and virtual shares (including during the deferral period) may be subject to clawback, thereby strengthening risk management. According to the "E.SUN FHC Management Selection Guidelines ", E.SUN FHC has established management ownership requirements. Within 3 years of appointment, all executive managements vice president is required to hold E.SUN FHC shares (including those held by the executive, his or her spouse, minor children, and the employee savings association) with a market value of at least 5 times the executive's annual fixed salary, while the President is required to hold at least 10 times the annual fixed salary.

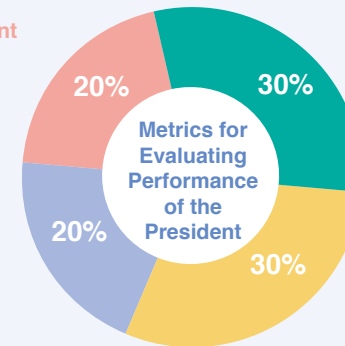
Metrics for Evaluating Performance of the President

Culture and Brand Management

- Culture and brand management
- Risk management

Strategic Development

- Development of strategies to uphold E.SUN's leading edge
- Development of E.SUN as a brand of first choice (Material ESG target: sustainable finance development, climate change action, financial inclusion, etc.)



Business / Financial Performance

- Financial returns: Earnings capacity and management efficiency, such as ROE, ROA, EPS, C/I Ratio, etc.
- Relative financial metrics/Business Performance: Comparison with Taiwan's top five banks in total shareholder return, overall business market share growth rate.

Infrastructure

- Talent cultivation, system building, information development
- Innovative and diversified financial services

■ Remuneration structures for management

Component	Subject	Description
Remuneration structure	Fixed salary	Base salary, various allowances · Remuneration levels are determined with reference to professional experience and prevailing market benchmarks.
	Short-term incentive (bonuses and remuneration)	· Variable remuneration is reasonably determined based on the Company's operating results, business unit and individual performance, as well as forward-looking risk factors.
	Variable incentive	· It is granted in the form of shares and is subject to a five-year deferral period. Performance indicators are set in year T, and payouts are deferred and made on a pro-rata basis in T+3, T+4 and T+5, depending on the level of target achievement. The value realized is calculated based on the share price at the time of vesting, thereby ensuring a strong alignment between remuneration outcomes and the Company's long-term business performance.
	Long-term incentive	

※ For the President, 30% of the short-term incentive is delivered in the form of shares and deferred, with performance assessment covering at least the past five years. The President's long-term incentive pay is 100% equity-based.

■ Remuneration of Executives

12.31.2025 Unit: NT\$ thousand

Title	Remuneration of Directors	Remuneration of Employees			Total
		Salary	Incentive Pay		
	Cash	Cash	Short-term (cash+stock)	Long-term (stock)	
Chairman of E.SUN FHC/E.SUN Bank	33,289	0	0	0	33,289
CEO/ President of E.SUN FHC	0	9,422	23,808	3,998	37,228
President of E.SUN Bank	0	8,854	21,144	3,998	33,996
Senior Executive Vice Presidents ^{Note 2}		60,987	94,636	8,954	164,577

Note 1: Above remuneration amount is through accrual basis of accounting.

Note 2: List of Senior Executive Vice Presidents: J. C. Wang(Retired on 2025.6.1), Oliver Hsieh, Wan-Li Hsieh, Jyh-Shing Roger Jang(Resigned on 2025.7.31; Assumed office on 2025.8.18), Louis Chang, CharlesTan(Appointed on 2025.11.7), James Chen, Huai Tsung Liu, Jung Chun Chen, Jeff Liu, Jung-Hua Lin, Cathy Kuo, Tsun-Jen Ko, Mei-Li Sheu, Henry Chang(Appointed on 2025.11.3), Danny Tang, Fred Chen(Assumed office on 2025.1.15).

Note 3: CEO / President Mao-Chin Chen holds 6,302,000 shares of E.SUN FHC stock, with market value being 21.39 times of his salary. E.SUN FHC senior executive vice presidents hold 26,561,000 shares in total, and the average market value per person is 13.93 times more than their salary. Shares held by the presidents and senior executive vice presidents including those from spouse, minor children and Employee Stock Ownership Plan; they're without pledge and aren't linked to financial derivatives. The market value, NT\$31.98, comes from the average value per share of the last 30 business days in 2025.

Note 4: CEO / President Mao-Chin Chen's salary and bonus received in 2025 was 21.9 times more than the mean compensation of employees, and 26.3 times more than the median compensation of employees.

Note 5: The percentage increase in the highest individual total annual remuneration is 2.33 times the percentage increase in the median total remuneration for all employees.



4.2 Integrity in Operations

GRI : 205-2、205-3、206-1

4.2.1 Integrity in Operations Policy and Implementation

GRI : 2-23、2-24、2-26、205-2、205-3、206-1、419-1

E.SUN places great importance on integrity in operations, establishing guidelines for every staff in E.SUN to follow. The dedicated unit for integrity management is the Corporate Governance and Nomination Committee, which is responsible for assisting the Board of Directors and management in developing and supervising the execution of integrity policies and prevention programs, and regularly reporting to the Board. Each director and senior manager of E.SUN has signed a Declaration of Compliance with the Principles of Integrity in Operations, affirming that they conduct business in accordance with these principles and actively assist the Board in implementing commitments to integrity and overseeing the company's internal management and business activities to ensure compliance with these principles. Every staff in E.SUN is also required to sign the "Code of Conduct and Behavioral Standards for Every Staff in E.SUN." By linking employee performance with compensation, integrity is incorporated into performance evaluation criteria and human resources policies, and a clear and effective disciplinary system is established to uphold high standards of self-expectation in practicing integrity in operations. The relevant guidelines are as follows :

Policy Name	Policy Description	Applicable Persons
Ethical Corporate Management Practice Principles Procedures for Ethical Management and Guidelines for Conduct	Establishes a sound corporate governance and risk management framework, clearly stipulating that directors, managers, employees, appointees, or those with substantial control should adhere to Company Act, Securities Exchange Act, Commercial Accounting Act, Political Donations Act, Anti-Corruption Act, Government Procurement Act, Public Servants Conflict of Interest Avoidance Act, relevant laws and regulations of listed companies, and other commercial conduct or laws applicable to the organization's operating location, in order to implement integrity in operations. In 2025, there were 1,666 signatories to the declaration and service commitment, with a signing rate of 100%.	Directors, Managers, Employees, Appointees, and those with substantial control in E.SUN FHC and its subsidiaries
Code of Ethical Conduct for Directors	Directors shall comply with laws, avoid conflicts of interest and self-serving actions, maintain confidentiality and due diligence obligations, prohibit unfair and insider trading, and are responsible for protecting and appropriately using company assets, with full support for related advocacy to all directors. The participation rate was 100%.	Directors, Independent directors, and Supervisors of E.SUN FHC and its subsidiaries
Anti-Corruption, Anti-Bribery, and Anti-Competition Commitment	When engaging in commercial transactions, E.SUN first assesses the legality of the counterparties, sufficiently understands their integrity in operations and compliance with corporate social responsibility policies, and explicitly rejects the direct or indirect provision, promise, request, or acceptance of any improper benefits in any form or name. Contracts explicitly stipulate adherence to integrity in operations and corporate social responsibility. E.SUN adopts a zero-tolerance approach to corruption and bribery, committing that no form of corruption or bribery will occur in global business activities.	Directors, Managers, Employees, Appointees, and those with substantial control, Suppliers, and Business partners of E.SUN FHC and its subsidiaries
Fair Customer Treatment Principles Policy and Strategy	Extends the corporate culture of professionalism, service, and responsibility, as well as the spirit of integrity to all subsidiaries to create a healthy financial market and environment by implementing fair, reasonable, equitable, reciprocal, and integrity principles. It values and safeguards the rights and interests of financial consumers, and the subsidiary E.SUN Bank and E.SUN Securities establish the "Fair Customer Treatment Principles Promotion Committee" and "Treating Customers Fairly Committee" to promote and supervise the implementation of fair treatment matters across departments, regularly compiling and reporting on the progress of financial consumer protection to the Board.	All personnel of E.SUN FHC and its subsidiaries
Management Regulations for Concurrent Positions	Implements management of concurrent duties held by directors and managers, defining principles for concurrent positions, where holders should maintain confidentiality and loyalty obligations and prevent conflicts of interest.	Directors and Managers of E.SUN FHC and its subsidiaries
Guidelines for the Accountability Directions for Senior Management Personnel	Establishes a clear organizational structure and departmental responsibilities, clearly defining the scope and responsibilities of senior management, executing responsibility map systems supervised by the Board, and setting up an accountability committee, while promoting responsibility map operations to enhance the accountability of senior managers and implement an accountability culture. In 2025, regulations on the frequency of committee meetings were added, and the scope of senior managers subject to the accountability system was adjusted, while holding two accountability committee meetings to promote accountability systems within the organization.	Senior Management
Whistleblower Case Handling Regulations	Establishes a whistleblowing channel on the official website and internal website, detailing handling procedures and ensuring the legal rights of whistleblowers and related persons. The company ensures confidentiality and protection for whistleblowers against unfair treatment or retaliation. In 2025, there were no cases reported concerning corruption, bribery, conflicts of interest, money laundering, insider trading, anti-competitive conduct, or monopolistic practices.	All personnel of E.SUN FHC and its subsidiaries
Integrity Risk Assessment Mechanism	To implement the principles of integrity in operations, the subsidiary E.SUN Bank refers to relevant domestic regulations and international standards concerning integrity, commissioning a project team from KPMG to assist in establishing methodologies for integrity risk assessment and behavior risk assessment mechanisms. It regularly analyzes and evaluates business activities with high integrity behavior risks, devising risk mitigation plans for activities that exceed risk tolerance targets, effectively managing the distribution and control of integrity behavior risks. In 2025, the residual risk of integrity behavior risk in the banking subsidiary was assessed as low risk; among those, activities related to insider trading, unfair competition practices, infringement of customer personal data privacy or data breaches, harm to stakeholders' interests through products or services, and failure to avoid interests were assessed as medium-low risk, while other risk types were rated as low risk, all within risk appetite limits.	Overall Operations of E.SUN FHC and its subsidiaries.

Note: For information regarding the company's human rights policies and commitments, please refer to section [4.8 Human Rights Protection](#). For human resource management policies, see section [5.2. Talent Attraction and Retention](#).

■ Training System

Training Session : Various training sessions (e.g., new employee training programs, Engineering Aspiration Program, and various industry-specific professional training programs) cover the legal knowledge required for financial industry practitioners, the Code of Conduct and Behavioral Standards for Every Staff in E.SUN, fair treatment promotion, ESG management, and practices, among other topics, to educate on risk, discipline, and processes. In 2025, E.SUN FHC and its subsidiaries conducted a total of 403.92 hours of physical and online courses, with 69,711 participants, amounting to 144,730.25 hours.

Compliance Promotion : The Compliance Department promotes compliance education and training for all employees. In 2025, the "Code of Integrity in Operations and Standard Procedures and Behavioral Guidelines" was the main theme, consolidating integrity guidelines and important internal information handling regulations. Through videos and case studies, it communicates necessary considerations for all colleagues during business operations, with a participation rate of 100%. The company also provides all directors with "Integrity in Operations and Internal Major Information Handling Education and Training" promotional materials during July and August each year, also achieving a 100% participation rate.

Annual Testing : The company and its subsidiaries conduct online testing for 100% of employees annually, covering the E.SUN FHC Code of Integrity in Operations, Operations Procedures, and Code of Conduct Guidelines. In 2025, the test focused on integrity in business operations, the Principle of Fair Treatment of Customers, risk management, legal compliance, and anti-money laundering, with a participation rate of 100%.

■ Integrity Violation Events SASB : FN-CB-510a.1、FN-AC-510a.1

In 2025, E.SUN did not engage in any acts of corruption, bribery, customer privacy data, conflicts of interest, money laundering, or insider trading, with a total of zero related legal lawsuits, penalties, or whistleblower cases; there were no cases of discrimination or harassment, and one case of supervisor misconduct. E.SUN Securities, a subsidiary, faced one penalty from the Financial Supervisory Commission due to a failure to properly implement operational procedures, which does not constitute a violation of integrity in operations.

Integrity Violation Events	2021	2022	2023	2024	2025
Collected via whistleblowing channels	4	0	0	0	1
Collected via other channels (e.g., self-examinations, inspections)	0	0	0	0	0
Total Integrity Violation Cases	4	0	0	0	1

Note: Cases that are non-major violations of internal regulations, consumer disputes, or unrelated to the business operations of E.SUN FHC or its subsidiaries are not included in the count of "integrity violation events."

Summary of Breaches of Business Integrity and Handling Status

Entity	Type	Description	Investigation & Action Taken
1E.SUN Bank	Code of Conduct & Discipline	A supervisor failing to align with internal control requirements for expense review and leave processing.	Disciplinary actions were enforced in accordance with internal employee regulations, and the individual has been dismissed.

■ Whistleblower System and Whistleblower Protection

SASB : FN-CB-510a.2、FN-AC-510a.2

To establish a culture of integrity and transparency and promote sound operations, E.SUN has formulated "Whistleblower Case Handling Regulations" applicable to subsidiaries, organizations with direct or indirect donations exceeding fifty percent, and other organizations with substantive controlling powers. These regulations define the acceptance and investigation timelines, and establish dedicated acceptance units and independent investigation units. Whistleblower hotlines and email addresses, as well as mailing addresses for reporting, have been publicly disclosed on both the official and internal websites for employees and external parties. The identity of whistleblowers is kept confidential, and adverse personnel measures against whistleblowers within the company are strictly prohibited. Anonymous whistleblowing is also welcomed to proactively prevent dishonest, fraudulent, or criminal acts.

In 2025, a total of 46 cases were accepted through both whistleblower and non-whistleblower channels, with one case related to integrity violations; the other cases turned out to be non-major violations of internal regulations, consumer disputes, or unrelated incidents to banking operations. Upon receipt of a whistleblower report, it is immediately handled by the Compliance Department and assigned by the President to an appropriate investigation unit, ensuring the confidentiality of the whistleblower's identity. The investigation results are reported to the President and communicated to the supervisor of the reported party. The relevant execution results are reported to the Corporate Governance and Nomination Committee and the Board.

Case Numbers	2021	2022	2023	2024	2025
Total Cases Accepted	49	33	48	92	46
Cases Confirmed as Integrity Violations	4	0	0	0	1

Note: All cases in 2025 were closed.

4.2.2 Compliance GRI : 2-27
SASB : FN-CB-510a.1、FN-AC-510a.1

E.SUN FHC closely monitors financial policies and regulatory changes issued by domestic and foreign authorities. While actively expanding ours businesses, the Group strictly complies with applicable laws and regulations. As a medium-term objective, E.SUN plans to adopt a risk-based approach to establish Group-wide procedures, programs, and mechanisms for identifying, assessing, controlling, measuring, monitoring, and independently auditing compliance risk. This framework aims to comprehensively control, supervise, and support compliance matters for individual business units, cross-departmental functions, and cross-border operations across domestic and overseas departments, branches, and subsidiaries. The long-term objective is to cultivate a strong compliance mindset so that all employees, driven by a robust compliance culture, will voluntarily adhere to laws and business regulations with integrity and discipline. E.SUN is committed to the principle that no business should override risk and no service should exceed regulatory limits.

In 2025, E.SUN FHC and its subsidiaries had no material regulatory violations^{Note}. However, there was one penalty imposed by the competent authority for a violation of securities business regulations, amounting to NT\$300,000, which was paid during the year. Penalties from the preceding year were also fully paid within that year. In addition, there were no penalties for violations of labor, social human rights, or environmental protection regulations.

Note: A "material violation case" refers to cases handled in accordance with Article 2 of the Financial Supervisory Commission's "Measures for Public Announcement and Explanation of Major Penalties Imposed by the Financial Supervisory Commission for Violations of Financial Laws and Regulations."

Compliance management framework



2025 E.SUN Financial Holdings Compliance Training Hours



Compliance Personnel Professional Training

- A total of **38** sessions were held in 2025.
- Accumulating **5,425** training hours



Sustainable/ ESG Related Courses

- A total of **14** sessions were held in 2025.
- Accumulating **132** training hours.



General Law Compliance Course

- A total of **502** sessions were held in 2025.
- Accumulating **72,598** training hours.



Self Directed Compliance Training Course

- A total of **87** sessions were held in 2025.
- Accumulating **42,823** training hours.

Action Plan	Execution instructions
Compliance management framework	• We regularly conduct compliance self-assessments and compliance tests and incorporate test results into the annual compliance evaluation. We also carry out the annual "Legal and Compliance Risk Assessment" process; the assessment results of each unit for the current year indicate effective control. • We convene regular compliance management meetings to communicate important compliance policies, and to discuss and coordinate cross-subsidiary issues, ensuring alignment of views across the Group. • We report compliance implementation to the Board of Directors and the Audit Committee semiannually, enabling senior management to stay informed of compliance matters and their implementation. • In 2025, we completed 15 online and on-site compliance inspection domestically and abroad, enhancing interaction and improving understanding of each unit's compliance implementation through two-way communication.
Compliance implementation focal points	• The Financial Supervisory Commission amended the Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries to reinforce the three lines model. It removed the requirement for internal audit units to supervise their own inspections; instead, management will designate compliance, risk management, or information security units to coordinate these activities, and will consolidate self-inspection and self-assessment procedures. New provisions have been added covering sustainability information, operational continuity, and responsibility mapping. After the draft is published, we will make adjustments to comply with the amended regulations. • On April 1, 2025, the Financial Supervisory Commission issued the Pilot Principles for Financial Institutions Entering Local Asset Management Zones, proposing five major plans and 16 strategies. E.SUN Bank was among the first approved banks and established a project office to deploy in the Kaohsiung zone, offering private equity funds, insurance financing, family office, and cross-border financial services. The bank has also established comprehensive client eligibility, product suitability, risk disclosure, and transaction control mechanisms to protect the interests of both the bank and its clients .
Compliance training	E.SUN FHC has planned a comprehensive suite of compliance training courses aligned with technological development trends. Course content includes fraud and financial crime prevention, anti-money laundering and counter-terrorist financing, treating customers fairly and age-friendly service, and sustainable finance, among others, aimed at strengthening employees' legal and compliance awareness.

4.3 Risk Management

4.3.1 An Inherent Risk Management Culture

E.SUN's risk management vision is to protect assets, enhance client service quality, and increase shareholder value by managing risks within acceptable limits. We aim for a balanced approach between risk and return while ensuring sufficient capital for sustainable growth. To effectively identify, assess, monitor, and control all types of risks, E.SUN follows the philosophy that "Risk shall be considered above all products and services." This principle guides our efforts to balance risk management with performance evaluation. Consequently, risk management is an integral part of our performance appraisal process, guided by core principles: prioritizing safety and liquidity, followed by profitability and growth, all while maintaining a strong commitment to the public.



■ Integration of risk assessment in product and service development

Subsidiaries are required to establish management guidelines for new products or services, detailing risk assessment processes, risk control mechanisms, accounting, and operational procedures. All risk management units must conduct compliance and risk assessments before launching new products, services, or businesses.

■ Risk awareness embedded through training

To build risk awareness and systematically enhance risk perspectives, all staff in E.SUN learns about the core concepts of risk, discipline, and processes from their first day. Risk management training is provided according to business lines and staff career development.

2025 Risk Management Related Training

Board/Staff	Attendance	Number of Courses	Total Hours
Board Members	12	11	51
General Staff	30,091	192	73,087
Total	30,103	203	73,180

■ Risk management financial incentives

Performance evaluations of every staff in E.SUN balance performance and risk management, covering three major aspects. The "Core and Management Competency Practice" includes daily operational risk control and assesses staff awareness of risk management and the three lines model. Risk management is a mandatory component in high-level management's performance reviews. Incentive programs encourage managers and key talents to continuously improve risk management capabilities and promote a deeper risk culture and awareness.

■ Risk self-assessment mechanisms and communication channels

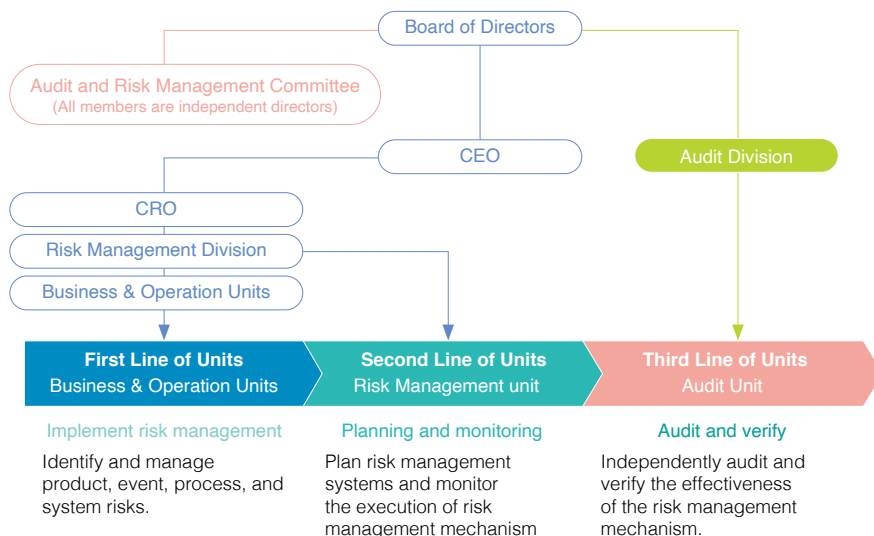
To monitor risk control effectiveness, E.SUN has established multiple reporting mechanisms and communication channels. Staff are encouraged to proactively report risk incidents or potential concerns. According to each unit's business processes and control frameworks, self-assessments of risk management and internal controls are conducted to track and monitor potential risks. Each year, a comprehensive survey gathers feedback from supervisors and staff, informing improvement plans. 8,175 responses were received in 2025, yielding 166 specific recommendations related to risk management. Enhancement and measures were developed and reported to the CEO and senior management facilitate two-way communication.

4.3.2 Risk management structure

The E.SUN FHC Board of Directors is the highest authority in risk management, approving policies and key decisions aligned with business strategies and bearing ultimate responsibility. To enhance communication and coordination in risk governance at the Board level, the Company has established a Risk Management Committee of the Board of Directors. The Committee is composed of at least three directors, the majority of whom are Independent directors, and Independent director Ryh-Yan Chang serves as Chairman. The Committee is responsible for implementing the Board's risk management decisions to review policies, supervise risk mechanisms, and evaluate risk reports, appetite, and limits. The Risk Management Committee held three meetings (1/8、3/5、5/7), while the Audit Committee held seven meetings (1/8、2/12、3/5、3/18、4/16、5/7、6/23). To improve Board efficiency, on June 23, 2025, the Board merged the Risk Management Committee into the Audit Committee, renamed it the "Audit and Risk Management Committee," where all members are independent directors. Following the merger, five meetings were held in 2025 (8/13、9/17、11/5、11/5、12/12).

The Risk Management Division implements Board-approved policies and frameworks, maintaining an independent system to assess and monitor the company's overall risk capacity, develop response strategies, and track execution. It regularly reports to the Board of Directors and the Audit and Risk Management Committee to ensure the effective operation of the risk management mechanism.

Risk units across the organization identify and manage risks within their domains, set risk appetite limits, monitor indicators, establish procedures, and provide risk reports. In major risk events, units assess potential impacts on E.SUN's overall operations and develop management policies to mitigate risks and support sustainable growth.



4.3.3 Risk Management Process and Mechanisms

1. Identification

- Collect historical and trend data to identify risk types and characteristics of business/products
- Each unit assesses potential impact of material sustainability issues annually, and formulates management policies for sustainability goals

2. Measurement

- Measure each risks' potential operational, financial, and reputational impacts using quantitative or qualitative methods

3. Monitoring

- Monitor risk changes and control effectiveness quarterly to ensure risks remain within acceptable limits

4. Reporting & Response

- Responsible units regularly submit risk reports according to business content
- Regularly report risk management implementation to the Board and Audit and Risk Management Committee to ensure effective operation
- Immediately act and report to the Board on any material exposure endangering financial, operational, or regulatory compliance conditions

5. Internal/External Audits

- **Internal Audit:** In accordance with legal requirements, the audit division conducts at least two audits of each of the holding company and its subsidiaries annually. Assisting the Board and management in ensuring continuous effectiveness of internal controls & risk management, and providing timely improvement suggestions
- **External Audit:** The Financial Supervisory Commission conducts general inspections every two years and ad hoc special audits

■ Credit, Market, Operational, and Liquidity Risk Management

Credit Risk Risks of loss due to borrowers, debtors, or counterparties in on- and off-balance sheet positions failing contracts due to financial deterioration or other reasons.

Risk Appetite Determination Process/Framework	Mitigation and Management Procedures	2025 Risk Management Enhancements
- E.SUN FHC and its subsidiaries have established risk appetite policies that set risk appetite limits for different risk categories. These limits are reported quarterly to the Board of Directors and the Audit and Risk Management Committee, and the risk appetite thresholds are reviewed annually and implemented upon Board approval. - Since 2006, E.SUN Bank has developed an internal rating system. To enforce data governance and the periodic monitoring of data quality, it has established a Data Application and Management Committee and continues to roll out IRB credit-rating models, applying the IRB approach to pre-credit and post-credit management of lending cases, with regular monitoring and reporting in risk management reports.	- The risk appetite is designed to balance risk management with business development needs by assessing the potential risks of each major product, setting risk appetite thresholds, and conducting ongoing monitoring and management. - Corresponding control mechanisms have been established for various types of exposures—for example, setting concentration warning values and limits by industry, by country, by group, and for the Mainland China region. Based on capital adequacy, stress testing, and macroeconomic conditions, subsidiaries are convened at least annually to review limit utilization and plan adjustments, ensuring concentration risk management balances business growth with evolving risk trends.	- The Bank applied to adopt the Internal Ratings-Based (IRB) approach for credit risk and was approved in 2025 to enter a one-year pilot phase. It has completed the regulator's onsite examination and will continue to enhance its rating models and related risk management frameworks. - Limit utilization and projected business growth of all subsidiaries are reviewed annually. In 2025, E.SUN Asset Management was also included to ensure compliance with the Company's limit framework, balancing business expansion with risk capacity and strengthening overall risk resilience. - In response to U.S. tariff policies in 2025, the Company directed its subsidiaries to conduct relevant stress testing to promptly assess potential impacts and report to the Board. E.SUN also continued to enhance its stress testing framework by instituting an annual review of stress testing methodologies and by defining material variances in stress test results, thereby ensuring capital resilience and long-term operational stability.

Operational Risk Risks of loss due to internal processes, personnel, system failures, or external events.

Risk Appetite Determination Process/Framework	Mitigation and Management Procedures	2025 Risk Management Enhancements
Potential operational risks from business growth are estimated via scenario analysis: potential loss, actual loss, and increased regulatory stress scenarios, results are monitored monthly.	- Utilize operational risk tools: Risk Control Self-Assessment, Key Risk Indicators, Operational Risk Event Reporting; conduct business process analyses to identify, assess, respond to, and monitor risks. - Address and improve high-risk areas to continuously control operational risk.	- In response to organizational expansion, the company assisted E.SUN Asset Management in reviewing its material operational risk event reporting framework, aiming to manage operational risk events under a unified governance structure. It also supported the adoption of appropriate operational risk management tools tailored to the specific industry characteristics of each subsidiary. - In 2025, E.SUN FHC adopted the Standardized Approach for operational risk, incorporating loss events as key parameters for capital calculation. The operational risk appetite stress scenarios were updated to align with the new approach, incorporating business indicator growth and business line classifications to estimate losses and strengthen risk management.

Market Risk Potential losses from market price changes (interest rates, exchange rates, equities, commodities, etc.) in on- and off-balance sheet positions.

Risk Appetite Determination Process/Framework	Mitigation and Management Procedures	2025 Risk Management Enhancements
E.SUN's market risk limits consider overall strategy and risk tolerance, ensuring that E.SUN can withstand extreme market conditions. Adjustments are made annually based on strategy, market environment, and prevailing risks.	- E.SUN FHC has established Market Risk Management Guideline; the company and its subsidiaries set limits, approval authorities, and breach procedures based on management needs, including position limits, sensitivity limits, stop-loss limits, VaR, and stress limits. - Risk management units of the company and subsidiaries identify risk factors for all financial products and apply appropriate measurement methodologies based on product characteristics and risk sources. These factors are embedded in valuation systems, with correlations considered where multiple risks exist, to support fair value and P&L measurement and monitor exposures and limit compliance; regular reports are submitted to the Risk Management Committee and the Board.	In response to heightened financial market volatility and the implementation of new market risk capital regulations effective July 1, 2025, E.SUN FHC required E.SUN Bank to launch a new market risk management platform in 2025. The platform enhances VaR calculation efficiency and incorporates advanced risk metrics, including Expected Shortfall, marginal VaR, and component VaR. It also improves the efficiency of market risk capital calculations, enabling granular analysis of capital components and significantly increasing transparency in the capital calculation process. This allows trading units to assess the impact of strategies on VaR and capital in advance, strengthening decision-making, risk early warning capabilities, and the precision of capital efficiency in line with risk-return considerations.

Risk Appetite Determination Process/Framework	Mitigation and Management Procedures	2025 Risk Management Enhancements
E.SUN FHC and its subsidiaries maintain a strong liquidity risk management system based on business scale, asset-liability structure, capital strategies, and funding diversification. It ensures sufficient liquidity for normal and stressed conditions and includes monitoring social media sentiment and online transfer alerts to address liquidity demands promptly	- E.SUN FHC and its subsidiaries shall establish conservative funding strategies to effectively diversify funding sources and maturities, continuously participate in interbank markets, and sustain close relationships with funding providers to ensure uninterrupted access to financing channels and stable and reliable funding. - Assets available for collateral support are managed by lien status and transfer restrictions; liquidity value and financing ratios are assessed to ensure repayment capability.	- In 2025, the Company continued to enhance the liquidity risk management framework of its banking subsidiary. - In practice, it estimates the month-end Liquidity Coverage Ratio (LCR) on a monthly basis and sets quarterly management targets to strengthen oversight of liquidity and funding gaps. It also conducts regular contingency funding drills and dynamically reviews the methodologies and assumptions of liquidity stress tests to improve resilience under stress scenarios. - For overseas branches, E.SUN FHC continuously enhanced management mechanisms by increasing the frequency of liquidity reporting and establishing enhanced reporting requirements for material risk events, reinforcing cross-border liquidity monitoring and ensuring stable and sound funding liquidity.

■ 2026 Emerging Risk Identification Results

Category	Risk Factor	Description	Potential Impacts on Operations	Mitigation Measures/Response Strategies
Technological	Next-Generation Cybersecurity Threats and Digital Resilience	With the rapid advancement of quantum computing and artificial intelligence (AI), existing cryptographic foundations and cybersecurity protection mechanisms are facing emerging challenges, which are further compounded by risks associated with cloud infrastructure, systems, and third-party supply chains. These next-generation cybersecurity threats may not only affect data security and system stability, but also pose long-term structural risks to the operational continuity, governance resilience, and regulatory compliance of financial institutions.	Emerging threats to cryptography and digital identity: Advances in quantum computing and AI-enabled attacks may weaken the long-term effectiveness of existing encryption and authentication mechanisms. Increased risk of data breaches compromise: Quantum breakthroughs could enable decryption or data manipulation, exposing sensitive information and undermining the reliability of information and governance frameworks. Potential disruption to critical systems: The transition to enhanced cybersecurity and encryption technologies requires cross-system and cross-vendor integration, creating interoperability and stability challenges during implementation. Rising complexity in regulatory and supply chain governance: Expanding requirements for cybersecurity, third-party risk management, and incident reporting are increasing compliance and governance burdens.	Advancing cryptographic transition: In line with regulatory developments and global standards, establish a cross-functional task force across IT, AI, digital, and cybersecurity to monitor emerging risks and implement mitigation measures. Enhancing data protection and integrity: Conduct regular drills under the "Information System Backup Plan" to mitigate disruptions, and strengthen controls over sensitive and long-retention data to address risks. Strengthening business continuity for critical services: Enhance redundancy, testing, and contingency planning for core systems and financial operations, while reinforcing third-party risk management, cybersecurity assessments, and incident reporting. Reinforcing cybersecurity and third-party governance: Integrate emerging cyber risks into enterprise risk management and resilience planning, and strengthen third-party due diligence, monitoring, and reporting to meet regulatory expectations and maintain market confidence.
Social	Super-Aging, Declining Birth Rates, and the Resilience of Social Safety Nets	As the population ages rapidly and birth rates continue to decline, demographic shifts are profoundly reshaping the labor market, household financial planning, and the long-term sustainability of social security systems. This structural demographic imbalance may alter the pattern of financial demand, weaken long-term asset liquidity, and increase the complexity of elderly customer protection, fair treatment, and the promotion of financial inclusion. Collectively, these factors pose systemic challenges to financial institutions' business models and responsible finance practices.	Impact of demographic change on credit operations: Aging populations and declining birth rates may reduce the workforce and shift household spending toward healthcare and long-term care, affecting credit demand and repayment capacity. Failure to respond to these trends may adversely impact business performance. Risks in serving elderly customers: Elderly customers may face increased exposure to fraud and financial exploitation due to limited access to information, lower digital literacy, and information asymmetry. Greater complexity in customer protection and suitability: Demographic shifts increase diversity in customer needs and risk tolerance, heightening challenges in fair treatment and product suitability management. Talent constraints and resilience risks: Declining birth rates may constrain talent supply, while increased caregiving responsibilities without adequate support could affect workforce stability and productivity.	Integrating demographic trends into strategy: Continuously assess the impact of aging and declining birth rates on markets, product demand, and credit portfolios, and proactively adjust asset allocation and credit strategies. Enhancing age-friendly and responsible services: Establish guidelines for serving elderly and vulnerable customers, strengthen care-oriented engagement, and adopt appropriate communication to ensure customer protection and fair treatment. Improving product suitability and fairness: Regularly review product design, sales practices, and disclosures to address evolving customer needs and risk profiles, thereby reducing compliance and reputational risks. Strengthening workforce resilience and inclusion: Foster a diverse and supportive workplace through flexible work arrangements, caregiving support, and employee assistance programs, while enhancing retention of mid-career and senior talent.

4.4 Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT)

AML/CFT is a shared direction and goal internationally, and a cornerstone of financial supervision. It is crucial for the sound development and stability of the financial market. To cooperate with regulatory authorities in increasing the likelihood of prosecuting money laundering crimes, establishing transparent financial flow tracking, strengthening relevant systems, and enhancing international cooperation, E.SUN continues to implement various AML/CFT mechanisms, including revising domestic and international AML/CFT policies and procedures, improving customer due diligence control measures, optimizing anti-money laundering monitoring and screening systems, and enhancing the professional competence of AML/CFT personnel domestically and abroad through various educational training programs.

4.4.1 AML/CFT Organizational Structure and Managing System

To integrate and promote the establishment and operation of overall risk management mechanism, E.SUN has set up its Compliance and Legal Division, which is responsible for formulating risk management policies and procedures, supervising the implementation of each subsidiary, and regularly reporting to the Board of Directors and Audit and Risk Management Committee.

The AML/CFT management mechanism and structure of E.SUN's subsidiaries are as follows:

- (1) A dedicated Responsible Officer is appointed to be responsible for promoting, coordinating, and supervising the implementation of various AML/CFT matters and report regularly to senior management.
- (2) The dedicated units and personnel are responsible for formulating AML/CFT policies as well as operation standards. They are also responsible for the management of overall transaction monitoring, suspicious transaction reporting, sanctions compliance, group-wide training sessions, as well as managing AML-related matters in overseas affiliates. The current status and performance are reported to the Responsible Officer and parent company on regular and irregular basis.
- (3) AML/CFT supervisory officers are appointed in risk management or compliance division under domestic/overseas business units. They are responsible for supervising the implementation of AML/CFT-related matters in their subordinate units.
- (4) The audit division formulates audit items in accordance with relevant internal control regulations and conducts regular audits.

4.4.2 AML/CFT Management Program and Enhancement

E.SUN continually realizes internal and external regulations and treats AML/CFT compliance tasks as its long-term mission; continues to promote matters for strengthening AML/CFT; benchmarks with international AML laws and regulations; review regularly on AML policies and procedures of domestic and overseas affiliates; refines due diligence

customer review and control measures, and constantly develops global AML monitoring systems, all for the benefit of better AML/CFT in the overall financial environment. In terms of international regulatory trends, guidelines issued by organizations such as the Financial Action Task Force on Money Laundering (FATF) are closely followed, as well as international trends in money laundering, emerging technologies and fraudulent tactics, covering terrorism financing, arms expansion, trade money laundering, digital and virtual asset money laundering, fraud, nominee accounts, etc. E.SUN FHC complies with the regulations of competent authorities, and strengthens various AML/CFT mechanisms of its subsidiaries in line with FATF's "Forty Recommendations". The implemented AML/CFT management mechanisms can be divided into policies and procedures, customer due diligence, watch list filtering, suspicious transaction reporting, record keeping, annual independent assessment and training, with specific actions and achievements illustrated as follows:

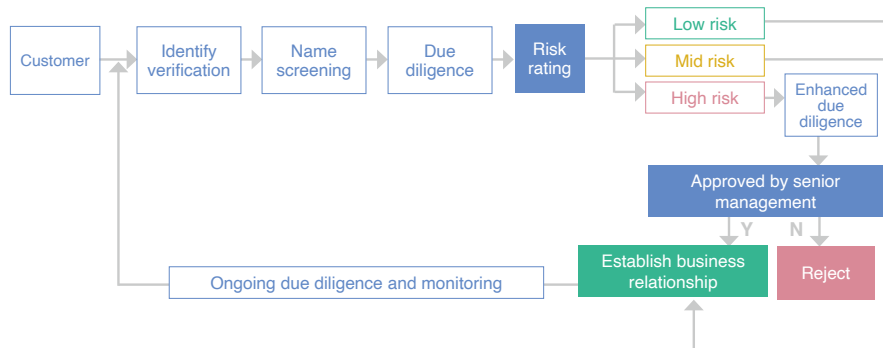
■ Policies and Procedures

E.SUN FHC and its subsidiaries have established AML/CFT policies and procedures with regard to aspects such as due diligence, name screenings (watch list filtering), transaction monitoring, employee management, and record keeping. The key achievements in 2025 as follows:

E.SUN FHC	- Completed periodic review of AML/CFT regulations and implemented group-wide information-sharing mechanism - Held AML/CFT work exchange meetings with subsidiaries - Continuously supervised the execution of AML/CFT in subsidiaries and monitored key indicators on the risk dashboard
E.SUN Bank	- In response to trends in the virtual asset market and to align with international standards, the bank revised its "Anti-Money Laundering and Counter-Terrorism Financing Policy" and "Customer Identification and Due Diligence Operation Guidelines,"etc., and adjusted its customer relations policies for virtual asset service providers to strengthen the resilience of emerging risk management - Revised "Key Points for Name and Title Verification Operations in Preventing Money Laundering and Combating Terrorist Financing" and "Operational Instructions for the Establishment and List Management of Name and Title Verification System": Adjusted the scope of targets of concern and corresponding control measures; clarified the testing and approval process before the new system goes live - Revised "Key Points for Account and Transaction Monitoring Operations" and operating instructions: Clearly defines the obligations of overseas affiliates and optimizes case handling procedures. It also integrates parameter settings, periodic review lists, and reporting control procedures into the operating instructions, comprehensively improving the overall management efficiency of transaction monitoring
E.SUN Securities	- To meet the needs of periodical review, the "Anti-Money Laundering and Counter-Terrorism Financing Control Mechanism" has been revised - In accordance with the "E.SUN Financial Holding's Anti-Money Laundering and Counter-Terrorism Financing Policy," E.SUN Securities shall submit a report on the effectiveness of its anti-money laundering and counter-terrorism financing efforts in 2025, as well as its anti-money laundering and counter-terrorism financing plan for 2026, to the parent company of the financial holding company - Revise the required cooperation items for anti-money laundering operations in brokerage firms, and periodical review operating procedures and related forms. The operating units shall be responsible for conducting the periodical review, promotion, and training
E.SUN Asset Management	"Money Laundering and Terrorism Financing Risk Appetite Policy," and "Key Points for Information Sharing to Prevent Money Laundering have been formulated "Suspected Money Laundering Monitoring and Reporting Procedures" and "Customer Money Laundering and Terrorist Financing Risk Assessment Form" have been revised - Company names have been revised in five regulations related to Anti-Money Laundering and Counter-Terrorism Financing

■ Customer Due Diligence

E.SUN's due diligence procedures are as follows:



E.SUN continues to develop its information systems, refining customer due diligence processes by optimizing workflows and integrating customer information. Its subsidiary, E.SUN Bank, has built its own "Customer Due Diligence Platform," (CAML), enabling the establishment of business relationships, the creation of new business relationships, periodic reviews, and the triggering of reviews on a single platform. It also allows users to access the latest customer information and archived documents, and provides online updates for personal accounts. The platform continues to refine its functions and is gradually being rolled out to overseas affiliates. The Singapore branch (CAML) system was launched in 2025. To ensure monitoring effectiveness, the platform has optimized and refined data quality and monitoring logic, and its self-developed Transaction Monitoring Reporting (TMR) system was launched in the first quarter of 2026. Its subsidiary, E.SUN Securities, has built its own "Periodic Account Review Platform," enabling the completion of periodic reviews and access to the latest customer information and retained documents.

Senior Management to Sign Off

When assessing customer risk, various factors such as background, industry, socioeconomic activity characteristics, region, organization type, and structure of non-natural person customers must be considered. For customers identified as high risk or possessing specific high-risk factors, enhanced due diligence will be executed, including verification on the source of funds and wealth. The aforementioned customer transactions can only be undertaken with the approval of senior management. Moreover, transactions involving extremely high-risk jurisdictions are prohibited.

Non-Face-to-Face Due Diligence

For due diligence measures of customers from "non-face-to-face" channels, E.SUN has applied confirmation procedures equivalent to those for face-to-face customers and adopted adequate measures to mitigate risk. E.SUN Bank and E.SUN Securities provide specific, clear instructions for applying for digital bank accounts and online securities accounts on their official websites, including the required documents, application qualifications, and inquiry instructions on approval progress and supplementary document. Furthermore, both subsidiaries continually encourage customers to use online

banking, mobile banking, or the "Personal Basic Information Update Platform (eKYC)" for online basic data updates to encourage customers in completing periodical reviews using a more convenient online channel.

■ Watch List Filtering

E.SUN also continues to develop its information systems to improve its list scanning operations. Its subsidiary, E.SUN Bank, has built its own "List Scanning System," which connects to lists published on official websites to increase the frequency of updates to important sanctions lists. It utilizes the same customer account grouping function to avoid duplicate case reviews, while continuously refining parameter settings and list selection. This system automates both the information on hit lists and the updates to self-built lists. Furthermore, it collaborates with SWIFT to implement four new types of MX messages by the end of 2025 to ensure the integrity of cross-border message reviews. Its subsidiaries, E.SUN Securities and E.SUN Asset Management, utilize the AML/CFT query system built by the Taiwan Depository & Clearing Corporation, connecting to the U.S. Dow Jones Risk & Compliance database to enhance the efficiency and effectiveness of list scanning operations.

Combating the Financing of Terrorism and Countering Proliferation Financing

Our company has established a country risk rating list for money laundering and counter-terrorism financing, taking into account the level of initiative of various countries in combating money laundering and counter-terrorism financing. This includes, but is not limited to, countries or regions that have serious deficiencies in combating money laundering and counter-terrorism financing as reported by the International Organization for the Prevention of Money Laundering in accordance with the Financial Supervisory Commission's (FSC) communications, as well as other countries or regions that have not followed or have not fully followed the recommendations issued by those authorities. This list is updated regularly and request to all subsidiaries for compliance. When establishing business relationships or adding new business transactions, we immediately conduct a list scan of customers and their related parties, and update the list and perform batch scans daily. When executing specific transactions, we also conduct list scans of the parties involved in the transaction (such as the recipient of the remittance or the remitter of the incoming remittance). The lists adopted by E.SUN include, but are not limited to, the Taiwan Ministry of Justice (MOJ) Sanctions List, the United Nations Security Council (UNSC) Comprehensive Sanctions List, the U.S. Department of the Treasury's Office of Foreign Assets Control (OFAC) Specially Designated Nationals List (SDN-List), and lists published by the local regulatory authorities of overseas units. E.SUN has also established a group-wide information-sharing mechanism, with subsidiaries and overseas affiliates providing lists of high-risk and restricted customers. These lists are then scanned into the group's own database to help the group effectively identify, assess, and manage customers' money laundering and terrorism-related risks. In response to international sanctions against Russia, its subsidiary, E.SUN Bank, publishes sanctions information on its website and reminds customers to pay attention to whether their trading partners and goods are subject to sanctions to ensure that transactions do not involve sanctioned items.

PEP/RCA (Politically Exposed Person / Relative and Close Associate)

When establishing new business relationships, conducting periodical reviews, and triggering event reviews, information systems are used to assist in checking database lists to identify individuals and screen customers, their beneficial owners, and senior managers to determine if they are PEP/RCA. If confirmed as PEP/RCA, enhanced due diligence and transaction

monitoring are implemented, and the source of the customer's funds and wealth is verified. Transactions require approval from senior management before commencement. High-risk PEP/RCA customers are subject to annual periodic reviews, and their transactions are subject to enhanced monitoring. Each subsidiary also monitors changes in the number of PEP/RCA customers quarterly to effectively manage related risks.

Suspicious Transaction Reporting (STR)

In terms of suspicious transaction monitoring, E.SUN refers to typologies published by regulatory authorities, and conducts transaction monitoring for all transactions through system assistance and manual processes, covering customers, employees, and financial institutions involved with E.SUN. Alerts generated by the system are investigated by dedicated personnel to verify the reasonableness of customer occupation/ industry, source of funds, purposes of transactions, and whether transaction activities are consistent with past patterns, while also retaining investigation records. Suspicious transactions discovered by branch staffs and relevant information are reported to dedicated units via internal reporting mechanism, and further investigations will be conducted by dedicated personnel. If deemed suspicious, the transactions will be reported to the Financial Intelligence Center (FIU). The entire reporting processes are conducted through

a dedicated computer with all portable devices blocked. All personnel in dedicated units are obliged to confidentiality agreements with a view to ensure reporting information cannot be leaked to unrelated third parties. The subsidiary, E.SUN Bank, launched a new version of its Transaction Monitoring and Reporting (TMR) system in 2024, which has brought online by the first quarter of 2026. This allows for continuous improvement of the suspicious transaction monitoring and reporting mechanism, thereby effectively responding to rapidly evolving money laundering means.

Record Keeping

E.SUN maintains records and files related to the implementation of AML/ CFT, as well as records and vouchers of customer transactions, for at least five years after the end of customer business relationships or temporary transactions. This is done to facilitate future inspections and inquiries, and to provide evidence of efforts in AML/CFT.

Annual Independent Assessment

Item	Explanation	Description
Overall Assessment	Internal Control System Statement and Independent Assurance Report	Each subsidiary issues a statement on the internal control system for AML/CFT, jointly signed by the chairman, president, chief auditor, and the dedicated AML/CTF Responsible Officer. The statement is filed on the website of supervisory authorities and on the company's official website. In 2025, subsidiary E.SUN Bank continues to commission PricewaterhouseCoopers (PwC) to conduct auditing of the AML/CFT internal control system, and the assurance report is issued with opinion of fair presentation in material aspects.
	Institutional Risk Assessment, IRA	In 2025, E.SUN continues to improve its risk assessment methodology by strengthening the analysis of quantitative data and control effectiveness. In response to recent trend of crimes and financial regulatory requirements, new control points are added for the evaluation of control effectiveness. The methodology enables a holistic understanding to the money laundering and terrorist financing risk faced by E.SUN. The results are reported to the board of directors and filed with the supervisory authorities. Additionally, the "Risk Appetite Declaration for Money Laundering and Financing of Terrorism" clarifies the acceptable minimum control measures and maximum residual risk levels for the institution's AML/CTF risk assessment, further enhancing the overall risk assessment framework.
Various control mechanism effectiveness verification	Transaction Monitoring	To ensure the appropriateness of the transaction monitoring system, the dedicated unit assesses the consistency, accuracy, and rationality of transaction monitoring data under the guidance of external consultant's methodology. Through analyzing the statistical distribution of customer transaction data, the reasonableness of threshold settings is examined to evaluate whether the transaction detection logic is effective and meets the needs of E.SUN.
	Watch List Filtering	E.SUN continues to engage with independent third-party, the Society for Worldwide Interbank Financial Telecommunication (SWIFT), to verify the effectiveness of its watch list filtering system. The major testing aspects include precise matching and fuzzy matching, with a view to evaluate the system performance in customer and transaction scanning, ensuring that the requirements on system effectiveness are met.

Education and Training

To enhance employees' AML/CFT awareness and cultivate a compliance culture, E.SUN plans appropriate hours and content for annual education and training programs for all levels of employees (including new hires), specialized units, anti-money laundering and counter-terrorism financing supervisors, senior management, and frontline staff, based on their job functions. In 2025, E.SUN held a series of courses highly aligned with the practical operations of its business units, covering topics such as fraud, emerging financial crimes, and current events like the Iranian sanctions, and invited personnel from the National Police Agency, the Bureau of Legal Investigation, and the National Taxation Bureau to share their practical experience. In

addition, to further enhance professional knowledge, a two-hour seminar on "Financial Sanctions Practices and Improvement of Money Laundering Prevention Deficiencies" was held in June 2025 for personnel from responsible units, regulatory units, and overseas affiliates related to AML. Through in-depth practical discussions, the seminar aims to improve professional knowledge in complex sanctions environments and strengthen the ability to identify and prevent operational deficiencies. Training will also be provided on topics such as digital fraud, emerging financial crimes, virtual asset regulatory trends, and Russian sanctions by experienced regulatory authorities. Furthermore, E.SUN has joined the Association of Certified Anti-Money Laundering

Specialists (ACAMS) as a corporate member, adopting its online courses and global forward-looking news database to enrich its domestic and international education and training materials. For overseas outlets, headquarters also proactively compiles case-handling experience and provides explanations and guidance through conferences. In terms of professional certification, E.SUN continuously promote the acquisition of domestic and international anti-money laundering professional certifications, including international professional certifications issued by ACAMS, such as "Certified Anti-Money Laundering Specialist (CAMS)," Certified Global Sanctions Specialist (CGSS)," " Certified Transaction Monitoring Associate (CTMA)," and " Certified Know Your Customer Associate (CKYCA)," to encourage colleagues to enhance their professional and international perspectives. As of the end of 2025, 100% of the AML/CFT supervisors at our subsidiary, E.SUN Bank, held AML professional certifications.

■ Disclosure of AML/CFT Related Information

E.SUN FHC discloses its AML/CFT policies, risk appetite, and AML questionnaires (Wolfsberg CBDDQ Questionnaire) on its official website, while subsidiary E.SUN Bank, E.SUN Securities, and E.SUN Asset Management also disclose internal control statements for AML/CFT on their official websites to enhance transparency.

4.5 Business Continuity Plan

E.SUN has established Business Continuity Plan to provide customers with secure and uninterrupted services. By conducting periodical business impact analysis and drills, we assure adequate responses to disasters and ensure the minimization of business impact. Also, when the IT services encounter sudden disasters, we will recovery key services as soon as possible to reduce the business impact and protect customer rights. Furthermore, to maintain a minimum service level in extreme scenarios, critical business data was backed up to the cloud in 2024. In 2025, we continued to capitalize on cloud advantages by completing the migration of core system backups to the cloud. With extreme scenario disaster recovery drills scheduled for completion in January 2026, we will become the first wave of banks to establish an offshore public cloud 'Extreme Scenario Disaster Recovery Center. This will ensure the preservation of vital business data and the provision of basic financial services in the face of extreme situations, thereby protecting customer rights.

■ Routine Drills

Drill	Information system disaster recovery and recovery drill	Distributed Denial-ofService Protection Program Walkthrough
Implementation modalities	The recovery drill is conducted by tabletop exercise, and formal system recovery, which involves writing scripts, centralized management, and unified distribution for execution, are conducted to initiate and verify offsite backup services.	Each year, E.SUN Bank has delegated a professional third-party information security consultant to carry out the penetration test, simulating a hacker launching a DDoS attack on E.SUN. The test sought to check how effective our defense and response systems to function normally in the event of an attack.
Drills result	Successfully completed drills for critical and dependent systems, with all systems achieving the Recovery Time Objective (RTO) - E.SUN Bank: Conducted annual drills or switchover for 122 systems(including the Taiwan's credit card system which successfully switched to a backup environment and performed external transaction authentications). - E.SUN Securities:Conducted semi-annual drills or switchover for 30 systems.	Incident reporting and emergency response could be completed within 30 minutes at each stage of the attack, showing that the E.SUN's defense systems are effective.

■ Customer Service Quality

In order to ensure continuous delivery of quality service to our customers, we classify scenarios that may cause disruptions in the operations of our bank branches and establish relevant plans and measures to address potential service impacts.

Category	Plan Details
Human Resource Deployment Mechanism	To maintain branch service levels and avoid the impact of staff shortages, each regional finance center will coordinate and manage personnel deployment to safeguard service quality.
Branch Security Protection Drills	- Develop and implement drill scenarios tailored to current events and natural disasters (e.g., earthquake, typhoon, power outage, fire, etc.), with more than 30 types of drill items. - Establish preventive measures for illegal activities (e.g., robbery, fraud prevention, threats, suspicious persons), crowd demonstrations, and other force-majeure factors.

4.6 Information Security and Personal Information Protection Management

GRI : 418-1

SASB : FN-CF-220a.1、FN-CF-220a.1、FN-CB-230a.1、FN-CF-230a.1、FN-CB-230a.2、FN-CF-230a.2

4.6.1 Information Security Governance System

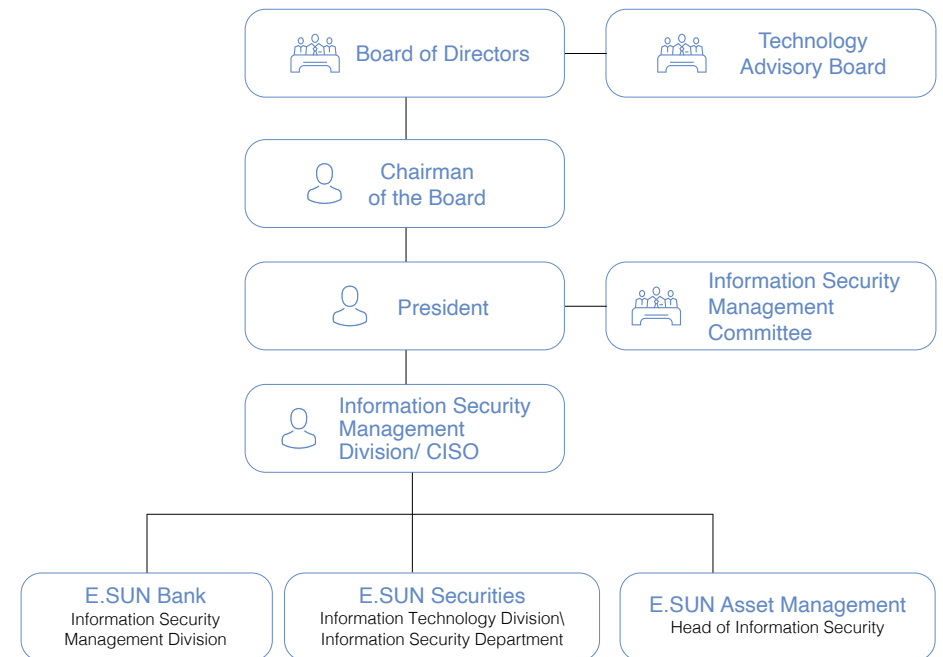
■ Information Security Governance System, Objectives, and Strategies

E.SUN FHC. has established an "Information Security Policy," which is overseen by the Board of Directors responsible for reviewing and making decisions on significant information security issues and supervising the execution of information security by each subsidiary. The Board includes members with information technology backgrounds, and both the Board and senior management carry out comprehensive governance oversight. The company has appointed a Chief Information Security Officer (CISO) and an Information Security Management Division, which are responsible for the highest level of oversight in information security operations and the effectiveness of security risk management mechanisms. They regularly report overall information security implementation status and results to the Board of Directors of E.SUN FHC. In response to the development of digital technology, the FHC has established a "Technology Advisory Committee " under the Committee, convened by the Chairman of the Board. This committee recruits top experts and scholars from fields such as artificial intelligence, e-commerce, and information security to serve as external members, continuously enhancing competitiveness in digital development, intelligent applications, IT R&D, and information security management. To enhance information security governance, E.SUN FHC has established the "Information Security Management Committee" (ISMC) to oversee the promotion of information security governance and to implement a system of information security executives within the information technology units, facilitating the promotion and execution of information security operations. The Information Security Management Committee is responsible for reviewing the "E.SUN Financial Holding Co., Ltd. Information Security Policy" and supervising the overall operations of information security management at E.SUN, as well as deliberating on significant issues related to information security, with the aim of continuously improving information security systems and strengthening protective capabilities.

■ Information Security Management Certification

All domestic and international information systems of E.SUN Bank and E.SUN Securities have obtained the "ISO 27001 Information Security Management System Certification" (ISMS). Additionally, E.SUN Bank has also received certifications for "ISO 27701 Privacy Information Management System" (PIMS) and "ISO 22301 Business Continuity Management System" (BCMS). The credit card acquiring system continues to maintain certification under the "Payment Card Industry Data Security Standard" (PCI DSS). E.SUN continuously ensures the effectiveness of its information security management through regular selfassessments and project evaluations, utilizing the PDCA (Plan-Do-Check-Act) cycle.

Information Security Management Organization:



■ Resources Invested in Information Security

The Company continues to invest resources in information security. In 2025, expenditures on information security initiatives amounted to approximately NT\$351 million, accounting for about 10% of the total IT budget. Resources were allocated to areas including enhancements to governance frameworks and technical infrastructure, upgrades to security defense systems, threat intelligence monitoring and analysis, incident response, cloud security protection, as well as attack and defense drills, and education and training, with the aim of strengthening information security governance capabilities and refining information security protection mechanisms.

4.6.2 Information Security Management Measures

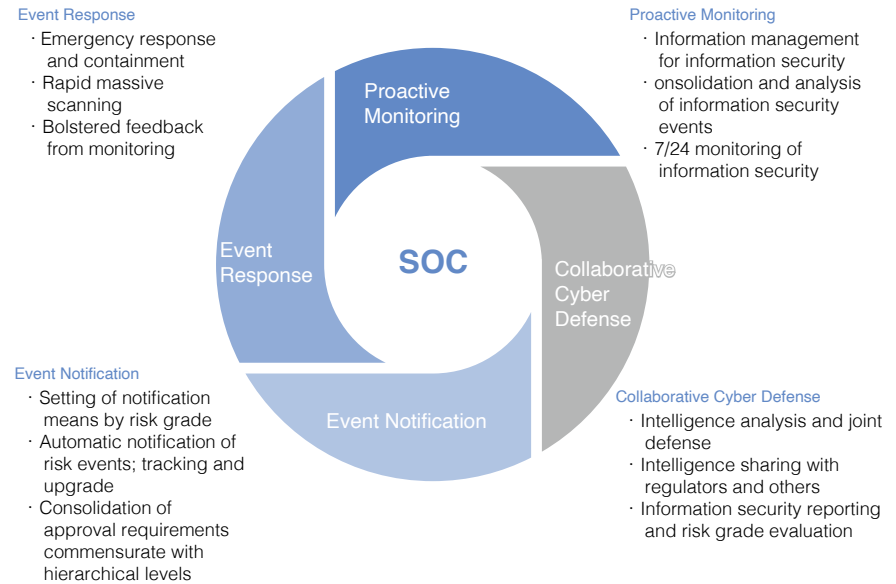
■ Information Security Protection and Detection Analysis

In response to the ever-changing external attack methods, E.SUN utilizes a multi-layered defense architecture in its security measures. This includes the deployment of firewalls, antivirus software, spam filters, intrusion detection and prevention systems, and web behavior management systems. Various attack and defense drills are conducted to assess the effectiveness of E.SUN's defenses and its incident response capabilities.

E.SUN conducts regular security assessments during system development and maintenance, in accordance with regulations, to evaluate compliance, information architecture, network activities, and information device security settings. Professional cybersecurity firms are engaged to perform penetration testing and application security assessments. Following a comprehensive review of all security testing, no significant risks have been identified. E.SUN remains proactive in identifying and mitigating cybersecurity threats and vulnerabilities to reduce the exposure risk of external services, ensuring the stability and security of its information systems. E.SUN Bank engages professional white-hat hackers to conduct real-world cyberattack simulation exercises. In 2025, additional testing scenarios covering wireless network services were introduced to evaluate the effectiveness of its information security protection and detection mechanisms. Through the use of realistic attack methodologies, potential risks and technical vulnerabilities within business systems are identified. Based on the exercise results, comprehensive information security enhancement recommendations are developed to ensure business continuity and robust security management, while maintaining compliance with both domestic and international regulatory requirements.

■ Information Security Monitoring, Joint Defense, and Intelligence Analysis

In response to major threats such as domestic and international cybersecurity incidents, network system vulnerabilities, ransomware attacks, and malware, E.SUN has established comprehensive standard operating procedures (SOPs) for cyber threat intelligence collection and processing. E.SUN continues to collaborate with the Financial Information Sharing and Analysis Center (F-ISAC) and participates in the F-SOC cross-domain joint defense program. In 2025, a total of 27 information security alerts were issued to the IT units of subsidiaries under the financial holding company, ensuring consistency in cybersecurity defense strategies and response measures across the Group. At the same time, to address potential cybersecurity threats emerging from the dark web, E.SUN has established SOPs for dark web intelligence collection and analysis, completing a total of 1,470 dark web intelligence analyses in 2025. Furthermore, in alignment with the Financial Supervisory Commission's "Anti-Fraud Action Plan 2.0" and the "Fair Customer Treatment Principles," the Information Security Division has continued to analyze and research phishing websites and has developed proprietary detection mechanisms. In 2025, more than 50 phishing websites were successfully taken down through this mechanism, effectively reducing customer risk exposure and strengthening the protection of customer assets.



■ Information Security Training

E.SUN FHC conducts annual information security education and training programs, as well as information security awareness sessions. In 2025, the Company achieved a 100% participation rate in training and testing. For technology personnel, a total of 8,457 hours of internal and external cybersecurity professional training were delivered, of which 96.5% of training was internal and 3.5% external. As of the end of 2025, E.SUN FHC had obtained a total of 296 information security certifications, including 5 for E.SUN FHC, 237 for E.SUN Bank, and 26 for E.SUN Securities. In 2025, E.SUN held 12 cybersecurity incident response drills, with scenarios covering personal data breaches, DDoS attacks, ATM incidents, and Red Team attack-defense drills. These drills enhanced collaboration among organizational members and the effectiveness of response procedures, thereby reducing the risks and potential losses caused by cyberattacks. A total of 259,026 social engineering test emails were sent in 2025, with 99.65% of employees demonstrating awareness of social engineering threats.

■ Information Security Incidents

E.SUN FHC has established the " E.SUN FHC and its Subsidiaries' Response to Hacker Attack Incidents Guideline " and formed a Computer Security Incident Response Team (CSIRT). These measures aim to enhance the cross-departmental communication, resource coordination, and collaborative support capabilities between the Company and its subsidiaries to leverage the joint defense mechanism of the FHC. E.SUN has also established clear information security reporting and handling procedures. When employees discover information security incidents, system vulnerabilities, or suspicious activities, the designated information unit is responsible for recording these issues and classifying the incident levels. In the case of significant cybersecurity incidents, the information unit will report to the FHC 's Information Security Management Division and the "Major Incident Reporting Window of the FHC/Head Office." The information unit is required to respond to and resolve the cybersecurity incidents within the defined response timeframes, and after the incident has been handled, conduct a root cause analysis and implement corrective measures to prevent recurrence. Statistics show that in 2025, there were no information security incidents that caused losses to the Company or its customers, and it has been confirmed that the Company's monitoring alerts and related control measures effectively defended against threats.

A- Information Security Incidents	2023	2024	2025
Total number of information security incidents	0	0	0
Customer data loss due to information security incidents	0	0	0
Number of customers or employees affected by information security incidents	0	0	0
Financial losses due to information security incidents	0	0	0

Note: The information security incidents referenced in this table pertain to computer hacker attacks or computer virus attacks.

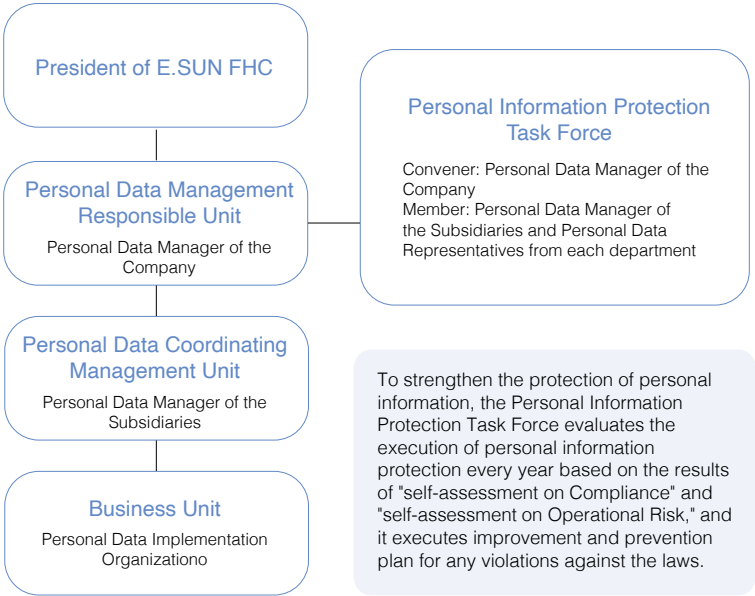
B-Information Breach Incidents	2023	2024	2025
Total number of information breach incidents	1	0	0
Percentage of information breach incidents related to personal data	100%	0%	0%
Number of customers affected by information breaches	15	0	0

Note: The data breach incidents presented in this table refer to those that have reached the statutory reporting threshold and were required to be reported to the competent authority.

4.6.3 Personal Data Protection Governance Structure

■ Personal Data Protection Management Objectives and Strategies

To fulfill our responsibility in protecting customers' personal data, E.SUN has established a "Personal Information Protection Task Force" tasked with developing personal data protection regulations, including management measures for the collection, processing, and use of personal data. In accordance with the "E.SUN Financial Holding Co. Ltd. and Subsidiaries Personal Information Management Organization Foundation Principles," we promote personal data protection initiatives through cross-departmental collaboration. We will continue to enhance our personal data management responsibilities, strengthen the implementation of personal data management operations, and evaluate the existing personal data management framework. By integrating internal resources, we aim to optimize E.SUN's principles for protecting personal data and establish a solid foundation for personal data protection management within the FHC and its subsidiaries.



■ Personal Data Protection Management System

To continuously implement its sustainable development strategy and uphold the principles of fair customer treatment, E.SUN Bank has obtained certification for the ISO/IEC 27701 Privacy Information Management System (PIMS) and the BS 10012 Personal Information Management System, both internationally recognized standards. We are committed to honoring our promise of customer data confidentiality. E.SUN has publicly announced the "Customer Data Confidentiality Measures Statement" and the "Personal Data Management Policy of E.SUN FHC and its Subsidiaries" on our official website, ensuring that we legally collect, process, and utilize customer data while protecting their personal data security. To respect individuals' rights to their personal data, we have established the "Privacy Protection Measures," which clearly outlines rights related to inquiries, reading, copying, supplementing, correcting, deleting, and ceasing collection, processing, and use of personal data. Through compliance self-assessments, internal audits, and regular training for all employees, we ensure the implementation of personal data protection. E.SUN has established an "Intellectual Property Management Policy" to ensure that employees comply with relevant regulations governing intellectual property. Employees are prohibited from disclosing or providing any intellectual property, including the Company's trade secrets, trademarks, patents, and copyrights, to unauthorized parties. In addition, employees are not permitted to inquire into or collect the Company's trade secrets, trademarks, patents, copyrights, or other intellectual property that is not related to their job responsibilities.

4.6.4 Personal Data Protection Management Measures

GRI : 418-1

■ Personal Data Protection Incidents

In 2025, E.SUN Financial Holding Company recorded a total of two personal data breach. Following clarification, all cases were resolved with the customers' understanding. As these incidents did not pose risks to the Company's normal operations nor involve a significant impact on a large number of data subjects, they did not meet the notification threshold as stipulated under Article 6 of the Regulations Governing the Security and Maintenance of Personal Data Files by Non-government Agencies designated by the Financial Supervisory Commission, and therefore did not require reporting to the competent authority.

The Company places great importance on personal data protection and actively responds to customer complaints. Where investigations confirm that a case constitutes a personal data incident, E.SUN adopts a zero-tolerance approach and imposes disciplinary actions on the relevant personnel in accordance with internal rules and regulations.

In addition, the Company conducts root cause analyses for each incident and implements specific corrective actions to prevent recurrence of similar events, thereby continuously strengthening its personal data protection management practices.

2025 Personal Data Breach Cases

Subsidiary	E.SUN Bank	E.SUN Securities	E.SUN Asset Management	E.SUN Venture Capital
Number of Personal Data Breach	2	0	0	0

In 2025, an independent auditing department conducted checks that included reviewing the status of personal data retention. The results indicated that there were no significant deficiencies in the use of customer data. E.SUN will continue to diligently protect customer data and enhance personnel training to improve service quality.

Year	2023	2024	2025
Findings in Personal Data Usage Audits	0	0	0

■ Secondary Use of Customer Data

E.SUN fully monitors the use of customer personal data and will not share basic data other than names and addresses, transaction data, and other relevant information for co-marketing purposes, disclosure, referral, or mutual use without obtaining customers' consent. If customers' consent is acquired, a thorough assessment will be conducted to ensure the compatibility of the secondary use process before proceeding.

Unit: Million, %

Personal Data Related Cases	2023	2024	2025
Number of secondary use of Customer Data	6.82	6.91	8.03
Percentage of Overall Customer Base	83.5	82.5	88.5

■ Personal Data Protection Education and Training

To enhance employees' awareness of personal data protection, we continually promote education and training in this area, enabling employees to understand relevant legal requirements and gain a deeper understanding of responsibilities, operational mechanisms, processes, and specific measures related to personal data protection. All employees of E.SUN are required to complete one hour of personal data protection training each year and must pass an examination after the training, with a passing rate of 100%.

Target Groups	Course
New Employees	Online Courses and Case Studies on Personal Data Protection Promotion
General Employees	- Personal Data Protection Promotion Courses - Personal Data Breach Incident Response Drills (Assigning representatives from relevant stakeholder units based on scenarios) - Case Studies on Penalties for Personal Data Protection Violations
Personal Data Protection Representatives from Each Unit	- Personal Data Protection Promotion Courses - Personal Data Breach Incident Response Drills (Assigning representatives from relevant stakeholder units based on scenarios)
Personal Data Protection Implementation Units	- Personal Data Protection Promotion Courses - Personal Data Breach Incident Response Drills - Case Studies on Penalties for Personal Data Protection Violations

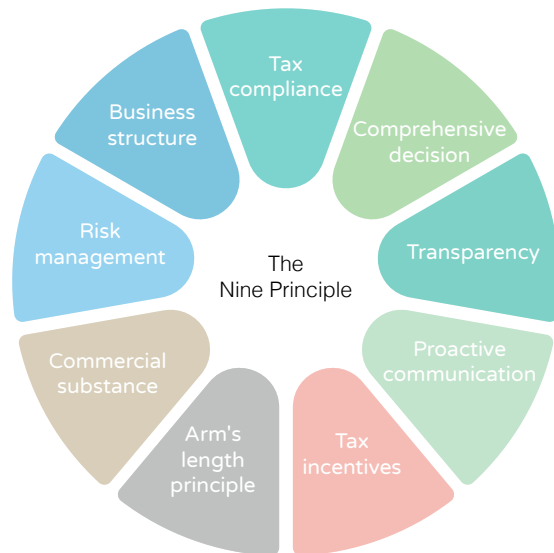


4.7 Tax Governance

GRI : 207-1、207-2、207-3、207-4

■ Approach to tax

Guided by the principles of integrity and honesty, E.SUN FHC is committed to not using tax havens or special transaction arrangements for tax avoidance. We strictly comply with the tax laws and regulations of the jurisdictions in which we operate to ensure appropriate tax payments. Through our tax governance and transfer pricing policies, we have established robust oversight mechanisms and a culture of transparent communication, fulfilling our commitment to society through substantive tax contributions and putting our sustainable development values into practice. The nine principles of our tax governance and transfer pricing policy are illustrated below.



Note : For details on E.SUN's Tax Governance Policy and Transfer Pricing Policy, please refer to the official website.

■ Tax Governance and Risk Control Mechanism

The Board, as the highest governance body for tax matters at E.SUN FHC, reviews tax compliance across domestic and overseas operations at least every six months and receives updates on tax law developments to maintain oversight of tax risks and global tax trends. Examples of implementation during the year are set out below.

Item	Case Description
Compliance and planning	In 2025, E.SUN FHC engaged an external accounting firm to provide group-wide training on the Global Minimum Tax (GMT), and to conduct tax impact assessments and prepare related financial disclosures and filing information.
Risk management	E.SUN FHC maintains a low tax risk appetite and tolerance, with the Board exercising oversight through risk identification and the three lines model framework. Internal and external whistleblowing channels are also available for reporting unlawful tax-related matters.
Succession planning	E.SUN FHC and its subsidiaries employ dedicated tax professionals and enhance tax expertise through seminars hosted by accounting firms and engagement with external tax advisors. E.SUN Bank also supports knowledge transfer through domestic and overseas tax manuals.
Performance appraisal	At the beginning of each year, E.SUN FHC and its subsidiaries set objectives for tax personnel in line with the Group's development strategy, and execute work plans accordingly. Aggressive tax practices are strictly prohibited for performance purposes.

■ Stakeholder engagement and management of concerns related to tax

To reinforce public trust, we proactively contact stakeholders to discuss tax issues and engage in public policy advocacy on tax to support the improvement of tax environment.

Item	Case Description
Tax authorities	E.SUN FHC and its subsidiaries maintain open and honest communication with tax authorities. In 2025, E.SUN Bank proactively engaged with the tax authority on the VAT treatment of exported services. Through 10 rounds of supplemental submissions, the authority gained a full understanding of the nature of the transactions and ultimately approved the application of the zero VAT rate, reducing tax compliance uncertainty.
Public tax advocacy -NGO	E.SUN FHC continues to participate in online tax dialogues hosted by the global tax advocacy organization The B Team, using these regular discussions to stay informed of OECD legislative developments and tax issues of stakeholder concern.
Peers and Banker Association	In 2025, E.SUN FHC engaged with domestic peers through the Bankers Association to discuss the potential operational impact of the implementation period for OBU tax incentives, enabling early awareness of policy trends and implications. In addition, E.SUN Bank applied for R&D tax credits in line with government policy and proactively communicated with the relevant authorities, fostering two-way communication across agencies.
Independent Directors and Investors	E.SUN FHC discloses tax information and analyzes changes in its effective tax rate on its official website each year. The Board includes independent directors with accounting and tax expertise, who oversee tax management and risk control through quarterly Board and Audit Committee meetings. In 2025, the Board also continued to review progress on the implementation of the GMT.

Income tax information

E.SUN FHC's reported tax rate for 2025 was 16.02%, lower than both Taiwan's statutory tax rate of 20% and the global banking average effective tax rate of 21.29% published in the CSA Handbook by S&P Global. This was mainly attributable to tax-exempt income of offshore banking units under the tax laws of the Republic of China (Taiwan). The difference from the statutory tax rate and the year-on-year variation were also primarily driven by changes in tax-exempt income.

Unit: NT\$ million

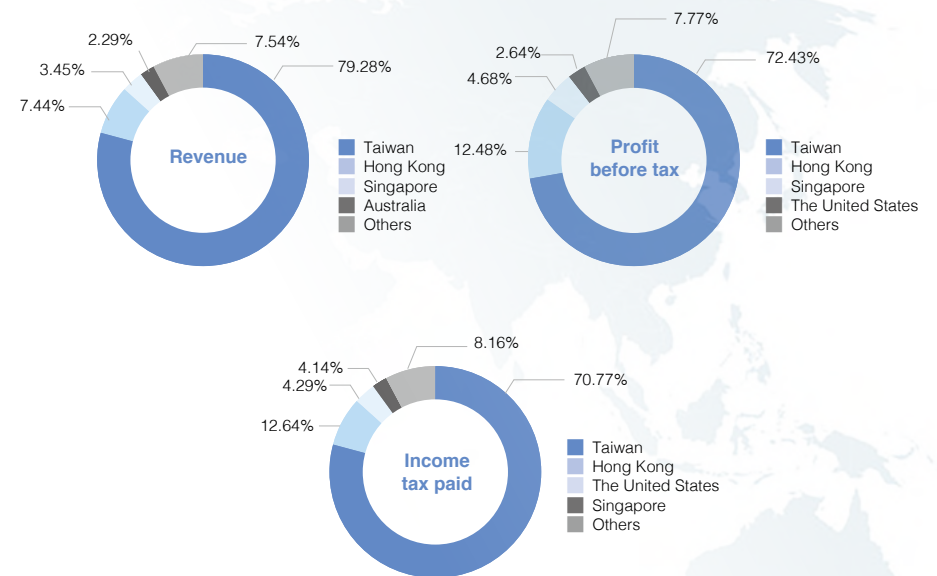
	2025	2024	2023
Profit before tax (A)	40,931	32,259	26,512
Reported taxes (B)	6,557	6,111	4,764
Reported tax rate (B)/(A)	16.02%	18.94%	17.97%
Adjustments (C)	Timing difference	437	181
	Prior year's adjustments	390	160
	Tax-exempt income	2,371	873
Effective tax rate (B+C)/(A)	23.83%	22.71%	20.75%
Income tax paid (D)	7,006	6,022	4,330
Cash tax rate (D)/(A)	17.12%	18.67%	16.33%

2025 country-by-country reporting

E.SUN has operating sites in different tax jurisdictions. Most of the offices are located in Asia Pacific financial center, Taiwan, China, Hong Kong and ASEAN. Below is the tax information in each tax jurisdiction.

Unit: NT\$ million / person

Tax jurisdictions	Revenues from unrelated party	Revenue	Profit before tax	Income tax paid	Income tax accrued (current year)	Revenues from related party – cross jurisdiction	Number of employees	Tangible assets
Taiwan	129,067	134,029	29,621	4,952	4,774	4,508	9,401-9,500	31,616
Cambodia	1,679	1,735	474	35	81	38	501-600	1,026
China	3,790	3,843	908	70	102	53	301-400	2,577
The United States	3,633	3,633	1,083	302	284	-	1-100	6
Hong Kong	9,051	12,586	5,119	888	884	3,535	201-300	123
Singapore	5,673	5,829	1,920	291	318	156	1-100	65
Vietnam	616	809	371	80	75	193	1-100	9
Australia	3,865	3,866	646	196	200	1	1-100	27
Myanmar	259	852	360	48	82	593	1-100	26
Japan	1,862	1,874	429	144	194	12	1-100	123



4.8 Human Rights Protection

GRI : 2-8、2-23、2-24、2-25、406-1、408-1、409-1、411-1

E.SUN aims to create a friendly workplace environment. Established E.SUN's human rights policy with reference to relevant laws, regulations, and evolving human rights trends. Every year, the team reviews the E.SUN FHC Commitment to Human Rights and E.SUN FHC Human Rights Due Diligence Process regularly, and review our own operations, value chain, and new business activities (such as mergers and acquisitions and joint ventures), continuously improving the management of human-rights-related issues and fulfilling our commitments and responsibilities to protect human rights.

E.SUN has received international recognition for key areas including talent development, pay equity and equal pay for equal work between genders, an inclusive culture, sexual harassment prevention policies, and brand image. E.SUN has demonstrated its commitment to fostering a happiness and well-being environment, and by safeguarding labor rights and nurturing a workplace, E.SUN embodies our vision to become a leading global corporate citizen.

■ Human Rights Due Diligence Process

E.SUN formulates the human rights due diligence process, and regularly identifies, assesses, and evaluates potential human rights issues and risks in its operations, value chains, new business activities (such as mergers, joint ventures), and other related activities through social engagement, data monitoring, and surveys. A risk matrix for human rights issues is established, and control plans are drawn up based on potential risks, with continuous supervision and improvement of the implementation results to fulfill the human rights policy.

Human Rights Due Diligence Process



Impact identification

Regularly review our operations, value chain, new business relations (such as mergers, acquisitions or joint ventures) and other activities to identify groups at risk and potential human rights issues.



Assess risk

Identify E.SUN FHC stakeholders in groups at risk and evaluate the possibility and impact of potential risk to establish human rights risk matrix.



Establish plans

Based on identified potential risks, relevant mitigation and remediation measures are discussed and planned to form a human-rights issue control plan. The scope covers 100% of E.SUN FHC's service sites in Taiwan, as well as 35 operating sites across 11 overseas regions.



Monitor and implement

Established mechanisms to supervise, track, and evaluate improvement plans. Monitor the effectiveness of improvements made to potential impacts.



Review and improve

Review the evaluation tools and processes and reexamine and adjust practices and commitments related to human rights issues.



■ Impact identification

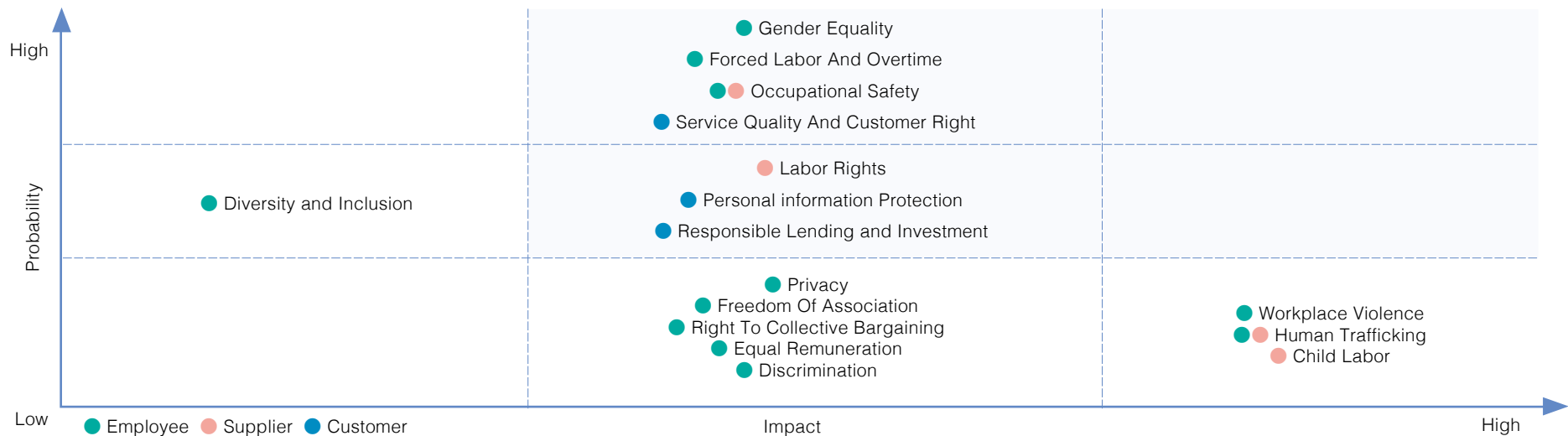
E.SUN strictly scrutinizes potential human rights risks in various aspects and implements its commitment and responsibility for human rights with relevant units following specific guidelines. For employees, we ensure that human resources policies do not jeopardize labor rights; for suppliers or partners, we evaluate the sustainable development and human rights issues through public information and self-assessment forms to avoid dealing with high-risk parties; for customers, we enhance the protection of rights and personal privacy, and carefully selects credit or investment targets. The impact identification is as follows:

	E.SUN	Value chain Supplier/Partner/Other	Customer	New business relations (mergers, Acquisition, joint ventures)
Groups exposed to human rights risks	Employee Women Indigenous people People with disabilities Dispatched labor Migrant workers Non-employee workers	Women Children Indigenous people People with disabilities Dispatched labor Migrant workers Non-employee workers Community residents	Customers in minority groups	Women Children Indigenous people People with disabilities Dispatched labor Migrant workers Non-employee workers
Potential human rights risks	Diversity and inclusion Gender equality Forced labor and overtime Discrimination Occupational safety Workplace violence Privacy Freedom of association Right to collective bargaining Equal remuneration	Labor Rights Occupational safety Child labor	Service quality and customer right Personal information protection Responsible lending and investment	Forced labor and overtime Gender equality Occupational safety Child labor Freedom of association Right to collective bargaining Human trafficking Equal remuneration Discrimination

Note: Non-employee workers are those other than E.SUN's employees, including interns, temporary workers, and contractors' employees.

■ Human rights risk matrix

In response to potential human rights risks for employees, suppliers and customers (including investment and credit subjects), we established a human rights risk matrix as follows. The mitigation and remediation actions please refer to [Appendix 15 - Human Resource Management Indicators](#).





05 Our People

"Cultivate Talent First; Then Grow the Business" — E.SUN places great importance on talent development, establishes diverse welfare measures, and provides well-defined career growth paths, dedicated to creating a thriving and mutually beneficial workplace environment.

Paul Guiramand 《Orchestra》

[5.1 Talent Cultivation and Development](#)

[5.2 Talent Attraction and Retention](#)

[5.3 Healthy and Safe Friendly Workplace](#)

86.76 %

Internal fill rate for vacancies

87.6 %

Employee engagement

90 %

Return-to-work rate after
parental/childcare leave

Cover Story

Climbing Yushan-Challenge Yourself Climb Taiwan's Highest Peak

With a heart pure as jade and integrity as weighty as the mountain,
3,952 meters of forging reveal a broader perspective from the summit.

Yushan rises in majestic peaks and
boundless vistas, where the sun ascends
in the East

This proud backbone of Taiwan stands tall at 3,952 meters, dominating the skyline. More than the highest point in Northeast Asia, it watches over the island. At dawn, golden light spills across the steep scree slopes, casting the summit in awe-inspiring grandeur; in the dead of winter, the snow-clad main peak gleams like a flawless jade, solitary and sacred above the sea of clouds. Whether revered as a sanctuary in Bunun legend or coveted by climbers as the ultimate summit, Yushan quietly gazes over the land with powerful, deep dignity—an enduring symbol of Taiwan's unyielding spirit and resilience.

Firm belief, climbing peaks, realizing
ambition and ideals

To encourage colleagues to challenge themselves and cultivate the resilience and mindset to face difficulties bravely, the company organizes an annual Yushan summit challenge. This is not only a physical trial but also a spiritual pilgrimage, allowing each participant to

deeply appreciate that only perseverance and teamwork can stand above the peaks. To ensure the experience becomes a pure and moving one, the company allocates full resources—from hiring professional guides for on-site support to covering all expedition expenses—and runs 3–5 summit trips each year. To date, more than 2,500 domestic and overseas colleagues have been led to that sacred summit. "E.SUN people" realize their personal value as they look down over the mountain ranges from the main peak; the honor earned after overcoming hardship is not merely the conquest of a mountain, but the truest practice of the spirit to "hold firm beliefs and climb to great heights."

We cherish this beautiful land and deeply
love our home

To ensure every participant can pursue their goals under secure conditions, all attendees must complete a series of self-directed physical trainings before departure. Through long-distance walks, load-bearing practice, and high-intensity interval workouts, participants build the endurance and strength needed to support their dreams. Throughout the ascent, we maintain a profound respect

for nature. Because we love this land, we constantly monitor weather conditions and treat safety as our top commitment. By applying for mountain access, carrying out our trash, and protecting trail ecosystems, we take concrete actions to preserve the purity of Yushan. The spirit of "Leave No Trace" is our most heartfelt declaration to nature, and it makes every summit triumph even more honorable through our respect.

Open your hearts to welcome the
sunrise, and paint the future and your
dreams

The Yushan Summit expedition is not only a test of colleagues' physical and mental resilience, but also a powerful practice of team mutual support. Faced with winding, rugged trails and the unpredictable climate of high altitudes, we understand that "if you want to go fast, go alone; if you want to go far, go together." Therefore, in group coordination we always walk

side by side, turning heavy breaths and each step forward into a rhythm of mutual encouragement.

The sternest challenge is the predawn summit push from Paiyun Lodge. Under the silent stars, headlamps flicker like drifting fireflies, and the quiet reminders and reliance between teammates become the strongest support in the dark. We use hands and feet to surmount steep scree slopes and, driven by tenacious will, climb upward in thin air. When the first ray of dawn slices through the horizon like a golden blade and parts the vast sea of clouds, the sleeping ridgelines are draped in a pale purple veil. The awe of that moment dissolves all weariness amid the magnificent view. It is not only a visual baptism but also a spiritual elevation. At the summit of 3,952 meters, we realize that no matter how difficult the path, with firm belief and companions at our side, we can reach the pinnacle of excellence. 📶



5.1 Talent Cultivation and Development

GRI: 402-1, 404-1, 404-2

■ Talent Development Strategy

Cultivate Talent First; Then Grow the Business

At E.SUN, we firmly believe that talent is the cornerstone of sustainable corporate development. As E.SUN enters its fourth decade, in response to the rapidly evolving financial landscape and the deepening focus on sustainability, the Company places increasing emphasis on the inheritance of its core values and leadership capabilities. Through continuous development of finance professionals with strong expertise and diverse capabilities, E.SUN strengthens its long-term competitiveness and organizational resilience. A systematic talent development framework is established based on four key dimensions—Define, Discover, Develop, and Deploy—to cultivate next-generation leadership pipelines, enhance succession readiness, and ensure the continuity of critical competencies and leadership.

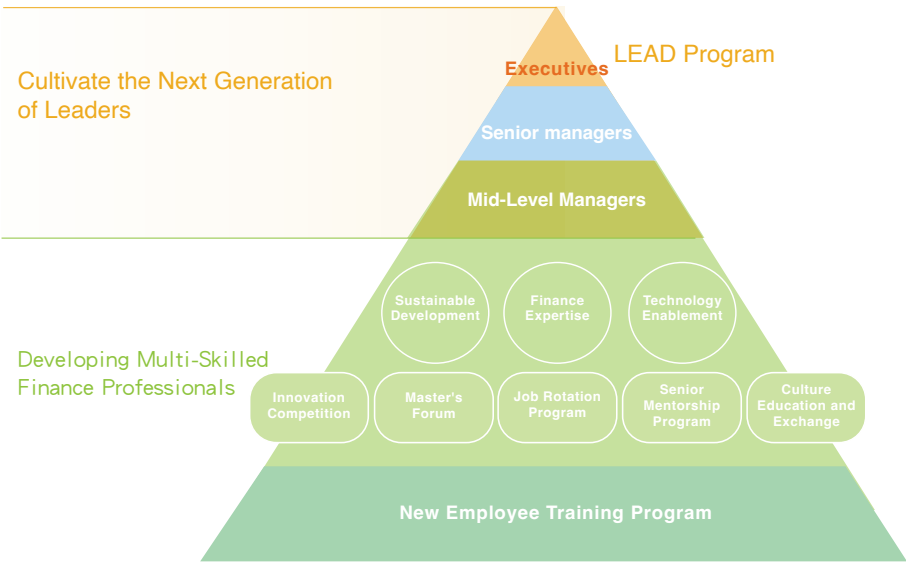
To support sustainable talent development, E.SUN has built a comprehensive and well-structured career development and training system. Training programs cover management practices, humanities, financial expertise, sustainability, and digital transformation, while systematic mechanisms are in place to assess cultural alignment, commitment, personal traits, leadership potential, and professional capabilities. This ensures talent development remains closely aligned with organizational strategy and supports the realization of long-term sustainability goals.

2025 Training Outcomes

Category	2022		2023		2024		2025	
	Male	Female	Male	Female	Male	Female	Male	Female
Training hours-Management level ¹	29,324	9,671	60,095	20,443	40,600	16,218	30,339	11,740
Average training hours-Management level	70.3	23.1	141.4	146	90.2	104	64.8	70.3
Training hours-Non-management	211,195	273,599	219,736	288,567	240,133	337,448	221,163	326,202
Average training hours-Non-management	58	53.9	61.1	56.6	67	64.6	60	59.8
Total training hours	523,788		588,840		634,398		589,444	
Average training hours per employee	57.5		63.59		67.41		60.29	
Average training cost per employee (NT\$)	45,259		49,063		41,602		45,583	
Training cost as % of revenue	0.75%		0.74%		0.55%		0.53%	
Return on Human Capital ²	254%		276%		312%		336%	

Note 1: Management level = manager grade and above.

Note 2: Return on human capital = [Net income – (Total operating expense – Total employee-related expense)] ÷ Total employee-related expense.



■ Cultivating the Next Generation of Leaders

"Learning is an endless journey; excellence is a challenge with no finish line." E.SUN applies a systematic talent development strategy, offering programs such as "LEAD Program: Leadership Development Program" and "Hope Engineer Cultivation Program", tailored to different managerial levels. These leadership training programs develop core competencies in strategy, management, and execution to strengthen our leadership pipeline.

Leadership Development Program

Designed for future leaders, the program focuses on four modules: "Strategic Thinking & Management", "Innovation, Technology, and Sustainability Transformation", "Global Perspective and Local Operations", "Leadership & Growth". The program combines expert lectures and benchmark visits to stimulate innovative thinking, while incorporating elements such as humanistic aesthetics, art experiences, and a 100K cycling challenge to strengthen resilience and team cohesion.

Through a four-month Action Learning Project, participants apply methodologies such as logical analysis, hypothesis-driven thinking, and strategic planning, reinforced by coaching and mentorship and paired with business scenario validation, to achieve cultural continuity and organizational transformation in practice.

- Participants: Newly-appointed Senior Vice Presidents
- Number of Participants: 41
- Total Learning Hours: 3,792
- Action-Learning Projects: Formulated 6 strategic proposals and action plans, focusing on high-net-worth wealth management, profit structure optimization, and key growth engine enhancement, strengthening the company's long-term competitiveness and operational resilience.



Hope Engineer Cultivation Program (Mid-level Manager)

Aimed at strengthening the managerial and professional capabilities of mid-level leaders, the program is structured around five key pillars: "Corporate Culture and Strategy," "Leadership Training," "Professional Competencies," "Marketing and Communication," and "Humanistic Perspective." Courses are delivered by experts in economics, technology, and management, strengthening both the professional depth and strategic perspective of participants. Through Master Forum, a 13K run, and curated art experiences, participants are exposed to diverse perspectives that foster multidimensional thinking. Sustainability initiatives, including beach clean-ups and tree planting, further reinforce the translation of environmental awareness into concrete action. In its final phase, the program applies the SPTS strategic framework to guide action project workshops, leading participants from problem identification and root cause analysis to the formulation of actionable strategies. This ensures that learning outcomes are effectively translated into measurable organizational performance, shaping leaders with both disciplined execution and humanistic depth.

- Participants: Newly-appointed Mid-level Managers
- Number of Participants: 119
- Total Learning Hours: 18,488
- Action Projects: Formulated 12 proposals focusing on business enhancement and performance improvement, demonstrating the ability to identify issues precisely, analyze root causes in depth, and develop effective solutions.



■ Sustainability Transformation and Digital Empowerment

"Talent is a critical leading indicator of our success." E.SUN views a sustainable talent ecosystem as a core driver of long-term growth. Through sustainability transformation and digital empowerment programs, E.SUN strengthens future-ready capabilities, fosters shared growth, and delivers positive social impact.

Sustainability Transformation Talent Development Program

E.SUN strengthens employees' ESG mindset through structured talent development, with sustainability-related topics embedded across all function-specific training modules. By integrating sustainability principles with financial expertise, the program aims to provide training or reskilling to mitigate negative effects of industrial or climate transition changes and foster a positive cycle between sustainable practices and business performance, enhancing E.SUN's readiness to address global climate challenges. In addition to internal training, employees are encouraged to participate in external sustainability programs and seminars. Through diverse volunteer activities, E.SUN employees actively put sustainability into practice, reinforcing E.SUN's commitment to a sustainable future. E.SUN has established "Sustainability Development Division" (formerly the Sustainability Office) primarily responsible for formulating sustainability strategies and governance frameworks. All supervisors and team members have obtained Foundation- and Advanced-level sustainability certifications. In addition, E.SUN has developed over 200 certified Sustainable Finance Managers. Through dedicated organizational structures and certification reimbursement programs, E.SUN continues to strengthen its sustainability expertise, supporting the execution of sustainability strategy.

Training Outcomes of Sustainable Transformation Talent Development Program

Level	Indicator	2023	2024	2025
L1 Reaction	Course Satisfaction	97.40%	95.40%	93.20%
L2 Learning	Sustainability Online Training Completion Rate	100%	100%	100%
	Sustainability Course Completion Rate	98.34%	93.35%	97.40%
	Volunteer Participation	18,161	18,759	18,670
L3 Behavior	Sustainability Certifications – Foundation ¹	84	283	775
	Sustainability Certifications – Advanced	-	1	45
	Sustainability Team (Number of employees) ²	54	67	73
	Sustainability-related Units (Number of employees)	20	11	28
	Green Loans (NT\$ M)	73,152	107,189	137,555
	ESG-linked Loans (NT\$ M)	57,920	76,846	104,841
	Loans to ESG industries (NT\$ M)	267,524	297,039	357,316
L4 Results	Total Sustainable Loans (NT\$ M)	352,114	419,031	521,355
	ESG Consumer Finance Loans (NT\$ M)	8,836	163,524	169,606
	Cumulative Sustainable Bond Issuance (NT\$ 100M)	233.8	263	298
	Cumulative Sustainable Bond Underwriting (NT\$ 100M)	259.3	272	291
L5 ROI	Profit / Program related costs	72.28	105.3	151.99

1. "Sustainability Certifications – Foundation" includes: Basic Test on Sustainable Development, Certified Sustainability Finance Professional, Certified Sustainable Business Professional, CFA Sustainable Investing Certificate, and Sustainability and Climate Risk (SCR).
2. Sustainability Team includes Sustainability Division (E.SUN FHC) and sustainability-related business units across subsidiaries.

AI Enablement Talent Development Program

While solid financial expertise remains our foundation, AI and digital transformation are rapidly redefining the industry. To stay ahead, E.SUN integrates technology directly into our talent development ecosystem, equipping our people with the mindset and skills to thrive in this digital era.

A Top-down Approach to Driving Digital Transition

In 2025, E.SUN launched the "AI Manager Development Program" and "AI Governance Program" to equip managers with essential AI capabilities. Through guidance from professional mentors and peer learning within alumni communities, the programs strengthen practical application and foster a collaborative learning culture. Certification reimbursement further encourages continuous digital learning, enhancing overall workforce competitiveness to meet the evolving demands of the financial industry.

Aligning with Best Practices to Cultivate Digital Talent

To stay aligned with global best practices, E.SUN hosted events such as "E.SUN AI Day" and "Copilot Day" in 2025. In collaboration with leading technology partners—including AWS, Google Cloud, and Microsoft—these events feature case sharing, cross-functional workshops, and hands-on sessions, building teams and networks across the organization. Together, they build both strategic perspective and practical tool capabilities, while aligning organizational vision for AI development and laying a strong foundation for digital transformation and sustainable technology advancement.

- Participants: All employees (including mid- to senior-level management)
- Number of Participants: 793
- Total Learning Hours: 9,422
- Digital Capability Coverage Rate: 50.1%
(Including digital skills, AI certifications, and information security training)



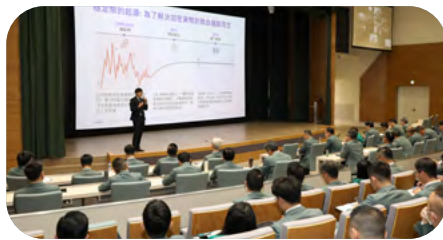
■ Developing Well-Rounded Financial Professionals

E.SUN has established a comprehensive talent development framework to cultivate well-rounded financial professionals. Through blended learning and practice-oriented programs, the Bank continuously strengthens employees' financial expertise and professional capabilities.

Corporate Banking Talent Development Program (E.SUN Bank)

E.SUN Bank is recognized as a leading brand in serving SMEs. Through a modular curriculum, the program systematically develops corporate banking professionals from Assistant Relationship Managers (ARM) to Relationship Managers (RM), progressively enhancing their knowledge and skills.

Training covers core areas such as credit analysis, financial statement analysis, and risk management, while also incorporating global trends, regulatory developments, and corporate banking practices to build sustainability awareness and business capabilities. A blended learning approach—combining pre-course self-learning, interactive sessions, and case discussions—further enhances learning effectiveness.



- Participants: Corporate Banking Professionals
- Number of Participants: 706
- Total Learning Hours: 12,751
- Corporate Loan Growth Rate: 18.1%
- SME Loan Growth Rate: 11.8%

Wealth Management Talent Development Program (E.SUN Bank)

With a strong commitment to safeguarding customers' wealth, E.SUN builds a solid professional foundation across market research, financial products, taxation and wealth succession planning, risk management, and sustainable finance.

Structured development pathways support certifications such as Eldercare Financial Planning Consultant, Family Trust Planning Consultant, CFP, and AFP. In collaboration with the Wealth Management Institute (WMI), Singapore's lead training provider for private banking and wealth management, the program incorporates international expertise through case discussions and experience sharing, strengthening risk discipline and advisory capabilities.



- Participants: Wealth Management Professionals
- Number of Participants: 5,690
- Total Learning Hours: 43,483
- Wealth Management Net Fee Income Growth: 14.3%
- Professional Certifications Obtained: 589 (including Eldercare Financial Planning Consultant, Family Trust Planning Consultant, CFP, and AFP)

Securities Talent Development Program (E.SUN Securities)

Aligned with annual training plans, E.SUN Securities delivers structured programs for new hires and management, including onboarding training, mid-level management programs, overseas product training, agile management, and climate and nature-related workshops.

Professional development programs are conducted on a biweekly basis using a modular approach, strengthening advisory, presentation, and digital capabilities. Through both online and offline learning formats, the program enhances service quality, deepens client relationships, and fosters internal knowledge sharing, supporting both business performance and long-term career development.



- Participants: All employees (including mid- to senior-level management)
- Number of Participants: 11,018
- Total Learning Hours: 29,029
- Brokerage Fee Income Growth: 13.3%

Asset Management Capability Enhancement Program (E.SUN Asset Management)

E.SUN Asset Management adopts a comprehensive competency development framework to strengthen employees' expertise in financial and investment management. The program focuses on key areas including regulatory compliance, product development, FinTech applications, ethics, investment research and analysis, and internal audit and control. Through diverse and practice-oriented learning mechanisms, it enhances organizational professionalism and governance quality, building a highly trusted and competitive asset management team.



- Participants: All employees (including mid- to senior-level management)
- Number of Participants: 1,416
- Total Learning Hours: 3,671.5
- AUM Growth Rate: 24%

■ A Diverse and Innovative Learning Organization

In response to the rapidly evolving financial landscape, E.SUN recognizes innovation as a core driver of sustainable growth. Through comprehensive development programs such as Cultural Education and Exchange, Innovation Competitions, Senior Mentorship Program, we drive cross-cultural and cross-functional collaboration, strengthening teams and networks. We empower our employees to break down silos and expand their horizons, transforming diverse perspectives into a key competitive advantage that drives continuous organizational progress.

Cultural Education and Exchange

To realize its vision of becoming a leading regional bank in Asia, E.SUN places cultural diversity training at the core of its talent development strategy. A two-way exchange mechanism has been established between headquarters and overseas operations. Through the "Overseas Talent Development Program," employees with strong ambition and global perspectives are cultivated, while "Local Talent Exchange" initiatives strengthen engagement across overseas markets. In addition, "Multilingual Learning Programs" enhance communication with local stakeholders, embedding cultural diversity development into everyday collaboration and enabling inclusive growth.



Innovation Competitions

E.SUN organizes annual innovation competitions to encourage employees to identify innovation opportunities in their daily work. In 2025, the competition adopted the theme "Amazing Idea & Best Impact," promoting collaboration across subsidiaries and departments to transform ideas into actionable products and services. By focusing on practical deliverables, the program embeds innovation into organizational practices and reinforces a culture of continuous improvement.



Senior Mentorship Program

Experienced employees, often referred to as "seniors," are designated as mentors to support new hires with their onboarding experience, providing guidance and fostering integration into the organization. Through on-the-job training, daily interactions, hands-on demonstrations, and experience sharing, mentors help new employees internalize core values such as integrity, professionalism, and teamwork.

Mentorship and coaching extend support beyond work-related guidance to include workplace adaptation, navigation of internal resource, and overall well-being, creating a supportive and trust-based learning environment. This approach enhances employees' sense of belonging and strengthens teams and networks within the organization.



Master's Forum

E.SUN partners with CommonWealth Magazine to host "Master's Forum", an annual event that brings global management thinkers to Taiwan to share practical insights. In 2025, the Forum featured Sheena Iyengar, a Thinkers50-recognized innovation expert. She spoke on "Think Bigger," sharing how leaders can think and act creatively in complex environments. At the E.SUN session, employees from different generations came together for open dialogue, helping build a shared language around innovation and reflecting E.SUN's strong culture of learning.



Job Rotation Programs Aiming for Development

E.SUN leverages job rotation to place employees in roles that best align with their strengths, while offering diverse career development opportunities. Through rotation, employees build professional expertise, broaden perspectives, and strengthen cross-functional capabilities, enabling them to actively shape their career paths and develop into key talents for the future.

1. Job Rotation and Internal Mobility

Metric		2025	2024	2023
Internal fill rate for vacancies		86.76%	90.37%	85.53%

2025 Internal Hire Rate	Gender		Age Group			Management Level		Total
	Male	Female	Below 30	30-50	Above 50	Managers	Non Managers	
Number of employees	349	339	164	461	63	331	357	688

2. Proper Arrangement of Job Rotation

To protect employee rights and interests, job rotations for career development or organizational needs are handled according to the "5 Principles of Rotation" stipulated by law, providing employees with approximately two weeks for business transition and preparation in the new environment. In addition, if circumstances occur under Articles 11, 13, and 16 of the Labor Standards Act, the notice periods are as follows:

- For those who have worked continuously for more than three months but less than one year, a 10-day advance notice is required.
- For those who have worked continuously for more than one year but less than three years, a 20-day advance notice is required.
- For those who have worked continuously for more than three years, a 30-day advance notice is required.

5.2 Talent Attraction and Retention

GRI: 2-30, 201-3, 202-1, 401-2, 402, 402-1, 404-2, 404-3, 405-2, 406-1

At E.SUN, we firmly believe that "Talents are both a leading indicator and a key indicator." E.SUN embraces talents from diverse fields in order to find the right partners. Through talent development-oriented performance management, competitive compensation system, and comprehensive welfare measures, the bank continuously improves various human resource policies and establish multiple communication channels so as to enhance talents' sense of belonging, making E.SUN the happy second home for employees.

■ Recruiting a Diverse Pool of Professionals and International Talents

Countries, industries and enterprises all need outstanding talents to generate momentum for innovation and progress. E.SUN has been deeply committed to nurturing Taiwan's financial, technological and cross-border professionals, and has actively dedicated to ESG field and cultivating international talents by collaborating with industrial partners, governments, academia, and research institutions. Leveraging financial influence to work toward the goal of being the international finance-leader.

International Talents' Attraction and Cultivation

Item	Description	Effectiveness
E.SUN Bank ASEAN Scholarship	Encouraging outstanding ASEAN talents to study in Taiwan, and cultivating them with international expertise and capabilities. Inviting those scholarship winners to join inE.SUN charity events.	Numbers of participants As of 2025, E.SUN has cultivated 55 students who are from Vietnam, Thailand, Myanmar, Cambodia, Malaysia, etc.
Staffing of international talents	In response to the wave of internationalization, E.SUN has increased the hiring number of international talents since 2020 to strengthen the bilingual financial service in the banking system in Taiwan.	Numbers of participants As of 2025, E.SUN has recruited 36 foreign talents from Germany, France, Czech Republic, Malaysia, Myanmar, Thailand Cambodia, Vietnam, Ukraine, Hong Kong, United States, Japan, etc.



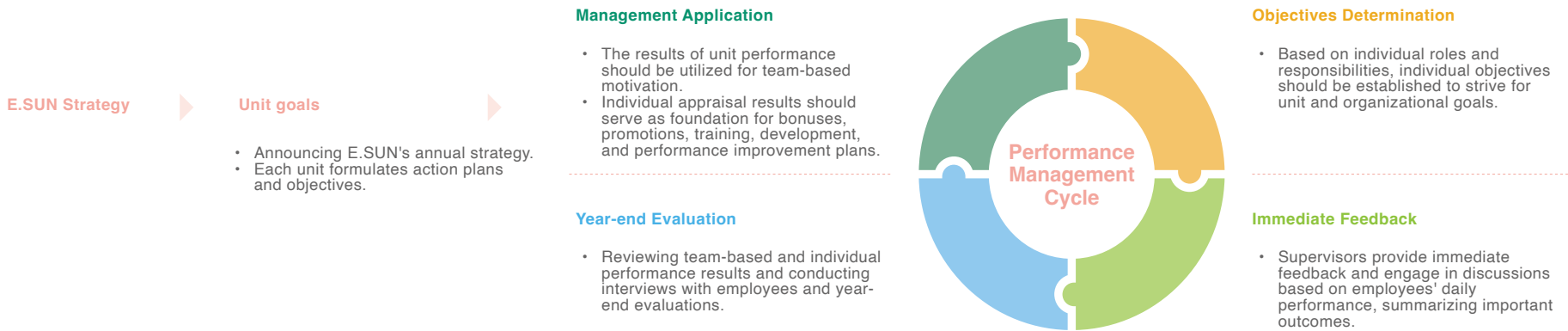
Collaboration with Industries and Academia

Category	Item	Description	Effectiveness
Industries	E.SUN AI Open Challenge	Upholding the idea of "enterprise members name the issues and participants solve the problems", E.SUN has been holding the Artificial Intelligence Open Challenge since 2019, inviting AI professionals to solve real financial problems with AI, thereby finding a better solution to sophisticated fin-tech decision-making.	Numbers of Participants This competitions participated by a total of 790 teams of 1,092 professionals in 2025. So far, we have hosted 11 competitions, which were participated by more than 14,000 AI professionals from 8,780 teams.
Governments	College of Global Banking and Finance	E.SUN collaborated with governments to nurture excellent international finance talents by becoming one of joint contributions of National Chengchi University and National Sun Yat-Sen University.	Sponsorship Amount A total sponsorship of NT\$10 million was provided to the Graduate School of Advanced International Finance at both universities.
			Number of Talents Cultivated 2025 (4th Cohort): 120 students from National Chengchi University and 112 students from National Sun Yat-sen University.
Academia	Internship programs	E.SUN provided students aspiring to work in the financial industry with internship programs during each semester and summer/ winter vacations to help them establish the right work attitude and improve their adaptability and competitiveness.	Interns of financial profession They include interns at the sections of financial services, wealth management, and corporate banking; there were 261 students in 2025, and 1,695 interns have been accumulated since 2014.
			Summer Internship program There were 39 students including 5 foreign students participated in this program in 2025, and 356 interns have been accumulated since 2011.
	Scholarships	Cultivating talents in financial, technological, humanity, and nursing fields, and those from countries of ASEAN, through sponsoring on campus activities, financial courses and scholarship, and in so doing leave a nice impression on the staff and students of the academia.	Grants Distributed nearly NT\$350 thousand in 2025 to students from National Taiwan University, National Chengchi University, and National Sun Yat-Sen University, etc. Scholarships In 2025, we awarded E.SUN Talents Scholarship to 36 students and the Nurturing outstanding management personnel Scholarship to 18 students(Management: 6 students; Technology: 4 students; Humanities:7 students; Inspirational role model: 1 student)
Research	E.SUN AI and FinTech R&D Center	E.SUN has been committed to applying AI technology to various scenarios. Through the close collaboration between academia and the industry, results of research were successfully put to practical use and have thus enabled us to provide great financial services in fields such as risk control, operations, and marketing.	R&D Center The bank established E.SUN AI and FinTech R&D Center with National Yang Ming Chiao Tung University in 2018 and National Taiwan University in 2019. The bank also worked on projects under the name of Academia Sinica X E.SUN AI R&D Center with Academia Sinica in 2020.
			Project Collaboration As of 2025, the bank has collaborated with the Academia Sinica and multiple universities spanning across 6 major departments, accumulated over 60 distinguished professors and 370 students for AI technology research and development.

■ Performance Management

E.SUN's performance management system is designed to support the company's overall development strategy through the establishment of concrete directions and goals by each unit, based on Roles and Responsibilities (R&R). It seamlessly aligns individual performance with unit goals and adopts a design emphasizing both development and governance, including real-time feedback, periodic reviews, and long-term talent cultivation, to assist units in achieving their objectives.

Annually, except for employees with less than three months of tenure in the current year, 100% of employees are required to complete the annual performance management cycle. Through two-way communication and one-on-one performance discussions, clear explanations and guidance are provided to ensure target implementation and continuous improvement, enabling the collective achievement of organizational goals. Moreover, ongoing, informal touchpoints between supervisors and employees inspire motivation, cultivate professional capabilities, and promote organizational learning and growth. Regarding team performance, E.SUN implements an annual unit-based performance evaluation system to connect strategic objectives with key performance indicators, strengthening accountability and performance outcomes to drive sustainable operational value and overall profitability in the pursuit of business excellence.



Evaluation Mechanism	Frequency	Execution
Team-based Performance Appraisal	Once a year	Headquarters units establish unit performance appraisal indicators, including business performance, foundational initiatives, and core management, in alignment with the company's development strategy. Business units translate organizational objectives into action plans to support strategic development. Based on these objectives, each unit sets team performance goals and cascades them into individual goals. To help ensure the achievement of team goals, individual performance evaluations take team performance results into account as an additional factor. In addition, the appraisal indicators incorporate teamwork-related behavioral criteria, including the ability to support a diverse and inclusive workplace and to respect and share different cultural perspectives, thereby reinforcing the achievement of team goals.
Management by Objectives (MBO)	Once a year	Supervisors and employees collaboratively define clear and measurable individual goals, performance indicators, and corresponding weightings based on unit objectives, and formulate action plans accordingly. They conduct regular performance discussions to review implementation progress, adjusting goal directions and action plans as necessary.
360-Degree Feedback System	Once a year	By providing feedback from various dimensions, E.SUN helps supervisors achieve self-awareness regarding their strengths and weaknesses in order to improve their leadership and management capabilities. E.SUN offers guidance in both Chinese and English on its digital learning platform, including development courses and explanations of management competencies to empower local and overseas supervisors to pursue continuous self-evaluation and effective professional advancement.
Immediate Feedback	Ongoing	By leveraging real-time feedback, E.SUN ensures effective day-to-day management and performance assessments. Additionally, the Bank conducts mid-year performance reviews, dynamically evaluating the execution status of goals and making timely adjustments as necessary. Furthermore, performance improvement plans can be initiated based on situational needs.
Performance Improvement Plan	Once a year	A performance improvement plan will be implemented for employees requiring performance alignment to assist them in reviewing these shortfalls and setting clear, measurable enhancement goals. Supervisors will provide guidance, concrete action plans, and development plans to continuously improve the performance of the employees and the team, thereby promoting employees' long-term career growth.

Competitive Compensation System

E.SUN's compensation policy is structured around position-based salaries and performance-based incentives, and E.SUN is committed to providing employees with compensation that supports the local living wage standard. Starting salaries for all positions exceed the minimum wage required by the Labor Standards Statutes. At E.SUN's main operating location in Taiwan, the average monthly salary for both male and female general employees is twice the statutory minimum wage. For non-employee workers, E.SUN reviews their salaries annually through supplier management (including the signing of commitment letters and self-assessment questionnaires) to ensure they are not lower than the minimum wage. (The minimum wage is determined annually based on indicators such as national economic conditions, per capita income, consumer prices, and the minimum cost of living.) E.SUN participates in an annual market salary survey to review and maintain competitive and reasonable compensation levels. Fixed pay includes the base salary and various allowances, determined by professional skills and market standards. Variable pay comprises bonuses and remuneration, which are awarded based on job responsibilities and performance contributions. E.SUN upholds both internal and external equity by practicing the principle of equal remuneration for men and women, thereby ensuring complete gender pay equity across our compensation framework. In 2025, there were no significant differences in the female-to-male remuneration ratio across identical employee categories in Taiwan. We continuously monitor the gender pay gap to ensure that employees can realize their potential in a fair environment and enjoy equal opportunities for career development and remuneration. Additionally, E.SUN has designed a diverse long-term incentive program that incorporates tangible and intangible achievements across various dimensions—including financial outcomes, business operations, brand value, sustainability (ESG), talent cultivation, employee retention, and risk management—to motivate executive managers, key professional talents, and all employees to focus on long-term comprehensive performance. E.SUN has been continuously selected as a constituent stock of the TWSE RAFI® Taiwan High Compensation 100 Index since 2018. Tied closely to the organization's long-term business outcomes, the program incorporates deferred and clawback mechanisms to enhance motivation and retention, continually driving business performance and promoting sustainable operations.

Salary of full-time Employees in non-supervisory Positions

Item	2023	2024	2025	Growth Compared to the Previous Year
Number of employees	7,667	7,634	7,766	1.73%
Average salary (NT\$ thousand)	1,283	1,366	1,503	10.03%
Median salary (NT\$ thousand)	1,156	1,229	1,308	6.43%

Note: The above statistics were compiled in accordance with the guidelines for reporting the salaries of full-time employees in non-supervisory positions, issued by the Taiwan Stock Exchange (TWSE).

Female / Male Remuneration Ratio in Taiwan in 2025 (Female:Male)

Position Level	Base Salary	Annual Remuneration
Executive	97:100	99:100
Management level	102:100	103:100
Non-management	96:100	96:100

Note:1. The female / male remuneration ratio may differ slightly due to employees' structure and personal performance.
2. Subjects included in this salary statistics table are full-time employees in Taiwan who have worked in E.SUN for no less than 1 year.

Diverse Long-term Incentives

Profit-sharing for Employees' Compensation	Profit-sharing is distributed to employees in the form of shares.
Deferred Bonus	According to our Long-term Incentive Reward System, we provide key professional talents with E.SUN Phantom Shares. These shares are deferred for five years and tied to the future stock price, thereby motivating talent to drive long-term comprehensive performance.
Long-Term Performance Excellence Incentives	Those who achieve an "outstanding" rating for two consecutive years are eligible for early promotion. For those who achieve an "outstanding" rating for three consecutive years, the company expands their variable pay and provides diversified financial and non-financial incentives, including advanced professional training. The Summit Award and an increased bonus are granted to business units that demonstrate superior performance for two consecutive years. The Laurel Prize and an additional bonus boost are awarded to those that achieve superior performance for four consecutive years. The E.SUN Outstanding Contribution Award was established to inspire all departments to consistently exceed their goals and make significant contributions over the long term.
Employee Stock Ownership Program	Employees can flexibly plan their fund contributions based on their individual needs, while the company provides incentive bonuses three times a year, maintaining a participation rate that has exceeded 90% for three consecutive years (which will be adjusted to four times a year starting in 2026). In 2025, it allocated over NT\$310 million for these incentive bonuses.
Seniority Rewards	Seniority rewards are designed to honor long-serving employees for their valuable contributions. Employees with ten years of service tenure will receive a plaque and a bonus via credit card payments. In 2025, a total allocation exceeding NT\$20 million will be distributed as rewards.

Inclusive Labor/Management Relations

E.SUN upholds fairness and respect in the implementation of labor policies and their underlying principles, fostering a culture of equality, inclusion, and open communication. We strive to create a work environment that safeguards human rights and ensures these values are fully integrated into our employees' daily work and the company's corporate culture.

Working Hours Management	Recognizing that excessive overtime negatively impacts productivity and valuing employee well-being, E.SUN enforces a clear working hours management policy. The company establishes a maximum working hours policy and complies with regulations stipulating that standard working hours must not exceed 40 hours per week, and overtime does not exceed 46 hours per month. Employees are required to have at least one day off each week, and consecutive working days cannot exceed six. E.SUN conducts self-audits to ensure that employees are accurately and fully paid for their overtime work.
Paid Annual Leave	E.SUN's annual leave policy is more generous than that stipulated by the Labor Standards Act. Employees with over three months of service are entitled to a proportional number of paid annual leave days. To encourage work-life balance and well-being, employees with 10 or more days of annual leave are advised to take at least one break of three consecutive days; those with 15 or more days are encouraged to take at least one break of five consecutive days. Supervisors can utilize Tableau to review employees' annual leave usage and gain a comprehensive understanding of the team's overall leave status. These leave days do not affect their wages or social protection benefits.
Insurance and healthcare	In addition to fulfilling statutory labor and health insurance obligations, E.SUN actively seeks to expand social protection coverage for workers beyond public programs. We provide comprehensive group insurance—encompassing accident, life, critical illness, cancer, and hospital and accident medical coverage. Furthermore, we offer subsidized health checkups that exceed local statutory requirements, demonstrating our proactive commitment to employee well-being and a high-quality workplace.
Labor/Management Agreements	The Company and its subsidiaries safeguard labor and management rights in strict accordance with applicable regulations. To foster harmonious labor relations, we ensure communication channels remain highly accessible and employee perspectives are systematically valued. Furthermore, we regularly engage with workers' representatives on working conditions to maintain alignment and trust. Our governance framework also mandates proactive protective measures, explicitly setting minimum consultation or notice periods before mass terminations to ensure all organizational transitions are managed with transparency and respect.

■ Employee Support Measures

E.SUN firmly believes that "satisfied employees come first, then satisfied customers." By implementing a friendly workplace, strengthening maternal care, promoting health initiatives, and encouraging family involvement, we create better support measures for our employees.



Friendly Workplace

Flexible Work	- Flexible Work Hours-Employees can apply for flexible working hours based on their personal needs and business requirements. - Working-from-home-A comprehensive remote or work-from-home model is established under cybersecurity and risk assessments.
Support for Diversity	E.SUN supports gender equality and protects the rights of employees with disabilities and indigenous peoples. We also provide three days of fully paid return-home leave for foreign employees based in Taiwan.
Family-Friendly	In response to an aging society and declining birthrates, we provide up to 8 days of family care leave, of which 1 day is fully paid and more favorable than statutory requirements. Eligible situations include attending a child's kindergarten or 1st-grade school opening day, attending a child's graduation ceremony (from kindergarten through doctoral level), a child's wedding, and similar events.
Employee Well-being	- A safe, comfortable, and aesthetically pleasing office environment enhanced by smart technology. - Each building provides employee cafeterias, fitness centers/ gymnasiums, and parking facilities. - A diverse uniform selection -formal suits and a variety of unisex casual polo shirts and jackets for both men and women.
Overseas Protection	- Strengthen the safety of colleagues stationed overseas by providing emergency assistance (SOS) services for staff abroad. - Increase the amount of health examination subsidies and introduce an emergency relief airfare subsidy.



Health Promotion

Psychological Resilience	- Employee Assistance Program (EAP) psychological counseling services, with unlimited access to phone counseling and two in-depth face-to-face sessions per person per year. - Regular mental health seminars. - Hands-on stress-relief workshops. - Themed group counseling sessions led by licensed psychologists. - Management counseling seminars, including "Employee Care Skills Training" and "Supervisor Sensitivity Training Workshops."
Physical Health	- On-site services provided by physicians from National Taiwan University Hospital. - Annual group or individual health check-ups with subsidies provided. - Health wellness classes, health management courses, and various themed health seminars. - Yushan Climbing activities, cycling around the island, and sportsactivities (such as table tennis, badminton, basketball, tennis, softball, and aerobics).



Maternal Care

Pre-Pregnancy	Fully Paid Prenatal Health Check Leave (1 day)
Pregnancy	- Fully Paid "Prenatal Check Leave" and "Accompaniment Leave for Prenatal Check and Childbirth" (8 days), exceeding legal requirements. - Organizing maternal care seminars, maternal protection programs, and physician consultation services. - Providing the "E.SUN Prenatal Handbook" and comfortable, convenient maternity clothing for expectant mothers.
Childbirth	- Fully Paid "Maternity Leave" (63 days), exceeding legal requirements. E. SUN Baby Development Fund with a benefit of NT\$100,000 per child. - Fertility subsidies provided by the welfare committee. - Offering full premium coverage for group insurance for children.
Breast-feeding	All branches nationwide are equipped with basic lactation rooms, and five office buildings have received the top-tier "Excellent Lactation Room Certification (Outstanding)." These facilities provide bottle sterilizers, refrigerators dedicated to breast milk storage, and bottle detergents, and are equipped with access control systems managed by designated staff.
Childcare	- E.SUN provides employees with parental leave benefits that exceed legal requirements. Employees raising two or more children are entitled to a leave period of up to three years, regardless of gender. Additionally, both primary and non-primary caregivers may each apply for six months of paid parental leave. Including paid maternity leave, prenatal checkup leave, paternity checkup leave, and paternity leave, the primary caregiver is entitled to 34 weeks, while the non-primary caregiver is entitled to 25 weeks. - Educational subsidies for children (elementary, junior high, senior high, and higher education). - Establishment of the E.SUN Outstanding Children Award. - Childcare support measures and special discounts on children's foreign language programs.



Family Involvement

Festival Care	- Gratitude bonuses and cards for Father's Day and Mother's Day. - E.SUN Choir and concerts dedicated to mothers.
Employee and Family Care	- Employees and their family members may apply for free accommodation at the E.SUN Training Center for Lunar New Year travel. - Preferential loan programs for employees, and preferential mortgage loans for employees' family members. - Subsidies for employees and their family members purchasing fully electric cars and motorcycles, as well as special discount programs at contracted hospitals for health examinations. - Relaxed usage period for marriage leave: leave may be taken in multiple installments, starting from 10 days before the wedding date and flexibly scheduled within one year.
Team Cohesion	- Musical events, cultural activities, and volunteer activities (such as beach clean-ups and mountain cleaning). - Year-End Banquets and recreational travel activities.

■ Transition Program for Retiring Employees

- At E.SUN, we provide comprehensive retirement protection through the establishment of an Employee Savings and Shareholding Trust. In 2025, the employee participation rate reached 94.2%. Employees can determine their own contribution amounts, while the company makes three matching contributions each year (to be increased to four times starting in 2026). In 2025, the company's matching contributions exceeded NT\$310 million.
- We offer a special eldercare trust project for E.SUN employees, encouraging colleagues to plan their asset allocation early to secure their retirement living.
- Provide education and training on financial consumer protection, anti-fraud, elderly-friendly services, information security, and occupational safety and health.
- Provide individual counseling services under the Employee Assistance Program (EAP) and a pre-retirement interview mechanism.
- For employees with outstanding performance or special contributions, in addition to statutory pension benefits, we grant additional retirement bonuses.
- For employees covered by the Labor Standards Act, E.SUN makes monthly contributions of 2%–15% of their salary to fully funded pension reserve accounts.
- For employees who joined the company on or after July 1, 2005, or who have opted into the Labor Pension Act scheme, E.SUN makes mandatory monthly pension contributions of 6% of their wages in accordance with the law.
- For overseas employees, pension contributions are made in accordance with local laws and regulations.

■ Workplace Equality and Sexual Harassment Prevention Measures

E.SUN places great importance on workplace equality and the practice and values of gender equality. We provide marriage subsidies and other benefits to employees in same-sex marriages, in support of Taiwan's national policies on gender equality. We have also long promoted the prevention of sexual harassment by organizing gender mainstreaming seminars and workplace gender equality and unlawful infringement prevention training courses every year to raise awareness of gender equality, with a total of 7,938 participants in 2025.

To handle sexual harassment complaints, we have established the "Guidelines for the Establishment of the Gender Equality in Employment Committee of E.SUN Financial Holding Company and its Subsidiaries" and the "Guidelines for the Prevention, Complaint Handling and Disciplinary Measures for Sexual Harassment of E.SUN Financial Holding Company and its Subsidiaries." We have set up dedicated sexual harassment reporting channels and defined principles for investigation, review, and disciplinary actions, thereby providing clear institutional protection for whistleblowers. E.SUN has established a Sexual Harassment Complaint Review Committee chaired by a Deputy President. The committee consists of nine members, with women accounting for more than half of the membership, and it is clearly stipulated that investigations must be completed and cases closed within two months from the day following receipt of a complaint. In 2025, there was one substantiated case of sexual harassment at E.SUN Financial Holding. The Sexual Harassment Complaint Review Committee, adhering to the principles of

objectivity, fairness, and professionalism, investigated and reviewed the case, provided the victim with necessary support measures, and offered assistance programs and counseling services, thereby fulfilling our corporate social responsibility to care for employees. In addition, we provide diverse reporting channels and consultation services to ensure that employees receive necessary support when needed, including:

- Establishing the E.SUN Bank Guidelines for Handling Workplace Bullying Complaints. Within seven business days of receiving a complaint, a designated officer is assigned to commence the investigation, which must be completed within one month. The investigation report must be jointly reviewed by the second line of units and submitted to the President for approval.
- Setting up dedicated sexual harassment reporting channels, including a hotline, a dedicated fax line, and a dedicated mailbox.
- Ensuring that the Sexual Harassment Complaint Review Committee conducts investigations based on objectivity, fairness, and professionalism, and imposes appropriate disciplinary actions according to the review results.
- Providing counseling services through the Employee Assistance Program (EAP).

Sexual Harassment Complaint Process

1. The complainant verbally or in writing submits the complaint, or the company becomes aware of the situation.
2. Submit the complaint to the Sexual Harassment Complaint Review Committee.
3. Investigations shall be concluded within two months from the day following the receipt of the sexual harassment complaint (an extension of one month may be granted depending on the circumstances).
4. The committee shall convene to make a decision, which requires the agreement of more than half of the attending members. If the parties involved are dissatisfied with the outcome, they may file a complaint with the local competent authority in accordance with the Gender Equality in Employment Act.
5. Appropriate penalties may be imposed on the perpetrator or the complainant if the complaint is found to be false, depending on the circumstances.
6. The complaint is concluded (the same case may not be refiled).

■ Diverse Communication Channels

E.SUN We encourage employees to join the union to safeguard their freedom of association,with the union membership rate reaching 14% in 2025. To foster a positive labor-management relationship, we hold regular labor-management meetings every quarter. In 2025, we conducted four meetings, discussing eleven topics, including attendance based on the official calendar announced by the authorities, workdays and holidays, special leave regulations, overtime procedures, and the implementation of flexible working hours based on operational needs. These labor-management agreements apply to all employees (100%). Since the union has not requested collective bargaining agreements, no such agreements have been signed to date. E.SUN 's internal system includes various communication channels such as the " CHRO Mailbox," "Employee Feedback Zone," and the " E.SUN Community Bulletin Board," which encourage colleagues to voice their opinions. These channels are managed by dedicated personnel for timely and appropriate handling, creating a psychologically safe environment that allows employees to feel secure and confident.

Item	2022	2023	2024	2025
Union membership rate	14.05%	14.08%	14%	14%

Results of Diverse Communication Channels

Communication Channels	Number of Cases/Requests
CHRO mailbox	15 cases/requests.
Employee Feedback Section (Including Mentorship Email, Reporting Email, Gender Equality, and Workplace Bullying Complaint Email)	20 cases/requests.
E.SUN Community Message Board	228 comments/requests.

■ Employee Engagement in 2025

Target Group	All Employees
Objectives	Understanding the diverse voices of employees regarding their long-term development, we will plan subsequent improvement measures based on significant suggestions and trends.
Topic	The dimensions include talent development, career development, rewards and incentives, performance management, employee care and benefits, job satisfaction, purpose, employee happiness, and adaptation to work-related stress.
Response Rate	96.50%
Engagement Level	87.60%
Survey Results	E.SUN communicates its organizational development strategies with employees through knowledge-sharing seminars. After each session, anonymous feedback questionnaires are distributed to understand employees' job satisfaction, organizational commitment, and suggestions for continuous improvement of appraisal and compensation systems. We also actively communicate with managers and employees, and incorporate these insights into the results of the engagement survey to define enhancement directions. In addition, company-wide virtual town hall meetings are held to exchange views and directly address employees' questions.
Improvement Measures	- Performance evaluation is an ongoing and real-time communication process. Supervisors should regularly and as needed hold one-on-one meetings with employees to exchange views and provide concrete and clear feedback, helping high-performing employees sustain their performance and enabling underperforming employees to understand the standards for improvement. - The overall rewards and compensation system is continuously refined based on a comprehensive assessment of factors such as profitability, organizational development strategies, individual job responsibilities, performance, and external market benchmarks.

Historical Employee Engagement Levels

	2022	2023	2024	2025
Managers	92.30%	94.00%	92.00%	93.40%
Non-Managers	81.50%	87.00%	81.70%	85.00%
Overall Engagement Level ^{Note}	85.00%	88.10%	84.90%	87.60%
Response Rate of the Questionnaire	88.70%	89.00%	92.40%	96.50%

Note: The overall employee engagement includes employees of E.SUN Financial Holding Co., Ltd.'s domestic and overseas branches, securities, venture capital, and asset management units.

5.3 Healthy and Safe Friendly Workplace

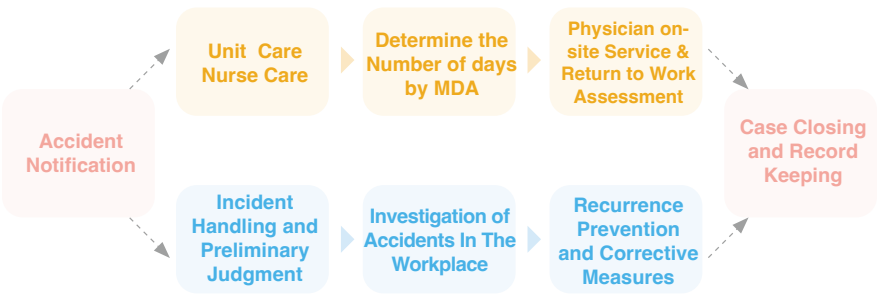
GRI: 403-1, 403-2, 403-3, 403-4, 403-5, 403-6, 403-7, 403-8

E.SUN endeavors to continuously optimizing employee health care and workplace safety measures, It has established the "E.SUN FHC Occupational Safety and Health Policy," which has been approved by the Board of Directors, demonstrating a strong commitment to workplace safety. By implementing hazard identification and risk assessment, we proactively minimizes potential hazards and risks. Meanwhile, we provide diverse health promotion activities, and maintain the health of employees, unite the cohesion of employees and their families, and serve as a reliable pillar throughout employees' careers.

■ Occupational Health and Safety Management System

In 2018, E.SUN Bank became the first financial institution in Taiwan to obtain certification for the ISO 45001:2018 Occupational Safety and Health Management System. The certification applies to all employees and contractors. Annual third-party surveillance audits are conducted to ensure the system remains effectively implemented throughout the certification period, and recertification was successfully completed in 2025.Each year, occupational safety and health affair managers and representatives from various departments jointly carry out hazard identification and risk assessment discussions and implementation. The Bank has maintained a record of zero fatalities and zero serious occupational accidents. While monitoring performance indicators, we places greater emphasis on post-incident care, providing comprehensive case management and vocational rehabilitation support to ensure affected employees receive adequate rest and medical care.In the event of a non-traffic occupational accident, the occupational safety supervisor convenes relevant personnel to conduct incident investigations and develop corrective and preventive measures. Through the systematic application of the PDCA cycle, we continues to build a safe and healthy workplace environment.

Occupational Injury Processing Flow



Note: The Medical Disability Advisor: Workplace Guidelines for Disability Duration (MDA).

	2023	2024	2025
Total work hours (hour)	18,371,840	18,822,000	19,241,136
Number of deaths from occupational accidents (person)	0	0	0
Number of people suffering from serious occupational accidents (person)	0	0	0
Total employees with disabling injuries (person)	32	22	25
Total lost work days due to disabling injury (day)	48.8	88.3	154
Disabling Frequency Rate	1.03	0.79	0.83
Disabling Severity Rate	2	4	8

Note: 1.The values of Disabling Frequency Rate and Disabling Severity Rate are calculated according to the method announced by the Occupational Safety and Health Administration.
2.In 2025, the majority of work-related injuries were commuting accidents occurring during the commute to and from work, which do not fall under the occupational accidents defined by the Occupational Safety and Health Act; therefore, they are not included in the calculations.
3.In 2025, there were no occupational accidents involving "non-employees whose work and/or work locations are under the control of the organization."

■ Occupational Safety and Health Committee / Consultative Organization Meeting

In accordance with the "Occupational Safety and Health Act", "Regulations Governing Occupational Safety and Health", and other relevant regulations, E.SUN Bank has set up a dedicated occupational safety unit responsible for formulating and planning safety and health matters. The president of E.SUN is the chairman of the Occupational Safety and Health Committee, and the committee is composed of 10 members. The committee holds one meeting every quarter to communicate and coordinate the various safety and health issues, and to review the progress and effectiveness of occupational safety actions. An annual Occupational Safety and Health Management Plan is established, and occupational safety targets are embedded in performance appraisal of managers. e.g. health check rate. For E.Sun's contractors, the responsible units for each project convene coordination meetings on a regular basis to communicate potential operational hazards and E.Sun's occupational safety and health requirements, ensuring that all work complies with the Company's standards. At the same time, a two-way communication mechanism is established to encourage contractors to provide suggestions for safety and health improvements, thereby continuously enhancing workplace safety management. In addition, the occupational safety and health standards required by the Company are explicitly stipulated in the contracts with partnered catering service providers.

■ Occupational Safety and Health Training

To familiarize every E.SUN employee with our safety and health management mechanism and occupational safety laws and regulations, we held the 1-hour long occupational safety and health education and training through the e-Learning+ platform this year. All operating bases of E.SUN have at least one licensed occupational safety and health affair manager, one licensed emergency medical technician, and one licensed fire fighting management personnel, overseeing personnel certifications through a systematic control process. These personnel regularly participate in retraining courses to continuously improve their occupational safety knowledge and perception, and strengthen each unit's awareness of and attention to occupational safety.

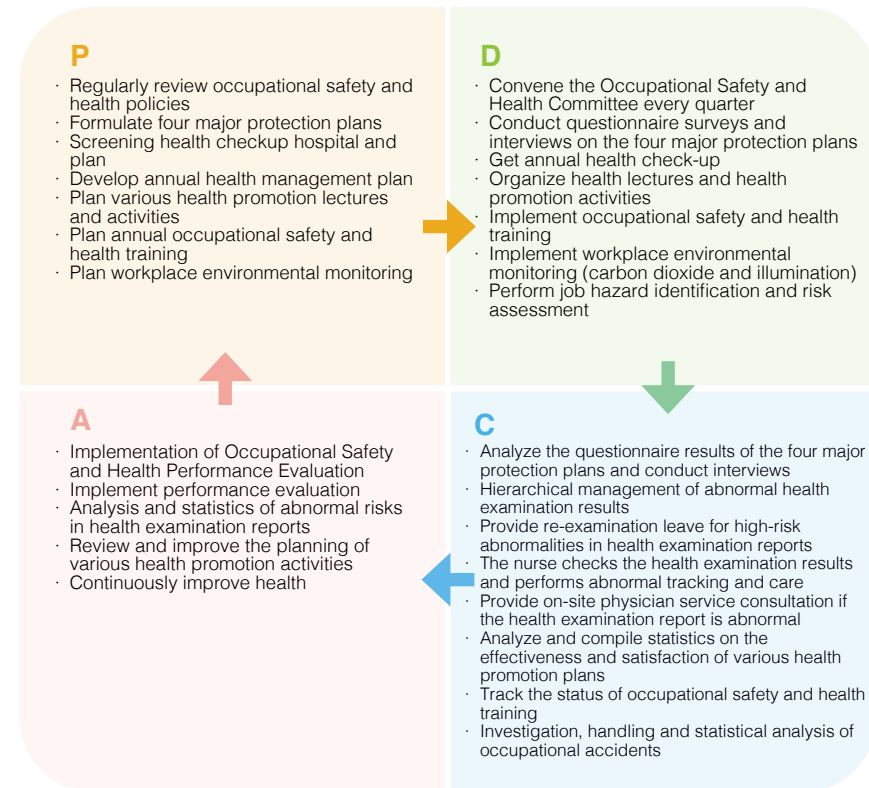
The Bank has fully installed AED devices across its nine self-owned buildings and has obtained "AED Safe Place" certification. As of 2025, in certified buildings, 83% of employees have completed professional CPR and AED training. The certification is renewed every two years prior to expiration to ensure workplace emergency preparedness, resilience, and safety.

License Name	Number of Holder of Valid License
Occupational safety and health affair managers	252
Fire fighting management personnel	308
First-aid personnel	332
Total	892

■ Creating a Healthy Workplace

Each year, based on the analysis of employee health check abnormalities, health management effectiveness and epidemiology and questionnaire feedback, and we formulate annual health management plan and plan various health promotion activities. After performing the health examination, for colleagues with abnormal health examination reports or potential risks, we will conduct hierarchical management and tracking of abnormal health examination results, including providing re-examination leave, follow-up care by nurses, and on-site service consultation with doctors, etc. After conducting health lectures and health promotion activities, analyze and collect statistics on their effectiveness and satisfaction, and conduct review and improvement.

The PDCA circular management structure

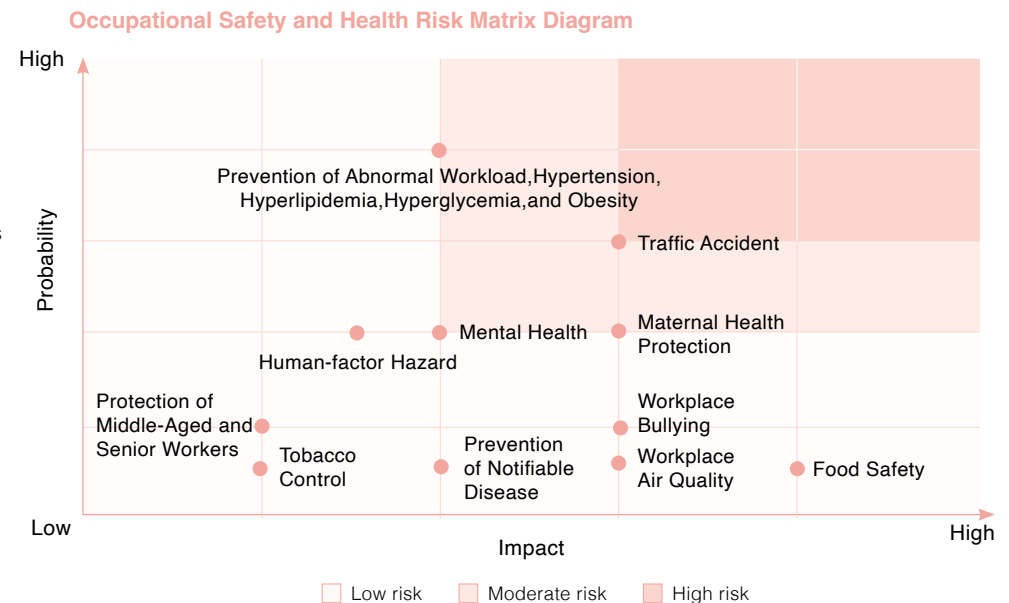


Occupational Safety and Health Risk Assessment Map

To effectively identify occupational risks, improve workplace safety, and promote health, E.SUN adopts questionnaires, self-inspection methods, and multidimensional communication channels in compliance with occupational safety laws and PDCA management practices to analyze the health risk matrix based on key indicators, including the results of four major protection plans, job type analysis, operating environment on-site visits, and health impacts. This map is aligned with the timelines of various activities and control measures and is integrated with quantitative objectives. For events categorized as medium risk or higher, with significant impacts and high probabilities of occurrence, corresponding control measures and quantified action goals are established. The control measures for health issues classified as medium to high risk are outlined below, while low-risk items are incorporated into daily management for continuous monitoring. When risk levels change, adjustments are made in a timely manner to continually optimize workplace safety and health.

In 2025, in accordance with competent authority guidelines, E.SUN established the "Work Ability Management Plan for Middle-Aged and Senior Employees." Through assessment and adjustment mechanisms tailored to the work ability of middle-aged and senior staff, we ensure their occupational safety and health. Regarding OSH management, alongside continuous reinforcement of physical safety, E.SUN has further integrated mental health promotion by launching psychological resilience enhancement programs and optimizing Employee Assistance Programs (EAPs). Tailored support and preventive measures are provided based on individual health conditions to mitigate psychosomatic health risks and achieve comprehensive healthcare.

Based on annual analysis results, onsite physician services and annual health promotion activities are arranged each year. In 2025, a total of 27 diverse psychosomatic health promotion lectures and activities were conducted. Additionally, Healthy Weight Loss Classes and walking campaigns were organized to help employees mitigate the risks of metabolic syndrome (hypertension, hyperlipidemia, hyperglycemia) and obesity, manage weight, and establish stable exercise habits, thereby practicing a healthy and sustainable lifestyle while safeguarding employee health and safety.



Measure for Workplace Safety and Health Risk Issue

Impact	Risk Issues	Control Measures	Implementation Results in 2025
High risk	Traffic Accident	- E.SUN provides traffic safety courses for all employees - E.SUN reduces non-essential field activities and offers full transportation fare subsidies. - Implemented internal reporting mechanisms and collaborated with the Department of Occupational Medicine at National Taiwan University Hospital. Utilizing the Medical Disability Advisor: Workplace Disability Duration Guidelines as the core framework, the Bank evaluates the optimal recovery period for employees with occupational injuries, conducts return-to-work assessments based on individual case conditions, and performs regular follow-ups.	- Conducted traffic safety education and training as a mandatory course, with 7,938 employees completing the training. - Allocated NT\$ 237,185,836 in transportation subsidies and allowances. - Hosted 2 new traffic safety seminars to reinforce safety awareness, attracting a total of 4,375 attendees (person-times). - Achieved a 100% care response rate through occupational nurse telephone outreach for traffic injury cases. Assisted 11 employees in completing onsite return-to-work assessments with NTUH physicians, collaborated with department heads to confirm post-return work status, adjusted job duties where necessary, and ensured occupational nurses conducted regular health follow-ups, tracking medical consultations and rehabilitation progress.

Impact	Risk Issues	Control Measures	Implementation Results in 2025
Moderate Risk	Prevention of Abnormal Workload, Hypertension, Hyperlipidemia, Hyperglycemia, and Obesity	- Better than legal health inspection system. - Classified management of health examination results. - Providing paid leave for follow-up medical appointments. - On-site consultation services provided by National Taiwan University Hospital physicians. - Hosting various health promotion lectures and activities. - Host health-related events. - Various sports clubs. - Implement a disease prevention program triggered by abnormal work load.	- E.SUN offers better health check allowances and leave than legally required, with 3,373 health check completions in 2025, and a total subsidy amount of NT\$ 19,882,639. - Provided annual health examination subsidies for long-term night shift employees. In 2025, 16 employees completed their health checks, with total subsidies amounting to NT\$ 54,000. - Health check-ups that show high-risk abnormalities will require a follow-up examination as assessed by National Taiwan University physician, with public leave provided for this purpose. Nurses will continuously track the follow-up examination status. - Provided onsite medical consultation services by NTUH physicians, with each session lasting 3 hours. In 2025, a total of 96 onsite physician service sessions were conducted, serving 852 attendees (person-times). By offering multi-faceted consultation channels—including telephone, videoconferencing, and in-person sessions—E.SUN ensured that employees could access health consultations without geographic limitations. - Conducted 7 health promotion seminars covering a diverse range of topics, including metabolic syndrome (hyperglycemia, hypertension, hyperlipidemia) prevention, office exercises, vision care, and tech-driven physical fitness assessments. - Organized 2 cohorts of the "Healthy Weight Loss Program," engaging a total of 78 participants. Registered dietitians and fitness coaches were invited to design weekly healthy nutrition and exercise regimens. The six-week curriculum successfully helped participants cultivate proper dietary concepts and positive exercise habits, yielding an average weight reduction of 2.2 kg and an average body fat decrease of 1% per participant. - Launched the Employee Walking Campaign, attracting 2,353 managers and employees who collectively accumulated 485,705,142 steps over two months, effectively reducing approximately 68.97 tons of carbon emissions.(According to the Ministry of Health and Welfare (MOHW) guidelines, walking every 10,000 steps reduces carbon emissions by 1.42 kg CO₂e). - Continuously organize the Yushan Climbing Activity and the Cycling Around the Island Activity. - Subsidize multiple sports clubs, such as table tennis clubs, badminton clubs, tennis clubs, basketball clubs, yoga clubs, and rhythm clubs. - For colleagues identified as high risk due to shift work, night work, long working hours, and health abnormalities, a disease prevention questionnaire related to abnormal work load was distributed. In 2025, a total of 182 questionnaires were distributed, with 17 individuals interviewed and management enhanced for 2 person with occupational nurses continuously tracking their health conditions.
	Mental Health	- Established an integrated care team. - Provided psychological counselling services through the Employee Assistance Programs (EAPs). - Assessed employee mental health and wellbeing status. - Hosted managerial consultation seminars. - Conducted mental health lectures, group counselling activities, and hands-on stress-relief workshops.	- Established an integrated care network consisting of clinical/counseling psychologists, occupational nurses, and Human Resources teams to provide employees with comprehensive mental health support. - Provided unlimited telephone consultation quotas for all employees, alongside two free individual counseling sessions per person annually; in 2025, total counseling utilization reached 72 person-times. - Utilized existing health examination processes to concurrently distribute stress scales for mental health status assessments, delivering comprehensive health care to employees, with a total of 3,324 assessments distributed in 2025. - Deepened managerial mental health literacy training by hosting 2 managerial consultation seminars. The first session focused on Employee Care Techniques, engaging 636 supervisors and managers. The second session was conducted in a workshop format for 44 supervisors and managers, featuring interactive group case studies designed to cultivate leaders' mental health awareness, heighten their sensitivity in identifying team stress, and master appropriate care and support skills.
	Maternal Health Protection	- Implementing the "Maternal Health Protection Plan", and provide on-site consultation services by National Taiwan University physician. - Holding maternal health lectures. - Providing maternity clothes. - Better than legal maternity leave, prenatal leave, paternity leave, paternity check-up and paternity leave. - Providing a breastfeeding-friendly environment and equipment. - Providing re-employment assistance measures.	- Distributed maternal health protection questionnaires to female employees who were pregnant, less than one year postpartum, or beyond one year postpartum and continuously breastfeeding. In 2025, a total of 106 questionnaires were distributed. The responses were analyzed and reviewed during interviews with NTUH physicians, concluding that there were no related workplace hazards for all cases. - Hosted a "Pregnancy Care and Breastfeeding Practice" seminar led by a pediatrician who is also an International Board Certified Lactation Consultant (IBCLC), actively inviting new fathers to participate. - In 2025, family-friendly leave utilization included 268 employees applying for maternity leave, 242 for pregnancy check-up leave, and 152 for paternity and pregnancy check-up leave. - Established lactation rooms across 5 self-owned office buildings in northern Taiwan. These facilities are equipped with bottle sterilizers, dedicated breast milk refrigerators, and bottle cleansers, secured by access control systems, and maintained by designated personnel. All facilities have received the "Excellent Lactation Room Grading Certification - Top Distinction" from the Department of Health, Taipei City Government. - Achieved a 90% return-to-work rate after parental leave in 2025.



06 Seeking Common Good

GRI: 203-1, 203-2, 413-1

The land that nurtures us is as warm and beautiful as a mother. We are committed to taking responsibility from within, uniting Every staff in E.SUN, customers, partners, and the broader community to collectively safeguard and cherish this precious land.

6.1 [Social Inclusion](#) 6.2 [Academic Education](#) 6.3 [Social Participation](#) 6.4 [Humanities and Arts](#)
6.5 [Sports Development](#)

Pauline Gough 《Malavi》

200

E.SUN Libraries

Over **14,000** participants

E.SUN Artificial Intelligence Open Challenge

460k kilograms

A cumulative purchase volume
of E.SUN Malavi Rice

Cover Story

Showcasing Taiwan to the World

E.SUN Cup National Youth Baseball Championship – The Cradle of Taiwan's U-18 National Baseball Players

At every stage of personal growth, there are critical learning milestones. The high school years, in particular, represent a pivotal phase in the transition to adulthood and maturity. It is during this period that young people must define their self-identity and plan their future career paths, making education at this stage especially important. For a baseball player, while participation and training in the Little League and Junior League are undoubtedly crucial, the youth baseball (high school) stage is the most decisive period in an athlete's career.

E.SUN believes that systematic development and solid grassroots support are essential. For 19 consecutive years, E.SUN has promoted a series of public-interest initiatives to support youth baseball development under the E.SUN Cup framework, focusing on four key dimensions. We begin by sponsoring essential equipment and protective gear, selecting schools in remote areas or with limited resources to provide targeted support. In addition, we invite coaches and players from Major League Baseball (MLB) and Nippon Professional Baseball (NPB) each year to share their international experience and help improve players'

skills. At the same time, we invite domestic experts in sports science training and national team athletic trainers to serve as lecturers, delivering the most advanced baseball concepts and proper sports protection techniques. Ultimately, through the top-tier youth baseball competition platform, we provide high school baseball players with a stage to demonstrate the results of their efforts, leaving a meaningful mark on their youth and making the E.SUN Cup the starting point of their Chinese Taipei national team dreams.

The E.SUN Cup National Youth Baseball Championship is regarded as the highest-level youth baseball arena in Taiwan and is the only official selection tournament for Taiwan's U-18 national team. Each year, from nearly ten thousand participating high school students, approximately 20 players are selected to become the Taiwan U-18 national team, to participate in the U-18 Asian Baseball Championship and the U-18 Baseball World Cup, competing against the best in the world.

Over the 19-year period from 2007 to 2025, Taiwan's U-18 teams have achieved an outstanding record of four gold,

five silver, and four bronze medals in international competitions. During this time, the program has also nurtured more than 200 players who are now pursuing professional baseball careers around the world, including Kai-Wei Teng, Lin Yu-Min, and Tsung-Che Cheng who are currently striving in the United States; Gu Lin Ruei-Yang, Sun Yi-Lei, and Hsu Jo-Hsi in Japan; as well as Yu-Cheng Chang, Chiang Kun-Yu, and Sung Sheng-Juei who are playing in the Chinese Professional Baseball League (CPBL) and have performed exceptionally in international tournaments. Notably, more than 80% of the players on the Taiwan national team that won the

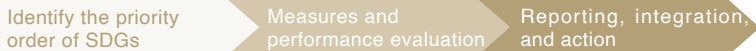
2024 WBSC Premier12 championship once competed in the E.SUN Cup. This clearly demonstrates that the E.SUN Cup has become a vital cradle for cultivating U-18 baseball talent in Taiwan. Through systematic enhancement and long-term grassroots investment, E.SUN's efforts in youth baseball development have already yielded remarkable and internationally recognized results. 🏆



6.1 Social Inclusion

"E.SUN people become world-class citizens; E.SUN Bank becomes a world-class corporate citizen"

E.SUN Financial Holding Company responds to the United Nations Sustainable Development Goals (SDGs) and the National Sustainable Development Committee of the Executive Yuan's 'Taiwan Sustainable Development Goals' by identifying, prioritizing, selecting appropriate goals, and initiating actions. E.SUN starts from corporate strategic direction and core business operations, identifying the highest relevance, including 'Quality Education' and other 9 items. Furthermore, according to the 'Taiwan Sustainable Development Goals', E.SUN discloses relevant results based on corresponding goals, supporting national sustainable development and actively practicing corporate social responsibility. (Appendix 9)



Key Response Targets	Business Drive	Stakeholder Engagement
4 優質教育 4 Quality Education	Talent is a leading indicator and a key indicator. E.SUN believes that if a company wants to achieve sustainable operation and a country's future to be filled with competitiveness, the most important thing is talent cultivation. From rural primary schools, higher education, to corporate learning, E.SUN FHC supported the improvement of education quality through practical actions. We launched the Golden Seed Project to build libraries for resource-poor primary schools, improving reading environments; through industry-academia cooperation, campus competitions, and cultivating outstanding talent scholarships, we support key talents in various fields in Taiwan, enriching the nation's intellectual capital; by combining the strength of top universities in Taiwan, we issue the E.SUN Academic Award, affirming professors' research achievements published in top academic journals, and cultivating more outstanding scholars and excellent students; organizing international master forums, introducing international top strategic, marketing, and management knowledge, and jointly stimulating innovative thinking with Taiwanese enterprises, finding new paths for growth and enhancing Taiwan's competitiveness.	Since there were no large-scale library renovation projects for rural schools by private enterprises in Taiwan before this project, E.SUN did not have references to follow. However, the determination to create libraries for rural primary schools was so strong that we discussed with children's reading education experts, school teachers and principals, and design companies to create a suitable library structure for children. After the completion of the E.SUN Library, E.SUN continues to exchange opinions with schools, regularly visit the site for understanding, maintenance, repair, and renewal, allowing teachers and students to make better use of the library, and making every new library better in the future.
8 經濟持續增長 8 Create Decent Work and Economic Growth	Banking is not only a credit business for managing financial risks, a service business for meeting customer needs, but also an innovative business leading social development and a public business pursuing economic benefits. E.SUN FHC actively develops financial technology, assists small and medium-sized enterprises in obtaining capital and transformation, and brings new momentum to economic growth. While pursuing external development, we also focus on internal stability. E.SUN values employee training and protection. We believe that employees are the most important assets of a company. With a comprehensive career blueprint and welfare system, we create a good working environment and hope to become a second home where employees are happy and united.	E.SUN FHC has long-term cooperation with government resources, vigorously promoting the 'SME Credit Guarantee Fund' guarantee financing business, and also working with government agencies to develop policies, assisting SMEs in obtaining crucial operating funds. In addition, E.SUN actively explores high-quality potential enterprises, through interviews, in-depth investigations, and sharing successful experiences, guiding enterprises to participate in national-level awards, improving the quality of enterprise operations, and assisting in growth transformation.
3 健康與福祉 3 Good health and well-being	Health is the foundation of happiness and the key to the sustainable operation of nations and enterprises. With the aging trend in Taiwan, the demand for medical resources is growing, and medical personnel are beginning to face a shortage of manpower. E.SUN FHC not only donates medical supplies and initiates blood donation activities but also collaborates with academic institutions to cultivate the nursing talents needed by society, enhancing Taiwan's social health care capacity. At the same time, E.SUN FHC also leverages its experience in developing financial technology to assist hospitals in digital transformation and provide customer service courses, making it easier for the public to access high-quality medical services and resources. On the other hand, E.SUN FHC regularly cooperates with hospitals to hold free medical consultation activities and home medical services, helping more patients with mobility difficulties or living in remote areas to receive proper medical care and maintain a healthy life. E.SUN continues to invest in the health and medical fields, combining more cross-border forces, hoping to create a healthier and better society together.	In the home dental care service project, E.SUN FHC cooperates with the National Association of Dentists of the Republic of China, actively communicates with dentists, and assists in providing resources needed for remote consultation, home medical services, etc. At the same time, through remote schools and patient feedback, more volunteer manpower is mobilized, and suitable equipment is donated to help dentists go deep into remote areas, improve mobile medical capabilities, and allow remote residents to receive better oral care and health.

6.2 Academic Education

E.SUN Golden Seeds Project

To improve the reading environment for children in Taiwan's rural areas, the E.SUN Volunteer initiated the "E.SUN Golden Seeds Project" in 2007. This initiative leverages the collective strength of E.SUN FHC, Every staff in E.SUN, and its customers. By launching Asia's first premium credit card integrated with charitable causes—the E.SUN World Card—it bridges the socio-economic divide, enabling VIP customers to enjoy superior financial services from E.SUN Bank while simultaneously contributing to society and sowing seeds of hope. As of March 2026, the project has successfully established 200 E.SUN Libraries in remote or under-resourced areas across Taiwan, donated over 480,000 books, and benefited more than 170,000 students. Additionally, over 200,000 E.SUN World Card holders have actively supported the initiative. Beyond library construction, the E.SUN Volunteer also proactively assists schools in promoting diverse reading activities. Examples include implementing the "English Hand in Hand" after-school English tutoring program for rural areas and partnering with the E.SUN Foundation to organize arts and cultural activities. These efforts aim to enrich children's aesthetic and cultural literacy, establishing E.SUN Libraries as multifaceted learning platforms for both schools and local communities.

English Hand-in-Hand Project

In response to globalization and the government's 2030 bilingual national policy, the "E.SUN English Hand-in-Hand Project" was launched in 2019. This program introduces high-quality bilingual children's picture books, procures English books, provides digital online reading devices and resources, and cultivates E.SUN volunteers to visit E.SUN Libraries to read stories and accompany children in learning English. Simultaneously, in collaboration with CAVESE EDUCATION Group, we recruit professional and passionate angel teachers to teach English in rural areas. We aspire to transform children's worlds through English and reading, immersing them in a rich reading environment, fostering joyful learning, and building English proficiency, thereby enhancing the future competitiveness of disadvantaged students. To date, the project has extended its services across 10 counties and 38 schools throughout Taiwan, benefiting over 5,100 children. Annually, prior to Children's Day—a much-anticipated occasion for all children—E.SUN volunteers personally prepare and deliver wished-for gifts and handwritten cards to the students. During these events, E.SUN volunteers also organize special English mini-challenges, such as identifying favorite colors and animals, reciting famous English quotes, and introducing international celebrities and their mottos. Children are not only delighted to receive gifts but also radiate confidence as they actively and fluently express themselves in English.



Item	Description	Results
E.SUN Academic Award	To encourage top-notch academic research and promote domestic management research and international connections, E.SUN Bank and the E.SUN Foundation jointly established the E.SUN academic award in 2010, rewarding professors who have published papers in the TOP3 international leading journals in different management fields.	In 2025, in collaboration with 11 top universities' business schools and the Department of Economics of National Taiwan University's College of Social Sciences, the "E.SUN academic award" was established. Cumulatively, 91 professors have received the award.
E.SUN Children's Financial Literacy Pilot Program	To cultivate correct values and financial knowledge among children, E.SUN collaborates with the Parenting World Education Innovation Center to jointly promote the "E.SUN Children's Financial Literacy Pilot Program." This program designs three core themed courses for elementary school students in middle and upper grades, covering savings, investment, and fraud prevention, allowing seed teachers and volunteers to select appropriate curriculum modules based on students' age and prior knowledge.	In 2025, the program mobilized 21 seed teachers and 33 E.SUN volunteers for training, completing 167 instruction sessions and benefiting 2,595 student participants.
Climb a Story Mountain Reading Promotion Project	Since 2019, to cultivate more reading promoters who enjoy storytelling, the E.SUN Foundation's "Climb a Story Mountain" Reading Promotion Project has been launched. Its content includes publishing "Taiwan Original Picture Book Stories," recording the Podcast program "Travel with Stories," organizing "Storytelling Volunteer Training Courses," and offering "Storytelling Reading Promotion Services" that visit E.SUN Libraries.	- In 2025, 2 new Taiwan original picture book stories were published, with 2,000 copies printed, and 5 episodes of the Podcast "Travel with Stories" were recorded. - Cumulatively, 24 original Taiwan picture book stories have been published, with 23,000 copies printed. 29 episodes of the Podcast have been recorded, and 260 storytelling volunteer training courses and 329 reading activities have been held, benefiting 17,585 participants.
Picture Book Creation Workshop	Since 2017, the E.SUN Foundation has encouraged students to create picture books, promoting the continued rooting of picture book education. We support the National Public Information Library's "Dream Picture Book Database," which collects student-created picture book works, and organize "Picture Book Creation Workshops" for mutual inspiration and exchange.	- In 2025, 26 new original picture books were collected, and 70 teachers participated in the Picture Book Creation Workshops. - Cumulatively, 1,484 original picture books have been collected, with 779 teachers and the public participating in the Picture Book Creation Workshops.
Hwa-wei Ko Online Digital Reading Project Inquiry Competition	To cultivate students' digital reading, collaborative learning, and inquiry skills, the E.SUN Foundation has supported the Taiwan Reading Culture Foundation's "Kehua Online Digital Reading Research Competition" since 2020. This competition encourages students from grades 4 to 9 in public and private elementary and junior high schools across Taiwan to participate, jointly achieving the goal of self-directed learning.	- In 2025, 1,020 student teams from elementary and junior high schools across Taiwan registered, with 3,734 students participating. - Cumulatively, 4,596 student teams from elementary and junior high schools across Taiwan have registered, with 16,452 students participating.
E.SUN Artificial Intelligence Open Challenge	E.SUN Bank is dedicated to FinTech innovation, having hosted the Artificial intelligence open challenge since 2019 to cultivate more AI talent in Taiwan by providing a regular competition and exchange platform for individuals interested in the AI domain. In 2025, the challenge will focus on "AI Fraud Detection" in collaboration with the Ministry of Education, Academia Sinica, and National Taiwan Normal University. This year also marks the first-time collaboration with AWS to integrate cloud resources, fostering industry-academia practical application and solutions for social issues.	- In 2025, a total of 790 teams registered, with 1,092 participants. - Cumulatively, 11 editions of the Artificial intelligence open challenge have been held, attracting over 8,780 teams and more than 14,000 participants.

6.3 Social Participation

Love Delivery to Cambodia ~ International Medical Outreach

Since 2016, E.SUN FHC, Mackay Memorial Hospital, and local associations have conducted medical outreaches in Cambodia and Myanmar. In 2025, the 7th "Love Delivery to Cambodia ~ International Medical Outreach" was held. Mackay Memorial Hospital provided medical consultations, health checks, and healthcare services in specialties including cardiology, pediatrics, gastroenterology, hematology oncology, and rehabilitation. The local Angkor Rotary Club assisted with the planning and coordination of the medical outreach. Volunteers from E.SUN Bank and its Cambodian UCB subsidiary formed child welfare and translation teams. They engaged with Cambodian children through fun group activities, easing their pre-consultation anxiety with a joyful atmosphere and friendly interactions, which also improved the doctors' consultation efficiency. The medical team members performed their respective duties, contributing their expertise. Over three days, a cumulative total of 922 consultations were completed. E.SUN Bank and UCB subsidiary volunteers also distributed 6,000 kg of rice and over 300 packages of daily necessities and clothing to rural households, providing practical aid to families in remote areas of Cambodia. To date, the program has benefited nearly 14,000 rural villagers and children.

Upholding the spirit that "one act of love can inspire more love," E.SUN will continue to promote meaningful international medical outreach activities. Embracing the philosophy of love without borders and caring for life, E.SUN and Mackay Memorial Hospital are dedicated to caring for the health of rural villagers and children through international medical outreach activities, conveying the love and warmth of the Taiwanese people.

Promoting a Sustainable Healthcare Ecosystem through Cross-Industry Partnerships

E.SUN Bank has long provided integrated financial and technological innovation services to healthcare institutions. Since 2023, we have further promoted a sustainable healthcare ecosystem by signing Memorandums of Understanding (MOUs) on sustainable healthcare cooperation with hospitals. E.SUN shares its own ESG experience, key international sustainability assessment points and principles, sustainable trends in the medical industry, and sustainable practices of high-performing hospitals. This assists healthcare institutions in promoting sustainable operations and planning future sustainability strategies, combining the strengths of both parties to jointly enhance social inclusion and environmental sustainability goals.

By the end of 2025, E.SUN Bank had successively signed sustainable healthcare cooperation MOUs with 18 hospitals. In addition to jointly planning sustainable development strategies, we also leverage the professional consulting team of the "E.SUN Sustainable Transformation Platform" to provide hospitals with comprehensive support for sustainable development, including services such as carbon inventories, energy health checks, and guidance for sustainability reports. Simultaneously, we share E.SUN's years of experience in ESG implementation. In the future, we will continue to expand cooperation between the financial and medical industries, working hand-in-hand to promote new models of ESG development, collectively exerting positive influence, and advancing towards the goal of sustainable transformation, concretely fulfilling the sustainable mission of environmental and social co-prosperity.



Item	Description	Results
E.SUN Cultivating Outstanding Talent Scholarship	Since 2005, E.SUN Volunteer and E.SUN Foundation have successively established the "E.SUN Cultivating Outstanding Talent Scholarship," "E.SUN ASEAN Talents Scholarship," and "E.SUN Nursing Talents Scholarship" to cultivate Taiwan's critical future talents through concrete actions.	· In 2025, a total of 36 students from different fields were awarded scholarships, including 18 outstanding talents, 9 ASEAN talents, and 9 nursing talents. · A total of 357 students have been awarded scholarships.
Caring for Students Project	The Caring for Students Project was launched by E.SUN Volunteer in 2012, providing long-term assistance to students facing economic difficulties or sudden changes in their lives. This allows them to focus on their studies without worrying about financial burdens and alleviates the pressure on their families' educational expenses. Each primary school student receiving assistance is provided with NT\$ 2,000 per semester, which can be used for tuition fees, textbooks, field trips, after-school tutoring, or other related expenses.	· The project has assisted 146,464 student instances and contributed a total of NT\$ 290 million.
E.SUN Malawi Project	Since 2014, E.SUN Bank has continuously sponsored the "E.SUN Malawi Project" for 12 consecutive years, starting from the first paddy field at the foot of E.SUN. This initiative encourages local farmers to engage in organic farming practices while simultaneously protecting biodiversity.	· 460,000 kg have been procured. Not only is "E.SUN Malawi" shared with employees and important customers, but our employee cafeterias also exclusively use E.SUN Malawi.
Spreading Love through Generosity - Blood Donation	To help alleviate blood shortages and assist more people in need, E.SUN Bank and E.SUN Volunteer have jointly organized blood donation events for 26 consecutive years. These events are launched annually during the peak seasonal blood shortage periods in winter and summer.	· In 2025, in collaboration with six professional associations (including physicians, dentists, traditional Chinese medicine practitioners, accountants, lawyers, and architects) and Nan Shan Life Insurance, a total of 7,366 participants were mobilized, collecting 10,950 bags of blood.
Changing the future with love - E.SUN's care program for disadvantaged children and adolescents	To cultivate children's correct values, E.SUN Bank and E.SUN Volunteer have, since 2021, invested in anti-drug education and youth care. This involves a two-pronged approach, from proactive anti-drug education to post-rehabilitation care, including creating anti-drug education mobile vehicles, training anti-drug volunteers to enter schools, and establishing "E.SUN Counseling and Guidance Rooms for Disadvantaged Children and Adolescents" in correctional schools to provide warm and professional psychological support to at-risk youth.	· In 2025, the anti-drug mobile vehicle conducted 18 outreach sessions in Kaohsiung. · Following the establishments at Cheng Cheng and Dunpin junior high schools, E.SUN donated and established a third professional counseling and guidance space at Mingyang junior high school in 2025.



6.4 Humanities and Arts

E.SUN Bank Awarded "ESG for Culture Impact Award"

The Taiwan Creative Content Agency (TAICCA) established the "ESG for Culture Impact Award" for the first time in 2025, and E.SUN Bank was honored with the "Resource Assistance Award." This recognition affirms E.SUN's deep commitment and achievements in corporate social responsibility and the promotion of arts and culture. E.SUN will continue to uphold its dedication to cultivating culture, combining forces with cultural industry partners to jointly foster an innovative industrial ecosystem, and working together to create a sustainable future. We anticipate that cross-sectoral exchanges will spark even more creative inspirations.

Cross-disciplinary Collaboration: Leveraging the Power of Science for Cultural Heritage Restoration

Since 2020, the E.SUN Foundation has continuously supported the Tainan Art Museum's Center for Conservation and Science for six consecutive years, providing funding for its operations, restoration and conservation education promotion, and talent training. From July 19 to July 20, 2025, they jointly organized the "TAINAN E.SUN Digital Workshop Series: Save It, Film It!". This series integrates three core knowledge areas: cultural artifact acquisition, image documentation, and time-based media art preservation, enabling participants to understand the multiple facets of artwork preservation through hands-on practice, and to develop foundational knowledge and practical skills in museum collection and digital preservation.

E.SUN Foundation Honored with Ministry of Education's "3rd Library Service Contribution Award"

At the Ministry of Education's 3rd Library Service Contribution Award ceremony, which recognized awardees who have made outstanding contributions to promoting the development of national library services, the E.SUN Foundation was honored with the sole group recipient of the "Special Contribution Award." This acknowledges E.SUN's years of outstanding achievements in promoting the E.SUN Golden Seeds Project, establishing E.SUN Libraries in rural elementary schools, and deeply cultivating reading environments and art education activities.



Item	Description	Results in 2025
Standing on E.SUN, Embracing Art - Cultural Lecture Series	To promote public understanding and appreciation of art, the E.SUN Foundation has been hosting the "Standing on E.SUN, Embracing Art" Cultural Lecture Series since 2019. This series invites experts from various artistic fields to share diverse perspectives, aiming to foster a deep understanding and resonance with art among the public and showcase Taiwan's rich and vibrant artistic landscape. The 2025 lecture series includes: 1.March 15, 2025: Wang Zuo-rong - Rediscovering the Colors of Beautiful Taiwan from the Showa Era. 2.June 28, 2025: Yuma Taru - The Future Rooted in the Land. 3.August 23, 2025: Huang Hsin-yao - Island Notes ~ Huang Hsin-yao's Essay Film Writing. 4.November 1, 2025: Chung Yung-feng - Preliminary Folk Music ~ From Nationalist School, Folk Revival to Rural Rock.	A total of 258 participants attended the series.
E.SUN Music Feast Berlin Philharmonic Orchestra	The world-renowned "Berlin Philharmonic Orchestra" will perform in Taiwan from November 11-13, 2025. E.SUN has long supported high-quality cultural and artistic events. This year, E.SUN Bank is the exclusive financial industry sponsor for the Berlin Philharmonic's visit to Taiwan, and on November 13, it will host the world-class "E.SUN Music Feast" at the National Concert Hall in Taipei. This allows classical music enthusiasts across Taiwan to enjoy a close-up performance by a top-tier orchestra and share in an incredibly splendid musical experience.	A total of 10,000 attendees participated.
Taiwan Expedition – Blowing Friendship, Dancing Youth	The Kyoto Tachibana High School Wind Orchestra and the Tokyo University of Agriculture Second High School Wind Orchestra from Japan will make their first combined appearance in Taiwan with a grand ensemble of over 250 members. From December 18-21, 2025, they will visit Taipei, Chiayi City, Kaohsiung, and Pingtung. E.SUN Bank and the E.SUN Foundation are jointly sponsoring this event to facilitate cultural exchange with local students, deepening Taiwan-Japan friendship through music.	A total of 5,392 participants.



6.5 Sports Development



The Cradle of U18 National Youth Baseball Players ~ E.SUN Cup National Youth Baseball Championship

For 19 consecutive years, E.SUN has promoted the E.SUN Cup Youth Baseball Development Series of public welfare activities. This initiative starts with providing equipment and protective gear to remote area teams, extends to inviting world-class instructors from countries such as the United States and Japan to personally guide youth baseball players on their skills and mainstream sports protection knowledge, and culminates in organizing the E.SUN Cup National Youth Baseball Championship. From this tournament, outstanding players are selected to represent Taiwan, challenge the world, and enable themselves and Taiwan to gain international recognition. The E.SUN Cup National Youth Baseball Championship is Taiwan's sole U18 national team selection tournament. Each year, the selected outstanding players represent Taiwan in the U18 Asian Baseball Championship and the U18 Baseball World Cup. In its inaugural year in 2007, the E.SUN Cup led to a championship win at the Asian Youth Championship. In 2010, Taiwan also secured the U18 World Cup championship, marking a return to victory after 27 years. In recent years, starting from the 2019 World Cup championship, Taiwan's youth baseball teams have consistently ranked among the top three, including runner-up at the 2022-2023 U18 World Cup, champion at the 2024 Asian Youth Championship, and third place at the 2025 U18 World Cup. This demonstrates the continuous improvement of Taiwan's youth baseball strength. Furthermore, an increasing number of players are now playing in the United States or Japan, with nearly 30 outstanding players currently competing overseas, aspiring for greater success and further progress for Taiwanese baseball.



Enabling Taiwanese Volleyball to Be Seen by the World ~ E.SUN Juguang Cup National Volleyball Tournament

Since 2022, E.SUN has partnered with the Chinese Taipei Volleyball Association for four consecutive years to promote the "E.SUN Juguang Cup" National Volleyball Tournament. Annually, nearly 50 schools and over 1,000 athletes participate. The E.SUN Juguang Cup is also the nation's only selection tournament for youth and junior national male and female volleyball players. Each year, 18-24 outstanding male and female players are selected from the tournament for training, representing Taiwan in U16-U20 international competitions. During the annual tournament, E.SUN and the Chinese Taipei Volleyball Association jointly plan live broadcasts from the finals to the championship match and organize cheering activities for participating schools, aiming to attract more public attention to volleyball. Furthermore, E.SUN provides suitable personalized protective gear or sports-related items to participating athletes before the competition to reduce the risk of sports injuries. Special individual awards are also established to recognize the best and most promising players on the court, providing substantial affirmation and encouragement to the athletes. In 2023, the Taiwanese national teams participated in the 1st U16 Men's and Women's Asian Volleyball Championships. The men's and women's teams defeated Pakistan and Thailand, respectively, securing bronze medals in the inaugural U16 events, which qualified Taiwan for the 2024 U17 World Championship. In 2024, Taiwan also achieved impressive results, securing third place for the men's team and fourth place for the women's team in the U17 World Volleyball Championships, as well as third place in the Women's U18 Asian Volleyball Championship. In 2025, the U19 World Volleyball Championship also saw strong performances, with results improving year by year, and we anticipate continued progress for Taiwanese volleyball.



Continuing to Lay Roots, Aiming for the World ~ E.SUN Archery National Athlete Selection Tournament

E.SUN actively promotes the development of youth and junior archery in Taiwan. Since 2024, E.SUN has partnered with the Chinese Taipei Archery Association for two consecutive years to promote the "E.SUN Archery National Athlete Selection Tournament"—the nation's sole selection event for youth and junior national archers. Each year, the competition is divided into four categories: Youth Recurve Bow, Youth Compound Bow, Junior Recurve Bow, and Junior Compound Bow, with over 200 athletes participating. After intense competition, the top three individuals in personal ranking from each category will represent Taiwan in international competitions, with the aspiration of showcasing Taiwan to the world and bringing the highest honor to the nation. On the international stage, Taiwan's archery national teams have consistently performed well, including a total of 26 medals secured at the 2024 Asian Youth Championships and the World School Sports Games, and 13 medals at the 2025 World Youth Championships and the Universiade, demonstrating Taiwan's significant archery strength. However, facing challenges from various countries worldwide, the development of Taiwan's archery requires continuous investment and proactive cultivation of more athletes. Therefore, in 2025, E.SUN and the Archery Association will not only conduct archery equipment donation activities for elementary, junior high, and senior high schools with relatively scarce archery resources but also specially invite Professor Hiroshi Yamamoto, a former Japanese Olympian who participated in six Olympic Games and won a silver medal, to serve as a lecturer. This initiative aims to continue laying deep roots and enable Taiwan to shoot even better.

Item	International Competition Achievements	Number of Participants
E.SUN Cup Youth Baseball Development Public Welfare Series	4 gold, 5 silver, 4 bronze medals U18 Baseball World Cup: 2025 bronze medal, 2023 silver medal, 2021 silver medal, 2019 gold medal, 2012 bronze medal, 2010 gold medal U18 Asian Baseball Championship: 2024 gold medal, 2018 silver medal, 2016 silver medal, 2014 bronze medal, 2011 bronze medal, 2009 silver medal, 2007 gold medal	2007-2025 10,800 participants in E.SUN Youth Baseball Championship 44 schools supported with sports equipment 3,800 participants in training camps and protection camps
E.SUN Ju-Guang Cup	2023 U16 Men's Asian Volleyball Championships bronze medal U16 Women's Asian Volleyball Championships bronze medal 2024 U17 Men's World Volleyball Championships bronze medal U17 Women's World Volleyball Championships fourth place U18 Women's Asian Volleyball Championships bronze medal 2025 U19 World Volleyball Championship 11th place	2022-2025 4,000 participants in E.SUN Ju-Guang Cup
E.SUN Archery National Team Selection Tournament	2024 Asian Youth and Junior Archery Championships: 10 gold, 6 silver, 5 bronze medals World School Sports Games: 5 gold medals 2025 World Youth and Junior Archery Championships: 5 silver, 4 bronze Universiade: 1 gold, 2 silver, 1 bronze	2025 230 participants in E.SUN Archery National Athlete Selection Tournament

■ Recognized for 8 Consecutive Years with the Sports Promoter Award:
 Continuously Fueling Taiwan's Sports Development

E.SUN has long supported various sports activities in Taiwan and systematically promoted youth baseball, youth/junior volleyball, and archery through organizing the nation's sole selection tournaments for youth or junior national athletes. In addition to building a stage for dreams and hosting competitive tournaments, E.SUN, in collaboration with relevant associations, selects schools in remote areas or those lacking sports equipment to provide appropriate subsidies. Annually, promising athletes are enrolled in training camps where coaches or athletes from the United States and Japan are invited as instructors to share international experiences and enhance their skills. E.SUN also organizes sports injury prevention camps, featuring experts and teams in sports medicine to impart relevant knowledge, aiming to reduce injury risks for athletes and extend their athletic careers.

Beyond its involvement in youth and junior sports, E.SUN collaborates with like-minded partners to support professional and world-class competitions. This

includes a consecutive 5-year partnership with Hanshin Group and FamilyMart to support the "Kaohsiung Aquas" basketball team, and a consecutive 3-year partnership with Kingwhale Corporation to sponsor "Kingwhale Taipei" women's volleyball, enabling the Taiwanese public to continuously cheer for sports. Furthermore, as of 2025, E.SUN has consecutively sponsored the XTERRA Off-Road Triathlon and XTRAIL events for 6 years. These events annually attract elite off-road athletes from around the world to Taiwan, not only allowing citizens and athletes to experience the beauty of the island through sports but also showcasing Taiwan to the world through broadcasts.

Since 2018, E.SUN has been honored with the Sports Promoter Award for 8 consecutive years. We aspire to continue fulfilling our corporate social responsibility in the future, deeply cultivating sports in Taiwan, nurturing more outstanding athletes, and integrating sports with public welfare, thereby enabling Taiwan's sports to shine brightly on the world stage.

Appendix 1 - GRI Content Index

Statement of use	E.SUN FHC's report is prepared in accordance with GRI standards. The disclosure period of this report is the fiscal year 2025 (January 1, 2025 to December 31, 2025).
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	N/A

GRI 2: General Disclosures 2021

GRI Standards	Disclosure Items	Chapter	Page Number	Omission/Note
2-1	Organizational Information	About the Report 1.1 Vision	<u>3</u> <u>13</u>	
2-2	Entities included in the sustainability report	About the Report	<u>3</u>	
2-3	Reporting period, reporting frequency, and contact person	About the Report	<u>3</u>	
2-4	Information reorganization	About the Report	<u>3</u>	
2-5	External assurance/confirmation	About the Report Appendix 18 - Independent Assurance Opinion Statement	<u>3</u> <u>190</u>	
2-6	Activities, value chain, and other business relationships	1.1 Vision 1.4 Materiality	<u>13</u> <u>21</u>	
2-7	Employees	Appendix 15 Human Resources Management Indicators	<u>180</u>	
2-8	Non-employee workers	4.8 Human Rights Protection Appendix 15 - Human Resources Management Indicators	<u>130</u> <u>180</u>	
2-9	Governance structure and composition	4.1.1 Corporate Governance Structure	<u>107</u>	
2-10	Nomination and selection of the highest governance body	4.1.2 Composition and Operation of the Board of Directors	<u>108</u>	
2-11	Chair of the highest governing body	4.1.2 Composition and Operation of the Board of Directors	<u>108</u>	
2-12	Role of the highest governing body in overseeing risk management	4.1.2 Composition and Operation of the Board of Directors	<u>108</u>	
2-13	Delegation of responsibility for managing impacts	1.3 Sustainable Governance 4.1.2 Composition and Operation of the Board of Directors	<u>18</u> <u>108</u>	
2-14	The role of the highest governance body in sustainability reporting	1.3 Sustainable Governance	<u>18</u>	
2-15	Benefit breakthrough	4.1.2 Composition and Operation of the Board of Directors	<u>108</u>	
2-16	Communication of key significant events	4.1.2 Composition and Operation of the Board of Directors	<u>108</u>	
2-17	Collective intelligence of the highest governance body	4.1.2 Composition and Operation of the Board of Directors	<u>108</u>	

GRI Standards	Disclosure Items	Chapter	Page Number	Omission/Note
2-18	Performance Evaluation of the Highest Governance Body	4.1.2 Composition and Operation of the Board of Directors	108	
2-19	Compensation Policy	4.1.3 Remuneration Policy	110	
2-20	Compensation Determination Process	4.1.3 Remuneration Policy	110	
2-21	Annual salary ratio	4.1.3 Remuneration Policy	110	
2-22	Statement on sustainable development strategy	Message from the Chairman and the President 1.3 Sustainable Governance	5 18	
2-23	Policy commitment	3.1.1 Sustainable Finance Management and Policies 4.2.1 Integrity in Operations Policy and Implementation 4.8 Human Rights Protection	72 112 130	
2-24	Incorporation of policy commitments	3.1.1 Sustainable Finance Management and Policies 4.2.1 Integrity in Operations Policy and Implementation 4.8 Human Rights Protection	72 112 130	
2-25	Negative impact compensation process	4.8 Human Rights Protection	130	
2-26	Mechanism for soliciting suggestions and proposing relevant matters	4.2.1 Integrity in Operations Policy and Implementation	112	
2-27	Compliance with regulations	4.2.2 Compliance	113	
2-28	Qualifications of cooperative members	Appendix 16 - Policy Influence	187	
2-29	Stakeholder negotiation methods	1.4.1 Stakeholder Communication 3.1 Sustainable Finance	22 72	
2-30	Group Agreement	5.2 Talent Attraction and Retention	139	

GRI 3: Material Topics 2021

GRI Standards	Disclosure Items	Chapter	Page Number	Omission/Note
3-1	Major Theme Decision Process			
3-2	Major Theme Checklist	1.4 Materiality	21	
3-3	Major Theme Management			

Major Theme	Disclosure Items	Chapter	Page Number	Omission/Note
Climate Change				
GRI 201 Economic Performance 2016	201-2 Financial implications and other risks and opportunities due to climate change	2.3 Opportunity Identification and Management 2.4 Risk Identification	45 48	
Risk Management				
Customized Topics	-	4.3 Risk Management	115	
Financial Technology and AI Applications				
GRI 203 Indirect Economic Impacts 2016	203-1 Development and impact of infrastructure investments and support services	3.4 FinTech and Innovation	100	
Responsible Finance				
Customized Topics	-	3.1 Sustainable Finance	72	
Talent Cultivation and Development				
GRI 404 Training and Education 2016	404-1 Average hours of training per employee per year	5.1Talent Cultivation and Development Appendix 15 - Human Resources Management Indicators	134 180	
	404-2 Enhancing employee competency and transitional assistance programs	5.2 Talent Attraction and Retention	139	
	404-3 Percentage of employees receiving regular performance and career development reviews	5.2 Talent Attraction and Retention	139	
Corporate Governance and Integrity Management				
GRI 205 Anti-corruption 2016	205-2 Communication and training on anti-corruption policies and procedures	4.2 Integrity in Operations	112	
	205-3 Confirmed corruption incidents and actions taken	4.2 Integrity in Operations	112	
GRI 206 Anti-competitive behavior 2016	206-1 Legal actions involving anti-competitive behavior, anti-trust, and monopoly practices	4.2 Integrity in Operations	112	
Customized Topics	-	4.1 Corporate Governance	107	
Customer Service and Experience				
GRI 417 Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	3.3 Fair Customer Treatment and Customer Experience	96	
	417-2 Incidents of non-compliance with regulations regarding product and service information and labeling	3.3 Fair Customer Treatment and Customer Experience	96	
	417-3 Incidents of non-compliance with marketing regulations	3.3 Fair Customer Treatment and Customer Experience	96	
Cybersecurity and Personal Data Protection				
GRI 418 Customer Privacy 2016	418-1 Complaints regarding breaches of customer privacy or loss of customer data	4.6 Information Security and Personal Information Protection Management	124	
Inclusive Finance				
GRI 203 Indirect Economic Impacts 2016	203-1 Development and impact of infrastructure investments and support services	3.2 Inclusive Finance	89	
	203-2 Significant indirect economic impacts	3.2 Inclusive Finance	89	
GRI 413 Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	3.2 Inclusive Finance	89	
Fraud Prevention				
Customized Topics	-	3.3 Fair Customer Treatment and Customer Experience	96	
Response to Aging Population and Low Birthrate				
Customized Topics	-	3.2 Inclusive Finance	89	

Appendix 2 - GRI Specific Theme Index

GRI 200: Economic Series

Series	Disclosure	Description	Corresponding Chapter	Page Number	Omission/Notes
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	1.2 Business Performance	17	
	201-2	Financial implications and other risks and opportunities due to climate change	2.3 Opportunity Identification and Management 2.4 Risk Identification	45 48	
	201-3	Defined benefit plan obligations and other retirement plans	5.2 Talent Attraction and Retention	139	
GRI 202: Market Presence 2016	202-1	Ratio of standard entry-level wage by gender compared to local minimum wage	5.2 Talent Attraction and Retention	139	
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported	3.2 Inclusive Finance 3.4 FinTech and Innovation 6 Seeking Common Good	89 100 150	
	203-2	Significant indirect economic impacts	3.2 Inclusive Finance 6 Seeking Common Good	89 150	
GRI 204: Procurement Practices 2016	204-1	Proportion of spending on local suppliers	2.5.2 Suppliers Management	60	
GRI 205: Anti-corruption 2016	205-2	Communication and training about anti-corruption policies and procedures	2.5.2 Suppliers Management 4.2.1 Integrity in Operations Policy and Implementation	60 112	
	205-3	Confirmed incidents of corruption and actions taken	4.2.1 Integrity in Operations Policy and Implementation	112	
GRI 206: Anti-competitive behavior 2016	206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	4.2.1 Integrity in Operations Policy and Implementation	112	
GRI 207: Tax 2019	207-1	Approach to tax	4.7 Tax Governance	128	
	207-2	Tax governance, control, and risk management	4.7 Tax Governance	128	
	207-3	Stakeholder engagement and management of concerns related to tax	4.7 Tax Governance	128	
	207-4	Country-by-country reporting	4.7 Tax Governance	128	

GRI 300: Environmental Series 2016

Series	Disclosure	Description	Corresponding Chapter	Page Number	Omission/Notes
GRI 302: Energy 2016	302-1	Energy consumption within the organization	2.5 Sustainable Operating Environment Appendix 14 - Operational Environmental Management Indicators	57 179	
	302-3	Energy intensity	2.5 Sustainable Operating Environment Appendix 14 - Operational Environmental Management Indicators	57 179	
GRI 303: Water and Effluents 2018	303-1	Interactions with water as a shared resource	2.5 Sustainable Operating Environment	57	
	303-3	Water withdrawal	2.5 Sustainable Operating Environment	57	
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	2.5 Sustainable Operating Environment Appendix 14 - Operational Environmental Management Indicators	57 179	
	305-2	Energy indirect (Scope 2) GHG emissions	2.5 Sustainable Operating Environment Appendix 14 - Operational Environmental Management Indicators	57 179	
	305-3	Other indirect (Scope 3) GHG emissions	2.5 Sustainable Operating Environment Appendix 14 - Operational Environmental Management Indicators	57 179	
	305-4	GHG emissions intensity	2.5 Sustainable Operating Environment Appendix 14 - Operational Environmental Management Indicators	57 179	
GRI 306 Waste 2020	306-3	Waste generated	2.5 Sustainable Operating Environment Appendix 14 - Operational Environmental Management Indicators	57 179	
GRI 308: Supplier Environmental Assessment 2016	308-1	New suppliers that were screened using environmental criteria	2.5.2 Suppliers Management	60	

GRI 400: Social Series

Series	Disclosure	Description	Corresponding Chapter	Page Number	Omission/Notes
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	Appendix 15 - Human Resources Management Indicators	180	
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	5.2 Talent Attraction and Retention	139	
	401-3	Parental leave	Appendix 15 - Human Resources Management Indicators	180	
GRI 402: Labor/Management Relations 2016	402-1	Minimum notice periods regarding operational changes	5.1 Talent Cultivation and Development	134	
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system	5.3 Healthy and Safe friendly workplace	146	
	403-2	Hazard identification, risk assessment, and incident investigation	5.3 Healthy and Safe friendly workplace	146	
	403-3	Occupational health services	5.3 Healthy and Safe friendly workplace	146	
	403-4	Worker participation, consultation, and communication on occupational health and safety	5.3 Healthy and Safe friendly workplace	146	
	403-5	Worker training on occupational health and safety	5.3 Healthy and Safe friendly workplace	146	
	403-6	Promotion of worker health	5.3 Healthy and Safe friendly workplace	146	
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	2.5.2 Suppliers Management 5.3 Healthy and Safe friendly workplace	60 146	
	403-8	Workers covered by an occupational health and safety management system	5.3 Healthy and Safe friendly workplace	146	

Series	Disclosure	Description	Corresponding Chapter	Page Number	Omission/Notes
GRI 404: Training and Education 2016	404-1	Average hours of training per employee per year	5.1 Talent Cultivation and Development Appendix 15 - Human Resources Management Indicators	134 180	
	404-2	Programs for upgrading employee skills and transition assistance programs	5.1 Talent Cultivation and Development 5.2 Talent Attraction and Retention	134 139	
	404-3	Percentage of employees receiving regular performance and career development reviews	5.2 Talent Attraction and Retention	139	
GRI 405: Diversity and Equal Opportunity	405-1	Diversity of governance bodies and employees	4.1.2 Composition and Operation of the Board of Directors Appendix 15 - Human Resources Management Indicators	108 180	
	405-2	Ratio of basic salary and remuneration of women to men	5.2 Talent Attraction and Retention Appendix 15 - Human Resources Management Indicators	139 180	
GRI 406: Non-discrimination 2016	406-1	Incidents of discrimination and corrective actions taken	4.8 Human Rights Protection 5.2 Talent Attraction and Retention	130 139	
GRI 408: Child Labor 2016	408-1	Operations and suppliers at significant risk for incidents of child labor	2.5.2 Supply Chain Management	60	
			4.8 Human Rights Protection	130	
GRI 409: Forced or Compulsory Labor 2016	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	2.5.2 Supply Chain Management 4.8 Human Rights Protection	60 130	
GRI 411: Rights of Indigenous Peoples 2016	411-1	Incidents of violations involving rights of indigenous peoples	4.8 Human Rights Protection	130	
GRI 413: Local Community 2016	413-1	Operations with local community engagement, impact assessments, and development programs	3.2 Inclusive Finance 6 Seeking Common Good	89 150	
GRI 414: Supplier Social Assessment 2016	414-1	New suppliers that were screened using social criteria	2.5.2 Suppliers Management	60	
GRI 415: Public Policy 2016	415-1	Political contributions	1.2 Business Performance	17	
GRI 417: Marketing and Labeling 2016	417-1	Requirements for product and service information and labeling	3.3 Fair Customer Treatment and Customer Experience	96	
	417-2	Incidents of non-compliance concerning product and service information and labeling	3.3 Fair Customer Treatment and Customer Experience	96	
	417-3	Incidents of non-compliance concerning marketing communications	3.3 Fair Customer Treatment and Customer Experience	96	
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	4.6.4 Personal Data Protection Management Measures	127	
GRI 419: Social Compliance with Economic Regulations 2016	419-1	Violations of laws and regulations in social and economic domains	4.2.1 Integrity in Operations Policy and Implementation	112	
Customized Major Theme			Corresponding Chapter	Page Number	Omission/Notes
Climate Change	-	-	2.3 Opportunity Identification and Management	45	
			2.4 Risk Identification	48	

Appendix 3 - Material Issues

A-1 Difference between material issues in 2025 and 2024

Material Issues (Ranked)	Annual Differences	Adjustment Explanation
Corporate Governance and Integrity Management	Topic Merger	Considering that integrity management is an integral part of corporate governance, 'Integrity Management' and 'Corporate Governance' have been merged into 'Corporate Governance and Integrity Management.'
Customer Service and Experience	Name adjustment	To ensure a more comprehensive coverage of all relevant aspects, 'Customer Experience and Fair Customer Treatment' has been adjusted to 'Customer Service and Experience.'
Diverse, Inclusive, and Friendly Workplace	Topic deletion	The material topic was deleted following the evaluation of the degree of impact and materiality.
Legal Compliance	Topic deletion	The material topic was deleted following the evaluation of the degree of impact and materiality.
Fraud Prevention	Topic addition	The material topic was added following the evaluation of the degree of impact and materiality.
Response to Aging Population and Low Birthrate	Topic addition	The material topic was added following the evaluation of the degree of impact and materiality.

A-2 Explanation of involvement in the value chain

Material Issues	Value Chain Impact Boundary and Involvement Explanation				
	Upstream		E.SUN		Downstream
	Supplier	Cooperative Partner	Government	FHC and Subsidiaries	Client
1 Climate Change	Business Relations	Indirect	Direct	Direct	Business Relations
2 Risk Management	Business Relations	Indirect	Direct	Direct	Business Relations
3 Financial Technology and AI Applications	Business Relations	Business Relations	Indirect	Direct	Direct
4 Responsible Finance	Business Relations	Indirect	Indirect	Direct	Business Relations
5 Talent Cultivation and Development	Business Relations	Indirect	Indirect	Direct	Indirect
6 Corporate Governance and Integrity Management	Indirect	Indirect	Direct	Direct	Direct
7 Customer Service and Experience	Business Relations	Indirect	Direct	Direct	Direct
8 Cybersecurity and Personal Data Protection	Business Relations	Business Relations	Indirect	Direct	Direct
9 Inclusive Finance	Business Relations	Business Relations	Indirect	Direct	Business Relations
10 Fraud Prevention	Business Relations	Direct	Direct	Direct	Direct
11 Response to Aging Population and Low Birthrate	Business Relations	Business Relations	Indirect	Direct	Business Relations

Appendix 4 - Status of Commitments for Coalition of Movers and Shakers on Sustainable Finance

Commitment	Description	2025 Achievement Status of E.SUN		
Green Procurement-1	Consistently selected as an outstanding private enterprise/ organization for promoting green procurement in the most recent year, as announced by the Ministry of Environment.	Recognized for 15 consecutive years. In 2025, total green procurement reached NT\$ 553 million, out of a total procurement expenditure of NT\$ 7.228 billion, accounting for 7.7% of the total. Major green procurement categories included servers, storage equipment, computer hardware, renewable energy, interior fit-out and construction materials, and office supplies.		
Green Procurement-2	By the end of 2025, promoting circular procurement into the green procurement items.	In 2025, total circular procurement reached NT\$ 780 million, out of a total procurement expenditure of NT\$ 7.228 billion, accounting for 10.8% of the total. Major circular procurement categories comprised maintenance and servicing for various equipment (including electrical appliances, mechanical and electrical systems, HVAC, surveillance, administrative utilities, computers, servers, and networking equipment), as well as equipment leasing for servers and event requirements.		
Data Disclosure-1	For statistical data or items related to environmental issues in 2025 ESG Report or the TCFD report, third-party verification or assurance should be obtained.	Please refer to Appendices 19 and 20, which include the 2025 greenhouse gas emissions from investment and financing activities, the application and declined cases of project financing under the Equator Principles, outstanding balances of sustainability-linked loans, green loan balances, number of sustainability deposit accounts and their balances, afforestation volume, energy consumption, waste volume, number of merchants with sustainability acquiring services, and greenhouse gas emissions.		
Data Disclosure-2	By the end of 2025, publicly disclose the total carbon emissions and corresponding industry categories of major domestic high-carbon investment and financing positions, in accordance with the "Financial Sector Scope 3 Financial Carbon Emission Calculation Guidelines."			
		Year	Sectors	Carbon Emissions (Unit: tCO ₂ e)
		2025	1.Cement and glass	1. 301,421 tons
			2.Electronics	2. 299,235 tons
			3.Power and utilities	3. 237,502 tons
			4.Manufacturing	4. 234,549 tons
			5.Oil, gas, and petrochemical	5. 200,387 tons
			6.Transportation	6. 120,959 tons
			7.Metal and mining	7. 67,314 tons
			8.Other	8. 47,012 tons
			9.Financial and sovereign	9. 43,031 tons
			10.Wholesale and retail	10. 15,961 tons
		Total: 1,567,372 tons		
Data Disclosure-3	In accordance with the "Guidelines for Setting Carbon Reduction Targets and Strategic Planning in the Financial Sector," disclose the carbon reduction targets and strategies for Scope 1, 2, and 3 by the end of 2025.	E.SUN obtained verification from the Science Based Targets initiative (SBTi) in 2022 for its Scope 1, 2, and 3 carbon reduction targets. For detailed information on the carbon reduction targets and strategies, please refer to Chapter 2.6.2 .		

Commitment	Description	2025 Achievement Status of E.SUN	
Investment, Financing and Engagement-1	By the end of 2025, more than half of the high carbon-emitting enterprises identified within major domestic investment and financing activities will be engaged in discussions. Efforts will be made to encourage these entities to set net-zero emissions targets by 2050.	Engagement Status in 2025	
		Unit: Number of entities; %	
		Number of high carbon-emitting enterprises (A)	305
		Number of selected engaged enterprises (B)	153
		Number of completed engaged enterprises by 2025 (C)	159
		Number of completed engaged enterprises by 2025 that have set carbon reduction targets for 2050 (D)	82
		Percentage of completed engagements (C/B)	103.92%
Investment, Financing and Engagement-2	Investment and financing amounts allocated to supportive economic activities or industries involved in the National Development Council's 2050 Net-Zero Emissions Pathway's key strategic sectors should increase compared to the previous year and achieve the set targets.	Unit: NT\$ million	
		Year	Goal
		2025	136,405
		2026	143,227
		Status	
		156,519	
Investment, Financing and Engagement-3	By the end of 2025, for projects eligible under the Equator Principles project finance, identify their nature-related financial risks based on the guidance provided by the Taskforce on Nature-related Financial Disclosures (TNFD).	Year	Identification of Nature-Related Financial Risks for Project Finance Targets
		2025	For more details, please refer to Ch.3.1.2
		Disclosed in 2025 TCFD Report	
Assistance and promotion-1	By the end of 2025, provide at least one sustainable application or analytical tool that is beneficial to the market or the general public.	Year	Description
		2025	1.E.SUN has signed Taiwan's first-ever OECM (Other Effective Area-Based Conservation Measures) linked loan. This innovative, biodiversity-driven sustainable finance product integrates the corporate client's attainment of Taiwan's "Conservation Co-existence Certification" as a key performance indicator (KPI). Through this mechanism, E.SUN leverages financial influence to support the progressive achievement of the United Nations' "30 x 30" global biodiversity target. 2.Steps for Decarbonization: For more details, please refer to Ch.3.1.4
Assistance and promotion-2	By the end of 2025, host or participate in at least two panel discussions or knowledge-sharing seminars focused on the financial industry.	Year	Description
		2025	- Date: 7/22 - Seminar Topic and Content: Aimed at helping financial peers align with sustainable policy trends and investment strategies, this seminar on the "Reference Guidelines for the Recognition of Sustainable Economic Activities (Second Edition)" was co-hosted by the FSC and National Taipei University, with senior E.SUN executives delivering practical insight-sharing sessions. - Audience: Financial industry peers - Attendance: ~280 participants (Online & In-person)
			- Date: 8/5 - Seminar Topic and Content: Hosted by E.SUN FHC, the "Asian Transition Finance Exchange Seminar" featured a keynote address by Hideki Takada, Director of Japan's GX Acceleration Agency, sharing insights on "Japan's Green Transformation and Practical Development of Transition Finance." - Audience: FSC, the 6 members of the Coalition of Movers and Shakers on Sustainable Finance, National Taipei University, and financial sector representatives (banking, insurance, securities, futures, and asset management). - Attendance: 95 key stakeholders
			- Date: 8/6 - Seminar Topic and Content: Participated in the "Financial Giving Back Forum: Financial Sector and Social Co-prosperity" organized by the Economic Daily News. Marie Hsu, Head of Consumer Banking at E.SUN Bank, delivered a keynote address titled "From Employee Care to Universal Sharing: A New Mindset of Corporate Responsibility in the Financial Sector." - Audience: Regulatory authorities, financial institution representatives, and the general public.

Commitment	Description	2025 Achievement Status of E.SUN			
Assistance and promotion-3	By the end of 2025, conduct at least one employee awareness survey or assessment related to knowledge on net-zero transition and industry development trends.	Year	Status		
		2025	Period: 2025/01/01-2025/12/31		
			Survey / Assessment	Target Audience	Number of Participants
			2025 Sustainable Finance Training (Includes Net-Zero Transition & Industry Trend Awareness Test)	All executives and employees	8,630
			Certified Professional in Sustainable Finance Examination	Sustainability core units and relevant executives/employees	209
			Sustainable Finance Certifications (Business Development, Information Disclosure, Risk Management)	Sustainability core units and relevant business executives/employees	45
			Basic Test on Sustainable Development	All executives and employees	550
			Mid-term Examination for New Hires (Includes ESG-related modules)	Newly recruited employees	642
			Promotion Evaluation Assessments (Includes ESG-related modules)	Employees eligible for promotion	2,085
			Total		12,161
			Future Action Plans & Strategic Training Initiatives: - Continuous Multi-Level Training: Progressively roll out tailored sustainability education across all organizational tiers and job functions. - Annual Core Competency Review: Arrange an annual 3-hour sustainable finance curriculum complemented by an employee awareness assessment. - Institutionalized Career Alignment: Sustainably embed ESG-related competencies into the institutional promotion evaluation framework.		
International Alignment	From January 1, 2025, to the end of 2025, be selected for (including continued selection) one international sustainability rating, or newly join one major international initiative, or collaborate with an international initiative organization on one advocacy activity.	Year	Item	Reference	
		2025	Be selected for international sustainability ratings	"Honors and Recognitions" p.8	
			Newly join major international initiatives	Ch.2 (p.39)	
			Collaborate with international initiative organization on advocacy activities	"Cover Story: COP30" p.10	

Appendix 5 - Sustainability Ratio of Investment and Lending Activities in the Financial Industry

Objective

To maximize financial market influence and guide enterprises toward carbon reduction and sustainable transition, the Financial Supervisory Commission (FSC) encourages financial institutions to actively deploy investment and financing within the sustainability sector under a robust risk management framework, thereby fostering a capital market tailored for corporate decarbonization. In alignment with this policy, the Company performs its investment, financing, and asset management evaluations in reference to the second edition of the "Reference Guidelines for the Recognition of Sustainable Economic Activities," jointly published by the FSC, Ministry of Environment, Ministry of Economic Affairs, Ministry of Transportation and Communications, Ministry of the Interior, and Ministry of Agriculture in December 2024. Furthermore, we encourage corporate disclosures and calculate the sustainability proportion specifically across the Company's applicable activities: lending, investment, and asset management.

Sustainability Ratio of Lending Activities

	Taxonomy-eligible Ratio	Taxonomy-aligned Ratio	Taxonomy-aligned / Taxonomy-eligible Ratio
Corporate Finance	30.81%	12.30%	39.92%
Consumer Finance	76.66%	0%	0%

Sustainability Ratio of Investment Activities

Taxonomy-eligible Ratio (%)	Taxonomy-aligned Ratio (%)	Taxonomy-aligned / Taxonomy-eligible Ratio (%)
33.24%	18.72%	56.31%

Sustainability Ratio of Asset Management Activities

Taxonomy-eligible Ratio (%)	Taxonomy-aligned Ratio (%)	Taxonomy-aligned / Taxonomy-eligible Ratio (%)
5.12%	5.12%	100%

Appendix 6 - Sustainable Development Best Practice Principles for TWSE/GTSM Listed Companies

	Content	Corresponding Chapter	Page Number
Article 3	The Sustainability Report shall encompass assessments of risks related to environmental, social, and corporate governance aspects, and establish relevant performance indicators to manage the identified material issues.	1.4 Materiality	21
Appendix 1-3 of Article 4	Number of information leakage incidents, proportion of information leakage incidents related to personal data, and number of customers affected by information leakage incidents.	4.6 Information Security and Personal Information Protection Management	124
Appendix 1-3 of Article 4	Number of loans and outstanding loan balances dedicated to promoting the development of small enterprises and communities.	3.2.1 Enhancing Usability of Financial Services	90
Appendix 1-3 of Article 4	Number of participants receiving financial education provided to underserved and vulnerable groups lacking access to banking services.	3.3 Fair Customer Treatment and Customer Experience	96
Appendix 1-3 of Article 4	Products and services designed by each business operation to create environmental or social benefits.	3.1.2 Responsible Lending 3.1.4 Personal Green Lifestyle	73 83
Article 4-1	Climate-related information shall be disclosed in a dedicated section.	2 Towards Net-Zero and Nature Positive	38
Article 4-2	The average and median salaries of full-time employees not holding managerial positions, and the changes of the two compared to the previous year.	5.2 Talent Attraction and Retention	139
Article 5	The certified public accountants and their firms performing assurance on sustainability indicators, as well as the assurance personnel and their institutions performing assurance on greenhouse gases, shall comply with the relevant provisions of the Management Guidelines for Sustainability Information Assurance Institutions of TWSE/TPEX Listed Companies.	Appendix 19 - Independent Auditors' Limited Assurance Report	191
		Appendix 20 - Greenhouse Gas Verification Statement	194

Appendix 7 - ISO26000 Index

Category	Corresponding Chapter	Page Number
Organizational Governance	1.3 Sustainable Governance	18
	4.1 Corporate Governance	107
Human rights	4.8 Human Rights Protection	130
	5 Our People	132
Labor Practices	4.8 Human Rights Protection	130
	5 Our People	132
Environment	2 Towards Net-Zero and Nature Positive	38
Fair operating practices	E.SUN FHC Value Chain	15
	4.2 Integrity in Operations	112
Consumer issues	3.3 Fair Customer Treatment and Customer Experience	96
Community involvement and development	5.1 Talent Cultivation and Development	134
	6 Seeking Common Good	150

Appendix 8 - UN Global Compact Index

Category	Issue	Corresponding Chapter	Page Number
Human Rights	Businesses should support and respect the protection of internationally proclaimed human rights	4.8 Human Rights Protection	130
	Make sure that we are not complicit in human rights abuses	2.5.2 Supply Chain Management	60
Labour	Uphold the freedom of association and the effective recognition of the right to collective bargaining	4.8 Human Rights Protection	130
	The elimination of all forms of forced and compulsory labour		
	The effective abolition of child labour		
Environment	The elimination of discrimination in respect of employment and occupation	5.2 Talent Attraction and Retention	139
	Should support a precautionary approach to environmental challenges	2 Towards Net-Zero and Nature Positive	38
	Undertake initiatives to promote greater environmental responsibility		
Anti-Corruption	Encourage the development and diffusion of environmentally friendly technologies	3.1 Sustainable Finance	72
	Work against corruption in all its forms, including extortion and bribery	4.2 Integrity in Operations	112

Appendix 9 - SDGs Indicators

SDGs	Sub-target	Action
 4 Quality Education	4.3 Ensure equal and affordable access to education for both men and women (U) 4.5 Ensure access to education for vulnerable groups (U) 4.7 Ensure learners acquire knowledge and skills that promote sustainable development, including education for sustainable development, cultural diversity appreciation, etc. (U) 4.4 Enhance youth access to information and communication technology (ICT) skills (T)	(S) Established 200 E.SUN Libraries. (S) Caring for Students Project has provided assistance to a total of 146,464 students. (S) Rural Elementary School English Hand-in-Hand Program, with a total of 355 classes and benefiting over 5,100 rural students. (S) E.SUN Talent Cultivation Scholarship, awarded to a total of 357 students. (S) E.SUN Academic Award, awarded to a total of 91 professors. (S) Rural children's experiential activities such as Light and Easy Theater, Art Into the Theater, Play ARTs, Play ARTs Children's Workshop, Artful Beauty Education Program for Children, theater arts experience, walking through E.SUN Library, Pipe Organ VR Decoded Project, etc., benefiting 7,012 people in 2025. (S) In cooperation with the Ministry of Education and Kaohsiung City Education Bureau, E.SUN has established the "AntiDrug Education Action Car." By 2025, more than 1,800 students will benefit from this program, with a cumulative total of over 13,000 students benefiting. (C) Premium credit card account for 27.25% of the total. (C) Cumulatively held 11 AI Talent Open Challenges, with a total of 8,780 teams participating.
 8 Sustainable Business and Economic Growth	8.2 Enhance economic productivity through diversification, technological upgrading, and innovation (U) 8.3 Provide financial services to encourage the growth of micro, small, and medium-sized enterprises (U) 8.8 Promote safe working environments and protect labor rights, especially for female workers (U) 8.10 Provide convenient, diverse, and accessible financial services (U) 8.13 Encourage the development of renewable energy (T)	(S) The average salary of full-time employees in non-supervisory positions is NT\$ 1.503 million. (S) Assisted 29,446 small and medium-sized enterprise customers in obtaining crucial operating funds. (C) The outstanding loan balance for small and medium-sized enterprises is NT\$ 676.589 billion. (C) A total of 252 fintech-related patents have been granted. (97 inventions, 119 new types, and 36 designs). (C) E.SUN Bank's mobile banking, internet banking, and E.SUN Wallet serve 3.444 million active customers. (C) Digital transactions account for 72.5% of the overall ratio.
 3 Health and Wellbeing	3.8 Achieve universal health coverage (U) 3.c Increase health financing and support for health workforce in developing countries (U)	(S) Collaborate with doctors to provide home medical services, serving a total of 4,897 vulnerable groups and residents in remote areas in 2025. (S) Distribute E.SUN Nursing Talent Scholarships, supporting a total of 55 students. (S) Partner with Taiwan Blood Services Foundation to organize blood donation events, recruiting 7,366 volunteer blood donors and collecting 10,950 bags of blood. (S) Fixed dental treatment chairs have been installed in rural areas. In 2025, 37 physicians were stationed on-site, providing services to over 5,328 people. (S) 3,373 people completed health examinations, with total subsidies amounting to NT\$19,882,639 in 2025. (C) 67,900 medical professional credit cards in circulation.

Note 1: (U) United Nations; (T) National Goals

Note 2: (S) Social Goals; (C) Commercial Goals

Note 3: The calculations related to water consumption reduction and general waste reduction are all based on 2016 as the base year, carbon emission reduction based on 2020.

SDGs	Sub-target	Action
 13 Climate Actions	13.2 Integrating climate change mitigation measures into strategic planning (U) 13.3 Enhancing the capacity of institutions and employees to respond to climate change (U) 13.3.2 Promoting behavioral change among the public and implementing lowcarbon local actions (T)	(S) Wind power generation participation and capacity of 1,405MW, reducing 1.4 million tons of carbon emissions. (S) Solar power generation participation and capacity of 1,907MW, reducing 890 thousand tons of carbon emissions. (S) No longer providing financing for new coal-fired power plant projects, and not renewing contracts for existing projects after their term. (S) Reduce Scope 1 and Scope 2 carbon emissions by 50.56%. (C+S) 80 equator principle projects. (C) Green loans amount NT\$ 137.555 billion, ESG industries NT\$ 357.316 billion, and sustainable linked loans NT\$ 104.841 billion.
 16 Peace and Justice Institutions	16.4 Reduce illicit financial flows and combat all forms of organized crime (U) 16.6 Establish effective, accountable, and transparent systems (U) 16.7 Ensure responsive, inclusive, participatory, and representative decision-making (U)	(S) Successfully assisted in thwarting 940 fraud cases, amounting to approximately NT\$ 846 million in 2025. (including foreign currency). (C) A total of 319 employees have obtained the internationally recognized Certified Anti-Money Laundering Specialist (CAMS) certification. (C) A total of 2,121 employees have obtained the 'Anti-Money Laundering and Counter-Terrorist Financing Specialist Examination' certification. (C) 17 employees have obtained the Certified Global Sanctions Specialist (CGSS) certification. (C) 15 employees have obtained the Certified Transaction Monitoring Analyst (CTMA) certification. (C) 1 employees have obtained the Certified Know Your Customer Associate (CKYCA) certification.
 12 Responsible Consumption and Production	12.5 Reduce waste generation, promote resource recovery and reuse (U) 12.6 Encourage companies to adopt sustainable practices and disclose sustainability information (U) 12.7 Promote green procurement (U)	(S) Waste reduction per unit of revenue decreased by 55.0%. (S) Water consumption per unit of revenue decreased by 46.84%. (C) Green procurement accumulated to NT\$ 3.45 billion, with 63 procurement items meeting recycling characteristics. (C) Over 8.63 million carbon Label credit cards issued.

Note 1: (U) United Nations; (T) National Goals

Note 2: (S) Social Goals; (C) Commercial Goals

Note 3: The calculations related to water consumption reduction and general waste reduction are all based on 2016 as the base year, carbon emission reduction based on 2020.

SDGs	Sub-target	Action
 15 Terrestrial Biodiversity	15.2 Implement sustainable forest management (U) 15.4 Ensure the conservation of mountain ecosystems (U) 15.5 Protect and prevent the extinction of endangered species (U)	(S) Tree planting project has planted a total of approximately 128,000 native Taiwanese trees. (S) Donated a total of NT\$ 13 million to Taipei Zoo. (S) Since 2009, E.SUN has continuously sponsored the Yushan National Park trail for 17 years. (S) For 15 consecutive years, E.SUN has organized the 'Beautiful Taiwan Smile Yushan' environmental cleanup and beach cleaning event, with over 7,800 participants in 2025. (S) Collaborating with National Taiwan University to promote the restoration of 28 native species in Nantou that were previously considered extinct. Supporting the development of a native rice product line in indigenous villages. (C) A total of 38,500 Taiwan Black Bear co-branded cards and Imperial Sword cards have been circulated (a portion of the proceeds is donated to black bear conservation and tree planting projects).
 5 Gender Equality	5.1 Ending discrimination against women (U) 5.4 Valuing the care and domestic work of women (U) 5.5 Ensuring women have equal opportunities to participate in decision-making at all levels (U)	(S) Provides maternity leave (63 days), paternity leave (8 days), pregnancy checkup accompaniment and paternity leave (8 days), and child-rearing leave system (3 years) that are better than legal requirements. (S) The return-to-work rate after child-rearing is 90%. (C) 42.23% of managers are female. (C) The average annual remuneration for general employees, with women at 96% of men's salary.
 17 Global partners	17.3 Provides financial support to developing countries (U) 17.3 Offers Taiwan scholarships to outstanding students from developing countries for studying in Taiwan (T)	(S) As of 2025, E.SUN Bank ASEAN Scholarship has supported 55 students, including nationals from Vietnam, Thailand, Myanmar, Cambodia, and Malaysia. (C) E.SUN has provided housing loans totaling USD 218 million in the Philippines. (S) As of 2025, E.SUN has recruited 36 foreign talents from Germany, France, Czech Republic, Malaysia, Myanmar, Thailand Cambodia, Vietnam, Ukraine, Hong Kong, United States, Japan etc.

Note 1: (U) United Nations; (T) National Goals

Note 2: (S) Social Goals; (C) Commercial Goals

Note 3: The calculations related to water consumption reduction and general waste reduction are all based on 2016 as the base year, carbon emission reduction based on 2020.

Appendix 10 - Activities to enhance stakeholders' understanding of the SDGs

SDGs	Activity Name	Number of Sessions Held	Stakeholders	Corresponding Chapter	Page Number
SDGs1: No Poverty	E.SUN Financial Education for Kids	52	Community	3.2.3 Enhance Financial Literacy	94
	Elderly Care Trust Seminars	1	Community	3.1.5 Wealth Management	88
	Multi-Themed Health Lectures	7	Employees	5.3 Healthy and Safe Friendly Workplace	149
	Healthy Weight Loss Program	2	Employees	5.3 Healthy and Safe Friendly Workplace	149
	Employee Walking Activity	1	Employees	5.3 Healthy and Safe Friendly Workplace	149
SDGs3: Good Health and Well-being	Yushan Climbing Activity and Cycling Around the Island Activity	5	Employees	5.3 Healthy and Safe Friendly Workplace	133
	Deepened managerial mental health literacy training	2	Employees	5.3 Healthy and Safe Friendly Workplace	149
	Mental health lectures, group counselling activities, and hands-on stress-relief workshops	18	Employees	5.3 Healthy and Safe Friendly Workplace	149
	Maternal Health Lectures	1	Employees	5.3 Healthy and Safe Friendly Workplace	149
	"Sending love to Cambodia- International Medical Charity Event"	1	Community	6.3 Social Participation	155
SDGs4: Quality Education	International Masters Forum	2	Community and Employees	5.1 Talent Cultivation and Development	138
SDGs8: Decent Work and Economic Growth	Franchisee Financial Briefings	32	Community	3.2.3 Enhance Financial Literacy	95
SDGs9: Industry, Innovation, and Infrastructure	E.SUN AI Open Challenge	1	Community	3.4 FinTech and Innovation	103
SDGs11: Sustainable Cities and Communities	Tadao Ando Public Welfare Lecture: "Eternal Youth"	1	Community	Cover Story - E.SUN Sustainability Hall	9
	Retail Banking Department Family Day Green Market	1	Employees	3.1.4 Personal Green Lifestyle	85
	Organic Agriculture Promotion Center of National Chung Hsing University	1	Community and School	3.2.3 Enhance Financial Literacy	95
SDGs12: Responsible Consumption and Production	Supplier Conference	1	Suppliers	2.5.2 Supply Chain Management	60
SDGs14: Life Below Water	"Beautiful Taiwan, Smiling E.SUN"	18	Employees	2.7.1 In Harmony with Nature	68
	Environmental Cleanup Activity	147	Employees	2.7.1 In Harmony with Nature	68
SDGs15: Life on Land	E.SUN-NTU ESG Centenary Project	1	Community	2.7.1 In Harmony with Nature	68
	"Plant a tree, Plant a life E.SUN plant trees project"	1	Community	2.7.1 In Harmony with Nature	68
	Polar Bear Environmental Education Project	4	Community	2.7.1 In Harmony with Nature	67
	Taiwan New Year Bird Count	1	Employees	2.7.1 In Harmony with Nature	68
	Trust Services Awareness Seminar	5	Community	1.4.3 Management Objectives for Material Issues	37
SDGs16: Peace, Justice, and Strong Institutions	Senior-Friendly Lectures	24	Customers	3.2.2 Expanding Financial Accessibility	92
	Fraud Prevention Theme Day at Professional Basketball Games	1	Community	3.2.2 Expanding Financial Accessibility	92
	County/city touring anti-fraud outreach	6	Community	3.2.2 Expanding Financial Accessibility	92
	165 Anti-Fraud Campaign	2	School	3.3 Fair Customer Treatment and Customer Experience	98
	"See clearly, verify first" campus financial safety lectures	3	School	3.3 Fair Customer Treatment and Customer Experience	98
SDGs17: Partnerships for the Goals	E.SUN ESG Sustainable Advocacy Action	1	Customers	Cover Story - ESG Sustainability Initiative	11
	ESG Seminar Topic and Content	3	Government and Industry Peers	Appendix 4 - Status of Commitments for Coalition of Movers and Shakers on Sustainable Finance	169

Appendix 11 - TCFD Disclosure Recommendations

Recommended Disclosures		Chapters
Governance	Describe the board's oversight of climate-related risks and opportunities.	2.1 Climate & Nature Governance Structure / 2.4.4 Risk Management Procedure
	Describe management's role in assessing and managing climate-related risks and opportunities.	2.1 Climate & Nature Governance Structure / 2.4.4 Risk Management Procedure
Strategy	Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	2.2 Climate & Nature Risks and Opportunities / 2.3 Opportunity Identification and Management / 2.3.1 Opportunity Response Strategy / 2.4 Risk Identification and Management
	Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	2.3.1 Opportunity Response Strategy / 2.3.2 Climate & Environment related Products and Services / 2.4.1 Risk Assessment
	Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	2.3.1 Opportunity Response Strategy / 2.4.3 Climate Scenario Analysis / 2.5.2 Supply Chain Management
Risk Management	Describe the organization's processes for identifying and assessing climate-related risks.	2.4.1 Risk Assessment / 2.4.4 Risk Management Procedure
	Describe the organization's processes for managing climate-related risks.	2.4.4 Risk Management Procedure / 2.4.5 Climate Sensitive Assets / 2.5 Sustainable Operating Environment / 3.1.2 Responsible Lending / 3.1.3 Responsible Investment
	Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.	2.4.4 Risk Management Procedure / 2.4.6 Differentiated Management / 3.1.2 Responsible Investment / 3.1.3 Responsible Investment
Metrics and Targets	Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	2.3.1 Opportunity Response Strategy / 2.3.2 Climate & Environment related Products and Services / 2.4.5 Climate Sensitive Assets / 2.5.1 Self-Operation Management / 2.5.2 Supply Chain Management / 3.1.2 Responsible Lending / 3.1.3 Responsible Investment
	Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	2.6 Carbon Emissions Structure / 2.6.1 Financed Emissions Analysis / 2.6.2 Our Path to Net-Zero
	Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	2.3.1 Opportunity Response Strategy / 2.3.2 Climate & Environment related Products and Services / 2.5.1 Self-Operation Management / 2.6.2 Our Path to Net-Zero / 3.1.2 Responsible Lending / 3.1.3 Responsible Investment

Appendix 12 - Greenhouse Gas Emissions Summary Table

GRI: 305-1, 305-2, 305-3, 305-4

Greenhouse Gas Emissions (Scope 1, Scope 2, Scope 3):

Category		Item	2020	2022	2023	2024	2025
Scope 1		GHG Emission (ton)	2,399	1,844	2,161	2,403	1,893
		Target of GHG Emission (ton)	-	2,197	2,097	1,996	1,895
		GHG Emission per unit of revenue (ton/NT\$M)	0.0426	0.0336	0.0324	0.0316	0.0206
Scope 2	Location-based	GHG Emission (ton)	22,640	24,403	24,339	23,369	21,791
		Target of GHG Emission (ton)	-	21,618	26,039	29,421	35,067
		GHG Emission per unit of revenue (ton/NT\$M)	0.4025	0.4453	0.3649	0.3069	0.2376
	Market-based	Carbon emission Market-based (ton)	22,299	20,294	17,959	10,291	10,317
		Target of carbon emission Market-based (ton)	-	20,426	19,489	18,552	17,616
Scope 1+2	Market-based	GHG Emission per unit of revenue (ton/NT\$M)	0.3964	0.3703	0.2693	0.1352	0.1125
		Total GHG Emission (ton)	24,698	22,139	20,120	12,694	12,210
		GHG Emission per capita (ton/person)	2.6308	2.4304	2.2073	1.3697	1.1404
		GHG Emission per unit of revenue (ton/NT\$M)	0.4391	0.4039	0.3017	0.1667	0.1331
		Data coverage ratio	100%	100%	100%	100%	100%
		1 Purchased goods and services	5,708	154	39	38	587
		2 Capital Goods	47,033	50,422	37,005	28,705	4,575
		3 Fuel-and-energy-related-activities (not included in Scope 1 or 2)	5,340	4,497	3,944	2,484	2,880
		The carbon emission target for fuel-and-energy-related-activities (not included in Scope 1 or 2)	-	4,891	4,667	4,443	4,218
		4 Upstream transportation and distribution	-	-	-	-	0.3
Scope 3		5 Waste generated in operations	120	175	179	181	192
		6 Business travel	29	60	280	314	461
		7 Employee commuting	-	-	3,169	3,645	4,723
		8 Upstream leased assets	-	-	-	-	-
		9 Downstream transportation and distribution	-	-	0.18	0.21	-
		10 Processing of sold products	-	-	324	380	-
		11 Use of sold products	1,178	624	1,320	1,543	2,143
		12 End of life treatment of sold products	211	83	175	205	285
		13 Downstream leased assets	-	-	-	-	-
		14 Franchises	-	-	-	-	-
		15 Investments	4,710,269	4,945,550	5,355,042	5,508,602	6,187,996
		Other upstream	-	-	-	-	-
		Other downstream	-	-	-	-	-
		Total indirect GHG emissions (Scope 3)	4,769,887	5,001,565	5,401,478	5,546,097	6,203,842
		Total GHG Emission (ton)			4,794,585	5,023,704	5,421,598

Note: 1. We refined the methodology for Scope 1, 2 and 3 GHG emissions (excluding financed emissions) for the 2025 reporting year. Due to changes in methodology and data sources, certain 2025 emission figures differ materially from prior years.

2. Scope 1 emissions are primarily attributable to fuel used in official vehicles, diesel for standby generators, and natural gas. Scope 2 emissions are mainly attributable to electricity. Scope 3 emissions are principally from employee travel, waste, purchased goods and services, capital goods, and emissions from product use.

3. For Scope 3, the inventory of air travel emissions encompasses all sites, whereas the inventory of land travel emissions is limited to domestic sites only.

4. The emission factors for gasoline and diesel are based on the "Greenhouse Gas Emission Factors" announced by the Ministry of Environment on 5 February 2024.

5. The electricity emission factor adopted is 0.474 CO₂e/kWh, as published by the Directorate General of Energy, Ministry of Economic Affairs for 2024.

6. Emissions = Activity data × Emission factor × Global Warming Potential (GWP), in accordance with ISO 14064-1: Organizational Greenhouse Gas Inventory Standard.

7. Refrigerant Global Warming Potentials (GWPs) are referenced from the Intergovernmental Panel on Climate Change Sixth Assessment Report (AR6 WGI, 2021).

8. The greenhouse gas inventory adopts the operational control approach to define organizational boundaries and consolidate data.

9. Scope 2 (location-based) carbon emission targets are established using 2020 as the baseline year: we aim for a 1% annual reduction in emissions per unit of revenue relative to the baseline year.

10. Scope 2 (market-based) carbon emission targets are established using 2020 as the baseline year: we aim for an annual reduction of 4.2% in emissions relative to the baseline year.

11. The Scope 3 target for upstream indirect emissions from fuel- and energy-related activities is established using 2020 as the baseline year, with that year's emissions quantified at 5,340 tonnes CO₂e. We target an annual reduction of 4.2% to achieve a 42% reduction by 2030.

Appendix 13 - 2025 Financed Emissions Structure

Asset Class Distribution

Asset Class Distribution			Financed Emissions(tCO ₂ e)	Carbon Footprint (tCO ₂ e/NT\$1M)	WACI(tCO ₂ e/ NT\$1M)	Physical Emission ²	Physical Emission Intensity Units ²	Data Quality	Inventory Coverage
Investment	Stocks and Corporate Bonds ¹		574,202	1.38	4.28			1.85	53.55%
	Sovereign Bonds	Excluding LULUCF	1,613,584	6.51	6.51			1.00	
		Including LULUCF	1,443,891	5.83	5.83				
Crediting	Corporate Loans		3,543,617	2.97	4.87			3.68	92.66%
	Power Generation Project Finance		27,523	0.36		0.01	tCO ₂ e/Power Generated(MWh)	3.01	
	Commercial Real Estate Loans		77,241	1.07		0.10	tCO ₂ e/Floor Area(m²)	4.00	
	Mortgages		351,827	0.32		0.03	tCO ₂ e/Floor Area(m²)	4.00	
	Motor Vehicle Loans		-	-	-	-	tCO ₂ e/km	-	
Total	Excluding LULUCF		6,187,996	1.99	4.96			3.32	80.13%
	Including LULUCF		6,018,303	1.94	4.87			3.32	

Note 1: Due to PCAF 2nd Edition not yet having set guidelines for calculating Scope 3 GHG for sustainable bonds, such as green bonds, sustainability bonds, and social bonds, the carbon emissions from these types of bonds have been excluded from the investments in stocks and corporate bonds. The excluded emissions amount to 25,898 tCO₂e. If the elements above are included, the overall inventory coverage will increase to 80.92%.

Note 2: Physical Emissions Intensity refers to the efficiency of total carbon emissions from specific activities within an industry per unit of output.

Geographical Distribution

Geographical Distribution	Financed Emissions (tCO ₂ e)				Carbon Footprint (tCO ₂ e/NT\$1M)				WACI (tCO ₂ e/NT\$1M)			
	Bank	Securities	Venture Capital	Asset Management	Bank	Securities	Venture Capital	Asset Management	Bank	Securities	Venture Capital	Asset Management
Taiwan	3,236,331	3,213	3,635	0.18	1.51	1.43	0.98	0.02	2.27	3.04	2.65	0.32
N. America & Europe	1,387,975	541	0	-	2.89	0.69	0	-	3.13	1.01	0.32	-
Hong Kong	315,195	-	-	-	4.26	-	-	-	7.02	-	-	-
Others	408,718	5	389	-	2.08	0.05	0.31	-	5.20	0.19	2.73	-
Others Asia	830,520	-	0	-	4.12	-	0.04	-	6.38	-	0.36	-
China	1,475	-	-	-	0.54	-	-	-	0.91	-	-	-
Total	6,180,213	3,759	4,024	0.18	1.99	1.20	0.81	0.02	4.97	2.44	2.67	0.32

Industry Distribution

Industry Distribution	Financed Emissions (tCO ₂ e)				Carbon Footprint (tCO ₂ e/NT\$1M)				WACI (tCO ₂ e/NT\$1M)			
	Bank	Securities	Venture Capital	Asset Management	Bank	Securities	Venture Capital	Asset Management	Bank	Securities	Venture Capital	Asset Management
Manufacturing	979,193	209	1,642	-	4.36	0.67	0.83	-	4.71	1.28	3.72	-
Electricity and Utilities	389,935	10	3	-	3.82	0.49	2.05	-	49.04	1.98	1.98	-
Fossil Fuels and Chemical	409,960	6	95	-	7.32	1.66	1.29	-	10.86	6.06	5.56	-
Transportation	831,092	790	14	-	8.26	1.14	0.08	-	16.96	3.36	4.60	-
Electronics	461,982	2,022	1,925	-	2.89	2.16	2.35	-	3.04	4.04	3.72	-
Others	347,544	22	291	-	0.89	0.11	0.16	-	1.77	0.93	0.86	-
Cement and Glass	335,801	-	-	-	75.73	-	-	-	288.78	-	-	-
Metals and Mining	121,367	-	-	-	9.90	-	-	-	11.65	-	-	-
Wholesale and Retail Trade	196,739	212	54	-	0.92	0.64	0.55	-	0.58	1.04	0.64	-
Finance	141,658	17	-	0.18	0.29	0.03	-	0.02	0.72	0.11	-	0.32
Total	4,215,272	3,289	4,024	0.18	2.41	1.07	0.81	0.02	4.74	2.34	2.67	0.32

Appendix 14 - Operational Environmental Management Indicators

GRI: 302-1, 302-3, 303-1, 303-3, 306-3

Energy

Item	2022	2023	2024	2025
Total consumption (MWh)	53,309	52,705	50,827	48,021
Total consumption (GJ)	191,913	189,737	182,977	172,874
Total non-renewable energy consumption (MWh)	45,313	40,676	24,374	23,812
Total non-renewable energy consumption target (MWh)	46,755	44,611	42,468	40,324
Total renewable energy consumption (MWh)	7,996	12,029	26,453	24,209
Per capita (GJ/Person)	21.07	20.82	19.74	16.15
Per unit of revenue (KWh/NT\$ thousand)	0.97	0.79	0.67	0.52
Per unit of revenue (GJ/NT\$M)	3.50	2.84	2.40	1.89
Data coverage	100%	100%	100%	100%

Waste

Item	2022	2023	2024	2025
Total waste generated (ton)	692	692	703	770
Total waste reused / recycled (ton)	203	174	180	217
Total waste disposed (ton)	489	518	523	553
Total waste disposed target (ton)	489	545	565	612
Waste per capita (kg/person)	53.7	56.8	56.5	51.7
Waste per unit of revenue (kg/NT\$ million)	8.93	7.77	6.87	6.03
Waste per unit of revenue target (kg/NT\$M)	8.92	8.17	7.42	6.68
Data coverage	100%	100%	100%	100%

Note: 1. E.SUN FHC's revenue general waste reduction target is based on the year 2016, aiming to reduce waste generation by 5.57% annually, with a total reduction of 78% by 2030. The revenue general waste in 2016 was 13.39 kg/NT\$ million.
 2. General waste is disposed of through incineration.
 3. Waste quantities are primarily determined by weighing; a portion of the data are estimated based on average waste per person.

Water

Item	2022	2023	2024	2025
Total water withdrawal (ton)	248,609	242,972	236,648	229,625
Total water withdrawal target (ton)	242,633	285,847	315,585	367,138
Total water withdrawal (megaliter)	249	243	237	230
Water discharge (ton)	223,748	218,675	212,983	206,663
Water consumption (ton)	24,861	24,297	23,665	22,963
Water consumption target (ton)	24,263	28,585	31,559	36,714
Per capita (ton/person)	27.29	26.66	25.53	21.45
Per unit of revenue (ton/NT\$ million)	4.54	3.64	3.11	2.50
Per unit of revenue target (ton/NT\$ million)	4.43	4.29	4.14	4.00
Data coverage	100%	100%	100%	100%

Note: 1. E.SUN FHC's revenue water consumption reduction target is based on the year 2020, aiming to reduce water consumption by 3% annually, with a total reduction of 30% by 2030. The revenue water consumption in 2020 was 4.71 ton/NT\$ million.
 2. The water consumption of E.SUN Bank is entirely sourced from third-party water suppliers defined by GRI, namely Taiwan Water Corporation and Taipei Water Department. It does not include water from surface water, groundwater, seawater, or recycled water sources.

Appendix 15 - Human Resources Management Indicators

GRI: 2-7, 2-8, 401-1, 401-3, 404-1, 405-1, 405-2
SASB: FN-AC-330a.1

A-1. Employees and Non-employee workers

Year	Employees	Non-employee workers
2022	9,253	695
2023	9,260	1,333
2024	9,411	1,232
2025	9,777	1,208

Note: 1. The total number of employees and non-employee workers is based on December 31, 2025.
2. Employees refer to permanent, full-time staff (including those at overseas branches) and exclude those on unpaid leave.
3. Non-employee workers are those other than E.SUN's employees, including temporary workers and contractors' employees, providing services such as information, security, and cleaning.

A-3. Employee Age Distribution

Year	Item	Under29	30-50	Over51	Total
2022	Number	3,002	5,704	547	9,253
	Proportion of all employees	32.44%	61.64%	5.91%	100.00%
2023	Number	2,874	5,775	611	9,260
	Proportion of all employees	31.04%	62.37%	6.60%	100.00%
2024	Number	2,944	5,780	687	9,411
	Proportion of all employees	31.28%	61.42%	7.30%	100.00%
2025	Number	3,066	5,944	767	9,777
	Proportion of all employees	31.36%	60.80%	7.84%	100.00%

Note: The total number of employees includes all staff at overseas branches and excludes those on unpaid leave.

A-5. Employee Position Distribution

Year	Item	Managerial employees	Non-managerial employees	Total
2022	Number	3,024	6,229	9,253
	Proportion of all employees	32.68%	67.32%	100.00%
2023	Number	3,072	6,188	9,260
	Proportion of all employees	33.17%	66.83%	100.00%
2024	Number	3,028	6,383	9,411
	Proportion of all employees	32.18%	67.82%	100.00%
2025	Number	3,166	6,611	9,777
	Proportion of all employees	32.38%	67.62%	100.00%

Notes: 1. The total number of employees includes all staff at overseas branches and excludes those on unpaid leave.
2. Managerial employees refer to those marked as managerial employees or above in our human resources system.

A-6. Employee National Distribution

Year	Item	Taiwan	Hong Kong	Macao	China	Vietnam	Singapore	Myanmar	Malaysia	Thailand	Cambodia	India	Brunei	USA	Australia	Japan	South Korea	Czech Republic	French	New Zealand	Total
2022	Number	8,943	132	1	18	47	38	30	10	1	1	0	0	19	8	3	1	0	0	0	9,252
	Proportion of all employees	96.66%	1.43%	0.01%	0.19%	0.51%	0.41%	0.32%	0.11%	0.01%	0.01%	0.00%	0.00%	0.21%	0.09%	0.03%	0.01%	0.00%	0.00%	0.00%	100.00%
2023	Number	8,906	139	1	24	55	44	30	22	2	0	0	1	21	6	6	1	1	1	0	9,260
	Proportion of all employees	96.18%	1.50%	0.01%	0.26%	0.59%	0.48%	0.32%	0.24%	0.02%	0.00%	0.00%	0.01%	0.23%	0.06%	0.06%	0.01%	0.01%	0.01%	0.00%	100.00%
2024	Number	9,007	151	1	34	67	56	30	22	2	0	0	1	21	7	7	1	1	1	2	9,411
	Proportion of all employees	95.71%	1.60%	0.01%	0.36%	0.71%	0.60%	0.32%	0.23%	0.02%	0.00%	0.00%	0.01%	0.22%	0.07%	0.07%	0.01%	0.01%	0.01%	0.02%	100.00%
2025	Number	9,302	153	0	39	84	83	33	32	2	0	2	0	25	8	11	1	1	1	0	9,777
	Proportion of all employees	95.14%	1.56%	0.00%	0.40%	0.86%	0.85%	0.34%	0.33%	0.02%	0.00%	0.02%	0.00%	0.26%	0.08%	0.11%	0.01%	0.01%	0.01%	0.00%	100.00%

Notes: 1. The total number of employees includes all staff at overseas branches and excludes those on unpaid leave.
2. The numbers are decided based on the employees' nationality.

A-2. Employee Gender Distribution

Year	Item	Male	Female	Total
2022	Number	4,059	5,194	9,253
	Proportion of all employees	43.87%	56.13%	100.00%
2023	Number	4,022	5,238	9,260
	Proportion of all employees	43.43%	56.57%	100.00%
2024	Number	4,033	5,378	9,411
	Proportion of all employees	42.85%	57.15%	100.00%
2025	Number	4,154	5,623	9,777
	Proportion of all employees	42.49%	57.51%	100.00%

Note: The total number of employees includes all staff at overseas branches and excludes those on unpaid leave.

A-4. Employee Educational Level Distribution

Year	Item	Master and above	Bachelor	Junior college	High school and under	Total
2022	Number	2,525	6,311	375	42	9,253
	Proportion of all employees	27.29%	68.20%	4.05%	0.45%	100.00%
2023	Number	2,608	6,254	359	39	9,260
	Proportion of all employees	28.16%	67.54%	3.88%	0.42%	100.00%
2024	Number	2,702	6,324	346	39	9,411
	Proportion of all employees	28.71%	67.20%	3.68%	0.41%	100.00%
2025	Number	2,874	6,518	343	42	9,777
	Proportion of all employees	29.40%	66.67%	3.51%	0.42%	100.00%

Note: The total number of employees includes all staff at overseas branches and excludes those on unpaid leave.

A-7. Managerial Employees Nationality Distribution

Item	2022	2023	2024	2025
	Proportion of all managerial employees	Proportion of all managerial employees	Proportion of all managerial employees	Proportion of all managerial employees
Taiwan	98.02%	97.59%	96.96%	96.78%
Hong Kong	0.86%	0.98%	1.09%	1.17%
USA	0.26%	0.26%	0.33%	0.32%
Vietnam	0.23%	0.26%	0.43%	0.41%
Singapore	0.23%	0.33%	0.53%	0.79%
Australia	0.13%	0.10%	0.13%	0.13%
China	0.10%	0.16%	0.20%	0.13%
Myanmar	0.10%	0.20%	0.17%	0.13%
Japan	0.07%	0.10%	0.10%	0.09%
Malaysia	0.00%	0.03%	0.07%	0.05%
Total	100.00%	100.00%	100.00%	100.00%

Note: 1.The total number of employees includes all staff at overseas branches and excludes those on unpaid leave.
2.Data is classified based on employees' nationality.

B. Distribution in Regard to Minorities

Year	Item	People with disability	LGBTQI+	Indigenous People
2022	Number	43	1	37
	Proportion of all employees	0.47%	0.01%	0.41%
2023	Number	41	3	37
	Proportion of all employees	0.45%	0.03%	0.41%
2024	Number	40	3	37
	Proportion of all employees	0.43%	0.03%	0.40%
2025	Number	52	5	39
	Proportion of all employees	0.53%	0.05%	0.40%

Note:1.The total number of employees includes all staff at overseas branches and excludes those on unpaid leave.
2.LGBTQI+ refers to homosexual, bisexual, transgender, queer, and intersex; the number in each column is calculated through dividing the total number of married people by the number of people in same-sex marriage.

C. Female Employee Position Distribution

Item	2022	2023	2024	2025
Overall female employees	56.13%	56.57%	57.15%	57.51%
All management positions	41.57%	42.18%	42.21%	42.23%
Junior management positions	45.70%	46.11%	46.28%	46.21%
Top management positions	22.49%	24.78%	25.91%	26.34%
Management positions in revenue-generating functions	41.21%	42.46%	41.51%	42.08%
STEM-related positions	31.49%	33.01%	32.66%	31.67%

Note: 1.Junior management employees refer to those marked as managerial employees(managers and above are not included) in our human resources system.
2.Top management employees refer those marked as managerial employees(managers and above) in our human resources system.
3.Revenue-generating function employees refer to everyone taking the lower-managerial positions and above of each product line's sales business.
4.STEM-related positions employees refer to employees working in fintech-related departments.
5.E.SUN set specific goals by 2025: the share of women in total workforce is 55% and above, all management positions reaches 43%, junior management positions reaches 47%, Top management positions reaches 25%.

D-1. New Recruits Gender Distribution

Year	Item	Male	Female
2022	Number	385	597
	New Employee Rate	9.49%	11.49%
2023	Number	407	590
	New Employee Rate	10.12%	11.26%
2024	Number	394	632
	New Employee Rate	9.77%	11.75%
2025	Number	533	814
	New Employee Rate	12.83%	14.48%

Note: 1.The total number of new employees for the 2025 is 1,347.
2.The new employee rate is [(Total number of new employees by category for the year) / (Total number of year-end employees by category for the year)] * 100%.
3.Average hiring cost per person: NT\$ 26,389 in 2022, NT\$ 17,727 in 2023, NT\$ 19,088 in 2024, NT\$ 21,534 in 2025.

D-2. New Recruits Age Distribution

Year	Item	Under 29	30-50	Over 51
2022	Number	867	113	2
	New Employee Rate	28.88%	1.98%	0.37%
2023	Number	863	130	4
	New Employee Rate	30.03%	2.25%	0.65%
2024	Number	873	145	8
	New Employee Rate	29.65%	2.51%	1.16%
2025	Number	971	324	52
	New Employee Rate	31.67%	5.45%	6.78%

Note: The new employee rate is [(Total number of new employees by category for the year) / (Total number of year-end employees by category for the year)] * 100%.

D-3. New Recruits Position Distribution

Year	Item	Managerial employees	Non-managerial employees
2022	Number	45	937
	New Employee Rate	1.49%	15.04%
2023	Number	53	944
	New Employee Rate	1.73%	15.26%
2024	Number	45	981
	New Employee Rate	1.49%	15.37%
2025	Number	215	1,132
	New Employee Rate	6.79%	17.12%

Note: 1.The new employee rate is [(Total number of new employees by category for the year) / (Total number of year-end employees by category for the year)] * 100%.
2.Managerial employees refer to those marked as managerial employees or above in our human resources system.

D-4. New Recruits National Distribution

Year	Item	Taiwan	Hong Kong	China	Vietnam	Singapore	Myanmar	Malaysia	Thailand	Cambodia	India	Brunei	USA	Australia	Japan	Czech Republic	French	Germany	New Zealand
2022	Number	845	71	8	16	20	5	6	1	1	0	0	2	0	1	0	0	0	0
	New Employee Rate	9.45%	53.79%	44.44%	34.04%	52.63%	16.67%	60.00%	100.00%	0.01%	0.00%	0.00%	10.53%	0.00%	33.33%	0.00%	0.00%	0.00%	0.00%
2023	Number	898	33	13	12	14	2	13	1	0	0	1	5	0	3	1	1	0	0
	New Employee Rate	10.08%	23.74%	54.17%	21.82%	31.82%	6.67%	59.09%	50.00%	0.00%	0.00%	0.01%	23.81%	0.00%	50.00%	0.01%	0.01%	0.00%	0.00%
2024	Number	933	22	15	19	18	5	7	0	0	0	0	2	1	2	0	0	0	2
	New Employee Rate	10.36%	14.57%	44.12%	28.36%	32.14%	16.67%	31.82%	0.00%	0.00%	0.00%	0.00%	9.52%	14.29%	28.57%	0.00%	0.00%	0.00%	0.02%
2025	Number	1,205	33	12	24	38	7	14	1	0	2	0	5	1	5	0	0	0	0
	New Employee Rate	12.95%	21.57%	30.77%	28.57%	45.78%	21.21%	43.75%	50.00%	0.00%	100%	0.00%	20.00%	12.50%	45.45%	0.00%	0.00%	0.00%	0.00%

Notes: 1.The new employee rate is [(Total number of new employees by category for the year) / (Total number of year-end employees by category for the year)] * 100%.
2.Data is classified based on employees' nationality.

E. Turnover Rate

Item	2022	2023	2024	2025
Turnover rate	10.40%	10.60%	9.20%	8.71%
Voluntary turnover rate	9.33%	9.31%	8.24%	7.77%
Data coverage (% of employee)	100%	100%	100%	100%

Note: 1.The turnover rate is calculated with all leaves due to voluntary termination, dismissal/severance, retirement, or death taken into consideration.
2.The voluntary turnover rate for 2025 was calculated by excluding 1death, 62dismissal/severance, and 33retirement cases.

E-2. Turnover Rate Age Distribution

Year	Item	Under 29	30-50	Over 51
2022	Number	503	418	41
	Turnover rate	16.76%	7.33%	7.50%
2023	Number	483	448	51
	Turnover rate	16.81%	7.76%	8.35%
2024	Number	408	403	55
	Turnover rate	13.86%	6.97%	8.01%
2025	Number	446	364	42
	Turnover rate	14.55%	6.12%	5.48%

Note: The turnover rate is [(Total resignations for the year by category) / (Total year-end employees by category)] * 100%.

E-1. Turnover Rate Gender Distribution

Year	Item	Male	Female
2022	Number	463	499
	Turnover rate	11.41%	9.61%
2023	Number	439	543
	Turnover rate	10.91%	10.37%
2024	Number	372	494
	Turnover rate	9.22%	9.19%
2025	Number	359	493
	Turnover rate	8.64%	8.77%

Note: The turnover rate is [(Total resignations for the year by category) / (Total year-end employees by category)] * 100%.

E-3. Turnover Rate Position Distribution

Year	Item	Managerial employees	Non-managerial employees
2022	Number	186	776
	Turnover rate	6.15%	12.46%
2023	Number	161	821
	Turnover rate	5.24%	13.27%
2024	Number	141	725
	Turnover rate	4.66%	11.36%
2025	Number	117	735
	Turnover rate	3.70%	11.12%

Note: 1.The turnover rate is [(Total resignations for the year by category) / (Total year-end employees by category)] * 100%.
2. Managerial employees refer to those marked as managerial employees or above in our human resources system.

E-4. Turnover Rate Nationality Distribution

Year	Item	Taiwan	Hong Kong	Macao	China	Vietnam	Singapore	Myanmar	Malaysia	Thailand	Cambodia	Brunei	USA	Australia	Japan	French	New Zeland	Germany	Ukraine
2022	Number	863	51	0	6	3	12	4	2	0	0	0	3	0	1	0	0	0	0
	Turnover rate	9.65%	38.64%	0.00%	33.33%	6.38%	31.58%	13.33%	20.00%	0.00%	0.00%	0.00%	15.79%	0.00%	33.33%	0.00%	0.00%	0.00%	0.00%
2023	Number	928	23	0	9	5	8	2	1	0	1	0	3	2	0	0	0	0	0
	Turnover rate	10.42%	16.55%	0.00%	37.50%	9.09%	18.18%	6.67%	4.55%	0.00%	100.00%	0.00%	14.29%	33.33%	0.00%	0.00%	0.00%	0.00%	0.00%
2024	Number	827	11	0	5	6	5	3	7	0	0	0	0	0	1	0	0	0	1
	Turnover rate	9.18%	7.28%	0.00%	14.71%	8.96%	8.93%	10.00%	31.82%	0.00%	0.00%	0.00%	0.00%	0.00%	14.29%	0.00%	0.00%	0.00%	100.00%
2025	Number	781	31	1	7	7	11	4	4	1	0	1	1	1	1	0	1	0	0
	Turnover rate	8.40%	20.26%	0.00%	17.95%	8.33%	13.25%	12.12%	12.50%	50.00%	0.00%	0.00%	4.00%	12.50%	9.09%	0.00%	0.00%	0.00%	0.00%

Note: 1.The turnover rate is [(Total resignations for the year by category) / (Total year-end employees by category)] * 100%.
2.Data is classified based on employees' nationality.

F. Managerial and Non-Managerial Employees Age / Gender Distribution

Item	Under 29	Percentage	30-50	Percentage	Over 51	Percentage	Total	Percentage
Managerial employees								
Male	0	0.00%	227	48.61%	240	51.39%	467	73.66%
Female	0	0.00%	91	54.49%	76	45.51%	167	26.34%
Total	0	0.00%	318	50.16%	316	49.84%	634	100%
Non-managerial employees								
Male	1,066	28.91%	2,412	65.42%	209	5.67%	3,687	40.33%
Female	2,000	36.66%	3,214	58.91%	242	4.44%	5,456	59.67%
Total	3,066	33.53%	5,626	61.53%	451	4.93%	9,143	100.00%

Note: Managerial employees refer to managers and above.

G. Statistics of Unpaid Parental Leaves and Reinstatements

Item	Male	Female	Total
(1) Number of employees that applied for parental leave in 2025	16	208	224
(2) Number of employees granted parental leave in 2025	341	532	873
(3) Number of employees whose parental leave ended in 2025 (A)	18	185	203
(4) Number of employees that returned from parental leave in 2025(B)	14	169	183
(5) Return rate (B/A)	78%	91%	90%
(6) Number of employees that returned from parental leave in 2024 (C)	12	160	172
(7) Number of employees that have been in service for a year after returning from parental leave in 2024(D)	11	145	156
(8) Retention rate (D/C)	92%	91%	91%

Note: 1.Employees not returning from parental leave did so due to personal reasons.
2.According to Article 16 of Act of Gender Equality in Employment and Article 36 of E.SUN Employee Handbook, employees who have been in service for 6 months may apply for unpaid parental leave before their children reach the age of three years old. All employees are qualified for parental leave.*
3.The number of employees whose parental leave ended in2025 exclude those who have left the company before 2025, and the proposal is to extend the number of employees on leave.

H. Occupational Sick Leave

Item	Number of Employees that Applied for occupational Sick Leave	Number of Days That Employees Applied for Occupational Sick Leave	Occupational Sick Leave Rate	Number of Employees that Applied for Sick Leave	Number of Days that Employees Applied for Sick Leave	Total Working Days	Absentee Rate Number of Lost Workday
Male	41	216.4	2.13	683	2,300.10	1,021,884	11.25
Female	75	251.1	3.9	1,350	7,055.60	1,383,258	13.05
Total	116	467.5	6.03	2,033	9,355.70	2,405,142	24.3

Note: 1. Total working hours = 19,241,136 (Total number of employees *Daily working hours *Total working days in a year).
2. Total working days = 2,405,142 (Total number of employees *Total working days in a year).
3. Lost workday is calculated based on GRI's 1-million-hour standard. Lost workday rate = Number of occupational sick leave *1,000,000 / Total working hours.
4. The total number of employees involved in incidence of occupational diseases and the number in death or disability incurred at work are both zero.
5. No overseas employee took any occupational sick leave.
6. Occupational sick leave rate = (Number of employees on occupational sick leave *1,000,000 / Total working hours)
7. Absentee rate in male employees = (Number of occupational sick leaves taken by male employees + sick leaves taken by male employees) / Total working days for male.
8. Absentee rate in female employees = (Number of occupational sick leaves taken by female employees + sick leaves taken by female employees) / Total working days for female.

I. Absentee Rate

Item	2022	2023	2024	2025
Absentee rate (%)	0.33	0.42	0.43	0.41
Data coverage (% of employee)	100%	100%	100%	100%

Note: 1. Absentee rate = (Total number of days absent / Total number of work days), with the day count including sick leave and occupational injury leave.

2. Target of Absentee rate for 2025 and 2026 is set at below 0.7%.

J. Employee Benefits More Favorable Than Statutory Requirements

Item	2023		2024		2025	
	Number of employees	Amount (NT\$)	Number of employees	Amount (NT\$)	Number of employees	Amount (NT\$)
Outstanding Children Award	173	\$1,549,000	186	\$1,509,000	176	\$1,594,600
Family care	9	-	10	—	9	-
Marriage subsidies	310	\$2,938,000	266	\$2,493,000	216	\$2,052,000
Birth subsidies	359	\$1,092,000	321	\$990,000	302	\$927,000
E.SUN Baby Development Fund	331 (338children)	\$33,800,000	304 (312children)	\$31,200,000	281 (287children)	\$28,700,000
Education subsidies for employees' children	3,683	\$8,271,000	3,919	\$8,879,000	4,068	\$9,388,000
Medical subsidies for employees, their spouses and children	1,871	\$37,843,781	1,957	\$34,664,667	1,926	\$34,342,267

K. Human Rights Issue Control Plan and Execution Results

Stakeholder	Issue	Risk Identification Ratio	Total	Risk mitigation measures	Possibility of Impact	Total	Impact compensation measures	Implementation Ratio of Compensation Measures
Employee	Gender equality	3.36%		- Established the "Guidelines for the Establishment of Gender Equality Committee for E.SUN FHC and its Subsidiaries," the "Rules and Procedures for Sexual Harassment Prevention, Complaint and Punishment of E.SUN FHC and Its Subsidiaries," and the "Plans for Preventing Unlawful Infringement While Performing Duties at Work." - Included SDG "gender equality" as a specific target. - Included the promotion of workplace gender equality and unlawful infringement prevention training. - Held seminars on gender equality and prevention of workplace harassment across the organization. Enhanced discussions on gender equality and bullying through case studies in each department's supervisory training courses. - To strengthen managers' capacity to care for employees and handle incidents, we regularly conduct management counseling seminars and workshops.	0.01%		- Set up sexual harassment complaint channels, including hotlines, fax, and gender equality and workplace bullying complaint mailboxes. - The investigation team conducts inquiries based on principles of objectivity, impartiality, and professionalism. The Sexual Harassment Complaint Review Committee convenes to make determinations, and the Human Resources Development Committee - Personnel Review Meeting will impose appropriate disciplinary actions according to the review outcomes. - We provide the complainant or victim in sexual-harassment cases with at least two sessions of psychological counseling support.	
	Forced labor and overtime	7.31%	12.14%	- Formulated leave and overtime related regulations according to the Labor Standards Act. - Implemented a system of flexible working hours. - Added reminder function to the attendance system. - Promoted the "annual leave" program to encourage employees to plan more adequate vacations so as to enhance their physical and mental health and promote work-life balance.	0.00%	0.27%	- Provided employees with adequate overtime pay. - Where supervisors undergo personnel evaluation, their respective departments may not receive an excellent performance rating.	
	Occupational safety	1.46%		- Specialized occupational safety and health unit that employs dedicated nurses and safety personnel responsible for formulating and planning safety and health matters. - We implement the Ministry of Labor's Four Major Protection Measures and a work-ability management program for middle-aged and older employees, and incorporate the program content into our training curriculum. - Included "Traffic safety promotion" as a mandatory course in the educational training program, and employees involved in accidents are required to receive traffic safety education training again. - Monitored the operation environment of carbon dioxide and illumination. - Provided bright lighting equipment, added reminder slogans, installed electronic surveillance equipment or provided 24-hour security in specific areas such as parking lots, entrances and exits.	0.26%		- Adopted internal occupational hazard reporting process and set up a dedicated unit to implement care and follow-up. - Actively provided information on group insurance and labor insurance and assistance with applying for related subsidies. - Hired health professionals to conduct reinstatement assessments and provide suitable work adjustments and arrangements. - Provided consulting services under the Employee Assistance Program (EAP).	100%
Supplier	Labor rights	1.50%		- Suppliers are required to sign the "Statement of Commitment to Human Rights and Environmental Sustainability" and regularly review the human rights and environmental sustainability clauses and penalty announcements. - Used the "Supplier Sustainability Self-Assessment Form" to determine the risk of suppliers with respect to labor rights, occupational safety, and environmental protection, and irregularly visit suppliers according to the "Supplier Visit Questionnaire." - Formulated the "E.SUN FHC Sustainable Procurement Policy" in accordance with the Sustainable Procurement Guidance (ISO 20400), taking into account the social, economic and environmental impacts caused by procurement practices, and requiring suppliers to jointly abide by international human rights policies. - Conducted supplier evaluation meetings to manage and mitigate risks.	24.66%		- Held supplier communication meetings to raise awareness of corporate social responsibility. - Periodically visited suppliers of potential risk to review their improvement status. - Adjusted the amount of materials purchased from suppliers or terminated contractual relations, depending on the sanction imposed on a supplier.	
	Occupational safety	3.66%	5.16%		12%	36.66%		

Stakeholder	Issue	Risk Identification Ratio	Total	Risk mitigation measures	Possibility of Impact	Total	Impact Compensation Measures	Implementation Ratio of Compensation Measures
Customer	Service quality and customer rights	6.90%		- Established the "Total Quality Management Committee" and upgraded the "Fair Customer Treatment Task Force" to the "Fair Customer Treatment Promotion Committee" to oversee the planning of E.SUN's Fair Customer Treatment Principles. - The "Operating Guidelines for Compliance with Laws and Risk Assessment of New Products (Services)" ensures that E.SUN Bank's introduction of various products and services complies with laws and internal regulations, prudently managing potential risks associated with business activities. - The "Management Guidelines for Marketing Collateral in Advertising, Business Solicitation, and Sales Activities by Subsidiaries" ensured the appropriateness and legality of all marketing materials produced for promotional activities. - Included service quality and customer complaint management in annual performance evaluation of business units to raise the overall service awareness of various units. - E.SUN values customer feedback and has established the "Customer Feedback Handling Procedure" and the "Customer Satisfaction Survey Procedure." We also regularly hold VOC (Voice of Customer) proposal meetings to identify common customer concerns and drive improvements in the customer experience. - All employees participated in training on fair customer treatment, customer service, fraud prevention, and information security protection.	0.00%		- We have established a "Fair Treatment of Customers and Client Relations" section on our official website, fully disclosing multiple complaint channels for customers to use. - E.SUN Bank has established the "E.SUN Bank Consumer Dispute Handling Procedures," which clearly stipulate handling timeframes and division of authority and responsibility. Our customer complaint management has been certified under the ISO 10002 Customer Satisfaction — Complaints Handling standard. - Implemented the "Domestic Branch Consumer Dispute Handling Guidelines" to enhance frontline staff's awareness of preventing customer complaints and appropriately addressing customer feedback. - Analyze the root cause of customer complaints, discuss improvement plans and track improvements, and periodically summarize customer complaints for the Board of Directors. - Promoted fraud prevention through various channels such as its official website, mobile banking, social media platforms, and email. Strengthened transaction verification in common fraud scenarios to protect customer assets. - Monitored abnormal transactions and provided mobile push notifications through the E.SUN Mobile Banking APP.	
	Personal information protection	1.52%	14.47%	- E.SUN Financial Holding has established a Personal Data Management Task Force responsible for developing personal data protection standards, covering measures for the collection, processing, and use of personal data. The Group has issued the "E.SUN Financial Holding and Subsidiaries' Guidelines for the Collection, Processing and Use of Personal Data" and promotes data protection through cross-unit collaboration. - We have published the "E.SUN Financial Holding and Subsidiaries' Personal Data Management Policy" on our official website. By enhancing transparency of our policies and ensuring consistent compliance, we strengthen awareness of personal data protection and reduce the risk of data breaches. - E.SUN Financial Holding has established the "E.SUN FinTech & Cybersecurity Development Committee" to oversee information security management across the Group and to review major information security matters. - The information security management system (ISMS) obtained ISO 27001 certification, and the credit card acquiring system obtained PCI DSS certification. - E.SUN has established a Security Operation Center (SOC) and a dedicated team for proactive monitoring, detection, analysis, and response, which continuously optimizes the monitoring framework and escalation procedures to enhance incident correlation, tracking, and governance maturity. In response to the growing prevalence of impersonation attacks, the Company continuously strengthens impersonation detection and threat-intelligence management, including ingesting dark-web intelligence to identify potential threats earlier, and leveraging machine learning to improve impersonation detection efficiency, proactively blocking fraud and upholding fair treatment of customers. - Established a Data Loss Prevention (DLP) system to address potential data leakage channels such as email, internet browsing, and USB usage, effectively preventing unauthorized disclosure of personal information.	0.00%	0.02%	- We have established the "E.SUN Financial Holding and Subsidiaries' Guidelines for Emergency Response to Personal Data Breach Incidents. - Established an Emergency Response and Crisis Management Team to handle compensation measures when a major personal information infringement incident occurs. - Periodically organize education, training, and promotion, and conduct information system disaster backup drills. - Continued to purchase information security insurance 2025 to reduce losses and impact of business suspension.	100%
	Responsible lending and investment	6.05%		[Responsible Lending] - For every corporate banking credit case, an ESG assessment of the borrower and an anti-money-laundering investigation are required. - Adopt the fourth edition of the Equator Principles (EP IV) framework to assess the climate change, human rights, and biodiversity risks associated with project financing, and strengthen environmental and social risk management abilities. [Responsible Investment] - Our banking subsidiaries incorporate ESG indicators from reputable domestic and international institutions into their investment due-diligence criteria. They have also developed an ESG sustainable-investment model to identify investment-related ESG risks, prioritizing investments in companies with low to medium ESG risk. - Our banking subsidiaries establish "Guidelines for Managing Sustainable Investments in Negotiable Securities," establish management mechanisms for companies with high ESG risk, and avoid doing business with companies that direct impact the environment or society. For companies that may potentially impact the environment and society, we require due diligence and careful evaluation when they submit an investment application, and may only approve the application after determining there is no material negative impact on ESG and sustainability.	0.02%		[Responsible Lending] - Regarding credit extension targets on which severe penalties were imposed due to human right issues, direct/indirect credit check is conducted to understand the impact of the reported matter on corporate operations, and improvement is requested. - Credit extended to such targets is adjusted based on the degree of influence. In severe cases, these targets are asked to settle their debt in advance and are blacklisted. [Responsible Investment] - In accordance with the "Guidelines for Sustainable Investment Management of Marketable Securities," our banking subsidiaries shall verify with the investee company or engage with its management team and shareholders to determine an appropriate response if the investee undergoes significant strategic changes that may pose major governance, environmental, or social risks. - In accordance with the "Sustainable Finance Policy" and the "Guidelines for Sustainable Investment Management of Marketable Securities," our banking subsidiaries periodically review equity and fixed-income investment positions in listed companies. If an investment is found to involve ESG-related violations that render the position non-compliant with applicable investment standards and no clear remediation plan is presented, the position will be phased down. - Investment cases with potential controversial issues are periodically reviewed. If significant abnormal issues are discovered, the investor will examine and interact with the invested company, carefully evaluate the investment position, and regularly monitor it.	

Appendix 16 - Policy Influence

GRI: 2-28

A. Contributions & Other Spending

Unit: NT\$

Items	2022	2023	2024	2025
Lobbying, interest representation or similar	\$0	\$6,459,466	\$8,583,352	\$9,613,824
Local, regional or national political campaigns / organizations / candidates	\$0	\$0	\$0	\$0
Trade associations or tax-exempt groups (e.g. think tanks)	\$18,663,138	\$14,430,000	\$19,680,714	\$27,237,604
Total				\$36,851,428

B. Lobbying and Trade Associations - Climate Alignment

Unit: NT\$

Organization	Type	Climate Position	Climate-Related Activities	E.SUN's Expenditures for the Organization in 2025
The Bankers Association of the Republic of China	Trade Association	In line with the Paris Agreement	Established The "Bank Industry Practical Handbook on Financial Carbon Emissions of Investment and Financing Portfolio" for all banks in Taiwan to calculate their financial carbon emissions, serving as a critical foundation for the implementation of the Paris Agreement.	\$16,116,835
World Climate Foundation (WCF)	Lobbying Organization	In line with the Paris Agreement	Committed to expanding the private sector's voice, connecting with public actors in the global climate sphere, and promoting cross-sectoral partnerships to advance the implementation of the Paris Agreement, while integrating biodiversity into the dialogue.	\$4,684,500
Trust Association of R.O.C.	Trade Association	In line with the Paris Agreement	Encourage trust companies to prioritize environmentally friendly, low-energy consumption, and green building certified products. This includes utilizing recycled paper envelopes for sending transaction reports, statements, or trust contracts. Furthermore, promote electronic transactions and paperless billing to reduce negative environmental impact.	\$3,568,036
Securities Investment Trust & Consulting Association of the R.O.C. (SITCA)	Trade Association	In line with the Paris Agreement	Assist the fund management industry in aligning with international standards. The association has formulated eight key sustainability transition strategies, including phased disclosure of carbon inventory information based on company size. Additionally, forums are held inviting domestic and international experts to analyze and share insights on sustainability topics, helping local asset managers grasp trends and opportunities in sustainable development and industry innovation.	\$2,678,872
Taiwan Securities Association	Trade Association	In line with the Paris Agreement	The establishment of a "Securities Firms ESG Sustainable Transformation Zone" to disclose the implementation of sustainable development by each member company of securities firms. The formulation of the "Securities Firms Climate Change Information Disclosure Guidelines" and the "Securities Firms Climate Change Scenario Analysis Guidelines" lay an important foundation for the Taiwan securities industry to practice the Paris Agreement.	\$2,598,427
Chinese National Futures Association (CNFA)	Trade Association	In line with the Paris Agreement	Establishing the "Futures Commission Merchants (FCM) ESG Sustainable Development and Transition Hub." This dedicated platform integrates regulatory frameworks, strategic policy blueprints, and advocacy initiatives, enabling industry peers to align seamlessly with the latest mandates of the International Financial Reporting Standards (IFRS) and the Green Finance Action Plan. Furthermore, to provide a clear, operational roadmap for navigating climate-related issues, the association formulated the "Climate Change Information Disclosure Guidelines for FCMs" and the "Climate Change Scenario Analysis Guidelines for FCMs," systematically empowering futures brokers to establish robust operational workflows.	\$1,134,334
Partnership for Carbon Accounting Financials (PCAF)	Lobbying Organization	In line with the Paris Agreement	Recognizing the crucial role of financial institutions in global transition, PCAF has established a greenhouse gas accounting methodology applicable to any financial institution. Collaborating with banks and investors (pension funds, asset owners, and managers) worldwide, PCAF encourages investors to join the initiative and commit to assessing and disclosing greenhouse gas emissions associated with their investment portfolios.	\$1,027,500
Tse-Xin Organic Agriculture Foundation (TOAF)	Lobbying Organization	In line with the Paris Agreement	Organize training, seminars, and promotion activities to raise awareness of organic farming techniques and sustainable agriculture among farmers and consumers. Provide funding for organic agriculture research and practice, participate in policy-making to promote organic farming, and advocate for government support and subsidies.	\$1,000,000
Taiwan Institute for Sustainable Energy (TAISE)	Lobbying Organization	In line with the Paris Agreement	Organize forums and expert seminars to foster collaboration among industry, government, and academia. Leverage the association's influence to unite companies committed to climate action and carbon neutrality by 2050, promoting solutions to achieve Taiwan's net-zero transition.	\$997,500
The Insurance Agents Association of the Republic of China	Trade Association	In line with the Paris Agreement	Support insurance companies in following the "Insurance Industry Climate-Related Financial Disclosure Guidelines" to improve the quality and transparency of ESG information disclosure. This will drive the insurance industry to assess and address their risks and capabilities in relation to climate change.	\$639,100
Asia Securities Industry & Financial Markets Association (ASIFMA)	Lobbying Organization	In line with the Paris Agreement	Acting as a bridge between Asia's capital markets and regulatory bodies, its Sustainable Finance Committee comprises three working groups focusing on sustainable finance taxonomy, carbon markets, and natural risk consultation. It continuously advocates for globally consistent sustainable finance policies and standards, supports the development and scaling of sustainable finance in the Asia-Pacific region, enhances regional consistency and interoperability in climate risk management, and provides an Asian perspective to the rest of the world.	\$545,940
The Equator Principles Association	Lobbying Organization	In line with the Paris Agreement	Continuously cultivate financial institutions to expand the positive impact of their capital on climate, people, and biodiversity. Provide tools and support to association members, require members to disclose quality, and strengthen the association's governance and accountability processes.	\$353,938
RE100	Lobbying Organization	In line with the Paris Agreement	Calling on businesses around the world to work together to protect the natural environment by adopting 100% renewable energy production, reducing carbon emissions and environmental pollution, and addressing issues such as future fuel shortages and climate change.	\$266,878
Taipei Computer Association	Trade Association	In line with the Paris Agreement	Organize influential technology exhibitions, such as the Smart City and Net-Zero City Expos, to promote digitalization and smart applications across Taiwanese society and industries, facilitate talent development and startup incubation, and maintain ongoing communication among member companies, the government, and society. Focus areas include cybersecurity and ethics, narrowing the urban-rural digital divide, and supporting Taiwan's development into a high-quality, sustainable tech-humanistic society.	\$252,000
Taipei Bills Finance Association	Trade Association	In line with the Paris Agreement	Develop and implement a certification and issuance mechanism for green bonds, aiming to leverage the power of the market and financial resources for ESG development. Harnessing the financial sector's influence, we strive to drive sustainability and promote positive change in environmental and social practices.	\$250,000
Taiwan Wild Bird Federation	Lobbying Organization	In line with the Paris Agreement	Bringing together passionate individuals from around the world who care about the natural environment, we are dedicated to conserving Taiwan's environment and ecology through research and conservation of wild birds and their habitats, education, outreach, establishment and management of protected areas, publication of wild bird research reports, hosting international bird conferences, and other means.	\$200,000
Association for Net Zero Emissions Taiwan (ANZET)	Lobbying Organization	In line with the Paris Agreement	ANZET actively encourages industries to robustly commit to transformation, striving to achieve the greenhouse gas net-zero emissions target by 2050. Through proactive carbon reduction actions, the alliance continuously promotes and advocates for net-zero emissions, guiding various sectors across Taiwan with concrete actions to fulfill the collective responsibility of protecting the global environment.	\$150,000
Global Views ESG Alliance	Lobbying Organization	In line with the Paris Agreement	Bringing together businesses from different industries as members, assisting in the matching of ESG consultants in various fields, organizing sustainable trend reading clubs, publishing sustainable special publications, organizing visits to benchmark enterprises, etc., to learn across industries, inspire new sustainable thinking and new solutions.	\$150,000
CommonWealth Sustainability CWS	Lobbying Organization	In line with the Paris Agreement	Addressing the current business needs and pain points of enterprises, the organization plays a bridge between industry and government by organizing sustainable empowerment workshops, annual member conferences, benchmark enterprise visits, and publishing corporate sustainability white papers. It creates a comprehensive platform for entrepreneurs to exchange, share, and learn together.	\$120,000
CDP	Lobbying Organization	In line with the Paris Agreement	Advocate for companies to respond to CDP disclosure requests, promoting greater transparency in climate change, deforestation, and water security.	\$117,568
Total				\$36,851,428

Appendix 17 - Sustainability Accounting Standards Board

Commercial Banks Standard 2023

Table 1. Sustainability Disclosure Topics & Metrics

Topic	Metric	Code	Chapter	Page
Data Security	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	FN-CB-230a.1	4.6 Information Security and Personal Information Protection Management	<u>126</u>
	Description of approach to identifying and addressing data security risks	FN-CB-230a.2	4.6 Information Security and Personal Information Protection Management	<u>124</u>
Financial Inclusion & Capacity Building	(1) Number and (2) amount of loans outstanding that qualify for programmes designed to promote small business and community development	FN-CB-240a.1	3.2.1 Enhancing Usability of Financial Services	<u>90</u>
	(1) Number and (2) amount of past due and nonaccrual loans or loans subject to forbearance that qualify for programmes designed to promote small business and community development	FN-CB-240a.2	The information related to the Non-Performing Loan (NPL) ratios is disclosed in the 2025 Financial Statements p136. The NPL data which SASB requires for small enterprises is planned to be disclosed in the future.	-
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	No disclosure, this product is currently not available.	-
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	3.2.3 Enhance Financial Literacy	<u>95</u>
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	FN-CB-410a.2	3.1.2 Responsible Lending	<u>73</u>
Financed Emissions	Absolute gross financed emissions,disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	FN-CB-410b.1	2.6 Carbon Emissions Structure	<u>61</u>
	Gross exposure for each industry by asset class	FN-CB-410b.2	2.6.1 Financed Emissions Analysis	<u>62</u>
	Percentage of gross exposure included in the financed emissions calculation	FN-CB-410b.3	2.4.4 Risk Management Procedure 2.6 Carbon Emissions Structure	<u>55</u> <u>61</u>
	Description of the methodology used to calculate financed emissions	FN-CB-410b.4	2.6 Carbon Emissions Structure	<u>61</u>
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anticompetitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	FN-CB-510a.1	4.2 Integrity in Operations	<u>113</u>
	Description of whistleblower policies and procedures	FN-CB-510a.2		
Systemic Risk Management	Capital adequacy policy and management	FN-CB-550a.2	Capital Adequacy Management is disclosed in the appendix of the 2025 Financial Statements p118-119	-

Table 2. Activity Metrics

Metric	Code	Chapter	Page
(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	1.1 Vision "E.SUN Financial Eco System"	<u>14</u>
(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate6	FN-CB-000.B	1.1 Vision "E.SUN Financial Eco System"	<u>14</u>

Consumer Finance Standard 2023

Table 1. Sustainability Disclosure Topics & Metrics

Topic	Metric	Code	Chapter	Page
Customer Privacy	Number of account holders whose information is used for secondary purposes	FN-CF-220a.1	4.6 Information Security and Personal Information Protection Management	127
	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	FN-CF-220a.2		126
Data Security	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	FN-CF-230a.1	3.3 Fair Customer Treatment and Customer Experience	126
	Information Security Protection and Risk Identification Methods	FN-CF-230a.2		125
	Description of approach to identifying and addressing data security risks	FN-CF-230a.3		125
Selling Practices	Regulatory aggregated statistics of (1) number of customer complaints, (2) proportion of cases provided with negotiation, (3) proportion of customer disputes, and (4) proportion of cases subject to further investigation by regulatory authorities	FN-CF-270a.4		97

Table 2. Activity Metrics

Metric	Code	Chapter	Page
Number of Card In Force with an active (1) credit card account and (2) pre-paid debit card account	FN-CF-000.A	3.1.4 Personal Green Lifestyle	83
Number of Active Cards with an active (1) credit card account and (2) pre-paid debit card account	FN-CF-000.B		83

Investment Banking and Brokerage Standard 2023

Table 1. Sustainability Disclosure Topics & Metrics

Topic	Metric	Code	Chapter	Page
Incorporation of Environmental, Social, and Governance Factors in Investment Banking & Brokerage Activities	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment banking and brokerage activities	FN-IB-410a.3	3.1.3 Responsible Investment	80

Asset Management and Custody Activities Sstandard 2023

Table 1. Sustainability Disclosure Topics & Metrics

Topic	Metric	Code	Chapter	Page
Employee Diversity & Inclusion	Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) non-executive management, (c) professionals, and (d) all other employees	FN-AC-330a.1	Appendix 14 - Operational Environmental Management Indicators	180 181
Incorporation of Environmental, Social, and Governance Factors in Investment Management & Advisory	Amount of assets under management, by asset class, that employ (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability themed investing and (3) screening	FN-AC-410a.1	3.1.3 Responsible Investment	81
	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment or wealth management processes and strategies	FN-AC-410a.2	3.1.5 Wealth Management	86
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anticompetitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	FN-AC-510a.1	4.2 Integrity in Operations	113
	Description of whistleblower policies and procedures	FN-AC-510a.2		113

Table 2. Activity Metrics

Metric	Code	Chapter	Page
Total assets under management (AUM)	FN-AC-000.A	1.1 Vision "E.SUN Financial Eco System"	14
Total assets under custody and supervision	FN-AC-000.B		14

Mortgage Finance Standard 2023

Table 1. Sustainability Disclosure Topics & Metrics

Topic	Metric	Code	Chapter	Page
Environmental Risk to Mortgaged Properties	(1) Number and (2) value of mortgage loans in 100-year flood zones	FN-MF-450a.1	2.4.3 Climate Scenario Analys	51
	(1) Total expected loss and (2) Loss Given Default (LGD) attributable to mortgage loan default and elinquency because of weather-related natural catastrophes, by geographical region	FN-MF-450a.2	2.4.3 Climate Scenario Analys	54
	Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	FN-MF-450a.3	3.1.2 Responsible Lending	79

Appendix 18 - Independent Assurance Opinion Statement



INDEPENDENT ASSURANCE OPINION STATEMENT

2025 E. SUN FHC Sustainability Report

The British Standards Institution is independent to E. SUN Financial Holding Co., Ltd. (hereafter referred to as E. SUN FHC in this statement) and has no financial interest in the operation of E. SUN FHC other than for the assessment and verification of the sustainability statements contained in this report.

This independent assurance opinion statement has been prepared for the stakeholders of E. SUN FHC only for the purposes of assuring its statements relating to its sustainability report, more particularly described in the Scope below. It was not prepared for any other purpose. The British Standards Institution will not, in providing this independent assurance opinion statement, accept or assume responsibility (legal or otherwise) or accept liability for or in connection with any other purpose for which it may be used, or to any person by whom the independent assurance opinion statement may be read.

This independent assurance opinion statement is prepared on the basis of review by the British Standards Institution of information presented to it by E. SUN FHC. The review does not extend beyond such information and is solely based on it. In performing such review, the British Standards Institution has assumed that all such information is complete and accurate.

Any queries that may arise by virtue of this independent assurance opinion statement or matters relating to it should be addressed to E. SUN FHC only.

Scope

The scope of engagement agreed upon with E. SUN FHC includes the followings:

1. The assurance scope is consistent with the description of 2025 E. SUN FHC Sustainability Report.
2. The evaluation of the nature and extent of the E. SUN FHC's adherence to AA1000 AccountAbility Principles (2018) and the reliability of specified sustainability performance information in this report as conducted in accordance with type 2 of AA1000AS v3 sustainability assurance engagement.

This statement was prepared in English and translated into Chinese for reference only.

Opinion Statement

We conclude that the 2025 E. SUN FHC Sustainability Report provides a fair view of the E. SUN FHC sustainability programmes and performances during 2025. The sustainability report subject to assurance is materially correct without voluntary omissions based upon testing within the limitations of the scope of the assurance, the information and data provided by the E. SUN FHC and the sample taken. We believe that the performance information of Environment, Social and Governance (ESG) are correctly represented. The sustainability performance information disclosed in the report demonstrate E. SUN FHC's efforts recognized by its stakeholders.

Our work was carried out by a team of sustainability report assessors in accordance with the AA1000AS v3. We planned and performed this part of our work to obtain the necessary information and explanations we considered to provide sufficient evidence that E. SUN FHC's description of their approach to AA1000AS v3 and their self-declaration in accordance with GRI Standards were fairly stated.

Methodology

Our work was designed to gather evidence on which to base our conclusion. We undertook the following activities:

- a review of issues raised by external parties that could be relevant to E. SUN FHC's policies to provide a check on the appropriateness of statements made in the report.
- discussion with managers on E. SUN FHC's approach to stakeholder engagement. Moreover, we had sampled 2 external stakeholders to conduct interview.
- interview with 55 staffs involved in sustainability management, report preparation and provision of report information were carried out.
- review of materiality assessment process.
- review of key organizational developments.
- review of the extent and maturity of the relevant accounting systems for financial and non-financial reports.
- review of the findings of internal audits.
- the verification of performance data and claims made in the report through meeting with managers responsible for gathering data.
- review of the processes for gathering and ensuring the accuracy of data, followed data trails to initial aggregated source and checked sample data to greater depth during site visits.
- the consolidated financial data are based on audited financial data, we checked that this data was consistently reproduced.
- review of supporting evidence for claims made in the reports.
- an assessment of the organization's reporting and management processes concerning this reporting against the principles of Inclusivity, Materiality, Responsiveness, and Impact as described in the AA1000AP (2018).

Conclusions

A detailed review against the Inclusivity, Materiality, Responsiveness, and Impact of AA1000AP (2018) and sustainability performance information as well as GRI Standards is set out below:

Inclusivity

In this report, it reflects that E. SUN FHC has continually sought the engagement of its stakeholders and established material sustainability topics, as the participation of stakeholders has been conducted in developing and achieving an accountable and strategic response to sustainability. There are fair reporting and disclosures for the information of Environment, Social and Governance (ESG) in this report, so that appropriate planning and target-setting can be supported. In our professional opinion the report covers the E. SUN FHC's inclusivity issues and has demonstrated sustainable conduct supported by top management and implemented in all levels among organization.

Materiality

The E. SUN FHC publishes material topics that will substantively influence and impact the assessments, decisions, actions and performance of E. SUN FHC and its stakeholders. The sustainability information disclosed enables its stakeholders to make informed judgements about the E. SUN FHC's management and performance. In our professional opinion the report covers the E. SUN FHC's materiality assessment process and material issues.

Responsiveness

E. SUN FHC has implemented the practice to respond to the expectations and perceptions of its stakeholders. An Ethical Policy for the E. SUN FHC is developed and continually provides the opportunity to further enhance E. SUN FHC's responsiveness to stakeholder concerns. Topics that stakeholder concern about have been responded timely. In our professional opinion the report covers the E. SUN FHC's responsiveness issues.

Impact

E. SUN FHC has identified and fairly represented impacts that were measured and disclosed in probably balanced and effective way. E. SUN FHC has established processes to monitor, measure, evaluate, and manage impacts that lead to more effective decision-making and results-based management within an organization. In our professional opinion the report covers the E. SUN FHC's impact issues.

Performance information

Based on our work described in this statement and with no conflict of interest with the E. SUN FHC in relation to providing the assurance of ESG performance information, which has been assured, specified sustainability performance information such as GRI Standards disclosures disclosed in this report, E. SUN FHC and BSI have agreed upon to include in the scope. In our view, the data and information contained within 2025 E. SUN FHC Sustainability Report are reliable.

GRI Sustainability Reporting Standards (GRI Standards)

E. SUN FHC provided us with their self-declaration of in accordance with GRI Standards 2021 (For each material topic covered in the applicable GRI Sector Standard and relevant GRI Topic Standard, including the disclosures of applicable economic, environmental, and social information, comply with all reporting requirements for disclosures). Based on our review, we confirm that sustainable development disclosures with reference to GRI Standards' disclosures are reported, partially reported, or omitted. In our professional opinion the self-declaration covers the E. SUN FHC's sustainability topics.

Assurance level

The high level assurance provided is in accordance with AA1000AS v3 in our review, as defined by the scope and methodology described in this statement.

Responsibility

This sustainability report is the responsibility of the E. SUN FHC's chairman as declared in his responsibility letter. Our responsibility is to provide an independent assurance opinion statement to stakeholders giving our professional opinion based on the scope and methodology described.

Competency and Independence

The assurance team was composed of auditors experienced in relevant sectors, and trained in a range of sustainability, environmental and social standards including AA1000AS, ISO 14001, ISO 45001, ISO 14064, and ISO 9001. BSI is a leading global standards and assessment body founded in 1901. The assurance is carried out in line with the BSI Fair Trading Code of Practice.



AA1000
Licensed Report
000-4/V3-5DIZ4

For and on behalf of BSI:

Joe Hsieh
Joe Hsieh, Managing Director Northeast Asia, APAC Assurance

Statement No: SRA-TW-805240
2026-05-30

Taiwan Headquarters: 2nd Floor, No. 37, Ji-Hu Rd., Nei-Hu Dist., Taipei 114, Taiwan, R.O.C.

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Note: There is no direct or indirect interest or transactional relationship between the Company and British Standards Institution Group Singapore Pte. Ltd., Taiwan Branch (BSI Taiwan), nor is there any conflict of interest that could affect this verification.

Appendix 19 - Independent Auditors' Limited Assurance Report

pwc 資誠 Independent Limited Assurance Report PWC26000026 To E.SUN Financial Holding Co., Ltd. We have been engaged by E.SUN Financial Holding Co., Ltd. (the "Company") to perform assurance procedures in respect of the key performance indicators identified by the Company and reported in the 2023 Sustainability Report (hereinafter referred to as the "Identified Key Performance Indicators") and have issued a limited assurance report based on the result of our work performed. Subject Matter Information and Applicable Criteria The subject matter information is the Identified Key Performance Indicators of the Company. The Identified Key Performance Indicators and the respective applicable criteria are stated in the "Summary of Subject Matter Assured" of the Sustainability Report. The scope of the Identified Key Performance Indicators is set out in the "Scope of report" of the Sustainability Report. The respective applicable criteria referred to above are the Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies and related FAQs, related laws and regulations, the latest edition of the GRI Sustainability Reporting Standards (GRI Standards) published by the Global Reporting Initiative (GRI), and the Company's financed emissions calculation criteria, which are based on "The Global GHG Accounting and Reporting Standard Part A: Financed Emissions, Second Edition," published by the Partnership for Carbon Accounting Financials (PCAF), Practical Handbook on Financed Emissions (Scope 3) for Domestic Banks' Lending and Investment Portfolios, compiled by the Bankers Association of the Republic of China (BAROC), Practical Handbook on Financed Emissions (Scope 3) for Domestic Securities Firms' Investment Portfolios, compiled by the Taiwan Securities Association (TSA), and the other criteria referred to or designed by the Company based on the Company's industry characteristics and sustainability performance information reported (hereinafter referred to as the "Applicable Criteria"). Management's Responsibility The Management of the Company is responsible for the preparation of the Identified Key Performance Indicators disclosed in the Sustainability Report in accordance with the Applicable Criteria. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the Identified Key Performance Indicators that are free from material misstatement, whether due to fraud or error. 民國證券會計師事務所 PricewaterhouseCoopers, Taiwan 110208 臺北中區南區金融路一號 333 號 27 樓 27F, No. 333, Sec. 1, Jinchang Rd., Xinyi Dist., Taipei 110208, Taiwan T: +886 (2) 2729 6666, F: +886 (2) 2729 6666 www.pwc.tw	pwc 資誠 Inherent Limitations Certain subject matter information assured involves non-financial data which is subject to more inherent limitations than financial information. Qualitative interpretations of the relevance, materiality and the accuracy of data are more dependent on individual assumptions and judgments. The quantification of the Financed Emissions data (hereinafter referred to as the "Financed Emissions") is subject to inherent uncertainty because of incomplete scientific knowledge used to determine emissions factors and the values needed to combine emissions of different gases, resulting in significant limitations in the availability and quality of GHG emissions data from third parties that the Company used. Due to the absence of a commonly used and generally accepted reporting framework, as well as legislative requirements or regulations governing the preparation, disclosure and verification of financed emissions, the Financed Emissions should be read and understood by the intended users together with the financed emissions calculation criteria designed by the Company. Compliance of Independence and Quality Management Requirement We are independent of the Company in accordance with the Norm of Professional Ethics for Certified Public Accountant of the Republic of China, which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behavior. Our firm applies the Standard on Quality Management 1, "Quality Management for Public Accounting Firms" of the Republic of China, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements. Our Responsibility Our responsibility is to express a limited assurance conclusion on the Identified Key Performance Indicators based on the procedures we have performed and the evidence we have obtained. We conducted our limited assurance engagement in accordance with the Standard on Assurance Engagements 3000, "Assurance Engagements other than Audits or Reviews of Historical Financial Information" and the Standard on Assurance Engagements 3410, "Assurance Engagements on Greenhouse Gas Statements" of the Republic of China. These standards require that we plan and perform this engagement to obtain limited assurance about whether the Identified Key Performance Indicators are free from material misstatement. Under the requirements of the aforementioned standards, our limited assurance engagement www.pwc.tw	pwc 資誠 involves assessing the suitability in the circumstances of the Company's use of the criteria as the basis for the preparation of the Identified Key Performance Indicators, assessing the risks of material misstatement of the Identified Key Performance Indicators whether due to fraud or error, responding to the assessed risks as necessary in the circumstances and evaluating the overall presentation of the Identified Key Performance Indicators. A limited assurance engagement is substantially less in scope than a reasonable assurance engagement in relation to both the risk assessment procedures, including an understanding of internal control, and the procedures performed in response to the assessed risks. The procedures we performed were based on our professional judgment and included inquiries, observation of processes performed, inspection of documents, evaluating the appropriateness of quantification methods, and agreeing or reconciling with underlying records. Given the circumstances of the engagement, in performing the procedures listed above, we: 1.1 Financed Emissions - Evaluated the suitability in the circumstances of the Company's use of the respective applicable criteria as the basis for preparing the Financed Emissions; - Made inquiries of the persons responsible for the Financed Emissions to understand the processes, control environment, and information systems relevant to emissions quantification and reporting. However, our procedures did not include evaluating the design of specific control activities, obtaining evidence of their implementation, or testing their operating effectiveness; - Evaluated whether the Company's methods for developing estimates are appropriate and had been consistently applied. However, our procedures did not include testing the data on which the estimates are based or separately developing our own estimates to evaluate the Company's estimates; - Reconciled the Financed Emissions data back to the underlying records on a sample basis to obtain evidence for limited assurance. However, our procedures did not include corroborating the accuracy and completeness of the underlying greenhouse gas emissions and financial data from third parties; and - Considered the presentation and disclosure of the Financed Emissions and the quality score, including the categorization of data by asset class, but excluding the coverage rate of greenhouse gas emission data. www.pwc.tw	pwc 資誠 1.2 Other Subject Matter Information - Made inquiries of the persons responsible for the Identified Key Performance Indicators to obtain an understanding of the processes, information systems, and the relevant internal controls relating to the preparation of the aforementioned information to identify the areas where there may be risks of material misstatement; and - Based on the above understanding and the areas identified, performed selective testing on the Identified Key Performance Indicators to obtain evidence for limited assurance. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had we performed a reasonable assurance engagement. Accordingly, we do not express a reasonable assurance opinion about whether the Company's Identified Key Performance Indicators have been prepared, in all material respects, in accordance with the respective applicable criteria. We also do not provide any assurance on the Sustainability Report as a whole or on the design or operating effectiveness of the relevant internal controls. Limited Assurance Conclusion Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the Identified Key Performance Indicators in the Sustainability Report are not prepared, in all material respects, in accordance with the Applicable Criteria. Other Matter The Management of the Company is responsible for maintaining the Company's website. We have no responsibility to re-perform any procedures regarding the Identified Key Performance Indicators after the date of our assurance report, even if the Identified Key Performance Indicators or the Applicable Criteria have been subsequently modified. <i>Chao, Yung-Chieh</i> CHAO, YUNG-CHIEH For and on behalf of PricewaterhouseCoopers, Taiwan July 15, 2026 www.pwc.tw
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Summary of Subject Matter Assured

No.	Item	Page	Corresponding Chapter	Applicable Criteria	The rules*
1	Total financed emissions from stocks and corporate bonds investment portfolios in 2025 was 574,202 tCO ₂ e and the data quality score was 1.85.	178	Appendix 13 - 2025 Financed Emissions Structure	E.SUN FHC and its subsidiaries (the "E.SUN") referred to "PCAF (2022). The Global GHG Accounting and Reporting Standard Part A: Financed Emissions. Second Edition." to design its financed emissions calculation criteria and to compile and disclose financed emissions and data quality scores by asset class.	The other criteria referred to or designed by the Company based on the Company's industry characteristics and sustainability performance information reported.
	Total financed emissions from sovereign bonds investment (excluding LULUCF) portfolios in 2025 was 1,613,584 tCO ₂ e and the data quality score was 1.00.			· Total financed emissions for investment and financing assets: The Scope 1 and Scope 2 carbon emissions in metric tons of CO ₂ equivalent (tCO ₂ e) related to the investment and financing assets held by E.SUN. E.SUN strives to use the "latest obtainable Scope 1 and Scope 2 emissions or estimated data": 1.The sources for the most recent obtainable Scope 1 and Scope 2 emissions data include emissions figures directly acquired by E.SUN from investment companies, or obtained from the US EPA, Bloomberg, external consulting agencies, official websites of state-owned enterprises, government-announced national carbon emissions, or third-party public statistical data. 2. Estimated data is based on the methodology recommended by PCAF, including emissions data estimated from electricity consumption per unit area of floor (EUI) by building type, physical and economic activities, or industry-specific emissions factors from analysis of Bloomberg's emissions by industry; and attribute factors calculated from financial data of the closest financial year or book value.	
	Total financed emissions from sovereign bonds investment (including LULUCF) portfolios in 2025 was 1,443,891 tCO ₂ e and the data quality score was 1.00.			· The scope of financed emissions for investment assets: stocks, corporate bonds, and sovereign bonds held by E.SUN Bank, E.SUN Securities, E.SUN Venture Capital Company and E.SUN Asset Management as of December 31, 2025. The assets fall into three accounting accounts: Financial Assets at Fair Value Through Profit or Loss (FVTPL), Financial Assets at Fair Value Through Other Comprehensive Income (FVTOCI), and Financial Assets at Amortized Cost (AC)	
	Total financed emissions from corporate loans portfolios in 2025 was 3,543,617 tCO ₂ e and the data quality score was 3.68.			· The scope of financed emissions for credits: As of December 31, 2025, corporate loans, power generation project finance, commercial real estate loans and mortgage provided by E.SUN Bank and its overseas branches.	
	Total financed emissions from power generation project finance in 2025 was 27,523 tCO ₂ e and the data quality score was 3.01.			· Referred to PCAF data quality score hierarchy to calculate the weighted average data quality score of financed emissions of finance assets:	
	Total financed emissions from commercial real estate loans in 2025 was 77,241 tCO ₂ e and the data quality score was 4.00.			Assets class	
	Total financed emissions from mortgages in 2025 was 351,827 tCO ₂ e and the data quality score was 4.00.			Stocks and bonds	
2	Table "B-Information Breach Incidents", total number of information breach incidents was 0 in 2025.	126	4.6.2 Information Security Management Measures	Total number of information breach incidents of E.SUN FHC, E.SUN Bank, E.SUN Securities, E.SUN Investment Consulting, E.SUN Asset Management and E.SUN Venture Capital in 2025. Note: · The total number of information breach incidents that occurred in 2025 is defined as the total number of notifiable incidents, based on the definitions provided in the "Directions for Information Security Incident" of E.SUN FHC and its subsidiaries, and the "Regulations on the Notification and Response of Cyber Security Incident". · Total number of notifiable information breach incidents of E.SUN Securities, E.SUN Investment Consulting and E.SUN Asset Management that occurred in 2025 were calculated on the basis of the data breach definition in "Precautions for contingency operations for noticing information security incidents in the securities and futures market".	Subparagraph 3 Item 1
	Table "B-Information Breach Incidents", percentage of information breach incidents related to personal data was 0% in 2025.			The percentage of information breach incidents related to personal data of E.SUN FHC, E.SUN Bank, E.SUN Securities, E.SUN Investment Consulting, E.SUN Asset Management and E.SUN Venture Capital in 2025. Note: · Based on the definitions stipulated in the "Regulations on the Notification and Response of Cyber Security Incident", as well as the "Directions for Information Security Incident" and "Regulation for the Implementation of the Personal Data Infringement Emergency Response" of E.SUN FHC and its subsidiaries, the percentage of information breach incidents related to personal data caused by notifiable information breach incidents in 2025 was calculated. · Numerator: The total number of information breach incidents related to personal data that occurred in 2025 was calculated based on the penalty cases announced by the competent authority in 2025 that involved personal data breaches. · Denominator: The total number of information breach incidents that occurred in 2025 was calculated based on the number of penalty cases announced by the competent authority. The total number of notifiable data breach incidents of E.SUN Securities, E.SUN Investment Consulting and E.SUN Asset Management that occurred in 2025 were calculated on the basis of the information breach incidents definition in "Precautions for contingency operations for noticing information security incidents in the securities and futures market".	
3	Table "B-Information breach Incidents", number of customers affected by information breaches was 0 in 2025	126	4.6.2 Information Security Management Measures	Total number of customers affected by information breaches in E.SUN FHC, E.SUN Bank, E.SUN Securities, E.SUN Investment Consulting, E.SUN Asset Management and E.SUN Venture Capital in 2025. Note: · The total number of customers affected by information breaches in 2025 is defined as the total number of customers affected by notifiable information breaches, based on the definitions provided in the "Directions for Information Security Incident" of E.SUN FHC and its subsidiaries, and the "Regulations on the Notification and Response of Cyber Security Incident". · The total number of customers affected by notifiable information breaches of E.SUN Securities, E.SUN Investment Consulting and E.SUN Asset Management that occurred in 2025 was counted according to the information breach incidents definition in "Precautions for contingency operations for noticing information security incidents in the securities and futures market". · The number of customers is defined as the total number of unique account holders. If there are multiple accounts for one ID, only one account will be counted.	Subparagraph 3 Item 1
4	In 2025, the total number of small business loan customers is 20,493, with a combined loan balance of NT\$ 136,918 million.	90	3.2.1 Enhancing Usability of Financial Services	The number and amount of small business loans of E.SUN Bank at the end of 2025. Note: · Small businesses are defined in "Directions for loan business to small business" by E.SUN Bank. · The number and value of accounts exclude customers of overseas branches and subsidiaries. The number of accounts is calculated based on the total number of unique customers and unique customers are defined as accounts with the same ID number. · The number of loans includes loans with zero balance at the end of 2025. · The purposes of loans for small businesses include revolving credit loans and procurement of manufacturing facilities.	Subparagraph 3 Item 2
5	In 2025, Senior-Friendly Lectures were held 24 times (totaling 1,275 participants).	92	3.2.2 Expanding Financial Accessibility	E.SUN Senior-Friendly Lectures are hosted by various branches of E.SUN Bank. In 2025, the number of participants was cross-checked by comparing the total number of people in the list of participants from twenty four lectures with the participant numbers presented in the sustainability report.	Subparagraph 3 Item 3
6	In 2025, a total of 15 financing project cases were signed following the Equator Principles; 2 cases were declined.	74	3.1.2 Responsible Lending	In 2025, the total number of financing project cases approved and declined by E.SUN Bank to which the Equator Principles apply according to "E.SUN Bank Project Financing for Equator Principles".	Subparagraph 3 Item 4

No.	Item	Page	Corresponding Chapter	Applicable Criteria	The rules*
8	As of the end of 2025, the balance of Sustainability Linked Loans was NT\$104.8 billion.	77	3.1.2 Responsible Lending	The total outstanding balance of sustainability linked loans approved by E.SUN Bank at the end of 2025. Note: Based on the "E.SUN Bank's Guidelines for Offering Corporate Banking Sustainability Linked Loans", the company applying for the sustainability-linked loans shall present a corporate sustainability report certified or assured by a third-party institution at a designated point of time, ensuring company's commitment to reach specific sustainability-related performance indicators.	Subparagraph 3 Item 4
9	As of the end of 2025, the balance of green loan totaled NT\$137.6 billion	76	3.1.2 Responsible Lending	The outstanding balance of green loans of E.SUN Bank at the end of 2025. Note: Based on the "E.SUN Bank's Guidelines for Offering Corporate Banking Green Loans", the company applying for the green loans shall present a green project investment report, ensuring the company's commitment to reach specific sustainability-related performance indicators.	Subparagraph 3 Item 4
10	Table "Female/Male remuneration ratio in Taiwan in 2025", the female/male remuneration ratio of base salary and annual remuneration by position level in 2025.	142	5.2 Talent Attraction and Retention	The female/male remuneration ratio of E.SUN FHC, E.SUN Bank, E.SUN Securities, E.SUN Investment Consulting, E.SUN Asset Management and E.SUN Venture Capital employees in Taiwan in 2025. The definition of objective: Number of employees include E.SUN FHC, E.SUN Bank, E.SUN Securities, E.SUN Investment Consulting, E.SUN Asset Management and E.SUN Venture Capital employees in Taiwan but exclude workers and employees for overseas branches, Taiwan-based expatriate employees and employees leave without pay. The definition of position level: Management: Managerial employees and above in the human resource system. Middle management: Supervisor positions in the human resource system. General staff ^{Note} : All other employees not included in the management or middle management level and exclude interns, business assistants and drivers. Base salary: In monthly salary details, the amount that should be paid each month less the overtime pay. Annual remuneration: Monthly base salary, year-end bonus, compensation of employees (estimated compensation- the salary in April next year + supervisory differential pay) and long-term incentive bonus. The annual compensation ratio of male to female refers to the ratio calculated based on the average annual compensation of men as 100 versus the equivalent level for female, for example, 100:98 (that is, 100 for men and 98 for women). Note: General staff does not include interns, business assistants and drivers, because the salary structure of interns, business assistants and drivers is different from other full-time employees.	The other criteria referred to or designed by the Company based on the Company's industry characteristics and sustainability performance information reported.
11	Table "I - Absentee Rate", the absentee rate and data coverage rate in 2025.	184	Appendix 15 - Human Resources Management Indicators	The absentee rate of E.SUN FHC, E.SUN Bank, E.SUN Securities, E.SUN Investment Consulting, E.SUN Asset Management and E.SUN Venture Capital in 2025, and the respective data coverage rates. Note: · Absentee rate = (Number of days of occupational sickness Leave + sick leave) taken by employees / Total working days. · Total working days = Number of employees at the end of year * Total working days in 2025 announced by the Central Personnel Administration, Executive Yuan, less Labor Day holiday. · The data coverage rate is based on the calculation that the number of employees of each subsidiary at the end of year divided by the number of employees of the group at the end of year. · The total number of employees includes employees working in oversea branches. · All employees are permanent and full-time employment, excluding employees who take leave without pay.	The other criteria referred to or designed by the Company based on the Company's industry characteristics and sustainability performance information reported.
12	1. E.SUN collaborated with NTU in the "E.SUN-NTU ESG Centenary Project" and planted 10,891 saplings of native tree species in 2025. 2. E.SUN collaborated with the Ministry of Agriculture to promote the "Plant a tree, Plant a life" E.SUN plant trees project and planted 10,735 native tree saplings in 2025.	68	2.7.3 Habitat Conservation	Number of saplings planted in 2025 by projects donated by E.SUN Bank. The Projects are conducted by The Experimental Forest, College of Bio-Resources and Agriculture, National Taiwan University and the Yilan Branch, Forestry and Nature Conservation Agency.	The other criteria referred to or designed by the Company based on the Company's industry characteristics and sustainability performance information reported.
13	In 2025, total non-renewable energy consumption was 23,812 MWh; total renewable energy consumption was 24,209 MWh.	179	Appendix 14 - Operational Environmental Management Indicators	Total energy consumption (in megawatt-hours, MWh) by E.SUN (including overseas branches and subsidiaries of E.SUN Bank) in 2025, including the use of fuel and purchased energy. Usage of non-renewable fuels within the organization in 2025, including natural gas, diesel, and gasoline; energy purchased and used in 2025, including purchased electricity and District Heating and Cooling. The data source for natural gas is the gas company bill. The data source for diesel is diesel purchase records. The data source for gasoline is the annual gas fee of E.SUN Bank (including overseas branches and subsidiaries) and E.SUN Asset Management divided by the unit price. For E.SUN Venture Capital, gasoline consumption is calculated based on the total gasoline volume from annual fuel card records. The data source for purchased electricity is the Taiwan Power Company bill and the electricity bill provided by renewable energy transfer units. The data source for District Heating and Cooling is the bill provided by the district heating and cooling service provider. The conversion of energy calorific values references the conversion units published by the International Bureau of Weights and Measures and the values announced by the Ministry of Environment. Calculations are based on the following values: gasoline at 7,586 kcal/L, natural gas at 8,067 kcal/L, and diesel at 8,636 kcal/L. The conversion units used are 4.1868 kJ/kcal and 0.277778 MWh/GJ.	The other criteria referred to or designed by the Company based on the Company's industry characteristics and sustainability performance information reported.
14	In the "Waste" table, the total waste generated in 2025 was 770 tons, comprising 217 tons of waste reused/ recycled and 553 tons of waste disposed.	179	Appendix 14 - Operational Environmental Management Indicators	Total waste generated and processed by E.SUN in 2025, including its overseas branches and subsidiaries of E.SUN Bank, comprises both reused/ recycled and general waste. Waste generated at Taiwan branches and subsidiaries is primarily measured using weighing data. If weighing data is unavailable, the amounts are estimated by extrapolating from other Taiwan branches and subsidiaries, using their waste volumes and employee headcount proportions as the basis.	The other criteria referred to or designed by the Company based on the Company's industry characteristics and sustainability performance information reported.
15	As of the end of 2025, E.SUN had supported a total of 42 loan cases that met sustainable certification or qualification criteria.	89	3.2 Inclusive Finance	As of December 31, 2025, a total number of loans have been extended by E.SUN FHC to borrowers holding any of the following valid qualifications: Traceable Agricultural Product labels, Organic Certification labels, Green Conservation labels, Environmental Protection labels, Green Dining labels, Traceable Restaurant labels, Sustainable Agritourism labels, smart agriculture technology service providers announced by the Ministry of Agriculture, organic materials providers, and members of the Ecological Professional Technical Services Commercial Association.	The other criteria referred to or designed by the Company based on the Company's industry characteristics and sustainability performance information reported
16	In 2025, the charitable donation platform facilitated total donations of NT\$ 13.55 million, involving 22 charitable organizations.	84	3.1.4 Personal Green Lifestyle	In 2025, E.SUN FHC Charitable Donation Platform reported its total donations and number of charitable organizations.	Subparagraph 3 Item 4

Note: Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies (hereinafter referred to as the "Rules") Article 4, Emphasized Disclosures and Summary of Subject Matter Assured.

Appendix 20 - Greenhouse Gas Verification Statement

Opinion TW26/00195GG



Greenhouse Gas Verification Opinion

The inventory of Greenhouse Gas emissions in year 2025 of
E.SUN Financial Holding Co., LTD.

Nos. 115 & 117, Sec. 3, Minsheng E. Rd., Songshan Dist., Taipei City 105402, Taiwan

has been verified in accordance with ISO 14064-3:2019 as meeting the requirements of

ISO 14064-1:2018

Opinion Type: Modified

Direct emissions

1,893.4366 tonnes of CO₂e

Indirect emissions

37,637.5637 tonnes of CO₂e

Direct emissions and indirect emissions

39,531.000 tonnes of CO₂e

Authorized by

Stephen Pao

Business Assurance Director

Date: 25 May 2026

Version 1

TGP56B-15-1 2801
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Opinion TW26/00191GG



Greenhouse Gas Verification Opinion

The inventory of Greenhouse Gas emissions in year 2025 of
E.SUN Financial Holding Co., LTD.

Nos. 115 & 117, Sec. 3, Minsheng E. Rd., Songshan Dist., Taipei City 105402, Taiwan

has been verified in accordance with ISO 14064-3:2019 as meeting the requirements of

WBCSD/WRI Greenhouse Gas (GHG) Protocol

Opinion Type: Modified

Direct emissions

1,893.4366 tonnes of CO₂e

Energy Indirect emissions

21791.4709 tonnes of CO₂e

Other Indirect emissions

15846.0930 tonnes of CO₂e

Direct emissions and indirect emissions

39,531.000 tonnes of CO₂e

Authorized by

Stephen Pao

Business Assurance Director

Date: 25 May 2026

Version 1

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Appendix 21 - Participation in Appraisal and Initiatives on Sustainable Development Themes

A. Participation Status in International Sustainability Initiatives (by Year of Joining)

	Name of Initiatives	Participation Status
GRI	Global Reporting Initiative	Since 2011, we have prepared and published our first Corporate Responsibility Report based on the GRI framework.
SDGs	Sustainable Development Goals	Since 2015, we have disclosed our actions responding to the SDGs in Sustainability Report.
EP	Equator Principles	Signed and established corresponding internal policies in 2015; appointed as a member of the Equator Steering Committee in 2025.
TCFD	Task Force on Climate-related Financial Disclosures	In 2017, we signed and began disclosing relevant information according to the TCFD guidance in the Sustainability Report.
ICMA	International Capital Market Association	In 2017, we issued our first green bond in accordance with ICMA rules; subsequent bond issuances have all been green or sustainability bonds.
PRB	Principles for Responsible Banking	Since 2019, we have voluntarily complied with and incorporated the provisions of the Sustainable Development Practice Code.
PRI	Principles for Responsible Investment	Since 2019, we have voluntarily complied with and incorporated the provisions of the Sustainable Development Practice Code.
SASB	Sustainability Accounting Standards Board	In 2020, we joined the PRI and began disclosing related indicators according to the guidelines in the Sustainability Report.
SBTi	Science Based Targets initiative	In 2021, we committed to SBT and passed the target review in 2022.
PCAF	Partnership for Carbon Accounting Financials	In 2022, we joined PCAF and started disclosing financed carbon emissions according to its methodology.
RE100	Renewable Energy 100%	In 2022, we joined RE100 and pledged to use 100% renewable energy at all sites by 2040.
TNFD	Taskforce on Nature-related Financial Disclosures	In 2022, we signed TNFD and prepared a climate and nature report based on the framework; we become an Early Adopter in 2024.
PBAF	Partnership for Biodiversity Accounting Financials	In 2023, we joined PBAF and began participating in meetings.
ASIFMA	Asia Securities Industry & Financial Markets Association	In 2024, we joined ASIFMA and began participating in meetings.
ATFSG	Asia Transition Finance Study Group	In 2024, we joined ATFSG and began participating in meetings.
SSFA	Singapore Sustainable Finance Association	In 2024, we joined SSFA and began participating in meetings.
NIC	Nature Investment Coalition	Joined in 2025 and assumed the role of Global Strategic.

B. Participation Status in International Sustainability Ratings and Assessments

Name of Sustainability Rating and Assessment	2025 Scoring
DJBIC	Banking Industry: 93 points
S&P Global Sustainability Yearbook	Top 1%
MSCI ESG Rating	AAA
Sustainalytics	14.26 (100-0 scale, 0 = best)
CDP	Climate A, Forests A, Water A-
FTSE4Good	4 (scale 0-5, 5 = best)



心清如玉。義重如山。