E.SUN FINANCIAL HOLDING CO., LTD.

GENERAL SHAREHOLDERS MEETING 2026

Meeting Minutes

(This document is prepared in accordance with the Chinese version and is for reference only. In the event of any discrepancy between the English version and the Chinese version, the Chinese version shall prevail.)

Time: 09:00 AM, 12 June 2026 (Friday)

Place: Evergreen International Convention Center CHANG YUNG-FA FOUNDATION
(11F., No. 11, Zhongshan S. Rd., Zhongzheng Dist.,Taipei City, Taiwan)

Meeting type：Visual communication assisted shareholders meeting
(physical shareholders meeting supported by video conferencing)

Virtual Meeting Platform：Adopt the Virtual Meeting Platform of Taiwan Depository & Clearing Corporation (TDCC)
【https://stockservices.tdcc.com.tw】

Attendance: Total shares represented by the shareholders present at the meeting in person or by proxy are 11,151,798,940 shares (including 9,968,589,874 shares represented by the shareholders by electronic and virtual voting method), representing 68.94% of the total issued shares of the Company (16,174,000,000 shares).

Attendance list of the Board of Directors:
Chairman: Joseph N.C. Huang (Convener of the Board Strategy Development Committee and the Sustainable Development Committee),
Director: Jackson Mai, Wei-Han Chen, Chien-Li Wu, Magi Chen, Mao-Chin Chen, Lung-Cheng Lin
Independent Director: Ryh-Yan Chang (Convener of the Audit & Risk Management Committee),
Chun-Yao Huang (Convener of the Remuneration Committee),
Ying-Hsin Tsai (Convener of the Corporate Governance and Nomination Committee),
Hung-Chang Chiu, Ruey-Lin Hsiao.

Attending without the right to vote:
Yang, Chen-Hsiu, CPA from Deloitte & Touche, Taiwan
Hao-Ray Hu, Attorney-at-Law from Baker & McKenzie, Taipei

After all matters for ratification, discussion, election, and other proposals were completed, voting was conducted in a single ballot. The Chairperson appointed shareholders holding account numbers 837275 and 444154 as vote supervisors.

Chairperson: Joseph N.C. Huang, Chairman of the Board of Directors

Minutes taken down by Mei-Cheng Chu

I. Procedure of meeting

1. Meeting duly commences in session.

2. Address by Chairperson.

II. Matters for report

1. Report on the state of business of the Company in fiscal year 2025 by the President.

   Decision: Report noted.

   The shareholder with A/C No. 108525 raised questions virtually：

   The Company was subject to disciplinary action by the TWSE in 2025 for the untimely disclosure of material information. To avoid any violation that may prejudice shareholders' interests or give rise to related liabilities for the Company, please strengthen the implementation of information quality assurance. The disclosure of material information, as well as all financial and business information, shall comply with the principles of being "accurate, timely, fair, and complete." In addition, to safeguard the interests of the Company and all shareholders, please continue to strengthen internal legal education as appropriate, formulate preventive measures, and ensure effective supervision and execution, so as to establish a corporate culture of integrity and sound development. Please also record the above statement in the meeting minutes.

   Personnel is assigned to answer online：

   E.SUN complies with corporate governance and public information disclosure regulations. In response to this matter, we have strengthened internal legal education and enhanced supervision of material information disclosures, with the aim of improving integrity management and the quality of information disclosure. Thank you for the shareholders' valuable comments.

   The shareholder with A/C No. 108525 raised questions virtually：

   Please read aloud the shareholder's aforementioned remarks at the meeting and provide a response and explanation.

   Chief Compliance Officer James Chen is assigned to answer：

   The main reason the Company was fined by the TWSE in 2025 was that, during the negotiation period of the Mercuries Life Insurance Co., Ltd. merger and acquisition case and prior to Board approval, the relevant information could not be publicly disclosed in accordance with the Self-Regulatory Rules on Disclosure of Merger and Acquisition Information. At that time, related news circulated widely online, causing fluctuations in the stock price on trading days. The Company subsequently issued material information announcements regarding this matter, and the relevant internal management and control procedures have already been established. These procedures have also been publicized to our subsidiaries. Going forward, the Company will comply with the principle of timely disclosure of material information.

The Chairperson：

Thank you for your concern. If there were any omissions, the Company will conduct a thorough review and ensure that such issues do not recur.

2. Report on the inspection and auditing of the final account for fiscal year 2025 and communications with internal auditing officers by the Audit & Risk Management Committee.
Explanation:

(1) The Company's financial statements for 2025 were audited by the Audit & Risk Management Committee, and all the independent directors jointly issued an audit report thereof.

(2) The communication between the Audit & Risk Management Committee and the internal audit supervisor is as follows:

Date	Object	Issues to communicate	Result
2025.02.12	The Company's General Auditor	2024 Q4 audit working papers including matters to be promptly reported to the board under the materiality principle.	1. Questions raised by the independent directors were answered and opinions exchanged. 2. Acknowledged with no other recommendation.
2025.05.07	The Company's General Auditor	2025 Q1 audit working papers.	1. Questions raised by the independent directors were answered and opinions exchanged. 2. Acknowledged, to be processed according to the recommendations.
2025.08.13	The Company's General Auditor	2025 Q2 audit working papers.	1. Questions raised by the independent directors were answered and opinions exchanged. 2. Acknowledged with no other recommendation.
2025.09.17	The Company's General Auditor and other auditors	Discussions on internal/external audit related matters.	1. Questions raised by the independent directors were answered and opinions exchanged. 2. Processed according to the recommendations.
2025.11.05	The Company's General Auditor	2025 Q3 audit working papers including matters to be promptly reported to the board under the materiality principle.	1. Questions raised by the independent directors were answered and opinions exchanged. 2. Acknowledged, to be processed according to the recommendations.

2025.12.12	The Company's General Auditor	2026 Audit Plan	1. Questions raised by the independent directors were answered and opinions exchanged 2. Agreed and processed according to the recommendations.

Decision: Report noted.

3. The state of issuing corporate bonds.

Explanation:

(1) This report is made in accordance with Article 246 of the Company Act.

(2) In order to redeem the company's upcoming commercial paper in 2025, the company has reported to the competent authority for the issuance of corporate bonds worth NT$7.8 billion on June 24, 2025 and NT$4.2 billion on October 8, 2025. Please refer to Appendix 1 on page 33 to page 36 of this Handbook for Term Sheet.

Decision: Report noted.

4. Report on the company's project for promoting sustainable development.

Explanation:

(1) This report is made in accordance with the Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies, Article 5.

(2) E.SUN is committed to becoming the best-performing and most respected diversified enterprise. In our fourth decade, we are focused on four strategic priorities aimed at making us Taiwan's number-one bank, Asia's benchmark, and a global leader in ESG. In addition to protecting shareholders' rights, improving board governance, and enhancing sustainability disclosures, we outline below the four priorities and the major initiatives scheduled for 2026：

2.1 Climate: Advance the low-carbon transition, balancing business development and our net-zero goal.

2.1.1 Establish consistent standard operating procedures for carbon accounting across all subsidiaries.

2.1.2 Based on domestic and international standards, industry type, and customer scale, establish a consistent, across-subsidiary traffic-light assessment framework to determine customers' transition maturity. Develop a low-carbon transition maturity system and integrate financed emissions, physical-risk assessments, and transition-related reporting to strengthen internal management and external disclosures.

2.1.3 Promote green and low-carbon transition financial services, continue to expand the scale of sustainable investments and financing, and establish mechanisms for low-carbon transitions, gradually increasing the share of exposures to transitioning enterprises.

2.1.4 Develop customer carbon-reduction services and incentive mechanisms, including providing corporate carbon-emission consumption reports and enabling payments from carbon accounts for emission-reduction activities.

2.2 Biodiversity: Focus on terrestrial ecosystems and grow our biodiversity finance advantage.

2.2.1 Promote Farm-to-Table 2.0. The Farm-to-Table Sustainable Ingredients Value Chain Project has already integrated the upstream, midstream, and downstream segments of the value chain. Phase 2.0 will expand customer services and, in collaboration with government agencies and ecological industry associations, engage upstream producers in smart agriculture, organic inputs, and ecological industry operations. We will provide dedicated financing and payment solutions to support agricultural production, promoting cultivation methods that are more technologically advanced, efficient, and ecologically friendly.

2.2.2 Include biodiversity-certified merchants and Farm-to-Table customers in sustainable merchant-acquiring and card-payment campaigns; participate in or organize sustainability events with industry, government, academia, and finance; promote sustainable finance solutions; and, by integrating cross-departmental and external resources, build a "Sustainable Food-and-Agriculture Shared-Value Circle."

2.3 Health and Well-being: Prioritize: The aging population and the low-birthrate trend, and develop solutions that address the needs of multiple generations.

2.3.1 Provide dedicated financing solutions for senior-friendly clinics, long-term care institutions, pharmacies, and social-innovation customers, and collaborate with external partners to support age-friendly micro and small enterprises.

2.3.2 Issue diversified investment products and establish digital asset-management and digital-trust capabilities.

2.3.3 Collaborate with local governments and partners to promote micro-insurance and expand protection for vulnerable populations.

2.3.4 Promote employee support and health-management measures, including retention programs for middle-aged and older employees, contracted childcare and caregiving services, and initiatives to strengthen psychological resilience.

2.4 Financial Inclusion: Uphold our social responsibility and expand our Asia-wide impact in inclusive finance.

2.4.1 Engage local revitalization businesses in sustainable card-payment campaigns that connect them with credit-card customer segments, and hold coaching seminars to empower local micro and community revitalization enterprises.

2.4.2 Organize senior-friendly, anti-fraud, and financial-literacy seminars; leverage audio-visual materials and social platforms to disseminate inclusive-finance and anti-fraud information, and thereby help narrow the digital divide.

(3) The foregoing programs may, if the circumstance required or if needed, be adjusted by the Chairman or its designated person on the basis of the environment changes or special needs.

Decision: Report noted.

5. The status of remuneration distribution to employees and directors.

Explanation:

(1) This report is made in accordance with Article 36 of the Articles of Incorporation of the Company.

(2) Prior to remuneration distribution to employees and directors, the Company’s pretax profit for 2025 was NT$34,547,379,485. In accordance with the ratios in the Articles of Incorporation, employee compensation (2%~5%) was NT$1,034,774,409 (including stock and cash compensation), and director compensation (not exceeding 0.9%) was NT$68,920,000 in cash.

(3) The remuneration distribution of employees is NT$ 1,034,774,409. In accordance with Financial Supervisory Commission regulations Jin-Guan-Zheng-Shen-Zi No. 1050001900 of January 30, 2016, calculation of the foregoing number of allocated shares shall be made on the basis of the closing price NT$33.05 per share on the day before the Board resolution. The number of shares allocated is 18,000,000 shares, the employee stock remuneration is NT$594,900,000, and the employee cash remuneration is NT$439,874,409.

(4) In accordance with the provisions of Article 58-1 of the Company's " Corporate Governance Best Practice Principles", the Company is advised to report at a general shareholder meeting about the remuneration received by directors, including the remuneration policy, individual remuneration package, amount, and association with outcomes of performance reviews. Please refer to Appendix 2 on p.37~p.38 of this Handbook for remuneration of directors in 2025.

Decision: Report noted.

III. Matters for ratification

Proposal **No. 1** as proposed by the Board of Directors:

Proposal: Recognition of the Company's business report and financial statements for fiscal year 2025.

Explanation:

1. This proposal is made pursuant to Article 230 of the Company Act and Article 35 of the Articles of Incorporation of the Company.
2. The financial statements of the Company produced on the year 2025 certified by Mr. Chen-Hsiu Yang and Mr. Wei-Chun Ma, both of whom were CPA of Deloitte & Touche (Taiwan). A due diligence report with unqualified opinions was issued. The above financial statements and the 2025 business report have been reviewed by the Audit & Risk Management Committee and deemed to be in compliance, and a review report has been issued. (Please refer to Appendix 3 and 4 on p.39~p.54 of this Handbook.)

Resolution: This proposal is approved by vote as following. There are more than half of the shares represented by the shareholders present approving the proposal, as a result, chairperson declared this proposal is approved by vote.

( ) voting by virtual and electronic voting method

Total shares represented by the shareholders present in person or by proxy	Approve		Opposing shares	Shares waiving voting right
	Shares	Proportion		
11,151,794,495 (virtual 8,860) (electronic 9,968,576,569)	10,005,165,883 (virtual 1,000) (electronic 8,823,652,238)	89.71%	5,691,175 (virtual 0) (electronic 5,498,244)	1,140,937,437 (virtual 7,860) (electronic 1,139,426,087)

The shareholder with A/C No. 119398 raised questions virtually：

Following the integration of Mercuries Life Insurance, what are the key integration milestones that the board will prioritise over the next year? What specific metrics will the company use to communicate progress to shareholders, for example in terms of capital strength, risk management, channel synergies, or improvements in earnings quality?

Personnel is assigned to answer online：

Following the integration of Mercuries Life Insurance, we expect synergies to emerge gradually, especially in bancassurance and customer engagement.The Board will continue focus on three main areas: product and channel transformation, capital strength and risk management. Key metrics would include capital strength, CSM growth, and value of new business. We will continue to improve disclosure quality via financial reports and investor briefings.

The shareholder with A/C No. 119398 raised questions virtually：

Could you please ask the Board to address my question directly? Thank you.

Chief Financial Officer Fred Chen is assigned to answer：

Following the merger between E.SUN and Mercuries Life Insurance Co., Ltd., a capital injection will be carried out. After Mercuries Life Insurance Co., Ltd. receives the capital injection, it will focus on developing core insurance products, with CSM products serving as a stable source of insurance income. In the past, Mercuries Life Insurance Co., Ltd. mainly relied on the sale of a large volume of investment-linked policies; after the merger, it will focus primarily on CSM products to strengthen its insurance income base. Previously, Mercuries Life Insurance Co., Ltd. relied heavily on its sales agent channel. After the merger, it will further leverage the bancassurance channel to enhance its core insurance business.

In addition, with respect to asset-liability management, Mercuries Life Insurance Co., Ltd. was previously constrained by capital limitations, which restricted its investment activities. After the merger, adjustments will be made in line with the strategic direction. First, asset-liability matching will be used to reduce mismatches. Second, the investment business will be optimized to enhance recurring income. Third, capital flexibility will be strengthened to support business diversification. Mercuries Life Insurance Co., Ltd. received FSC approval in March 2026 to adopt the new-generation solvency regime, TIS, and in the future will maintain adequate solvency through its core business and multiple approaches.

The Chairperson：

E.SUN FHC’s profit for January to May this year reached NT$17.727 billion, representing growth of 25% compared with the same period last year, and earnings per share (EPS) of NT$1.10. Mercuries Life Insurance Co., Ltd. is currently still a listed company. Its after-tax profit for January to May was NT$5.993 billion, with EPS of NT$1.02 and total assets of NT$1.65 trillion. Over the past few months, Mercuries Life Insurance Co., Ltd. has continued to perform well. We hope that, following the future merger, E.SUN FHC will be able to further enhance both overall profitability and customer service. This is our expectation and the direction of our efforts.

Proposal **No. 2** as proposed by the Board of Directors:

<u>Proposal:</u> Proposal of net income distribution for fiscal year 2025.

Explanation:

1. The proposed is in accordance with Article 36-1 of the Articles of Incorporation of the Company.
2. For the fiscal year ended December 31, 2025, the Company reported after-tax net income of NT$34,342,232,235. After adding NT$660,426,095 from other items of profit and loss for the current period, the total amounted to NT$35,002,658,330. After appropriating NT$3,500,265,833 as statutory legal reserve, and adding unappropriated earnings of NT$8,322,333,843 at the beginning of the period, the Company’s total earnings available for distribution amounted to NT$39,824,726,340. It is proposed that total cash dividends of NT$22,643,600,000 be distributed to shareholders, representing a cash dividend of NT$1.40 per share. The remaining balance of NT$17,181,126,340 shall be retained as unappropriated earnings at the end of the period.
3. The cash dividend being distributed shall be rounded off proportionately to the nearest Taiwan dollar; where there is any cash dividends less than TWD 1, included in the company's other income.
4. It is proposed that the Chairman of the Company would be fully authorized to deal with matters in connection with the change (if any) to the stock (cash) dividend ratio distributable to shareholders as a result of a change in the total outstanding shares of the Company arising from any reasons.
5. Subject to approval of the shareholders’ meeting, the Board of Directors and /or the chairman of the Company is authorized to determine the cash dividend record date.

Resolution: This proposal is approved by vote as following. There are more than half of the shares represented by the shareholders present approving the proposal, as a result, chairperson declared this proposal is approved by vote.

（　）voting by virtual and electronic voting method

Total shares represented by the shareholders present in person or by proxy	Approve		Opposing shares	Shares waiving voting right
	Shares	Proportion		
11,151,794,495 (virtual 8,860) (electronic 9,968,576,569)	10,022,847,018 (virtual 1,000) (electronic 8,841,333,373)	89.87%	11,080,043 (virtual 0) (electronic 11,010,262)	1,117,867,434 (virtual 7,860) (electronic 1,116,232,934)

E.SUN FINANCIAL HOLDING CO., LTD.

PROPOSED DISTRIBUTION OF EARNINGS
As of 31 December 2025

Unit: NT$

Balance of beginning undistributed earnings		8,322,333,843
After-tax net profit of this period	34,342,232,235	
Retained earnings from confirmed benefit plan re-assessment number	5,388,054	
Retained earnings from the adjusted investments due to employing the equity method	655,038,041	
The total amount of after-tax net income for the period and other items adjusted to the current year's undistributed earnings other than after-tax net income for the period		35,002,658,330
Ten percent (10%) to be recorded as legal reserve		(3,500,265,833)
Distributable earnings for the period		39,824,726,340
Distribution items:		
Stock dividend (circa NT$0 per share)	0	
Cash dividend (NT$1.40 per share)	(22,643,600,000)	
Total shareholders' bonuses		(22,643,600,000)
Profit undistributed as of the end of the period		17,181,126,340

Note: Dividend distribution shall be based on after-tax earnings for the year as a first priority.

IV. Matters for discussion

Proposal No. 1 as proposed by the Board of Directors:

<u>Proposal</u>: Amendment to the Company’s "Asset Acquisition or Disposal Procedures"

Explanation:

1. This Procedure is revised in accordance with the Regulations Governing the Acquisition and Disposal of Assets by Public Companies as amended and promulgated by the Financial Supervisory Commission on July 24, 2026, and is further adjusted to reflect changes in the names of government authorities as well as the consolidation and renaming of the Company’s committees.
2. The main points of the revisions are summarized as follows:
   1.1 In response to the reorganization of the Ministry of Economic Affairs, the “Investment Commission to oversee investments, Ministry of Economic Affairs” is renamed the “Department of Investment Review, Ministry of Economic Affairs.” (Article 3)

   1.2 In response to the consolidation of the Company’s committees, the “Audit Committee” is renamed the “Audit and Risk Management Committee.” (Articles 12, 15, 30 and 31)

   1.3 The announcement and reporting thresholds for the acquisition or disposition of equipment for business use with non-related parties are revised, and announcement and reporting standards are newly established for the acquisition or disposition of government bonds, plain corporate bonds, and other general financial bonds not involving equity with non-related parties. (Article 25)

   1.4 As this Procedure is required to be submitted to the shareholders’ meeting for approval following resolution by the Board of Directors, and the same process applies to any amendments hereto, the revision history is accordingly adjusted to reflect the date of approval by the shareholders’ meeting. (Article 33)
3. A comparison chart on amendments to the Company’s " Asset Acquisition or Disposal Procedures " can be found below (please refer to Appendix 5 on p.55~p.67 of this Handbook for the full amended version).

Resolution: This proposal is approved by vote as following. There are more than half of the shares represented by the shareholders present approving the proposal, as a result, chairperson declared this proposal is approved by vote.

（ ）voting by virtual and electronic voting method

Total shares represented by the shareholders present in person or by proxy	Approve		Opposing sharess	Shares waiving voting right
	Shares	Proportion		
11,151,794,495 (virtual 8,860) (electronic 9,968,576,569)	10,021,299,448 (virtual 1,000) (electronic 8,839,785,803)	89.86%	6,631,421 (virtual 0) (electronic 6,220,528)	1,123,863,626 (virtual 7,860) (electronic 1,122,570,238)

Comparison Chart：
Amendment of the Procedures for assets acquisition or disposal of E.SUN FHC

After amended	Before amended	Explanations
Article 3 Terms used in these Regulations are defined as follows: 1.-5. (omitted) 6. Investment in mainland China: Refers to the investment in the mainland China area conducted in accordance with the provisions of the Regulations Governing Permission for Investment or Technical Cooperation in the Mainland Area announced by the Department of Investment Review of the Ministry of Economic Affairs. 7.-9. (omitted)	Article 3 Terms used in these Procedures are defined as follows: 1.-5. (omitted) 6. Investment in mainland China: Refers to the investment in the mainland China area conducted in accordance with the provisions of the Regulations Governing Permission for Investment or Technical Cooperation in the Mainland Area announced by the Investment Commission of the Ministry of Economic Affairs. 7.-9. (omitted)	The Ministry of Economic Affairs has undergone organization reform, so accordingly the “Investment Commission of the Ministry of Economic Affairs” was changed to the “Department of Investment Review of the Ministry of Economic Affairs”.
Article 12 When this company acquires or disposes of real estate or its right-of-use assets from or to a related party, or acquires or disposes of assets other than real estate or its right-of-use assets from or to a related party, and the transaction amount exceeds 20% of the company's paid-in capital, 10% of the company's total assets, or NT$300 million, except when purchasing domestic government bonds, bonds with repurchase (reverse repurchase) agreements, subscription or buy back of currency market funds issued by domestic securities investment trust enterprises, or otherwise specified by law, this company must submit the following information to the Audit & Risk Management Committee, and obtain its approval, and may sign a transaction contract and make the payment only after the transaction has been approved by a board resolution for the aforementioned transactions with	Article 12 When this company acquires or disposes of real estate or its right-of-use assets from or to a related party, or acquires or disposes of assets other than real estate or its right-of-use assets from or to a related party, and the transaction amount exceeds 20% of the company's paid-in capital, 10% of the company's total assets, or NT$300 million, except when purchasing domestic government bonds, bonds with repurchase (reverse repurchase) agreements, subscription or buy back of currency market funds issued by domestic securities investment trust enterprises, or otherwise specified by law, this company must submit the following information to the Audit Committee, and obtain its approval, and may sign a transaction contract and make the payment only after the transaction has been approved by a board resolution for the aforementioned transactions with related parties, the actual transaction	The Company’s committees have been merged, therefore the “Audit Committee” was changed to the “Audit & Risk Management Committee”.

After amended	Before amended	Explanations
related parties, the actual transaction status shall be reported to the latest shareholders' meeting report after the end of the year: 1.-7. (omitted) (omitted) The calculation of the transaction amounts referred to in Paragraph 1 and the preceding paragraph shall be conducted in accordance with Article 25, Paragraph 2 herein. In the meantime, "within one year" as used herein refers to the year proceeding to the date of occurrence of the current transaction. Amounts that have already been approved by the Audit & Risk Management Committee and resolved by a shareholders' meeting and the Board of Directors may be excluded from calculation.	status shall be reported to the latest shareholders' meeting report after the end of the year: 1.-7. (omitted) (omitted) The calculation of the transaction amounts referred to in Paragraph 1 and the preceding paragraph shall be conducted in accordance with Article 25, Paragraph 2 herein. In the meantime, "within one year" as used herein refers to the year proceeding to the date of occurrence of the current transaction. Amounts that have already been approved by the Audit committee and resolved by a shareholders' meeting and the Board of Directors may be excluded from calculation.	
Article 15 When the Company acquires real estate or its right-of-use assets from a related party and the appraised values arrived at in accordance with the two previous articles herein is uniformly lower than the transaction price, the following procedures shall be followed: 1. (omitted) 2. The Audit & Risk Management Committee shall follow Paragraph 3, Article 14-4 of the Securities and Exchange Act, mutatis Article 218 of the Company Act. 3. (omitted) (omitted)	Article 15 When the Company acquires real estate or its right-of-use assets from a related party and the appraised values arrived at in accordance with the two previous articles herein is uniformly lower than the transaction price, the following procedures shall be followed: 1. (omitted) 2. The Audit Committee shall follow Paragraph 3, Article 14-4 of the Securities and Exchange Act, mutatis Article 218 of the Company Act. 3. (omitted) (omitted)	Same as above.
Article 25 Under any of the following circumstances, the Company shall,	Article 25 Under any of the following circumstances, the Company shall,	I. In accordance with amendments to external

After amended	Before amended	Explanations
within 2 days from the date of occurrence of the event, publicly announce and report the relevant information about the acquisition or disposal of assets on the designated website of the Financial Supervisory Commission using the specified format: 1.-3. (omitted) 4. Acquisition or disposal of operating equipment or its right-of-use assets from or to non-related parties that amounts to five percent or more of the company's paid-in capital. 5. (omitted) 6. Government bonds, ordinary corporate bonds, and general bank debentures without equity characteristics (excluding subordinated debt) that are traded on a stock exchange or at an over-the-counter securities firm and are not provided for in the proviso of Subparagraph 7, and the transaction counterparty is not a related party, and the transaction amounts to five percent or more of the company's paid-in capital. 7. Asset transactions other than the ones specified in the six preceding clauses, disposals of debt entitlement by a financial institution, or investments in Mainland China that amount to 20% of the company's paid-up capital or more than NT$300 million. This shall not apply to the following circumstances: (1)–(3) (omitted) (omitted)	within 2 days from the date of occurrence of the event, publicly announce and report the relevant information about the acquisition or disposal of assets on the designated website of the Financial Supervisory Commission using the specified format: 1.-3. (omitted) 4. Acquisition or disposal of operating equipment or its right-of-use assets with non-related parties that amounts to more than NT$1 billion. 5. (omitted) (addition) 6. Asset transactions other than the ones specified in the five preceding clauses, disposals of debt entitlement by a financial institution, or investments in Mainland China that amount to 20% of the company's paid-up capital or more than NT$300 million. This shall not apply to the following circumstances: (1)–(3) (omitted) (omitted)	regulations, because the acquisition and disposal of operating equipment is a normal business operation, and taking into account the principle of materiality of information disclosure, the announcement and reporting standards for the acquisition or disposal of operating equipment with non-related parties have been relaxed. II. Considering the bank's need to adjust capital utilization and enhance cash yield through investments in fixed-income bonds, and based on the consideration of materiality for information disclosure and taking into account the product's risk profile, new reporting standards have been added for the acquisition or disposal of government bonds, ordinary corporate bonds, and general bank debentures without equity characteristics not

After amended	Before amended	Explanations
		involving equity from non-related parties. III. Adjustments to paragraph numbering.
Article 30 These Procedures shall be approved by the <u>Audit & Risk Management Committee</u>, submitted to the Board of Directors for resolution, and presented to the shareholders' meeting for approval. The same procedures shall apply for future amendments. If any director expresses dissent and it is contained in the minutes or a written statement, the director's dissenting opinion shall be submitted to the <u>Audit & Risk Management Committee</u>.	Article 30 These Procedures shall be approved by the <u>Audit Committee</u>, submitted to the Board of Directors for resolution, and presented to the shareholders' meeting for approval. The same procedures shall apply for future amendments. If any director expresses dissent and it is contained in the minutes or a written statement, the director's dissenting opinion shall be submitted to the <u>Audit Committee</u>.	The reason for amendment is the same as that for the amendment to Article 12.
Article 31 Acquisition or disposal of assets by the Company must be approved by the board of directors according to these Procedures or other regulations. If any director expresses dissent and it is contained in the minutes or a written statement, the director's dissenting opinion shall be submitted to the <u>Audit & Risk Management Committee</u>. (omitted)	Article 31 Acquisition or disposal of assets by the Company must be approved by the board of directors according to these Procedures or other regulations. If any director expresses dissent and it is contained in the minutes or a written statement, the director's dissenting opinion shall be submitted to the <u>Audit Committee</u>. (omitted)	The reason for amendment is the same as that for the amendment to Article 12.
Article 33 These Procedures were established on <u>June 6, 2003 in the shareholders' meeting.</u> <u>The 1st amendment was made on June 15, 2007 at the shareholders' meeting.</u> <u>The 2nd amendment was made on June 13, 2008 at the shareholders' meeting.</u> <u>The 3rd amendment was made on</u>	Article 33 These Procedures were established <u>on March 23, 2003 in the 7th session of the 1st meeting of the board of directors.</u> <u>The 1st amendment was made on May 15, 2003 in the 8th session of the 1st meeting of the board of directors.</u> <u>The 2nd amendment was made on February 14, 2007 in the 13th</u>	These Procedures are approved by a Board of Directors resolution, and then presented to the shareholders' meeting for approval. The same rule applies also to any future amendment thereto. Therefore, the dates were changed to the

After amended	Before amended	Explanations
June 22, 2012 at the shareholders' meeting. The 4th amendment was made on June 20, 2014 at the shareholders' meeting. The 5th amendment was made on June 16, 2017 at the shareholders' meeting. The 6th amendment was made on June 14, 2019 at the shareholders' meeting. The 7th amendment was made on June 17, 2022 at the shareholders' meeting. The 8th amendment was made on June 14, 2024 at the shareholders' meeting. The 9th amendment was made on June 12, 2026 at the shareholders' meeting.	session of the 2nd meeting of the board of directors. The 3rd amendment was made on March 3, 2008 in the 17th session of the 2nd meeting of the board of directors. The 4th amendment was made on March 16, 2012 in the 9th session of the 4th meeting of the board of directors. The 5th amendment was made on February 24, 2014 in the 22nd session of the 4th meeting of the board of directors. The 6th amendment was made on March 24, 2017 in the 22nd session of the 5th meeting of the board of directors. The 7th amendment was made on January 18, 2019 in the 13th session of the 6th meeting of the board of directors. The 8th amendment was made on March 11, 2022 in the 18th session of the 7th meeting of the board of directors. The 9th amendment was made on April 19, 2024 in the 10th session of the 8th meeting of the board of directors.	dates of approval by the shareholders' meeting.

Proposal No. 2 as proposed by the Board of Directors:

<u>Proposal</u>: Amendment to the Company's "Procedure for Engaging in Derivatives Trading"

Explanation:

1. The main points of the revisions are summarized as follows:
   Following the merger of the Company's Board Risk Management Committee into the Audit Committee, the committee is renamed the "Audit and Risk Management Committee.

2. A comparison chart on amendments to the Company's "Procedure for Engaging in Derivatives Trading" can be found below (please refer to Appendix 6 on p.68~p.72 of this Handbook for the full amended version).

Resolution: This proposal is approved by vote as following. There are more than half of the shares represented by the shareholders present approving the proposal, as a result, chairperson declared this proposal is approved by vote.

( ) voting by virtual and electronic voting method

Total shares represented by the shareholders present in person or by proxy	Approve		Opposing sharess	Shares waiving voting right
	Shares	Proportion		
11,151,794,495 (virtual 8,860) (electronic 9,968,576,569)	10,020,075,259 (virtual 1,000) (electronic 8,838,561,614)	89.85%	7,393,911 (virtual 0) (electronic 6,983,018)	1,124,325,325 (virtual 7,860) (electronic 1,123,031,937)

Comparison Chart：

Amendment of Articles of Procedure for Engaging in Derivatives Trading of E.SUN FHC

After amended	Before amended	Explanations
Article 16 The Company's internal audit personnel shall evaluate the suitability of the internal control mechanism for derivatives trading on a regular basis and conduct a monthly audit on the trading department to gauge its compliance with these Procedures, analyze trading cycles, compile an audit report, and, upon detection of any material violation, notify the Audit & Risk Management Committee in writing.	Article 16 The Company's internal audit personnel shall evaluate the suitability of the internal control mechanism for derivatives trading on a regular basis and conduct a monthly audit on the trading department to gauge its compliance with these Procedures, analyze trading cycles, compile an audit report, and, upon detection of any material violation, notify the Audit Committee in writing.	In response to the merger of the Company's Audit Committee and Board Risk Management Committee into the Audit & Risk Management Committee, the relevant committees have been adjusted accordingly.
Article 21 The department charged with this Business shall scrutinize the operations of the Company's trading counterparties and the credit changes of their host countries at all times, and take proper countermeasures when necessary and file a report thereof to the Audit & Risk Management Committee for record.	Article 21 The department charged with this Business shall scrutinize the operations of the Company's trading counterparties and the credit changes of their host countries at all times, and take proper countermeasures when necessary and file a report thereof to the Board Risk Management Committee for record.	
Article 25 These Procedures shall first secure adoption by the Board of Directors before being presented to the Audit & Risk Management Committee and a shareholders' meeting for approval. In the event of any director raising objection on record or making a written statement, this record or statement shall be presented to the Audit & Risk Management Committee.	Article 25 These Procedures shall first secure adoption by the Board of Directors before being presented to the Audit Committee and a shareholders' meeting for approval. In the event of any director raising objection on record or making a written statement, this record or statement shall be presented to the Audit Committee.	

Proposal No. 3 as proposed by the Board of Directors:

Proposal: Amendment to the Rules for Procedure of Shareholders' Meeting.

Explanation:

1. With reference to Letter No. 1150002970 issued by the Taiwan Stock Exchange Corporation on March 5, 2026, which amended the Sample Template for Rules of Procedure for Shareholders’ Meetings of Listed Companies, the Company’s Rules of Procedure for Shareholders’ Meetings are hereby revised accordingly.

2. The main points of the revisions are summarized as follows: (Article 14):

   1.1 When a shareholders’ meeting includes proposals for the election of directors in which the number of candidates exceeds the number of seats to be filled, proposals for the dismissal of directors, or proposals as prescribed in Article 185 or Article 316 of the Company Act; Article 18, Article 27, Article 29, or Article 35 of the Business Mergers and Acquisitions Act; or Article 24(2)(1) or Article 26(2)(1) of the Financial Holding Company Act, the chairperson shall appoint a lawyer, certified public accountant, or notary public to serve as vote supervisor. The appointed vote supervisor must not be responsible for matters related to the voting procedures and may not serve as a director, manager, or employee of the Company or any related enterprise.

   1.2 The vote supervisor shall oversee the voting and vote-counting processes and sign the election result tally sheet.

   1.3 The minutes of the shareholders’ meeting shall record the name and title of the vote supervisor.

3. A comparison chart on amendments to the Company’s "Rules for Procedure of Shareholders' Meeting" can be found below (Please refer to Appendix 7 on p.73~p.96 of this Handbook for before and after versions.)

Resolution: This proposal is approved by vote as following. There are more than half of the shares represented by the shareholders present approving the proposal, as a result, chairperson declared this proposal is approved by vote.

（ ）voting by virtual and electronic voting method

Total shares represented by the shareholders present in person or by proxy	Approve		Opposing sharess	Shares waiving voting right
	Shares	Proportion		
11,151,794,495 (virtual 8,860) (electronic 9,968,576,569)	10,021,778,130 (virtual 1,000) (electronic 8,840,264,485)	89.86%	6,625,056 (virtual 0) (electronic 6,432,125)	1,123,391,309 (virtual 7,860) (electronic 1,121,879,959)

(English translation for reference only)

Comparison Chart：
Amendment of the Rules for Procedure of Shareholders' Meeting of E.SUN FHC

After amended	Before amended	Explanation
Article 3 (Convening shareholders meetings and shareholders meeting notices) I.-III. (omitted) The background and details of the notice to convene a Meeting of Shareholders, the proxy form, the proposals to be acknowledged or discussed, and the list of directors to be elected or dismissed, shareholders meeting agenda and supplemental meeting materials shall be prepared in electronic format and sent to the Market Observation Post System not later than 30 days prior to the scheduled meeting date for a general meeting and 15 days for an extraordinary meeting. <u>The Company shall prepare the meeting agenda and any supplementary documents for an upcoming shareholders’ meeting, make available for shareholders to review at any time and display at the company not later than 15 days prior to the scheduled meeting.</u> (omitted)	Article 3 (Convening shareholders meetings and shareholders meeting notices) I.-III. (omitted) The background and details of the notice to convene a Meeting of Shareholders, the proxy form, the proposals to be acknowledged or discussed, and the list of directors to be elected or dismissed, shareholders meeting agenda and supplemental meeting materials shall be prepared in electronic format and sent to the Market Observation Post System not later than 30 days prior to the scheduled meeting date for a general meeting and 15 days for an extraordinary meeting. <u>The agenda and supplemental documents for an upcoming shareholders meeting shall be made readily available to shareholders and displayed at the Company not later than 15 days prior to the scheduled meeting date.</u> (omitted)	In accordance with the amendment announced by the Taiwan Stock Exchange Corporation on March 5, 2026 to the “Sample Template for Rules of Procedure for Shareholders’ Meetings,” the wording of Article 3 of the Company’s Rules of Procedure for Shareholders’ Meetings is revised accordingly.
Article 14 (Voting on proposals, supervision of voting, and ballot counting method) I.-V. (omitted) <u>When a shareholders’ meeting includes (a) a proposal for the election of Directors where the number of candidates exceeds the number of seats to be filled, (b) a proposal for the removal of a Director, or (c) any proposal stipulated in Article 185 or Article 316 of the Company Act, Articles 18, 27, 29 or 35 of the Business Acquisition Act, or Article 24(2)(i) or Article 26(2)(i) of the Financial Holding Company Act, the</u>	Article 14 (Voting on proposals, supervision of voting, and ballot counting method) I.-V. (omitted) For voting at a shareholders meeting or an election, vote counting shall be conducted in public at the place of the shareholders meeting. The results of the voting, including the percentages, shall be announced on-site after all the votes are counted at the meeting, and a record made of the vote. When this Corporation convenes a virtual shareholders meeting, after the chair declares the meeting open, shareholders attending the meeting	In accordance with the amendment announced by the Taiwan Stock Exchange Corporation on March 5, 2026, to the “Sample Template for Rules of Procedure for Shareholders’ Meetings,” Article 14 of the Company’s Rules of Procedure for Shareholders’ Meetings is amended

After amended	Before amended	Explanation
<u>chairperson shall designate a lawyer, certified public accountant, or notary public to act as a vote inspector.</u> <u>Any person so designated by the chairperson shall not be responsible for matters relating to the voting procedure, nor shall such person be a director, manager, or employee of the Company or any related enterprise.</u> <u>The vote inspector shall supervise the voting and vote-counting processes and shall sign the election result tally sheet.</u> <u>Where a vote inspector is designated pursuant to the preceding paragraph, the minutes of the shareholders' meeting shall record the inspector's name and title.</u> For voting at a shareholders meeting or an election, vote counting shall be conducted in public at the place of the shareholders meeting. The results of the voting, including the percentages, shall be announced on-site after all the votes are counted at the meeting, and a record made of the vote. When this Corporation convenes a virtual shareholders meeting, after the chair declares the meeting open, shareholders attending the meeting online shall cast votes on proposals and elections on the virtual meeting platform before the chair announces the voting session ends or will be deemed abstained from voting. In the event of a virtual shareholders meeting, votes shall be counted at once after the chair announces the voting session ends, and results of votes and elections shall be announced immediately. When this Corporation convenes a hybrid shareholders meeting, if shareholders who have registered to attend the meeting online in accordance with Article 7 decide to attend the physical shareholders	online shall cast votes on proposals and elections on the virtual meeting platform before the chair announces the voting session ends or will be deemed abstained from voting. In the event of a virtual shareholders meeting, votes shall be counted at once after the chair announces the voting session ends, and results of votes and elections shall be announced immediately. When this Corporation convenes a hybrid shareholders meeting, if shareholders who have registered to attend the meeting online in accordance with Article 7 decide to attend the physical shareholders meeting in person, they shall revoke their registration two days before the shareholders meeting in the same manner as they registered. If their registration is not revoked within the time limit, they may only attend the shareholders meeting online. When shareholders exercise voting rights by correspondence or electronic means, unless they have withdrawn the declaration of intent and attended the shareholders meeting online, except for extraordinary motions, they will not exercise voting rights on the original proposals or make any amendments to the original proposals or exercise voting rights on amendments to the original proposal.	to add Paragraphs 6 through 9 as follows: (a) Where a shareholders' meeting includes (i) a proposal for the election of Directors and the number of candidates exceeds the number of seats to be filled, (ii) a proposal for the removal of a Director, or (iii) any proposal specified in Article 185 or Article 316 of the Company Act, Articles 18, 27, 29, or 35 of the Business Acquisition Act, or Article 24(2)(i) or Article 26(2)(i) of the Financial Holding Company Act, the chairperson shall appoint a lawyer, certified public accountant, or notary public to serve as vote inspector. (b) Any vote inspector appointed pursuant to Paragraph 6 shall, in addition to possessing the requisite professional qualifications, demonstrate independence so as to avoid conflicts of interest. For

After amended	Before amended	Explanation
meeting in person, they shall revoke their registration two days before the shareholders meeting in the same manner as they registered. If their registration is not revoked within the time limit, they may only attend the shareholders meeting online. When shareholders exercise voting rights by correspondence or electronic means, unless they have withdrawn the declaration of intent and attended the shareholders meeting online, except for extraordinary motions, they will not exercise voting rights on the original proposals or make any amendments to the original proposals or exercise voting rights on amendments to the original proposal.		purposes of assessing independence, an inspector shall not participate in matters related to the voting procedures at the subject shareholders' meeting, nor shall the inspector be a director, manager, or employee of the Company or any related enterprise. (c)The duties of both general vote inspectors and independent vote inspectors shall be clearly defined as supervising the voting and vote-counting processes at the shareholders' meeting venue, and signing the election result tally sheet to acknowledge responsibility. (d)The minutes of the shareholders' meeting shall record the name and title of any vote inspector, in order to enhance transparency.
Article 25 These Rules were formulated on December 10, 2001. Amended for the first time at the shareholders' meeting on June 28, 2011. Amended for the second time at the shareholders' meeting on June 22,	Article 25 These Rules were formulated on December 10, 2001. Amended for the first time at the shareholders' meeting on June 28, 2011. Amended for the second time at the shareholders' meeting on June 22,	The date of amendment is amended.

After amended	Before amended	Explanation
2012. Amended for the third time at the shareholders' meeting on June 12, 2015 Amended for the fourth time at the shareholders' meeting on June 14, 2019. Amended for the fifth time at the shareholders' meeting on June 12, 2020. Amended for the sixth time at the shareholders' meeting on June 11, 2021. Amended for the seventh time at the shareholders' meeting on June 17, 2022. Amended for the eighth time at the shareholders' meeting on June 13, 2025. <u>Amended for the ninth time at the shareholders' meeting on June 12, 2026.</u>	2012. Amended for the third time at the shareholders' meeting on June 12, 2015 Amended for the fourth time at the shareholders' meeting on June 14, 2019. Amended for the fifth time at the shareholders' meeting on June 12, 2020. Amended for the sixth time at the shareholders' meeting on June 11, 2021. Amended for the seventh time at the shareholders' meeting on June 17, 2022. Amended for the eighth time at the shareholders' meeting on June 13, 2025.	

V. Election

Proposed by Board of Directors

Proposal: That the 11 members of the 9th Board of Directors of Company be elected by this shareholders meeting each to serve the office term of three years from 12 June 2026, the date of convention of this shareholders meeting.

Explanation:

1. The election is proposed under Articles 19 and 19-1 of the Articles of Incorporation of the Company.
2. The Company will have 9~13 directors. Each director will serve an office term of three years and may be re-elected. It is planned to reelect 11 directors, including 5 independent directors, for the 9th term Board of Directors.
3. The shareholders meeting this year (2026) will elect the members of the 9th Board of Directors of the Company with the director elects each to serve the office term from 12 June 2026 (election day) through 11 June 2029. However, the actual office term will expire until the election of the members of the 10th Board of Directors.
4. The director(s) of the Company shall be elected in accordance with the Rules for Election of Directors of Company and the relevant laws and regulations.

Director elects: The list of elected directors and independent directors for the 9th term is as follows:

Title	Name	Weighted votes (by virtual voting) (by electronic voting)
Director	Joseph N.C. Huang	16,374,294,365 (1,000) (12,888,574,806)
Director	Mao-Chin Chen	12,631,895,000 (1,000) (12,125,531,885)
Director	Representative of Hsin Tung Yang Co., Ltd. Charles Mai	8,717,787,000 (1,000) (8,492,453,412)
Director	Representative of Fu-Yuan Investment Co.,Ltd. Wei-Han Chen	9,607,357,000 (1,000) (7,568,290,725)

Title	Name	Weighted votes (by virtual voting) (by electronic voting)
Director	Representative of Shang Li Car Co.,Ltd. Chien-Li Wu	8,717,787,000 (1,000) (7,548,610,819)
Director	Chin-Hsin Hsu	8,137,902,697 (1,000) (7,631,529,286)
Independent director	Peter Yu	7,117,188,322 (1,000) (6,321,734,429)
Independent director	Ying-Hsin Tsai	7,131,561,803 (1,000) (6,018,066,482)
Independent director	Ming-Huei Hsieh	7,122,561,000 (1,000) (6,419,227,557)
Independent director	Hung-Chang Chiu	7,127,361,665 (1,000) (5,957,214,116)
Independent director	Ruey-Lin Hsiao	7,130,274,513 (1,000) (5,948,357,407)

Candidates of Independent Director and Director of E.SUN Financial Holding Co., Ltd.

No.	Title	Name	Gender	Remarks	Education	Professional experience	The Company's Shares Holding (Notes 1) (Unit: shares)
1	Director	Joseph N.C. Huang	Male	Re-elected	MBA of the City University of New York	Current: Chairman of E.SUN FHC and E.SUN Bank. Experience: President of E.SUN FHC and E.SUN Bank, Chairman of E.SUN Bank(China).	17,978,681
2	Director	Mao-Chin Chen	Male	Re-elected	Master of Economics at National Taiwan University	Current: President of E.SUN FHC. Experience: Director and CSO of E.SUN FHC and E.SUN Bank.	2,735,048
3	Director	Representative of Hsin Tung Yang Co., Ltd. Charles Mai	Male	Newly elected	Postgraduate Diploma International Business Management University of Surrey	Current: Director of Hsin Tung Yang Real Estate Agent Co., Ltd. Experience: Supervisor of Sunty Development Co., Ltd.	80,845,083
4	Director	Representative of Fu-Yuan Investment Co.,Ltd. Wei-Han Chen	Male	Re-elected	Department of Wealth Management and department of Sport Management, Southern Methodist University	Current: Chairman of Nien Hsing Textile Co., Ltd., Director of E.SUN FHC and E.SUN Bank. Experience: Special Assistant of President of Nien Hsing Textile Co., Ltd.	64,143,433
5	Director	Representative of Shang Li Car Co.,Ltd. Chien-Li Wu	Male	Re-elected	Chung Jung High School	Current: Chairman of Shang Li Car Co., Ltd., Director of E.SUN FHC and E.SUN Bank. Experience: Chairman of Sanli Investments Pty Ltd.	74,148,000
6	Director	Chin-Hsin Hsu	Female	Newly elected	Master of Laws, Northwestern University	Current: Vice Chairman of Mercuries Life Insurance Co., Ltd. Experience: Attorney General & Chief Sustainability Officer of Mercuries & Associates Holding, Ltd.	0

No.	Title	Name	Gender	Remarks	Education	Professional experience	Number of Other public companies in which the individual is concurrently serving a an Independent Director	The Company's Shares Holding (Notes 1) (Unit: shares)
7	Independent director	Peter Yu	Male	Newly elected	MBA of the Bernard M.Baruch College, the City University of New York	Current: Chairman of the Board, Taiwan Industrial Holding Association. Experience: Chairman of PricewaterhouseCoopers Financial Advisory Taiwan Ltd. (As of July 1, 2021)	0	0
8	Independent director	Ying-Hsin Tsai	Female	Re-elected (Notes 2)	LLM and Ph.D. in Law, University of Tokyo LLB and LLM, National Taiwan University	Current: Professor of College of Law, National Taiwan University, Independent Director of E.SUN FHC. Experience: Practicing Lawyer of Formosa Transnational Attorneys at Law.	1	0
9	Independent director	Ming-Huei Hsieh	Female	Newly elected	Ph.D. in Marketing and Strategic Management, Warwick Business School MBA of Baruch, CUNY	Current: Professor of College of International Business, National Taiwan University. Experience: Dean of NTU School of Professional Education and Continuing Studies. Executive Director, National Taiwan University, EMBA.	3	0
10	Independent director	Hung-Chang Chiu	Male	Re-elected (Notes 2)	Ph.D. of Business and Administration, National Taiwan University Bachelor and Master of Industrial Engineering, National Tsing Hua University	Current: Professor of Institute of Technology Management, National Tsing Hua University, Independent Director of E.SUN FHC. Experience: Associate Dean of College of Technology Management and Executive Director of EMBA/MBA, National Tsing Hua University. Director of Career Development Center of College of Technology Management, National Tsing Hua University.	0	0

No.	Title	Name	Gender	Remarks	Education	Professional experience	Number of Other public companies in which the individual is concurrently serving a an Independent Director	The Company's Shares Holding (Notes 1) (Unit: shares)
11	Independent director	Ruey-Lin Hsiao	Male	Re-elected (Notes 2)	Ph.D. of Industrial and Business Studies, Department of Information Systems & Management, Warwick Business School, University of Warwick Master of Science, Engineering Business Management, Warwick Manufacturing Group, University of Warwick M.Phil, Information Systems School of Management Cranfield University	Current: Professor of Graduate Institute of Technology Innovation & Intellectual Property Management, National Chengchi University, Independent Director of E.SUN FHC. Experience: Dean of Graduate Institute of Technology Innovation & Intellectual Property Management, National Chengchi University. Professor of Business School, National University of Singapore. Visiting Professor of Asia Pacific EMBA Program, Business School, National University of Singapore.	0	0

Notes 1：The shareholdings for above board candidates are calculated based on the book closure date (2026/04/14).

Notes 2：Independent Directors Ying-Hsin Tsai, Hung-Chang Chiu and Ruey-Lin Hsiao have each been re-elected for two consecutive terms as independent directors of E.SUN FHC.

VI. Other proposals

Proposal No. 1 as proposed by the Board of Directors:

<u>Proposal</u>: Permission regarding the engagement in competitive conduct of the directors for the company.

Explanation:

1. According to Article 209, Paragraph 1 of the Company Act, "A director who does anything for himself or on behalf of another person that is within the scope of the company's business, shall explain to the meeting of shareholders the essential contents of such an act and secure its approval."
2. As certain candidates for directors of the Company's 9th term concurrently hold positions at other companies and may therefore engage in activities identical or similar to the Company's business (as shown in the table below), the company will follow Article 209, Paragraph 1 of the Company Act and submit the nomination to the shareholders meeting for approval. If such a candidate wins the election, the restriction on involvement in competing businesses will be removed for this independent director.

Independent director	Part-time company	Positions	Important content of competition
Chin-Hsin Hsu	Mercuries Life Insurance Co., Ltd.	Vice Chairman	Life Insurance Companies, etc.

Note：The share-swap transaction between the Company and Mercuries Life Insurance Co., Ltd. was previously approved by the first extraordinary shareholders' meeting on January 23, 2026. After the Company acquires 100% of the shares of Mercuries Life Insurance Co., Ltd., and pursuant to the Ministry of Economic Affairs letter No. 10102446320 dated January 7, 2013, the transaction does not constitute a competing act under Article 209 of the Company Act.

Resolution: This proposal is approved by vote as following. There are over two-thirds of the shares represented by the shareholders present approving the proposal, as a result, chairman declared this proposal is approved by vote.

（　）voting by virtual and electronic voting method

Total shares represented by the shareholders present in person or by proxy	Approve		Opposing shares	Shares waiving voting right
	Shares	Proportion		
11,151,794,495 (virtual 8,860) (electronic 9,968,576,569)	9,528,691,818 (virtual 1,000) (electronic 8,347,213,173)	85.44%	100,249,519 (virtual 0) (electronic 100,144,738)	1,522,853,158 (virtual 7,860) (electronic 1,521,218,658)

VII. Extempore motion：None.

The shareholder with A/C No. 424831 raised questions：

ESG is an important issue that E.SUN has consistently emphasized. However, given Taiwan's current aging population and declining birthrate, what are E.SUN's corresponding countermeasures and views in this regard? After all, this is a major issue for Taiwan today — without people, there is no market.

Executive Vice President Chen Yen,Kuo is assigned to answer：

Currently, E.SUN provides maternity and paternity leave benefits that are more favorable than the statutory requirements, and also offers a childcare subsidy of NT$100,000 for each child. In addition, we provide educational subsidies for school-age children. In response to population aging, we will continue to adopt more diversified approaches, make effective use of technology and digital solutions to provide support, and nurture and develop our colleagues' capabilities.

The Chairperson：

E.SUN's related measures are generally more favorable than the requirements of the Labor Standards Act. Among its peers, E.SUN was the first to provide employees with a childbirth subsidy of NT$100,000 per child. In addition, in the area of childcare, E.SUN collaborates with more than 100 childcare providers nationwide to help arrange convenient nearby childcare services, enabling employees to work with peace of mind. As the trend toward a lower birthrate is inevitable, E.SUN will continue to value talent, develop talent, and leverage digital technology to further enhance its processes.

The shareholder with A/C No. 452007 raised questions：

(1) After E.SUN FHC's acquisition of Mercuries Life Insurance Co., Ltd., what is the plan for integration with Prudential?

(2) Which regions does E.SUN FHC plan to expand its overseas business into?

President Mao-Chin Chen is assigned to answer：

Last July 1, PGIM Securities Investment Trust Enterprise was merged and renamed E.SUN Asset Management Co., Ltd. on October 1. We expect to merge Mercuries Life Insurance Co., Ltd. in the third or fourth quarter of this year and apply to change its name to E.SUN Life Insurance Co., Ltd. Cooperation between an asset management company and a life insurance company is an important approach both domestically and internationally. Therefore, in the future, the asset management company will not only maintain close interaction with securities businesses, but also establish a strong partnership with the life insurance company.

At present, Mercuries Life Insurance Co., Ltd.’s sales of investment-linked insurance policies are performing well, and we hope that E.SUN Asset Management Co., Ltd. will also become an important partner in the future sales of Mercuries Life Insurance Co., Ltd.’s investment-linked policies. After Mercuries Life Insurance Co., Ltd. becomes a subsidiary of E.SUN, it will continue to remain customer-oriented and will not rely solely on selling products from E.SUN Asset Management Co., Ltd.

In addition, Mercuries Life Insurance Co., Ltd. currently has more than NT$1 trillion in investment assets. In accordance with FSC regulations and industry investment policies, life insurance companies may entrust part of their assets to subsidiaries of financial holding companies for discretionary investment management. Mercuries Life Insurance Co., Ltd. has also previously outsourced discretionary investment management, but the results were not satisfactory; therefore, E.SUN will carefully consider this mode of cooperation in the future. E.SUN FHC will integrate investments across its banking, securities, asset management, and life insurance businesses, and will implement appropriate risk management in this regard.

E.SUN Bank President Lung-Cheng Lin is assigned to answer：

1. E.SUN Bank currently has 35 locations across 11 overseas countries. The Osaka Sub-Branch is scheduled to open in September this year, the Mumbai Branch in India is expected to open by the end of this year or early next year, and the Toronto Branch in Canada is also expected to open in the first half of next year. At that time, E.SUN Bank will have 38 locations in 13 overseas countries.
2. Regarding the Dallas Representative Office in the United States, the Financial Supervisory Commission of Taiwan approved its upgrade to a branch this May, and the application is now being submitted to the relevant U.S. authorities. If the process proceeds smoothly, it may be converted into a branch next year. E.SUN Bank will continue to strengthen its existing overseas locations and will also consider future expansion in Europe.

The shareholder with A/C No. 133006 raised questions：

Why is it different between the number of voting rights for election and the number of voting rights on the ballot? The E.SUN logo on E.SUN Walami is too small; more people should be made aware of the efforts E.SUN has made in operating in rural and remote areas.

Hao-Ray Hu, Attorney-at-Law is assigned to answer：

The election of directors adopts the cumulative voting system. The number of voting rights for election is calculated by multiplying the voting rights by the number of directors to be elected, so that shareholders can fully express their opinions and safeguard their rights.

The Chairperson：

E.SUN Walami is located in the Nanan Tribe at the foot of Mount Jade, where it serves as the first organically cultivated field. The site covers approximately 20 hectares, and E.SUN purchases the organic rice there to provide to our distinguished guests and employees. In addition to Hualien, E.SUN also works with the Ministry of Agriculture to promote organic farming and eco-friendly cultivation across Taiwan. The cultivated area has now exceeded 250 hectares, and we will continue to advance this initiative in the future. Regarding the printing issue, we will further review ways to make the print clearer.

The shareholder with A/C No. 1282326 raised questions virtually：

Following the merger with Mercuries Life Insurance Co., Ltd., E.SUN FHC will, for the first time, engage in business operations involving both life insurance investment asset management and underwriting. Will the subsidiaries be included in PCAF, NZAOA, NZIA, or other international initiatives? What is the concrete timetable for identifying climate risks in underwriting operations?

Personnel is assigned to answer online：

E.SUN FHC's participation in initiatives such as PCAF and RE100 has been assessed based on the scope of the financial holding company at the time of accession. If new subsidiaries are added in the future, we will actively assess the feasibility of aligning them with relevant international initiatives. At present, Mercuries Life Insurance Co., Ltd., has preliminarily conducted carbon-emission inventories for its investment business in accordance with PCAF guidance and has also established related climate risk management mechanisms in line with regulatory requirements. Thank you for the shareholder's valuable comments.

The shareholder with A/C No. 452338 raised questions virtually：

E.SUN Venture Capital has often incurred losses. Is there any prospect for improvement, or for a spin-off, so that it will not affect E.SUN FHC's profitability? This year, E.SUN's profits have already been surpassed by SinoPac Financial, and the gap with Yuanta Financial has widened significantly. With the stock market remaining strong, should more resources be allocated to E.SUN Securities?

Personnel is assigned to answer online：

The Company will continue to review its investment portfolio and management performance, and enhance the financial and business performance of each subsidiary within the Group. E.SUN Venture Capital recorded a profit of NT$710 million in the first quarter of this year, and its long-term ROE performance compares favorably with peers in the financial holding company's venture capital sector. In terms of securities business, the financial holding company will also continue to support E.SUN

Securities in expanding its business momentum under a controllable risk framework. Thank you for shareholders' support of E.SUN FHC.

The shareholder with A/C No. 108525 raised questions virtually：

The Company was subject to disciplinary action by the TWSE in 2025 for the untimely disclosure of material information. To avoid any violation that may prejudice shareholders' interests or give rise to related liabilities for the Company, please strengthen the implementation of information quality assurance. The disclosure of material information, as well as all financial and business information, shall comply with the principles of being "accurate, timely, fair, and complete." In addition, to safeguard the interests of the Company and all shareholders, please continue to strengthen internal legal education as appropriate, formulate preventive measures, and ensure effective supervision and execution, so as to establish a corporate culture of integrity and sound development.Please read this out at the meeting and provide a response so that the shareholders are informed.

Personnel is assigned to answer online：

Thank you for the shareholder's guidance. We will read this aloud at the meeting and provide a response to the shareholder.

VIII.Meeting adjourned (at about 10:02 AM the same day.)

Chairperson: Joseph N.C. Huang, Chairman of the Board of Directors

Minutes taken down by Mei-Cheng Chu

※The minutes of the Shareholders' General Meeting shall record the main contents and results of the proceedings in accordance with Article 183, paragraph 4 of the Company Act.The content, procedures, and shareholder statements of the meeting shall refer to the audiovisual records of the meeting.

IX. Appendices

<Appendix 1>

Business Report

Dear Shareholders：

In retrospect, the global economy in 2025 demonstrated remarkable resilience despite the headwinds of tariff disputes and heightened geopolitical risks. Global GDP growth maintained a steady pace of 3.2%, bolstered by easing inflationary pressures and the initiation of monetary easing cycles by major central banks, which spurred a recovery in corporate investment and personal consumption. Taiwan’s economy exhibited robust momentum, achieving a 15-year high growth rate of 8.63% in 2025. Driven by the AI revolution, the semiconductor and ICT sectors experienced rapid growth. Taiwan’s exports surpassed US$640 billion, hitting a record high and stimulating private investment. Notably, per capita GDP reached US$39,477, surpassing Japan and South Korea for the first time—a testament to Taiwan’s ability to navigate global trade barriers effectively.

Looking ahead to 2026, the global economy is expected to sustain a moderate expansion. AI-driven infrastructure and High-Performance Computing (HPC) demand remain the primary growth engines. As Western economies continue their rate-cut cycles, a potential easing of global tariff tensions is expected to revitalize corporate capital expenditure and household spending, thereby supporting the real economy. As a pivotal player in the global AI and semiconductor supply chains, Taiwan’s ICT export momentum remains strong, complemented by significant progress in trade negotiations. However, challenges remain: global supply chain restructuring and spillover effects from low-cost Chinese exports in traditional manufacturing may exacerbate industrial bifurcation. Consequently, Taiwanese enterprises must leverage agile global positioning and deepen technological barriers to secure their leadership amidst these shifts.

Overall, 2026 will be a year defined by both opportunities and challenges. In the face of external uncertainties, E.SUN believes that a clear vision and core values are the sources of our strength, while precise strategy and execution are the key drivers toward sustainable operations. Since our founding in 1992, we have remained committed to the vision: "E.SUN of Taiwan, E.SUN of the World," aspiring to be the best-performing and most respected enterprise. Entering the FHC 2.0 era, E.SUN will continue to expand its footprint, creating long-term value for customers, shareholders, employees, and society.

A Leap Forward — New Milestones for E.SUN

E.SUN has long focused on its core financial business, achieving steady growth for over three decades. In 2025, E.SUN FHC reported a net revenue of NT$91.710 billion and a record-breaking net profit after tax of NT$34.342 billion, representing a 31.4% year-over-year increase. EPS stood at NT$2.12, ROA at 0.80%, ROE at 13.05% and Capital Adequacy Ratio at 128.02%. Our subsidiaries—E.SUN Bank, E.SUN Securities, and E.SUN Venture Capital—contributed net profits of NT$32.786 billion, NT$2.61 billion, and NT$120 million, respectively. Following its integration in July 2025, E.SUN Asset Management contributed NT$92 million to the group. The ROE for our banking and securities units stood at 11.87% and 25.04%, respectively, reflecting exceptional overall performance.

Regarding business indicators, E.SUN's total assets grew steadily to NT$4.5165 trillion. By the end of 2025, E.SUN Bank's total deposits reached NT$3.7784 trillion, a 12.95% increase, with foreign currency deposits equivalent to NT$1.2978 trillion. Total loans amounted to NT$2.6302 trillion, up 12.57%. Wealth Management net fee revenue rose by 14.15% to NT$15.420 billion. Asset quality remained pristine, with an NPL ratio of 0.15% and a coverage ratio of 826.42%. In the securities sector, our market share in brokerage and margin trading reached 1.78% and 2.84%, respectively, with a total of 45 lead and co-underwriting deals completed.

In terms of international recognition, E.SUN FHC has been selected for the Dow Jones Best-in-Class Index (DJBIC) Emerging Markets for 12 consecutive years, ranked among the top 5% of global banks for seven consecutive years. We also received MSCI ESG AAA rating for four consecutive years—setting a record for Taiwan's financial sector. Domestically, E.SUN was honored as a "Sustainability Benchmark Enterprise" by the Commonwealth Sustainability Citizen Award and received the Gold Award for "Sustainable Finance" from Wealth Magazine for 12 consecutive years, reflecting high acclaim from prestigious global and domestic evaluators.

Strategic M&A to Strengthen FHC Footprint

Since its inception in 2002 through the share exchange of our banking, securities, and bills finance units, E.SUN FHC has evolved into a comprehensive financial services provider. Over the past two decades, we have deepened our core banking operations, with total assets exceeding NT$4.5 trillion and profits surpassing NT$30 billion by 2025, demonstrating excellence in operational performance, corporate governance, service quality, risk management, and sustainable development.

As the financial landscape evolves, E.SUN FHC is entering a new era. Beyond organic growth, we actively pursue strategic alliances and M&A opportunities to enhance competitiveness. In March 2025, E.SUN FHC successfully acquired Prudential Investment Trust (renamed E.SUN Asset Management in October). Following the government's policy to establish Kaohsiung as an Asian Asset Management Hub, E.SUN Asset Management will serve as a vital product engine, integrating with our wealth management and private banking sectors to enhance the depth and breadth of our services.

Furthermore, with the implementation of IFRS 17 and ICS 2.0, transparency in the insurance sector has significantly improved. This presented a strategic window to introduce a life insurance arm as our second growth engine. On January 23, 2026, E.SUN FHC Extraordinary General Meeting (EGM) approved the consensual merger with Mercuries Life Insurance with over 85% support. Upon regulatory approval, this merger will complete our "three pillars" (Banking, Insurance, Securities), pushing our asset scale past NT$6 trillion and ranking E.SUN among the top five listed FHC in Taiwan.

Leveraging Synergies to Achieve Sustainability

In our fourth decade, E.SUN will reinforce its three core advantages: Professional Leadership, Service Excellence, and Customer Trust. We remain customer-centric, providing high-value solutions across physical and digital channels. The continued support and referrals (MGM) from our clients, who entrust their tangible assets to E.SUN, represent the ultimate validation of our brand.

Entering the FHC 2.0 era, E.SUN will leverage its banking core alongside securities, asset management, venture capital, and insurance to generate cross-subsidiary synergies. In our dual-axis transformation of technology and sustainability, we focus on data analytics, cloud applications, and AI empowerment. Beyond upgrading IT infrastructure, we have partnered with global tech companies to launch Gen-AI services, such as "AI Mortgage Consultant" and "Investment i-chat," exploring novel customer service models. Expanding our ESG impact, 2025 marked the fifth year of the E.SUN ESG Sustainability Initiative, mobilizing nearly 200 enterprises. We have also participated in COP for four consecutive years and were invited to speak at the World Climate Summit (WCS). Serving as the Asian Chair of the Nature Investment Coalition (NIC), E.SUN continues to exert regional influence in biodiversity and sustainable finance.

Integration for a Brilliant Future

Named after the highest peak in Taiwan, E.SUN is dedicated to being the finest financial institution—a favorite of our customers, employees, and this land. Over the past decade, we have built a "flywheel" of steady growth, evolving into a major FHC recognized by investors and society.

"Integration" will be our central theme for 2026—linking information and sharing resources across subsidiaries to create a comprehensive financial ecosystem that delivers end-to-end solutions. With wisdom and determination, we will commit fully to advancing the vision “E.SUN of Taiwan, E.SUN of the World.” We extend our deepest gratitude to our shareholders for their long-term support, expectations, and encouragement, and offer our sincerest thanks and best wishes.

Chairman

Joseph Huang

President

<Appendix 2>

E.SUN FINANCIAL HOLDING COMPANY, LTD. AND SUBSIDIARIES

CONSOLIDATED BALANCE SHEETS
DECEMBER 31, 2025 AND 2024
(In Thousands of New Taiwan Dollars)

	2025		2024	
ASSETS	**Amount**	**%**	**Amount**	**%**
CASH AND CASH EQUIVALENTS	$ 43,839,304	1	$ 62,593,270	2
DUE FROM THE CENTRAL BANK AND CALL LOANS TO OTHER BANKS	362,379,636	8	265,856,363	6
FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS	277,486,959	6	282,624,694	7
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME	414,827,421	9	384,646,204	9
INVESTMENTS IN DEBT INSTRUMENTS AT AMORTIZED COST	523,193,098	11	484,231,582	12
FINANCIAL ASSETS FOR HEDGING, NET	49,104	-	81,705	-
SECURITIES PURCHASED UNDER RESELL AGREEMENTS	26,783,272	1	29,266,642	1
RECEIVABLES, NET	172,188,894	4	157,731,477	4
CURRENT TAX ASSETS	565,115	-	418,276	-
DISCOUNTS AND LOANS, NET	2,602,659,198	58	2,311,873,258	57
OTHER FINANCIAL ASSETS, NET	11,400,183	-	11,603,150	-
INVESTMENT PROPERTIES, NET	1,297,218	-	1,331,490	-
PROPERTIES AND EQUIPMENT, NET	34,300,791	1	34,419,584	1
RIGHT-OF-USE ASSETS, NET	8,118,590	-	7,195,102	-
INTANGIBLE ASSETS, NET	7,798,332	-	6,612,127	-
DEFERRED TAX ASSETS	3,079,968	-	3,187,118	-
OTHER ASSETS, NET	26,566,120	1	24,565,535	1
TOTAL	$ 4,516,533,203	100	$ 4,068,237,577	100
LIABILITIES AND EQUITY				
DEPOSITS FROM THE CENTRAL BANK AND OTHER BANKS	$ 68,251,061	1	$ 80,524,089	2
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	83,718,947	2	92,053,439	3
FINANCIAL LIABILITIES FOR HEDGING, NET	2,474,393	-	79,543	-
SECURITIES SOLD UNDER REPURCHASE AGREEMENTS	35,294,971	1	38,258,144	1
COMMERCIAL PAPER ISSUED, NET	28,869,614	1	24,706,650	1
PAYABLES	51,894,531	1	49,545,944	1
CURRENT TAX LIABILITIES	2,919,364	-	2,848,292	-
DEPOSITS AND REMITTANCES	3,778,225,398	84	3,344,612,917	82
BONDS PAYABLE	46,620,000	1	47,450,000	1
OTHER BORROWINGS	329,476	-	337,737	-
PROVISIONS	1,330,262	-	1,035,171	-
OTHER FINANCIAL LIABILITIES	130,792,836	3	120,468,433	3
LEASE LIABILITIES	5,533,787	-	4,542,312	-
DEFERRED TAX LIABILITIES	2,672,730	-	3,228,060	-
OTHER LIABILITIES	4,461,843	-	5,072,489	-
Total liabilities	4,243,389,213	94	3,814,763,220	94
EQUITY ATTRIBUTABLE TO OWNERS OF ESFHC				
Capital stock				
Common stock	161,740,000	4	159,958,000	4
Capital surplus				
Additional paid-in capital from share issuance in excess of par value	32,049,813	1	31,706,913	1
From treasury stock transactions	3,382,484	-	3,382,484	-
Total capital surplus	35,432,297	1	35,089,397	1
Retained earnings				
Legal reserve	23,402,017	-	20,618,595	-
Special reserve	164,235	-	2,143,181	-
Unappropriated earnings	43,324,992	1	29,923,770	1
Total retained earnings	66,891,244	1	52,685,546	1
Other equity	8,680,388	-	5,559,039	-
Total equity attributable to owners of ESFHC	272,743,929	6	253,291,982	6
NON-CONTROLLING INTERESTS	400,061	-	182,375	-
Total equity	273,143,990	6	253,474,357	6
TOTAL	$ 4,516,533,203	100	$ 4,068,237,577	100

E.SUN FINANCIAL HOLDING COMPANY, LTD. AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024
(In Thousands of New Taiwan Dollars, Except Earnings Per Share)

	2025		2024		Percentage Increase (Decrease)
	Amount	**%**	**Amount**	**%**	**%**
INTEREST REVENUE	$107,496,725	117	$100,215,518	132	7
INTEREST EXPENSE	(66,557,463)	(72)	(66,218,071)	(87)	1
NET INTEREST	40,939,262	45	33,997,447	45	20
NET REVENUES AND GAINS OTHER THAN INTEREST					
Service fee and commission income, net	31,538,252	34	28,158,844	37	12
Gains on financial assets and liabilities at fair value through profit or loss	14,813,465	16	9,544,777	13	55
Realized gains on financial assets at fair value through other comprehensive income	2,380,185	3	1,825,404	2	30
Foreign exchange gains, net	1,685,047	2	1,747,564	2	(4)
Reversal of impairment losses (impairment losses) on assets	10,183	-	(27,227)	-	137
Other noninterest gains, net	343,441	-	897,736	1	(62)
Total net revenues and gains other than interest	50,770,573	55	42,147,098	55	20
TOTAL NET REVENUES	91,709,835	100	76,144,545	100	20
BAD-DEBT EXPENSES AND PROVISION FOR LOSSES ON COMMITMENTS AND GUARANTEES	(6,357,277)	(7)	(4,146,556)	(6)	53

(Continued)

E.SUN FINANCIAL HOLDING COMPANY, LTD. AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024
(In Thousands of New Taiwan Dollars, Except Earnings Per Share)

	2025		2024		Percentage Increase (Decrease)
	Amount	**%**	**Amount**	**%**	**%**
OPERATING EXPENSES					
Employee benefits	$(20,057,877)	(22)	$(17,155,146)	(22)	17
Depreciation and amortization	(3,795,671)	(4)	(3,763,998)	(5)	1
General and administrative	(20,567,701)	(22)	(18,819,506)	(25)	9
Total operating expenses	(44,421,249)	(48)	(39,738,650)	(52)	12
INCOME BEFORE INCOME TAX	40,931,309	45	32,259,339	42	27
INCOME TAX EXPENSE	(6,557,093)	(7)	(6,110,615)	(8)	7
NET INCOME FOR THE YEAR	34,374,216	38	26,148,724	34	31
OTHER COMPREHENSIVE INCOME					
Items that will not be reclassified subsequently to profit or loss:					
Remeasurement of defined benefit plans	341,483	-	286,276	-	19
Changes in the fair value attributable to changes in the credit risk of financial liabilities designated as at fair value through profit or loss	(32,052)	-	451,863	1	(107)
Unrealized gains on investments in equity instruments at fair value through other comprehensive income	643,626	1	4,157,713	5	(85)
Income tax relating to items that will not be reclassified subsequently to profit or loss	(59,142)	-	70,943	-	(183)
Items that will not be reclassified subsequently to profit or loss, net of income tax	893,915	1	4,966,795	6	(82)

(Continued)

E.SUN FINANCIAL HOLDING COMPANY, LTD. AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024
(In Thousands of New Taiwan Dollars, Except Earnings Per Share)

	2025		2024		Percentage Increase (Decrease)
	Amount	**%**	**Amount**	**%**	**%**
Items that may be reclassified subsequently to profit or loss:					
Exchange differences on the translation of financial statements of foreign operations	$ (1,424,927)	(2)	$ 2,989,647	4	(148)
Unrealized gains on investments in debt instruments at fair value through other comprehensive income	4,227,607	5	2,417,741	3	75
Income tax relating to items that may be reclassified subsequently to profit or loss	85,430	-	(1,128,330)	(1)	108
Items that may be reclassified subsequently to profit or loss, net of income tax	2,888,110	3	4,279,058	6	(33)
Other comprehensive income for the year, net of income tax	3,782,025	4	9,245,853	12	(59)
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	$ 38,156,241	42	$ 35,394,577	46	8
NET INCOME ATTRIBUTABLE TO:					
Owners of ESFHC	$ 34,342,232	38	$ 26,127,505	34	31
Non-controlling interests	31,984	-	21,219	-	51
	$ 34,374,216	38	$ 26,148,724	34	31
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE TO:					
Owners of ESFHC	$ 38,124,007	42	$ 35,372,202	46	8
Non-controlling interests	32,234	-	22,375	-	44
	$ 38,156,241	42	$ 35,394,577	46	8
EARNINGS PER SHARE (NEW TAIWAN DOLLARS)					
Basic	$ 2.12		$ 1.62		
Diluted	$ 2.12		$ 1.61		

(Concluded)

(English translation for reference only)

E.SUN FINANCIAL HOLDING COMPANY, LTD. AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024
(In Thousands of New Taiwan Dollars)

	Equity Attributable to Owners of ESFHC										
							Other Equity				
	Capital Stock (Note 39)			Retained Earnings (Notes 4, 9, 37 and 39)							
	Shares (In Thousands)	Common Stock	Capital Surplus (Notes 4 and 39)	Legal Reserve	Special Reserve	Unappropriated Earnings	Exchange Differences on the Translation of Financial Statements of Foreign Operations (Note 4)	Unrealized Gains (Losses) on Financial Assets at Fair Value Through Other Comprehensive Income (Notes 4 and 9)	Changes in the Fair Value Attributable to Changes in the Credit Risk of Financial Liabilities Designated as at Fair Value Through Profit or Loss (Note 4)	Non-controlling Interests (Notes 4 and 39)	Total Equity
BALANCE AT JANUARY 1, 2024	15,664,000	$ 156,640,000	$ 34,800,497	$ 18,430,702	$ 5,531,342	$ 22,824,085	$ (781,073)	$ (4,178,073)	$ 2,980,200	$ 176,167	$ 236,423,847
Appropriation of 2023 earnings											
Legal reserve	-	-	-	2,187,893	-	(2,187,893)	-	-	-	-	-
Cash dividends	-	-	-	-	-	(18,796,800)	-	-	-	-	(18,796,800)
Stock dividends	313,800	3,138,000	-	-	-	(3,138,000)	-	-	-	-	-
Reversal of special reserve	-	-	-	-	(3,388,161)	3,388,161	-	-	-	-	-
Issuance of common stock from employees' compensation	18,000	180,000	288,900	-	-	-	-	-	-	-	468,900
Cash dividends distributed by subsidiary	-	-	-	-	-	-	-	-	-	(16,167)	(16,167)
Disposals of investments in equity instruments at fair value through other comprehensive income	-	-	-	-	-	1,431,018	-	(1,431,018)	-	-	-
Transfer of changes in the fair value attributable to changes in the credit risk of financial liabilities designated as at fair value through profit or loss upon derecognition	-	-	-	-	-	(9,100)	-	-	9,100	-	-
Net income for the year ended December 31, 2024	-	-	-	-	-	26,127,505	-	-	-	21,219	26,148,724
Other comprehensive income for the year ended December 31, 2024, net of income tax	-	-	-	-	-	284,794	2,402,850	6,105,190	451,863	1,156	9,245,853
Total comprehensive income for the year ended December 31, 2024	-	-	-	-	-	26,412,299	2,402,850	6,105,190	451,863	22,375	35,394,577
BALANCE AT DECEMBER 31, 2024	15,995,800	159,958,000	35,089,397	20,618,595	2,143,181	29,923,770	1,621,777	496,099	3,441,163	182,375	253,474,357
Appropriation of 2024 earnings											
Legal reserve	-	-	-	2,783,422	-	(2,783,422)	-	-	-	-	-
Cash dividends	-	-	-	-	-	(19,194,960)	-	-	-	-	(19,194,960)
Stock dividends	160,200	1,602,000	-	-	-	(1,602,000)	-	-	-	-	-
Reversal of special reserve	-	-	-	-	(1,978,946)	1,978,946	-	-	-	-	-
Issuance of common stock from employees' compensation	18,000	180,000	342,900	-	-	-	-	-	-	-	522,900
Cash dividends distributed by subsidiary	-	-	-	-	-	-	-	-	-	(16,167)	(16,167)
Changes of non-controlling interest	-	-	-	-	-	-	-	-	-	201,619	201,619
Disposals of investments in equity instruments at fair value through other comprehensive income	-	-	-	-	-	319,002	-	(319,002)	-	-	-
Net income for the year ended December 31, 2025	-	-	-	-	-	34,342,232	-	-	-	31,984	34,374,216
Other comprehensive income (loss) for the year ended December 31, 2025, net of income tax	-	-	-	-	-	341,424	(1,146,906)	4,619,309	(32,052)	250	3,782,025
Total comprehensive income (loss) for the year ended December 31, 2025	-	-	-	-	-	34,683,656	(1,146,906)	4,619,309	(32,052)	32,234	38,156,241
BALANCE AT DECEMBER 31, 2025	16,174,000	$ 161,740,000	$ 35,432,297	$ 23,402,017	$ 164,235	$ 43,324,992	$ 474,871	$ 4,796,406	$ 3,409,111	$ 400,061	$ 273,143,990

E.SUN FINANCIAL HOLDING COMPANY, LTD. AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024
(In Thousands of New Taiwan Dollars)

	2025	2024
CASH FLOWS FROM OPERATING ACTIVITIES		
Income before income tax	$ 40,931,309	$ 32,259,339
Adjustments for:		
Depreciation expenses	3,192,004	3,178,355
Amortization expenses	603,667	585,643
Expected credit losses/bad-debt expenses	6,221,414	4,178,003
Gains on financial assets and liabilities at fair value through profit or loss	(14,813,465)	(9,544,777)
Interest expense	66,557,463	66,218,071
Interest revenue	(107,496,725)	(100,215,518)
Dividend income	(1,629,038)	(1,163,564)
Provision (reversal of provision) for losses on guarantees	125,680	(4,239)
Salary expenses on share-based payments	1,034,774	784,077
Losses on disposal of properties and equipment	123	12,753
Gains on disposal of investment properties	-	(619,357)
Gains on disposal of investments	(751,147)	(661,840)
Others	(18,733)	115,192
Net changes in operating assets and liabilities		
Due from the Central Bank and call loans to other banks	(61,113,843)	(48,678,205)
Financial assets at fair value through profit or loss	41,213,017	22,044,415
Financial assets at fair value through other comprehensive income	(28,016,516)	(7,353,114)
Investments in debt instruments at amortized cost	(41,811,566)	(4,872,632)
Receivables	(13,317,077)	(13,796,139)
Discounts and loans	(295,912,405)	(251,208,463)
Other financial assets	730,241	(6,159,924)
Other assets	352,453	(971,883)
Deposits from the Central Bank and other banks	(12,273,028)	35,055,394
Financial liabilities at fair value through profit or loss	(31,797,704)	(41,840,100)
Derivative financial liabilities for hedging	2,207,700	-
Securities sold under repurchase agreements	(2,963,173)	13,579,422
Payables	2,190,449	4,272,040
Deposits and remittances	433,612,481	323,565,866
Provision for employee benefits	511	47
Other financial liabilities	12,158,054	9,979,053
Other liabilities	(567,872)	1,183,833
Cash generated from (used in) operations	(1,350,952)	29,921,748
Interest received	111,152,072	99,781,893
Dividends received	1,774,492	1,285,513
Interest paid	(68,009,100)	(65,673,290)
Income tax paid	(7,005,501)	(6,021,732)
Net cash generated from operating activities	36,561,011	59,294,132

(Continued)

E.SUN FINANCIAL HOLDING COMPANY, LTD. AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024
(In Thousands of New Taiwan Dollars)

	2025	2024
CASH FLOWS FROM INVESTING ACTIVITIES		
Net cash outflow on acquisition of subsidiary	$ (1,727,818)	$ -
Payments for properties and equipment	(2,238,137)	(1,655,197)
Proceeds from disposal of properties and equipment	1,705	1,215
Increase in settlement fund	(270,094)	(55,931)
Decrease in settlement fund	228,142	29,483
Increase in refundable deposits	(1,740,302)	(5,768,396)
Payments for intangible assets	(315,178)	(396,556)
Payments for right-of-use assets	(460)	(426)
Proceeds from disposal of investment properties	-	721,723
Increase in other assets	-	(1,836)
Net cash used in investing activities	(6,062,142)	(7,125,921)
CASH FLOWS FROM FINANCING ACTIVITIES		
Increase in short-term borrowings	5,500	-
Decrease in short-term borrowings	-	(32,118)
Increase in commercial paper issued	4,170,000	15,630,000
Proceeds from issue of corporate bonds	16,000,000	3,800,000
Repayments of corporate bonds	(2,000,000)	(4,000,000)
Proceeds from issue of bank debentures	5,620,000	2,700,000
Repayments of bank debentures	(20,450,000)	(3,300,000)
Repayments of long-term borrowings	-	(36,248)
Increase in financial liabilities designated at fair value through profit or loss	-	1,457,272
Decrease in financial liabilities designated at fair value through profit or loss	-	(2,747,927)
Increase in guarantee deposits received	-	2,270,466
Decrease in guarantee deposits received	(1,833,651)	-
Repayments of the principal portion of lease liabilities	(1,285,934)	(1,254,202)
Cash dividends paid	(19,194,960)	(18,796,800)
Cash dividends paid to non-controlling interests	(16,167)	(16,167)
Net cash used in financing activities	(18,985,212)	(4,325,724)
EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	2,604,402	(9,067,852)
NET INCREASE IN CASH AND CASH EQUIVALENTS	14,118,059	38,774,635
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	164,113,499	125,338,864
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	$178,231,558	$164,113,499

(Continued)

E.SUN FINANCIAL HOLDING COMPANY, LTD. AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024
(In Thousands of New Taiwan Dollars)

	December 31	
	2025	**2024**
RECONCILIATIONS OF THE AMOUNTS IN THE CONSOLIDATED STATEMENTS OF CASH FLOWS WITH THE EQUIVALENT ITEMS REPORTED IN THE CONSOLIDATED BALANCE SHEETS AS OF DECEMBER 31, 2025 AND 2024		
Cash and cash equivalents in the consolidated balance sheets	$ 43,839,304	$ 62,593,270
Due from the Central Bank and call loans to other banks in accordance with the definition of cash and cash equivalents under IAS 7 “Statement of Cash Flows”	107,608,982	72,253,587
Securities purchased under resell agreements in accordance with the definition of cash and cash equivalents under IAS 7 “Statement of Cash Flows”	26,783,272	29,266,642
Cash and cash equivalents at the end of the year	$178,231,558	$164,113,499

(Concluded)

(English translation for reference only)

INDEPENDENT AUDITORS' REPORT

The Board of Directors and Stockholders
E.SUN Financial Holding Company, Ltd.

Opinion

We have audited the accompanying consolidated financial statements of E.SUN Financial Holding Company, Ltd. (ESFHC) and its subsidiaries (collectively, the "Company"), which comprise the consolidated balance sheets as of December 31, 2025 and 2024, and the consolidated statements of comprehensive income, changes in equity and cash flows for the years then ended, and notes to the consolidated financial statements, including material accounting policy information (collectively referred to as the "consolidated financial statements").

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Company as of December 31, 2025 and 2024, and its consolidated financial performance and consolidated cash flows for the years then ended in accordance with the Regulations Governing the Preparation of Financial Reports by Financial Holding Companies, Regulations Governing the Preparation of Financial Reports by Public Banks, Regulations Governing the Preparation of Financial Reports by Securities Firms, Regulations Governing the Preparation of Financial Reports by Futures Commission Merchants, and International Financial Reporting Standards (IFRS), International Accounting Standards (IAS), IFRIC Interpretations (IFRIC), and SIC Interpretations (SIC) endorsed and issued into effect by the Financial Supervisory Commission of the Republic of China.

Basis for Opinion

We conducted our audits in accordance with the Regulations Governing Financial Statement Audit and Attestation Engagements of Certified Public Accountants and the Standards on Auditing of the Republic of China. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the Company in accordance with The Norm of Professional Ethics for Certified Public Accountant of the Republic of China, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements for the year ended December 31, 2025. These matters were addressed in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

The key audit matters of the Company's consolidated financial statements for the year ended December 31, 2025 are described as follows:

Assessment of Allowance for Possible Losses on Loans

The Company is engaged principally in providing loans to customers. As of December 31, 2025, the net amount of discounts and loans of the Company represented approximately 58% of total consolidated assets, and is considered material to the consolidated financial statements as a whole. Besides assessing expected credit losses of loans in accordance with IFRS 9 "Financial Instruments", the management of E.SUN Commercial Bank, Ltd.

(E.SUN Bank), a subsidiary of ESFHC, complies with the Regulations Governing the Procedures for Banking Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans and related regulations (collectively, the Regulations) when assessing classification of credit assets and recognizing allowance for possible losses. For accounting policies and relevant information about loan impairment assessment of E.SUN Bank, please refer to Notes 4, 5 and 14 to the consolidated financial statements.

We determined the assessment of allowance for possible losses on loans to be a key audit matter for the year ended December 31, 2025 because the assessment made by E.SUN Bank to assess the classification of credit assets and recognize allowance for possible losses in accordance with the Regulations involves critical estimates and judgments.

The main audit procedures we performed in response to certain aspects of the key audit matter described above are as follows:

1. We obtained an understanding of and performed tests on the relevant internal controls in respect of E.SUN Bank's loan impairment assessment.

2. We acquired the loan evaluation form used by management of E.SUN Bank and assessed the allowance for possible losses on credit assets; we tested the completeness of the loan assets.

3. We assessed that the loans of E.SUN Bank were classified in accordance with the definition of the Regulations.

4. We calculated the required provision of allowance for possible losses on loans of E.SUN Bank in order to assess whether it complied with the Regulations.

Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with the Regulations Governing the Preparation of Financial Reports by Financial Holding Companies, Regulations Governing the Preparation of Financial Reports by Public Banks, Regulations Governing the Preparation of Financial Reports by Securities Firms, Regulations Governing the Preparation of Financial Reports by Futures Commission Merchants, and IFRS, IAS, IFRIC, and SIC endorsed and issued into effect by the Financial Supervisory Commission of the Republic of China, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance, including the audit and risk management committee, are responsible for overseeing the Company's financial reporting process.

Auditors' Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Standards on Auditing of the Republic of China will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with the Standards on Auditing of the Republic of China, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

1. Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

2. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.

3. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

4. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Company to cease to continue as a going concern.

5. Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

6. Obtain sufficient and appropriate audit evidence regarding the financial information of entities or business activities within the Company to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision, and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.
From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements for the year ended December 31, 2025 and are therefore the key audit matters. We describe these matters in our auditors' report unless law or

regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

The engagement partners on the audits resulting in this independent auditors' report are Chen-Hsiu Yang and Wei-Chun Ma.

Deloitte & Touche
Taipei, Taiwan
Republic of China

March 13, 2026

Notice to Readers

The accompanying consolidated financial statements are intended only to present the consolidated financial position, financial performance and cash flows in accordance with accounting principles and practices generally accepted in the Republic of China and not those of any other jurisdictions. The standards, procedures and practices to audit such consolidated financial statements are those generally applied in the Republic of China.

For the convenience of readers, the independent auditors' report and the accompanying consolidated financial statements have been translated into English from the original Chinese version prepared and used in the Republic of China. If there is any conflict between the English version and the original Chinese version or any difference in the interpretation of the two versions, the Chinese-language independent auditors' report and consolidated financial statements shall prevail.

(English translation for reference only)

Audit & Risk Management Committee Report

To: E.SUN Financial Holding Company 2026 General Shareholders' Meeting

The Board of Directors has complied and submitted the Company's 2025 consolidated financial statements audited by Certified Public Accountants of Deloitte & Touche, business report and statement of distribution of retained earnings to the Audit Committee. After reviewing the abovementioned statements and reports and discussing with the CPAs, the Audit & Risk Management Committee has found them to meet the requirements of applicable laws and regulations. This report is hereby prepared in accordance with Article 14-4 of Security and Exchange Act and Article 219 of Company Act and submitted for your approval.

Ryh-yan Chang

Ryh-Yan Chang
Convener
Audit & Risk Management Committee
E.SUN Financial Holding Company

Date: March 13, 2026

" .