K. Human Rights Issue Control Plan and Execution Results

Stakeholder	Issue	Risk Identification Ratio	Total	Risk mitigation measures	Possibility of Impact	Total	Impact compensation measures	Implementation Ratio of Compensation Measures
Employee	Gender equality	3.36%	12.14%	1. Established the "Guidelines for the Establishment of Gender Equality Committee for E.SUN FHC and its Subsidiaries," the "Rules and Procedures for Sexual Harassment Prevention, Complaint and Punishment of E.SUN FHC and Its Subsidiaries," and the "Plans for Preventing Unlawful Infringement While Performing Duties at Work." 2. Included SDG "gender equality" as a specific target. 3. Included the promotion of workplace gender equality and unlawful infringement prevention training. 4. Held seminars on gender equality and prevention of workplace harassment across the organization. Enhanced discussions on gender equality and bullying through case studies in each department's supervisory training courses. 5. To strengthen managers' capacity to care for employees and handle incidents, we regularly conduct management counseling seminars and workshops.	0.01%	0.27%	1. Set up sexual harassment complaint channels, including hotlines, fax, and gender equality and workplace bullying complaint mailboxes. 2. The investigation team conducts inquiries based on principles of objectivity, impartiality, and professionalism. The Sexual Harassment Complaint Review Committee convenes to make determinations, and the Human Resources Development Committee - Personnel Review Meeting will impose appropriate disciplinary actions according to the review outcomes. 3. We provide the complainant or victim in sexual-harassment cases with at least two sessions of psychological counseling support.	100%
	Forced labor and overtime	7.31%		1. Formulated leave and overtime related regulations according to the Labor Standards Act. 2. Implemented a system of flexible working hours. 3. Added reminder function to the attendance system. 4. Promoted the "annual leave" program to encourage employees to plan more adequate vacations so as to enhance their physical and mental health and promote work-life balance.	0.00%		1. Provided employees with adequate overtime pay. 2. Where supervisors undergo personnel evaluation, their respective departments may not receive an excellent performance rating.	
	Occupational safety	1.46%		1. Specialized occupational safety and health unit that employs dedicated nurses and safety personnel responsible for formulating and planning safety and health matters. 2. We implement the Ministry of Labor' s Four Major Protection Measures and a work-ability management program for middle-aged and older employees, and incorporate the program content into our training curriculum. 3. Included "Traffic safety promotion" as a mandatory course in the educational training program, and employees involved in accidents are required to receive traffic safety education training again. 4. Monitored the operation environment of carbon dioxide and illumination. 5. Provided bright lighting equipment, added reminder slogans, installed electronic surveillance equipment or provided 24-hour security in specific areas such as parking lots, entrances and exits.	0.26%		1. Adopted internal occupational hazard reporting process and set up a dedicated unit to implement care and follow-up. 2. Actively provided information on group insurance and labor insurance and assistance with applying for related subsidies. 3. Hired health professionals to conduct reinstatement assessments and provide suitable work adjustments and arrangements. 4. Provided consulting services under the Employee Assistance Program (EAP).	
Supplier	Labor rights	1.50%	5.16%	1. Suppliers are required to sign the "Statement of Commitment to Human Rights and Environmental Sustainability" and regularly review the human rights and environmental sustainability clauses and penalty announcements. 2. Used the "Supplier Sustainability Self-Assessment Form" to determine the risk of suppliers with respect to labor rights, occupational safety, and environmental protection, and irregularly visit suppliers according to the "Supplier Visit Questionnaire." 3. Formulated the "E.SUN FHC Sustainable Procurement Policy" in accordance with the Sustainable Procurement Guidance (ISO 20400), taking into account the social, economic and environmental impacts caused by procurement practices, and requiring suppliers to jointly abide by international human rights policies. 4. Conducted supplier evaluation meetings to manage and mitigate risks.	24.66%	36.66%	1. Held supplier communication meetings to raise awareness of corporate social responsibility. 2. Periodically visited suppliers of potential risk to review their improvement status. 3. Adjusted the amount of materials .purchased from suppliers or terminated contractual relations, depending on the sanction imposed on a supplier.	
	Occupational safety	3.66%			12%			

Stakeholder	Issue	Risk Identification Ratio	Total	Risk mitigation measures	Possibility of Impact	Total	Impact Compensation Measures	Implementation Ratio of Compensation Measures
	Service quality and customer rights	6.90%		1. Established the "Total Quality Management Committee" and upgraded the "Fair Customer Treatment Task Force" to the "Fair Customer Treatment Promotion Committee" to oversee the planning of E.SUN's Fair Customer Treatment Principles. 2. The "Operating Guidelines for Compliance with Laws and Risk Assessment of New Products (Services)" ensures that E.SUN Bank's introduction of various products and services complies with laws and internal regulations, prudently managing potential risks associated with business activities. 3. The "Management Guidelines for Marketing Collateral in Advertising, Business Solicitation, and Sales Activities by Subsidiaries" ensured the appropriateness and legality of all marketing materials produced for promotional activities. 4. Included service quality and customer complaint management in annual performance evaluation of business units to raise the overall service awareness of various units. 5. E.SUN values customer feedback and has established the "Customer Feedback Handling Procedure" and the "Customer Satisfaction Survey Procedure." We also regularly hold VOC (Voice of Customer) proposal meetings to identify common customer concerns and drive improvements in the customer experience. 6. All employees participated in training on fair customer treatment, customer service, fraud prevention, and information security protection.	0.00%		1. We have established a "Fair Treatment of Customers and Client Relations" section on our official website, fully disclosing multiple complaint channels for customers to use. 2. E.SUN Bank has established the "E.SUN Bank Consumer Dispute Handling Procedures," which clearly stipulate handling timeframes and division of authority and responsibility. Our customer complaint management has been certified under the ISO 10002 Customer Satisfaction — Complaints Handling standard. 3. Implemented the "Domestic Branch Consumer Dispute Handling Guidelines" to enhance frontline staff's awareness of preventing customer complaints and appropriately addressing customer feedback. 4. Analyze the root cause of customer complaints, discuss improvement plans and track improvements, and periodically summarize customer complaints for the Board of Directors. 5. Promoted fraud prevention through various channels such as its official website, mobile banking, social media platforms, and email. Strengthened transaction verification in common fraud scenarios to protect customer assets. 6. Monitored abnormal transactions and provided mobile push notifications through the E.SUN Mobile Banking APP.	
Customer	Personal information protection	1.52%	14.47%	1. E.SUN Financial Holding has established a Personal Data Management Task Force responsible for developing personal data protection standards, covering measures for the collection, processing, and use of personal data. The Group has issued the "E.SUN Financial Holding and Subsidiaries' Guidelines for the Collection, Processing and Use of Personal Data" and promotes data protection through cross-unit collaboration. 2. We have published the "E.SUN Financial Holding and Subsidiaries' Personal Data Management Policy" on our official website. By enhancing transparency of our policies and ensuring consistent compliance, we strengthen awareness of personal data protection and reduce the risk of data breaches. 3. E.SUN Financial Holding has established the "E.SUN FinTech & Cybersecurity Development Committee" to oversee information security management across the Group and to review major information security matters. 4. The information security management system (ISMS) obtained ISO 27001 certification, and the credit card acquiring system obtained PCI DSS certification. 5. E.SUN has established a Security Operation Center (SOC) and a dedicated team for proactive monitoring, detection, analysis, and response, which continuously optimizes the monitoring framework and escalation procedures to enhance incident correlation, tracking, and governance maturity. In response to the growing prevalence of impersonation attacks, the Company continuously strengthens impersonation detection and threat-intelligence management, including ingesting dark-web intelligence to identify potential threats earlier, and leveraging machine learning to improve impersonation detection efficiency, proactively blocking fraud and upholding fair treatment of customers. 6. Established a Data Loss Prevention (DLP) system to address potential data leakage channels such as email, internet browsing, and USB usage, effectively preventing unauthorized disclosure of personal information.	0.00%	0.02%	1. We have established the "E.SUN Financial Holding and Subsidiaries' Guidelines for Emergency Response to Personal Data Breach Incidents. 2. Established an Emergency Response and Crisis Management Team to handle compensation measures when a major personal information infringement incident occurs. 3. Periodically organize education, training, and promotion, and conduct information system disaster backup drills. 4. Continued to purchase information security insurance 2025 to reduce losses and impact of business suspension.	100%
	Responsible lending and investment	6.05%		[Responsible Lending] 1. For every corporate banking credit case, an ESG assessment of the borrower and an anti-money-laundering investigation are required. 2. Adopt the fourth edition of the Equator Principles (EP IV) framework to assess the climate change, human rights, and biodiversity risks associated with project financing, and strengthen environmental and social risk management abilities. [Responsible Investment] 1. Our banking subsidiaries incorporate ESG indicators from reputable domestic and international institutions into their investment due-diligence criteria. They have also developed an ESG sustainable-investment model to identify investment-related ESG risks, prioritizing investments in companies with low to medium ESG risk. 2. Our banking subsidiaries establish "Guidelines for Managing Sustainable Investments in Negotiable Securities," establish management mechanisms for companies with high ESG risk, and avoid doing business with companies that direct impact the environment or society. For companies that may potentially impact the environment and society, we require due diligence and careful evaluation when they submit an investment application, and may only approve the application after determining there is no material negative impact on ESG and sustainability.	0.02%		[Responsible Lending] 1. Regarding credit extension targets on which severe penalties were imposed due to human right issues, direct/indirect credit check is conducted to understand the impact of the reported matter on corporate operations, and improvement is requested. 2. Credit extended to such targets is adjusted based on the degree of influence. In severe cases, these targets are asked to settle their debt in advance and are blacklisted. [Responsible Investment] 1. In accordance with the "Guidelines for Sustainable Investment Management of Marketable Securities," our banking subsidiaries shall verify with the investee company or engage with its management team and shareholders to determine an appropriate response if the investee undergoes significant strategic changes that may pose major governance, environmental, or social risks. 2. In accordance with the "Sustainable Finance Policy" and the "Guidelines for Sustainable Investment Management of Marketable Securities," our banking subsidiaries periodically review equity and fixed-income investment positions in listed companies. If an investment is found to involve ESG-related violations that render the position non-compliant with applicable investment standards and no clear remediation plan is presented, the position will be phased down. 3. Investment cases with potential controversial issues are periodically reviewed. If significant abnormal issues are discovered, the investor will examine and interact with the invested company, carefully evaluate the investment position, and regularly monitor it.	