2.5 Sustainable Operating Environment

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

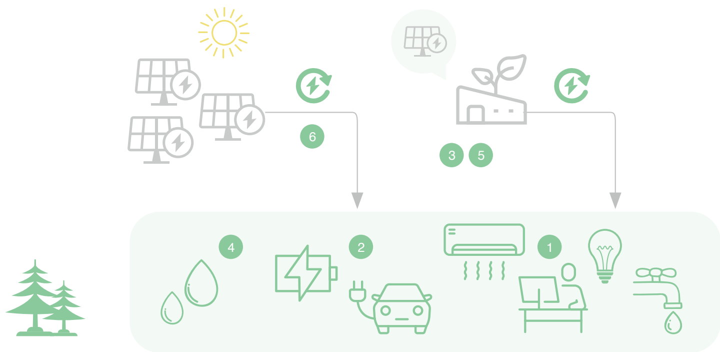
2.5.1 Self-Operation Management

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

■ Sustainable Operating Environment Targets

Based on the 2020 baseline, we aims to reduce its Scope 1 and 2 greenhouse gas (GHG) emissions by 42% by 2030.
Based on the 2020 baseline, we aims to reduce its Scope 3 — Fuel- and Energy-Related Activities greenhouse gas (GHG) emissions by 42% by 2030.
Based on the 2020 baseline, we aims to achieve 100% renewable energy usage across its domestic locations by 2030.
Based on the 2020 baseline, we aims to reduce its water consumption intensity (water use per unit of revenue) by 30% by 2030.
Based on the 2016 baseline, we aims to reduce the volume of general waste (per unit of revenue) by 78% by 2030.

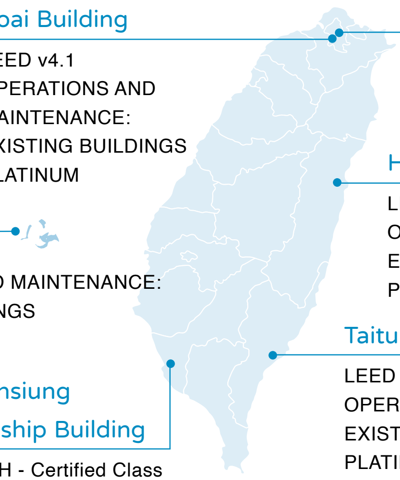
Green Operations Framework Diagram



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 **Replace outdated official vehicles:** Replace official vehicles with electric vehicles, install charging stations, and promote green transportation.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

Green building (EEWH & LEED)

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



Headquarters
Net-Zero Buildings、
EEWH - Diamond Class

Boai Building
LEED v4.1
OPERATIONS AND MAINTENANCE: EXISTING BUILDINGS PLATINUM

Hualien Branch
LEED v4.1
OPERATIONS AND MAINTENANCE: EXISTING BUILDINGS PLATINUM

Penghu Branch
LEED v4.1
OPERATIONS AND MAINTENANCE: EXISTING BUILDINGS PLATINUM

Taitung Branch
LEED v4.1
OPERATIONS AND MAINTENANCE: EXISTING BUILDINGS PLATINUM

Kaohsiung Flagship Building
EEWH - Certified Class

Solar power systems

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

Carbon reduction measures

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

Implement Scope 1 & Scope 2 internal carbon pricing

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

Purpose	Application
Navigate regulations, setting and/or achieving of climate-related policies and targets incentivize consideration of climate-related issues in decision making	In response to the governance foundation established by the Climate Change Response Act for the 2050 net-zero transition, E.SUN has adopted 2020 as the baseline year and obtained approval for its Science-Based Target (SBT). We commit to reducing Scope 1 and Scope 2 emissions by 42% versus the baseline by 2030, and we review progress and improvement measures annually. To strengthen decarbonization incentives, E.SUN Bank has fully implemented an internal carbon-pricing mechanism for Scope 1 and Scope 2 across domestic operations, with the carbon price set at USD 100 per tCO2, and has incorporated achievement of decarbonization targets into senior management performance evaluations as a key management tool.
Establish the concept that emissions are a priced asset and forecast next year's carbon-fee budget.	To strengthen each division's awareness of carbon cost management, we apply a shadow carbon pricing methodology to simulate and disclose carbon expenses. Charges are modelled based on each unit's actual Scope 1 and Scope 2 emissions to assist departments in incorporating potential carbon costs for the upcoming fiscal year into their annual budget planning, thereby progressively internalizing carbon cost risks.
Conduct cost-benefit analysis, influence strategy and/or financial planning	We have implemented a carbon-benefit–oriented cost-analysis model that combines the investment costs of energy-saving and emission-reduction measures with our internal carbon pricing for performance evaluation. This approach quantifies both the financial returns and carbon-reduction benefits of each initiative to optimize equipment replacement and capital expenditure decision-making processes, thereby enhancing the scientific rigor and transparency of low-carbon investment decisions.
Drive low-carbon investments, drive energy efficiency, identify and seize low-carbon opportunities	We systematically identify and capture low-carbon opportunities by actuarially assessing payback periods and carbon costs, prioritizing the deployment of high-efficiency, high-emission-reduction equipment. We also require each unit to proactively implement a range of emissions-reduction measures—including retiring energy-intensive equipment, deploying renewable energy solutions, and promoting green transportation and related infrastructure—to systematically improve overall energy efficiency and reduce Scope 1 and Scope 2 emissions.
Achieve decarbonization targets and accelerate the transition to net-zero emissions.	We will continually adjust our internal carbon-fee structure and management mechanisms on a rolling basis by integrating actual emissions-reduction expenditures, domestic and international carbon-pricing and carbon-fee trends, and changes in emissions-related regulations. Through ongoing optimization of carbon-cost management and information disclosure, we aim to strengthen incentives for emissions reduction and accelerate progress toward our net-zero emissions target.

Promoting the Use of Renewable Energy

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

Ahead of the 2030 target

2025 Target

Reduce Scope1 and 2 carbon emissions by **21** %

Reduce Scope 3 greenhouse gas (GHG) emissions from fuel-and-energy-related activities by 21%

The proportion of renewable energy use across domestic sites reached 50%

2025 Outcome

Reduce Scope1 and 2 carbon emissions by **50.56** %

Reduce Scope 3 greenhouse gas (GHG) emissions from fuel-and-energyrelated activities by 46%

The proportion of renewable energy use across domestic sites reached 60.96%

2026 Target

Reduce Scope1 and 2 carbon emissions by **25.2** %

Reduce Scope 3 greenhouse gas (GHG) emissions from fuel-and-energyrelated activities by 25.2%

The proportion of renewable energy use across domestic sites reached 55%

2030 Target

Reduce Scope1 and 2 carbon emissions by **42** %

Reduce Scope 3 carbon emissions from fuel-and-energy-related activities by 42 %

Renewable energy procurement ratio reaches 100%

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

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

Water Usage Reduction GRI：303-1、303-3

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

Expand the scope of ISO 46001:2019 certification implementation

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

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

2025 Target
Reduce water usage per unit revenue by **15** %

2025 Outcome
Reduce water usage per unit revenue by **46.84** %

2026 Target
Reduce water usage per unit revenue by **18** %

2030 Target
Reduce water usage per unit revenue by **30** %

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

Waste reduction GRI：306-3

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

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

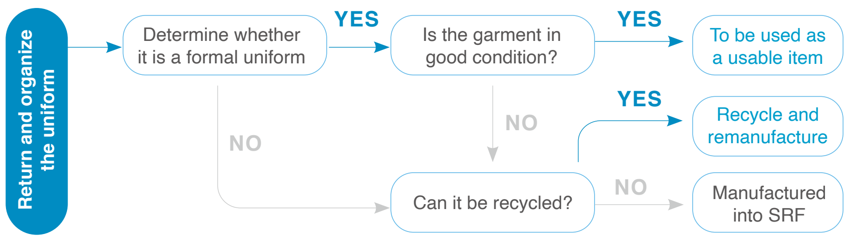
To alleviate the burden on our planet, we continue to promote and ensure strict adherence to waste sorting among every staff in E.SUN. Starting from Q4 2025, E. SUN Bank has expanded its recycling program across all office buildings to include 'paper-based containers.' This initiative aims to reduce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

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

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

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

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



2025 Target
Reduced revenue-based waste intensity by **50.1** %

2025 Outcome
Reduced revenue-based waste intensity by **55** %

2026 Target
Reduced revenue-based waste intensity by **55.7** %

2030 Target
Reduced revenue-based waste intensity by **78** %

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

2.5.2 Suppliers Management

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

Sustainable Supply Chain Management

- E.SUN FHC Sustainable Development Guidelines for Suppliers
- E.SUN Bank Supplier Management Guidelines

Initial Review
- Basic information review
- Signing of ESG Documents
- Anti-money laundering and counter-terrorism financing risk identification

Mid-term Review
- Management of ESG Document Validity
- Review of service satisfaction
- Anti-money laundering and counter-terrorism financing risk identification

Final Supplier Evaluation
- Mid-term risk management result assessment
- Review of supplier's ESG performance
- Output of evaluation results

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

Unit: Number of supplier

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

Sustainable Procurement

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

Responsible Procurement

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

Sustainable Supply Chain Engagement

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