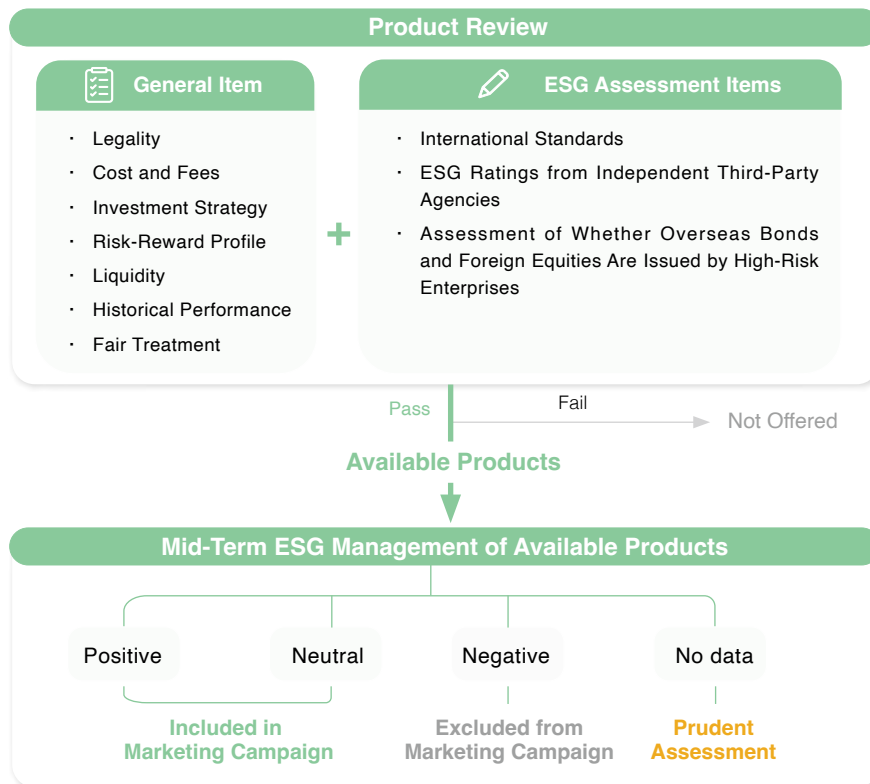


3.1.5 Wealth Management

■ Wealth Management Products

1. Wealth Management Product ESG Rating Management

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



2. Sustainable Wealth Management Product

Sustainable AuM reaches **60.2 billion**, and percentage of sustainable AuM over total AuM reaches **14.00%** Unit: NT\$M

Investment Approaches	Asset under Management (AuM)		
	E.SUN Bank	E.SUN Securities	Total
ESG Integration	4,775	0	4,775
Best-in-Class Screening	26,168	25,686	51,854
Thematic Investing	1,258	932	2,190
Impact Investing	552	0	552
Other	839	0	839
Total Sustainable AuM	33,593	26,617	60,210
Total AuM	345,205	84,977	430,182

- Note 1: Wealth management products include mutual funds, offshore bonds, offshore ETFs, and offshore stocks.
- Note 2: Sustainable wealth management products:
 - (1) Mutual funds: Funds meet the ESG requirements of Financial Supervisory Commission and are listed on ESG Fund Area of Fundclear. The investment approaches include ESG integration, best-in-class screening, impact investing, EU SFDR Article 8, EU SFDR Article 9, and so on.
 - (2) Offshore bonds: Include sustainability bonds and bonds in the top 25% of ESG scores by MSCI, which are categorized as "Best-in-Class Screening" or "Thematic Investing".
 - (3) Offshore ETFs: Products in the top 25% of ESG scores by MSCI, which are categorized as "Best-in-Class Screening".
 - (4) Offshore Stocks: Products in the top 25% of ESG scores by MSCI, which are categorized as "Best-in-Class Screening".
- Note 3: Investment Approaches:
 - (1) ESG Integration: Consider ESG factors into the process of investment decision.
 - (2) Best-in-Class Screening: Invest in the company with positive ESG performance relative to industry peers.
 - (3) Thematic Investing: Invest in certain environmental or social issues, such as energy transition, climate change, promotion of equality, and so on.
 - (4) Impact Investing: The investment strategy will bring positive impact on environment and society.
 - (5) Other: Funds promoting environmental or social characteristics or with a sustainable investment objective, which include but not limited to EU SFDR Article 8 or EU SFDR Article 9.
- Note 4: Asset under management (AuM) of wealth management products is calculated at present value.

3. Business Partner Management

- (1) E.SUN conducts regular reviews of the ESG implementation status of its partners, assessing any significant negative controversies related to ESG and prudently considering the depth of business interactions.
- (2) All insurance companies and onshore fund companies collaborating with E.SUN in wealth management have signed the "Stewardship Principles for Institutional Investors", and all offshore fund companies have signed the "Principles for Responsible Investment (PRI)."
- (3) E.SUN is committed to promoting sustainable development and has collectively signed the "Sustainable Development Commitment of E.SUN Bank Wealth Management Business Partner" with its wealth management partners. As of the end of 2024, E.SUN has successfully completed agreements with 25 partners and will continue to expand its collaborative scope, inviting more partners to join. E.SUN aims to promote ESG-related financial products jointly with its partners, integrating sustainable development principles into financial services through tangible actions to achieve sustainable development goals.

4. Wealth Management Consulting Services

- (1) E.SUN combines insights from its investment research team and product experts to perform a multi-dimensional analysis of customers' investment holdings in the "Global Rebalance Advisory Core Engine (GRACE)" system. ESG factors are incorporated into the analysis parameters to prioritize the selection of investment targets that meet customer needs and align with ESG criteria. Additionally, ESG product labels are added to the recommended targets and the product list of the customer's holdings, with detailed definitions of ESG products in the explanation section, creating customized investment solutions for customers.
- (2) **New ESG Fund Screening Function in Fund Product Inquiry Service**
The fund product inquiry page has added an ESG fund screening function, allowing customers to filter ESG funds based on their requirements. Customers can also confirm whether a product is an ESG fund in the product list column.

5. Wealth Management Customer Due Diligence (CDD)

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



Trust Services

Providing Diverse Trust Services with Creative Thinking

1. Enhancing Organizational Levels to Improve Overall Performance

The trust department was upgraded to a trust office in 2024, and based on the business characteristics and product advantages of trust services, the product project management (PM) team was expanded to meet the diverse needs of various customer segments.

2. Continuously Strengthening Talent Cultivation to Improve Trust Professionalism

E.SUN values talent development and provides pathways for cross-disciplinary professionals to receive trust training and further education, such as arranging for colleagues to participate in consultant training courses on eldercare financial planning and family trust planning. This aims to address different customer needs and provide suitable trust services. E.SUN also collaborates with various industries to enhance service scope and continuously improve employee professionalism, including partnerships with leasing and management companies, medical institutions, law firms, and accounting firms.

3. Meeting Customer Needs and Providing Heartwarming Services

To help customers clearly assess their situations, E.SUN pioneered the "Elder Care Trust KYC Form" and established an online version in 2024. It also designed diverse trust products, including early termination trusts that allow grantors to retain control over their assets, spilt-over caring trusts combined with the concept of overflow, and elder care trusts with modules for designated guardians and conditional decision rights, etc.

2024 Achievements

1. E.SUN ranked first among private banks in cumulative elderly care trust assets and cumulative beneficiaries in 2024.

Cumulative Beneficiaries of Elder Care Trusts
Nearly **6,000** people

Cumulative Principal of Elder Care Trust Assets
Over **14.8** billion (NTD)

Cumulative Beneficiaries of Elder Care Trusts
per 10,000 Deposit Accounts **9.92** people

Proportion of Elder Care Trust principal
balance to total trust principal balance **3.31** %

Note: The principal balance of trust assets includes monetary trusts (excluding securities investment trusts and futures trust fund custody), real estate trusts, and securities trusts.

2. Usage of Elderly Care Trust Related Services

- (1) **Online Elder Care Trust KYC Form:** Over 4,000 users within 4 months of launch.
- (2) **Trust Service Network - Personal Trust Online Inquiry:** The personal trust online inquiry function was launched on the official website in 2024, assisting customers in easily accessing required information, and shortening operational time for business units to provide a quality service experience.

Promotional Activities

1. Cross-Industry Collaboration

E.SUN collaborated with law firms to hold seminars on trust themes and advance directives, and worked with leasing and management companies to plan for real estate management services that combine leasing and management services with trust.

2. Trust Seminars

In addition to ongoing trust advocacy activities at the New Taipei City Elderly University, E.SUN Bank also launched the Trust 2.0 village trust advocacy action plan, conducting a series of elderly care trust seminars in rural and island regions of Taiwan, engaging closely with elderly individuals to promote how to utilize trust systems to "protect assets, prevent fraud, and ensure care."

3. Healthy Ageing Tech Show

E.SUN participated in the largest healthy ageing tech show in Taiwan with the theme of "Exploring the New World of Aging," showcasing various financial products and services to meet the needs of aging individuals, and presenting the "Elder Care Trust KYC Form" to help customers protect their retirement assets in advance.

