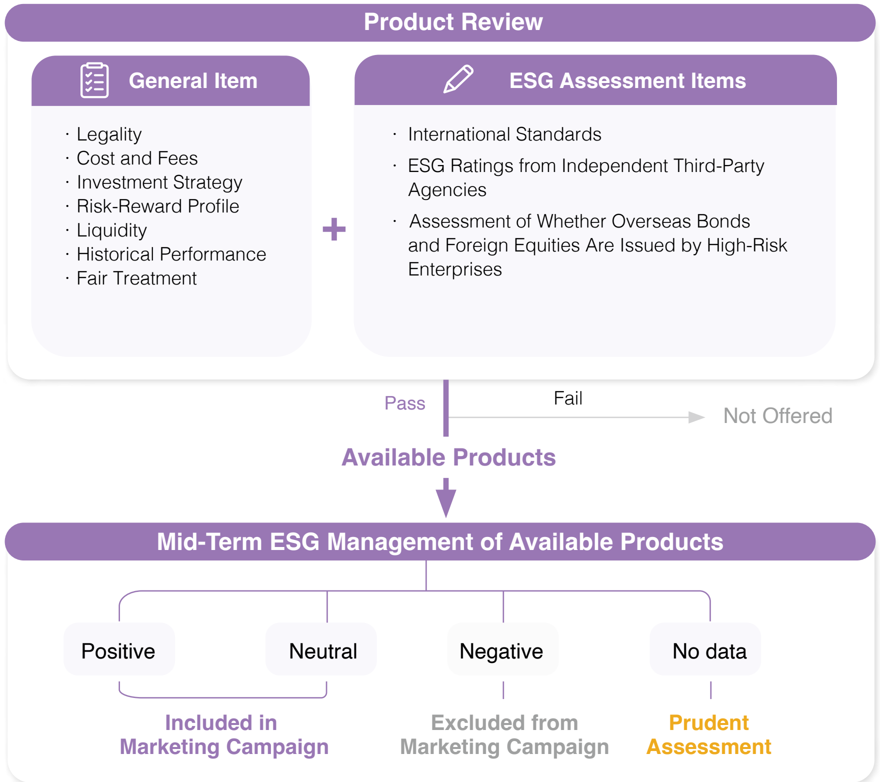
3.1.5 Wealth Management

■ Wealth Management Products

1. Wealth Management Product ESG Rating Management

(1) Incorporation of ESG Factors in Product Review: E.SUN integrates ESG ratings from third-party agencies (such as MSCI, DJBIC, Bloomberg, MorningStar, etc.) into the selection process for onshore and offshore mutual funds, offshore bonds, ETFs, and equities.

(2) Mid-Term ESG Management of Products: In addition to the initial ESG review, E.SUN conducts quarterly assessments of the ESG ratings for the wealth management products currently offered. Should there be any changes in these ratings, the promotional intensity of the respective products will be adjusted accordingly.



2.Sustainable Wealth Management Product

Sustainable AuM reaches **86.7** billion ,and percentage of sustainable AuM over total AuM reaches **17** %

Unit: NT$ million

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

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

Note 2: Sustainable wealth management products:

(1) Mutual funds：Funds meet the ESG requirements of Financial Supervisory Commission and are listed on ESG Fund Area of Fundclear. The investment approaches include ESG integration, best-in-class screening, impact investing, EU SFDR Article 8, EU SFDR Article 9, and so on.

(2) Offshore bonds：Include sustainability bonds and bonds in the top 25% of ESG scores by MSCI, which are categorized as "Best-in-Class Screening" or "Thematic Investing".

(3) Offshore ETFs：Products in the top 25% of ESG scores by MSCI, which are categorized as "Best-in-Class Screening".

(4) Offshore Stocks：Products in the top 25% of ESG scores by MSCI, which are categorized as "Best-in-Class Screening".

Note 3: Investment Approaches:

(1) ESG Integration：Consider ESG factors into the process of investment decision.

(2) Best-in-Class Screening：Invest in the company with positive ESG performance relative to industry peers.

(3) Thematic Investing：Invest in certain environmental or social issues, such as energy transition, climate change, promotion of equality, and so on.

(4) Impact Investing：The investment strategy will bring positive impact on environment and society.

(5) Other：Funds promoting environmental or social characteristics or with a sustainable investment objective, which include but not limited to EU SFDR Article 8 or EU SFDR Article 9.

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

3.Business Partner Management

(1) E.SUN conducts regular reviews of the ESG implementation status of its partners, assessing any significant negative controversies related to ESG and prudently considering the depth of business interactions.

(2) All insurance companies and onshore fund companies collaborating with E.SUN in wealth management have signed the "Stewardship Principles for Institutional Investors", and all offshore fund companies have signed the "Principles for Responsible Investment (PRI)."

(3) E.SUN is committed to promoting sustainable development and has collectively signed the "Sustainable Development Commitment of E.SUN Bank Wealth Management Business Partner" with its wealth management partners. E.SUN has successfully completed agreements with 25 partners and will continue to expand the collaborative scope, inviting more partners to join. E.SUN aims to promote ESG-related financial products jointly with its partners, integrating sustainable development principles into financial services through tangible actions to achieve sustainable development goals.

4.Wealth Management Consulting Services

(1) Incorporating ESG Factors into the Customer KYC Process

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

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

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

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

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

5. Wealth Management Customer Due Diligence (CDD)

(1) When E.SUN establishes new business relationships with wealth management customers, identity verification and due diligence procedures are strictly implemented. Evaluation factors include customer background, industry type, socioeconomic activity characteristics, geographic location, wealth and source of funds, and organizational type and structure for non-personal accounts, to identify money laundering and terrorism financing risks. If a customer is suspected of applying for services for illegal purposes, the establishment of a business relationship will be declined.

(2) The membership application processes for private banking includes ESG evaluation factors, such as violations of environmental regulations and lack of honest operations or social responsibility, with the aim of guiding customers to pay attention to ESG issues through due diligence governance, thereby continuously exerting a positive social impact.

Trust Services

Innovation and Practice in Trust Services

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

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

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

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

3. Further Evolution of the Digital Experience

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

2025 Achievements

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

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

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

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

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

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

2. Advancing Digital Transformation to Enhance Efficiency

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

Promotional Activities

1.Cross-Industry Collaboration

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

2.Trust Seminars

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

Chheng Hok Senior Home-Elderly-care trust briefings

Invite law firms and accounting firms to host trust seminars