# 3.2 Inclusive Finance

GRI: 203-1, 203-2, 413-1
SASB: FN-CB-240a.1, FN-CB-240a.3

## Farm to Table Sustainable Food Value Chain

"Connecting industry, government, academia, and finance to foster shared prosperity for industry and the environment."

As a key intermediary in capital flows, the financial industry should actively guide funding toward economic activities that generate positive impacts on nature. Since 2014, E.SUN has invested in the E.SUN Malavi Project, beginning with goodwill to protect the first paddy field at the foot of Yushan. Through long-term support for farmers transitioning to organic farming, E.SUN has supported local industry development and helped preserve Indigenous culture. After a decade of dedication, E.SUN has further deepened the connection between sustainability and finance by linking E.SUN, government agencies and industry consultants, academic institutions, and business operators to establish a sustainable circle of shared prosperity among industry, government, academia, and finance. Through diverse resources, E.SUN supports the development of the food and agriculture industry. E.SUN's Farm to Table Sustainable Value Chain Financial Services support the operational transformation of sustainable food and agriculture operators across upstream, midstream, and downstream segments. By gaining an in-depth understanding of operators' transformation pain points and financial needs, E.SUN systematically connects advisory services, working capital, and marketing resources to comprehensively advance the sustainable food value chain.

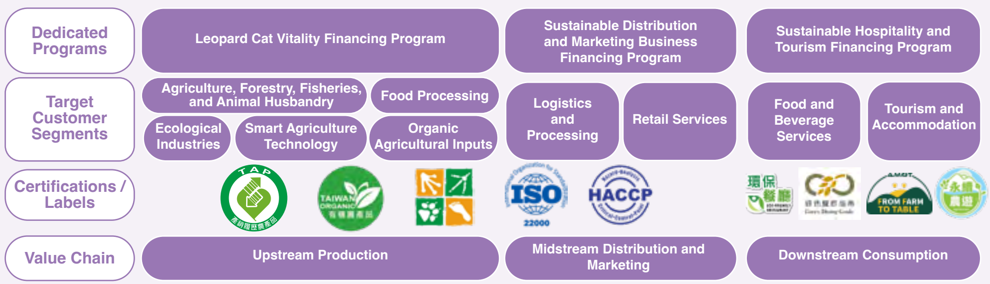
In terms of transformation advisory support, E.SUN Bank partnered with the Organic Agriculture Promotion Center of National Chung Hsing University to host the Sustainable Food and Agriculture Empowerment Sharing Session, inviting a diverse range of partners to help operators move toward sustainable operations. E.SUN also serves as an advisory consultant to the Agency of Rural Development and Soil and Water Conservation, helping agricultural product operators identify financial risks and build sound credit profiles. In addition, E.SUN organizes sustainable consumption activities, inviting E.SUN cardholders to consume at sustainable food and agriculture venues and helping high-quality brands gain publicity and exposure. The Farm to Table Sustainable Food Value Chain project received the First Prize in the Environmental Sustainability category at the 21st Global Views Monthly ESG Corporate Sustainability Awards, the 2025 Taiwan Biodiversity Award, the RBI Best CSR Initiative, and recognition from the Agriculture and Food Agency as an enterprise or organization with outstanding contributions to agricultural and food product marketing.

E.SUN has continued to expand the scope of its sustainable food and agriculture initiatives by further extending the eligibility criteria for the "Farm to Table" customer segment to include businesses that support sustainable production, such as smart agriculture service providers, organic agricultural input suppliers, and ecological industries, as well as sustainable distribution and marketing businesses that procure or engage in contract farming of certified products, and sustainable agritourism sites. E.SUN has also assisted approximately 200 food and agriculture-related businesses in obtaining funding for operational development.

As of the end of 2025, E.SUN had supported a total of 42 loan cases that met sustainable certification or qualification criteria. Built upon E.SUN Bank's commercial activities, this service also integrates advisory, marketing, and capacity-building resources to provide extended support. Looking ahead, E.SUN aims to continue leveraging the power of finance to support more partners dedicated to nature-friendly practices and industrial upgrading, creating broader ESG impact and accompanying food and agriculture-related industries toward a resilient and sustainable future.

*Note: Sustainability labels and qualifications include Traceable Agricultural Product labels, Organic Certification labels, Green Conservation labels, Environmental Protection labels, Green Dining labels, Traceable Restaurant labels, Sustainable Agritourism labels, smart agriculture technology service providers announced by the Ministry of Agriculture, organic materials providers, and members of the Ecological Professional Technical Services Commercial Association, among others.

### E.SUN Farm to Table Sustainable Food Value Chain Framework




### E.SUN "Farm to Table" Financial Services – Awards


First Prize, Environmental Friendliness Category
2025 21st Global Views Monthly ESG Corporate Sustainability Awards


2025 Taiwan Biodiversity Gold Award
Taiwan Institute for Sustainable Energy

## 3.2.1 Enhancing Usability of Financial Services

FN-CB-240a.1, FN-CB-240a.3

### ■ Providing Affordable Financial Products

In response to the United Nations' promotion of financial inclusion, E.SUN provides practical and affordable financial products—including loans, insurance, bonds, and trusts—for microbusinesses, economically disadvantaged groups, elderly customers, young people, and persons with disabilities, thereby reducing wealth inequality, promoting social equity, and achieving inclusive growth. Before entering into contracts for financial products or services, E.SUN first considers suitability for customer groups of different ages. For example, for customers aged 18 to 30, higher-level approval is required to prevent young people from falling into debt traps due to insufficient consideration. For customers aged 65 and above, E.SUN has established the Operating Guidelines for Fair Treatment of Elderly Customers in E.SUN Bank's Consumer Lending Business and the Operating Guidelines for Fair Treatment of Elderly Customers in E.SUN Bank's Wealth Management Business, ensuring that elderly customers aged 65 and above receive appropriate care in lending and investment/wealth management processes.

Loan Balance Unit: NT$ million

| Product Type | Target Customers | Product Description | Number of Customers in 2025 | Transaction Volume in 2025 | Balance in 2025 |
|---|---|---|---|---|---|
| Loan | Microbusinesses Note | To address the difficulty microbusinesses face in obtaining funding from traditional banks, E.SUN provides financing services for microbusinesses with 10 or fewer employees, assets of NT$ 3 million or less, or annual revenue of NT$ 3 million or less. | 19,967 | 19,967 | 93,357 |
| | Poor and / or Low-income Individuals | E.SUN provides Housing Subsidies for low- and middle-income households repairing or purchasing homes, and dedicated programs such as Debt Negotiation and Repayment Plans and Post-earthquake Reconstruction Loans for customers whose income has sharply declined due to unexpected events, helping them rebuild homes and enhance financial resilience. | 3,253 | 3,402 | 2,813 |
| | Informal Workers | To address lending difficulties faced by applicants without fixed salaries, E.SUN Bank piloted, through the regulatory sandbox, a Proxy Income financial assessment model to estimate applicants' repayment ability, enabling cash-paid workers, freelancers, and other non-standard workers to obtain funds successfully. | 208 | 208 | 38 |
| | | Total | 23,428 | 23,577 | 96,208 |

Note: Microbusinesses are included in small businesses (defined as businesses with annual revenue of NT$ 50 million or less). In 2025, the total number of small business loan customers is 20,493, with a combined loan balance of NT$ 136,918 million.

**Impact Assessment**

Employment Opportunities Supported

**102,465** jobs

Reduced Social Cost Expenditure

Approximately NT$ **2.64** billion

Note: Reduced social costs are calculated as the total number of small business loan accounts x the average number of employees per small business x unemployment benefits paid per unemployed person.

In addition to continuing to provide small-amount whole-life insurance and value-added insurance products for elderly customers and individuals who proactively manage their health, E.SUN Bank has, since 2022, continued to work with insurance partners and local governments to offer basic protection for economically disadvantaged seniors, low-income and lower-middle-income households, and individuals with disabilities and their families. In 2025, E.SUN extended its collaboration with Nan Shan Life Insurance and the Tainan City Government, as well as KGI Life Insurance and the Yunlin County Government, to donate premiums for microinsurance policies, and will also partner with Nan Shan General Insurance and the Changhua County Government to donate premiums for general microinsurance products. Through these concrete actions, E.SUN is helping more than 60,000 vulnerable individuals build a more comprehensive risk protection network.

Premium Amount Unit: NT$

| Product Type | Target Customer | Product Description | Number of Customers in 2025 | 2025 Transaction volume | 2025 Premium Amount |
|---|---|---|---|---|---|
| Insurance | Elderly | The Small Amount Whole Life Insurance: In response to the demographic trend of an aging population, E.SUN offers the small amount whole life insurance characterized by "low entry threshold," "low premiums," and "lifetime coverage." This initiative enables senior citizens who may be ineligible for traditional life insurance due to age, health conditions, or other factors to secure fundamental insurance protection. | 2 | 2 | 44,825 |
| | Health-Conscious Individuals | Spillover-effect Insurance: E.SUN Bank provides spillover-effect insurance products that incorporate self-management health mechanisms, encouraging customers to effectively manage their health, prevent diseases early, and enjoy benefits such as premium discounts as health promotion incentives. | 6 | 6 | 2,485,050 |

| Product Type | Target Customer | Product Description | 2025 Subscription Count | Percentage of Mobile Banking Transactions in 2025 |
|---|---|---|---|---|
| Offshore Bond | Beginner Bond Investors | Small-Denomination Bonds [Note]: In alignment with the principles of financial inclusion and to lower the barrier to entry for financial investments, thereby offering novice bond investors a more diversified selection of financial products, E.SUN Bank has meticulously curated a range of "Small-Denomination Bonds" across diverse industries. The minimum subscription amount is set at USD 1,000, AUD 1,000 or EUR 1,000. Furthermore, through E.SUN Bank's "Overseas Bond Digital Trading Service" available on mobile banking, transactions are no longer constrained by time or geographical limitations, enabling investors to readily participate in the bond offerings of globally renowned enterprises. | 383 | 55.19% |

Note: "Small-Denomination " refers to transactions denominated in USD 1,000, AUD 1,000 or EUR 1,000.

Principal Amount: NT$ million

| Product Type | Target Customer | Product Description | 2025 Headcount[Note1] | Principal Balance as of 2025 [Note2] |
|---|---|---|---|---|
| Trust | Elderly | Pre-Open Elder Care Trust: To safeguard the later years of our target customer, E.SUN Bank has introduced the Pre-Open Elder Care Trust. This offering employs standardized contracts to assist customers in establishing dedicated trust accounts in advance. Furthermore, it incorporates an automatic renewal mechanism upon maturity, ensuring the continuity of the customer's trust protection. This trust structure also allows for the planned disbursement of medical expenses or nursing home fees from the trust account in the customer's advanced years, thereby mitigating potential asset management challenges arising from diminished physical or mental well-being. | 133 | 2,851 |

Note 1: The number of beneficiaries with Simplified Elder Care Trust agreements signed in the fiscal year 2025 has been consolidated, with cases terminated in 2025 excluded.
Note 2: The principal of trust assets for 2025.

| Product Type | Target Customer | Product Description | Number of Customers in 2025 | Number of Transactions in 2025 |
|---|---|---|---|---|
| Securities | Petite Bourgeoisie | e-Click Smart Stock Saving: e-Click Smart Stock Saving: E.SUN Securities has launched the new version of "e-Click Smart Stock Saving, the "Intelligent Stock Savings System" to meet the demands for diversified stock-saving strategies. It helps investors control costs by using the patented "Technical Stock Saving" feature, which automatically buys targets at relatively low points based on technical indicators. This enables the allocation of a diversified investment portfolio, creating a personalized and diversified stock-saving strategy. | 57,006 | 1,526,717 |
| Asset Management | | Regular Investment Plan in Mutual Funds: E.SUN Asset Management offers services to help beginner investors participate in the capital market through small, steady contributions. Multiple funds are available with a minimum subscription amount of just NT$ 1,000. Through the E.SUN SITC electronic trading platform, investors can set up fixed monthly deductions, eliminating the pressure of timing their investments. | 3,005 | 478,179 |
| | | Taiwan Individual Savings Account (TISA): In 2025, E.SUN Asset Management responded to the TISA policy by offering low-cost, accessible long-term investment products, helping investors build a foundation for long-term financial planning and retirement preparedness. | 7 [note] | 702 |

Note: This figure represents the number of distribution institutions. As investors place orders through third-party platforms, actual customer count data is not available.

# 3.2.2 Expanding Financial Accessibility

## Inclusive Financial Services

E.SUN provides convenient and caring financial services for the elderly, youth, residents in remote areas, foreigner or Taiwanese new immigrants, and people with disabilities, through physical and digital channels.

### Elderly People (including Dementia Patients)


| | |
|---|---|
| Physical Channels | · **Senior-Friendly Lectures:** Organized age-friendly anti-fraud sessions in collaboration with the police department and Chi Mei Hospital, bringing programs into local communities.<br>The seminars integrated topics such as senior health care, fraud prevention, and trust planning. In 2025, Senior-Friendly Lectures were held 24 times (totaling 1,275 participants).<br>· **TPBL "Anti-Fraud Theme Day":** Collaborated with the Kaohsiung Aquas on an anti-fraud themed event, featuring criminal investigators delivering fraud awareness sessions and on-site interactive games, reaching approximately 3,500 participants.<br>· **County/city touring anti-fraud outreach:** In response to the FSC's "Bank-Police Joint Anti-Fraud 165" initiative, anti-fraud outreach activities were conducted across six counties and cities, including Nantou, Chiayi, Taichung, Tainan, Miaoli, and Taitung - reaching approximately 600 participants.<br>· **Joined dementia-friendly organization:** In response to the needs of an aging society, E.SUN has actively promoted dementia-friendly financial services. By June 2025, all 138 branches have obtained certification as dementia-friendly organization. Through staff training and service-process optimization, E.SUN have improved enhanced employees' ability to identify and support customers with dementia, while establishing mechanisms for effective communication and assistance. |
| Digital Channels | · **Inclusive Service Experience:** We invited customers with disabilities and elderly customers to participate in service-experience evaluations across digital channels such as the official website and mobile app. By reviewing service processes from an independent third-party perspective, we derived actionable insights for continuous improvement. In addition, in accordance with the Guidelines of Digital Financial Services Inclusion issued by the Financial Supervisory Commission (FSC), we revised internal policies to ensure that when planning digital channels E.SUN Bank pays attention to the needs of customers, including disadvantaged groups and older adults. We assess appropriate implementation approaches based on service content and primary target populations to help mitigate the digital divide.<br>· **Senior Hotline and Accessible Website Messaging:** We have established a "Senior Hotline" and a "Financial-Friendly Services" messaging channel on our official website at the front end of the customer service journey, providing elderly and customers with disabilities a low-barrier and convenient means of contact.<br>· **Addition of Official E.SUN Email Verification to Official Domain Recognition Service on Official Website:** In 2024, we launched an official E.SUN Email Verification service that enables elderly customers to manually enter and validate web addresses to confirm they are provided by E.SUN Bank. In 2025, we expanded the service to display official E.SUN email address information, allowing customers to verify the sender before clicking links in emails and thereby confirming that communications originate from our official channels. In 2025, the Anti-Fraud section recorded over 290,000 page views and the verification service was used more than 10,000 times, demonstrating effective interception of fraudulent websites at the source.<br>· **Online Designated Contact Service:** To protect the assets of elderly customers and strengthen anti-fraud measures, we launched an in-branch "Designated Contact" service for high-value transactions in June 2025. In September 2025, the "Online Designated Contact" platform went live on our official website, allowing customers to designate contacts online without requiring both parties to visit a branch, thereby enhancing application convenience. When a customer conducts specified high-value in-branch transactions or a teller's welfare-related inquiry detects atypical responses, we will notify the designated contact via SMS or phone call to assist the customer in identifying potential fraud risks, reinforcing asset protection at the source. |

### Physical Channels Residents in Remote Areas

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|---|---|
| Physical Channels | · **ATMs:** To improve access to financial services and ensure that residents in remote areas receive high-quality support, E.SUN Bank have set up 23 ATMs in underserved areas, in line the "financial institutions to establish presence in underserved areas" announced by the FSC. These ATMs are strategically located in places like FamilyMart convenience stores in Yuanchang Township, Yunlin County, and Neipu Township, Pingtung County. |
| Digital Channels | · **Pioneer in Mobile Banking Device Binding with Financial Fast-ID Verification:** In alignment with the FinTech Roadmap 2.0, we were the first institution selected as a demonstration participant for the Financial Information Service Co., Ltd. (FISC) "Financial Fast-ID Verification Relay Center." We integrated Fast-ID into Mobile Banking device binding to provide an "E.SUN registration, cross-institution verification" service. Customers need only complete biometric authentication to have their basic information automatically populated when opening accounts or updating records with other financial institutions online. Additionally, overseas Mobile Banking device binding is not constrained by SMS limitations, thereby balancing convenience with security.<br>· **E.SUN Bank among the first participants in Open Banking Phase III:** In active response to regulatory policy, we were among the first domestic financial institutions to establish Phase III Open Banking cooperation with the Taiwan Depository & Clearing Corporation (TDCC) and Financial Information Service Co., Ltd. Through standardized API integration, customers can use the TDCC ePassbook app to execute TWD transfers, place time deposits, release time deposits, and perform other transactions. Customer authorization validity has been extended from three months to one year, further facilitating fund management for customers in remote areas and enabling convenient, one-stop personal asset management. |

### Physical Channels Foreigners and / or Migrant Workers

| | |
|---|---|
| Physical Channels | · **Multilingual ATMs:** To provide convenient financial services to foreigners, migrant workers, and new immigrants, E.SUN Bank 1,395 ATMs interfaces support Indonesian, Vietnamese, Thai, in addition to Chinese and English.<br>· **Bilingual Branch Implementation Program:** In alignment with Taiwan's "2030 Bilingual Nation Policy," E.SUN Bank proactively advanced its bilingual branch initiative and completed full bilingualization across 140 branches by the end of 2025. All branch offices are equipped with bilingual personnel as well as bilingual hardware and software facilities, including bilingual service signage, bilingual teller counters,bilingual transaction forms for commonly used services, and multi-language ATMs, providing one-stop financial services for foreigners and creating a friendly, internationalized banking environment. |
| Digital Channels | · **Diverse Online Services:** Customers may consult on a wide range of financial services via Mobile Banking VoIP, telephone customer service, message boards, intelligent chatbots, and text-based customer service representatives. To continuously expand bilingual service coverage, our official website, personal Internet Banking, and Mobile Banking all provide bilingual interfaces. In addition, holders of residence permits may apply for personal loans online and may schedule branch account openings through an online appointment system with dedicated English-speaking telephone support. We also offer bilingual real-time responses via intelligent chatbots and proactively send English notification SMS messages after account-opening appointments to ensure clear communication. Since 2025, approved foreign applicants can complete contractual signing through the online platform without visiting a branch, further simplifying access to E.SUN digital services for foreign customers.<br>· **Personal Internet/Mobile Banking:** When customers transact using the English interface on personal Internet or Mobile Banking, transaction notifications are also issued in English, covering applications, payments, card activation results, and other items. On average, we send over 500 English notifications per month. After completing overseas account linkage in Mobile Banking, customers can view balances of their accounts at our Japan branch, meeting the cross-border demand for overseas account inquiries. |

### Physical Channels Individuals with Health Condition or Impairments

| | |
|---|---|
| Physical Channels | · **Accessible ATMs:** ATMs with a height of no more than 120 cm have been installed and equipped with voice guidance, alert messages, and flashing lights to improve accessibility. A QR code for text-based customer service is also available on the ATM standby screen, allowing customers with hearing or speech impairments to scan it with their phones for immediate assistance. In addition, an accessibility section on the ATM interface enables cardless withdrawals and common deposit, withdrawal, and transfer transactions. Physical numeric keypads are provided throughout the process to make operation easier and reduce the need to use the touchscreen frequently.<br>· **ATM interbank withdrawal fee waiver:** Customers with disabilities can apply for 3 free ATM interbank withdrawals handling fees monthly, limited to one account per person. As of the end of 2025, the total number of applicants is 1,989, with a total of 13,021 interbank withdrawal transactions.<br>· **Visually Impaired Customers:** Responding to the policies of the authority, talking ATMs have been installed in public places such as Taiwan Railway stations, government agencies, universities and large medical institutions. By 2025, talking ATMs have been extended to all E.SUN Bank branches, with a total of 464 talking ATMs. In addition, a deposit function for visually impaired customers has been developed, which provides audio guidance through headphones, allowing the visually impaired community to deposit money at ATMs independently. Before launching, Taipei Parents' Association o for Visually Impaired was invited to conduct actual testing to better meet user needs.<br>· **Wheelchair accessibility:** In 2025, 140 branches all have been equipped with accessible counters, accompanied by various communication tools such as communication boards, writing pads, live text-based customer service, and Braille stickers. Additionally, 127 accessible restrooms have been constructed, and 1,395 wheelchair accessible ATMs have been installed.<br>· **Hearing-impaired customer accessibility:** In line with Treating Customers Fairly Principles, E.SUN offers online application services and multiple notification methods (such as SMS, email, etc.). Collaborating with C.N.A.D, webcams, microphones, and speakers has been installed on computer of each branch, providing real-time sign language translation services, enabling hearing-impaired customers to communicate with clerks in their familiar sign language through conference calls, meeting their financial service needs. |
| Digital Channels | · **Accessible Financial Services:** E.SUN Bank's personal digital platforms have all received accessibility certifications, including E.SUN official website's Financial-Friendly Services section, which has re-certified with conformance level AAA in May 2025, the E.SUN Friendly WebATM, which has re-certified with conformance level A in April 2025, the official website, the user-friendly E.SUN Personal Internet Banking, the Mobile Banking accessibility section (2025 additions passing testing include time-deposit termination and rollover changes, mobile device binding management, and policy inquiry functions), and a friendly version of E.SUN Wallet. The official website also provides easily searchable accessibility information, such as the availability of accessible facilities at our branches.<br>· **Easy-to-Read Services:** The official website offers a Financial-Friendly Easy-to-Read Services covering topics such as account opening, common branch counter transactions, ATM usage, debit card operations, and "Trust Protection of My Assets"(added in 2025). The guide is designed to make financial information more accessible to people with intellectual disabilities, visual impairments, school-age children, and older adults, thereby upholding the CRPD right of access to information and improving overall customer experience. |

# 3.2.3 Enhance Financial Literacy

FN-CB-240a.4

## Financial Education and Promotion

### Little Financial Experts

To link the two ends of an M-shaped society, E.SUN uses the PaGamO digital platform as the medium to teach students in elementary school and junior high school financial knowledge. Instead of using the traditional teaching method, gamified learning approach allows students to think and find answers independently while solving problems, thereby enhancing their learning interest and motivation. A total of 523,011 participants took part in 2025.

### Financial Knowledge on Social Media Platforms

E.SUN is committed to leveraging its financial expertise to build a comprehensive knowledge-dissemination ecosystem. Since the launch of the "E.SUN Academy" podcast in 2025, we have released 37 episodes with over 39,000 downloads, translating complex financial theories into practical personal-finance insights and advancing our financial inclusion objectives. Concurrently, the Money Life webinar series held 12 live events in 2025, accumulating 450,000 attendees. These sessions covered topics spanning global economic trends, personal asset allocation, and digital information security, guiding customers to establish sound financial habits and identify potential market risks. Through narrowing financial knowledge gaps, we aim to strengthen the public's financial resilience and literacy.


### Investment Seminars for Universities

E.SUN Securities adheres to its social responsibility and is committed to promoting financial literacy and awareness of trading risks. In collaboration with our subsidiary E.SUN Investment Consulting, we partnered with university clubs and academic societies to participate in an investment seminar organized by the National Taiwan University Investment Research Club in 2025. This seminar, attended by a total of 28 participants, was designed to provide students with an early understanding of stock market-related knowledge. In addition to enhancing the visibility of E.SUN Securities and E.SUN Investment Consulting, the seminar aims to cultivate students' financial management competencies, nurturing future finance professionals. Furthermore, to mitigate the default and settlement risks faced by young investors, E.SUN Securities has incorporated a basic knowledge questionnaire into the account opening process. This initiative enables novice investors to comprehend the operational mechanisms of the stock market and its associated regulations. Additionally, we have developed a knowledge assessment on "Day Trading" to enhance the young clientele's awareness of the risks associated with this trading strategy.

### E.SUN Financial Literacy Pilot Program

E.SUN Financial Literacy Pilot Program is jointly promoted by E.SUN FHC, E.SUN Educational and Cultural Foundation, and The CommonWealth Education Innovation Hub. The program recruits seed teachers from various regions across Taiwan to incorporate financial education into teaching activities and encourages E.SUN volunteers to engage with schools to promote financial literacy courses.

This program is specially designed for elementary school students in grades 3 to 6, featuring two sets of modules and three major thematic courses, which include saving, investing, and preventing fraud. Seed teachers and volunteers can select suitable course content based on the students' age and prior knowledge. The curriculum encompasses everything from building concepts to interactive participation, combined with engaging and practical activities such as "Accounting Little Experts," "Deposit Interest Rate Cards," "Stock Simulation," and "Fraud Prevention Little Guardians." Through enjoyable and educational methods, the program aims to cultivate correct values and financial knowledge among students. In 2025, 52 sessions were held, with approximately 1,280 students participating.

### Financial Knowledge Section

To further enhance the impact of sustainable finance and advance financial inclusion, E.SUN Securities has established a financial education section titled "Investment Highlights" on its official website. The content covers a wide range of topics, including stock market basics, fundamental analysis, ETF introductions, explanations of financial terminology, investment strategies, and risk management. It also shares concepts and techniques related to regular fixed-amount investing, step-by-step guidance on account setup processes, and ETF education. In 2025, the section recorded over 1.4 million visits.
E.SUN SITC has also set up an "Investment Insights" section on its website to help investors stay informed about market developments and fund trends. The content includes market updates, monthly fund commentaries, Taiwan equity reviews, and a multimedia section, enabling investors to quickly absorb information about financial products and market conditions, and to better manage risks and allocate their investments. In 2025, total page views of this section continued to grow, reflecting strong investor demand for financial knowledge.
These financial knowledge sections utilize clear, easy-to-understand language combined with intuitive charts and visuals, allowing the general public to efficiently absorb diversified financial knowledge without the need to search across multiple sources or verify the accuracy of online content. Free from time and location constraints, these resources help lower barriers to investment learning and aim to bridge the information gap between professional institutions and the general public.

## Business Management Tools and Training

### Sustainable Food and Agriculture Empowerment Sharing Session


E.SUN Bank partnered with the Organic Agriculture Promotion Center of National Chung Hsing University to host the Sustainable Food and Agriculture Empowerment Sharing Session. A diverse range of partners was invited to exchange practical experience and knowledge with 30 business operators on sustainable food supply chains, organic materials, green dining, and sustainable finance. E.SUN also purchased agricultural products certified under the Leopard Cat-friendly Farming Mark to support environmentally friendly cultivation.

### Franchisee Financial Briefings

E.SUN Bank has established ESG Business Teams in northern, central, and southern Taiwan, with 16 sustainable business marketing personnel. Through a localized operating model, these teams strengthen interaction and support for customer groups such as franchisees, regional revitalization businesses, and sustainable food and agriculture operators. In 2025, E.SUN and FamilyMart jointly held 32 Franchisee Financial Briefings, explaining sustainability-linked loan programs to 500 franchisees and providing financial health check services.

## Incentives to Establish Saving Accounts

### Bonuses of Digital Saving Account

E.SUN Bank provides online account opening services for residents in remote areas, eliminating the need for them to visit a physical branch. Customers are required to fill out their information only once and can simultaneously apply for multiple products and services online, leading the industry in Taiwan. This includes offerings such as foreign currency deposits, New Taiwan Dollar securities settlement accounts, credit cards (including automatic deduction), personal loans, mortgage, securities accounts, securities agency services, and intra-bank agreed transfers under the same account name. To encourage saving habits, customers are granted preferential annual interest rates on time deposits and reduced fees for systematic investment plans. New users who open digital accounts in both NT Dollars and foreign currencies can also enjoy promotional benefits such as E.SUN e-points and waived fees for interbank transfers and withdrawals.

### Bonus of Digital Foreign Exchange Transaction

Through the official E.SUN Bank LINE account, we provide notifications for special foreign exchange purchase days and offer rate alerts through E.SUN Mobile Banking. Coupled with foreign currency average cost calculations, these tools assist customers in making informed decisions regarding optimal buying and selling timing. Customers can purchase foreign currencies at favorable rates and subsequently engage in advantageous foreign currency time deposits. Additionally, we introduce exclusive limited-time offers for new foreign currency deposit funds, which can be accessed through E.SUN Mobile Banking after receiving tailored discounts. This initiative aims to establish an effective savings mechanism for our customers.

### Inclusive Finance:Establishing Financial Literacy

| | | Targeted Customers | 2025 Quantitative Social Impact KPI |
|---|---|---|---|
| Financial Education and Promotion | Little Financial Experts | Young People | 523,011 Participants |
| | Financial Knowledge Section | Young People | 1,400,000+ Participants |
| | Investment Seminars for Universities | Young People | 28 Participants |
| | E.SUN Financial Literacy Pilot Program | Young People | 1,280 Participants |
| | Financial Knowledge on Social Media Platforms | Individuals in Rural or Hard-to-reach Areas | 450,000 Participants |
| | | Total | 2,374,319 Participants |
| Business Management Tools or Trainings | Sustainable Food and Agriculture Empowerment Sharing Session | Microbusinesses | 30 Participants |
| | Franchisee Financial Briefings | Microbusinesses | 500 Participants |
| | | Total | 530 Participants |
| Incentives to Establish Saving Accounts | Bonuses of Digital Saving Account | Individuals in Rural or Hard-to-reach Areas | 2,726 Applicants |