

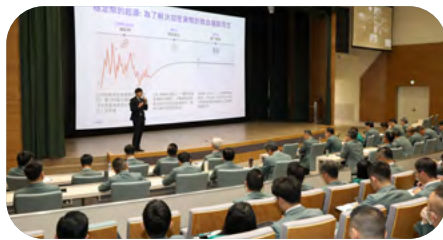
■ Developing Well-Rounded Financial Professionals

E.SUN has established a comprehensive talent development framework to cultivate well-rounded financial professionals. Through blended learning and practice-oriented programs, the Bank continuously strengthens employees' financial expertise and professional capabilities.

Corporate Banking Talent Development Program (E.SUN Bank)

E.SUN Bank is recognized as a leading brand in serving SMEs. Through a modular curriculum, the program systematically develops corporate banking professionals from Assistant Relationship Managers (ARM) to Relationship Managers (RM), progressively enhancing their knowledge and skills.

Training covers core areas such as credit analysis, financial statement analysis, and risk management, while also incorporating global trends, regulatory developments, and corporate banking practices to build sustainability awareness and business capabilities. A blended learning approach—combining pre-course self-learning, interactive sessions, and case discussions—further enhances learning effectiveness.



- Participants: Corporate Banking Professionals
- Number of Participants: 706
- Total Learning Hours: 12,751
- Corporate Loan Growth Rate: 18.1%
- SME Loan Growth Rate: 11.8%

Wealth Management Talent Development Program (E.SUN Bank)

With a strong commitment to safeguarding customers' wealth, E.SUN builds a solid professional foundation across market research, financial products, taxation and wealth succession planning, risk management, and sustainable finance.

Structured development pathways support certifications such as Eldercare Financial Planning Consultant, Family Trust Planning Consultant, CFP, and AFP. In collaboration with the Wealth Management Institute (WMI), Singapore's lead training provider for private banking and wealth management, the program incorporates international expertise through case discussions and experience sharing, strengthening risk discipline and advisory capabilities.



- Participants: Wealth Management Professionals
- Number of Participants: 5,690
- Total Learning Hours: 43,483
- Wealth Management Net Fee Income Growth: 14.3%
- Professional Certifications Obtained: 589 (including Eldercare Financial Planning Consultant, Family Trust Planning Consultant, CFP, and AFP)

Securities Talent Development Program (E.SUN Securities)

Aligned with annual training plans, E.SUN Securities delivers structured programs for new hires and management, including onboarding training, mid-level management programs, overseas product training, agile management, and climate and nature-related workshops.

Professional development programs are conducted on a biweekly basis using a modular approach, strengthening advisory, presentation, and digital capabilities. Through both online and offline learning formats, the program enhances service quality, deepens client relationships, and fosters internal knowledge sharing, supporting both business performance and long-term career development.



- Participants: All employees (including mid- to senior-level management)
- Number of Participants: 11,018
- Total Learning Hours: 29,029
- Brokerage Fee Income Growth: 13.3%

Asset Management Capability Enhancement Program (E.SUN Asset Management)

E.SUN Asset Management adopts a comprehensive competency development framework to strengthen employees' expertise in financial and investment management. The program focuses on key areas including regulatory compliance, product development, FinTech applications, ethics, investment research and analysis, and internal audit and control. Through diverse and practice-oriented learning mechanisms, it enhances organizational professionalism and governance quality, building a highly trusted and competitive asset management team.



- Participants: All employees (including mid- to senior-level management)
- Number of Participants: 1,416
- Total Learning Hours: 3,671.5
- AUM Growth Rate: 24%