Pauline Gough 《Malavi》

Giving Back to Society

Driving Positive Impact for a Sustainable Future

1.Giving Back to Community

Academic Education

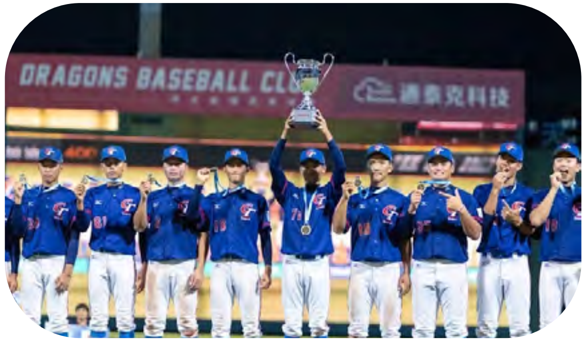
E.SUN Golden Seeds Project

To improve the reading environment for children in Taiwan's rural areas, the E.SUN Volunteer initiated the "E.SUN Golden Seeds Project" in 2007. This initiative leverages the collective strength of E.SUN FHC, Every staff in E.SUN, and its customers. By launching Asia's first premium credit card integrated with charitable causes—the E.SUN World Card—it bridges the socio-economic divide, enabling VIP customers to enjoy superior financial services from E.SUN Bank while simultaneously contributing to society and sowing seeds of hope. As of March 2026, the project has successfully established 200 E.SUN Libraries in remote or under-resourced areas across Taiwan, donated over 480,000 books, and benefited more than 170,000 students. Additionally, over 200,000 E.SUN World Card holders have actively supported the initiative. Beyond library construction, the E.SUN Volunteer also proactively assists schools in promoting diverse reading activities. Examples include implementing the "English Hand in Hand" after-school English tutoring program for rural areas and partnering with the E.SUN Foundation to organize arts and cultural activities. These efforts aim to enrich children's aesthetic and cultural literacy, establishing E.SUN Libraries as multifaceted learning platforms for both schools and local communities.

English Hand-in-Hand Project

In response to globalization and the government's 2030 bilingual national policy, the "E.SUN English Hand-in-Hand Project" was launched in 2019. This program introduces high-quality bilingual children's picture books, procures English books, provides digital online reading devices and resources, and cultivates E.SUN volunteers to visit E.SUN Libraries to read stories and accompany children in learning English. Simultaneously, in collaboration with CAVESEDUCATION Group, we recruit professional and passionate angel teachers to teach English in rural areas. We aspire to transform children's worlds through English and reading, immersing them in a rich reading environment, fostering joyful learning, and building English proficiency, thereby enhancing the future competitiveness of disadvantaged students. To date, the project has extended its services across 10 counties and 38 schools throughout Taiwan, benefiting over 5,100 children. Annually, prior to Children's Day—a much-anticipated occasion for all children—E.SUN volunteers personally prepare and deliver wished-for gifts and handwritten cards to the students. During these events, E.SUN volunteers also organize special English mini-challenges, such as identifying favorite colors and animals, reciting famous English quotes, and introducing international celebrities and their mottos. Children are not only delighted to receive gifts but also radiate confidence as they actively and fluently express themselves in English.

Supporting Taiwan's Sports



The Cradle of U18 National Youth Baseball Players ~ E.SUN Cup National Youth Baseball Championship

For 19 consecutive years, E.SUN has promoted the E.SUN Cup Youth Baseball Development Series of public welfare activities. This initiative starts with providing equipment and protective gear to remote area teams, extends to inviting world-class instructors from countries such as the United States and Japan to personally guide youth baseball players on their skills and mainstream sports protection knowledge, and culminates in organizing the E.SUN Cup National Youth Baseball Championship. From this tournament, outstanding players are selected to represent Taiwan, challenge the world, and enable themselves and Taiwan to gain international recognition. The E.SUN Cup National Youth Baseball Championship is Taiwan's sole U18 national team selection tournament. Each year, the selected outstanding players represent Taiwan in the U18 Asian Baseball Championship and the U18 Baseball World Cup. In its inaugural year in 2007, the E.SUN Cup led to a championship win at the Asian Youth Championship. In 2010, Taiwan also secured the U18 World Cup championship, marking a return to victory after 27 years. In recent years, starting from the 2019 World Cup championship, Taiwan's youth baseball teams have consistently ranked among the top three, including runner-up at the 2022-2023 U18 World Cup, champion at the 2024 Asian Youth Championship, and third place at the 2025 U18 World Cup. This demonstrates the continuous improvement of Taiwan's youth baseball strength. Furthermore, an increasing number of players are now playing in the United States or Japan, with nearly 30 outstanding players currently competing overseas, aspiring for greater success and further progress for Taiwanese baseball.

Enabling Taiwanese Volleyball to Be Seen by the World ~ E.SUN Juguang Cup National Volleyball Tournament

Since 2022, E.SUN has partnered with the Chinese Taipei Volleyball Association for four consecutive years to promote the "E.SUN Juguang Cup" National Volleyball Tournament. Annually, nearly 50 schools and over 1,000 athletes participate. The E.SUN Juguang Cup is also the nation's only selection tournament for youth and junior national male and female volleyball players. Each year, 18-24 outstanding male and female players are selected from the tournament for training, representing Taiwan in U16-U20 international competitions. During the annual tournament, E.SUN and the Chinese Taipei Volleyball Association jointly plan live broadcasts from the finals to the championship match and organize cheering activities for participating schools, aiming to attract more public attention to volleyball. Furthermore, E.SUN provides suitable personalized protective gear or sports-related items to participating athletes before the competition to reduce the risk of sports injuries. Special individual awards are also established to recognize the best and most promising players on the court, providing substantial affirmation and encouragement to the athletes. In 2023, the Taiwanese national teams participated in the 1st U16 Men's and Women's Asian Volleyball Championships. The men's and women's teams defeated Pakistan and Thailand, respectively, securing bronze medals in the inaugural U16 events, which qualified Taiwan for the 2024 U17 World Championship. In 2024, Taiwan also achieved impressive results, securing third place for the men's team and fourth place for the women's team in the U17 World Volleyball Championships, as well as third place in the Women's U18 Asian Volleyball Championship. In 2025, the U19 World Volleyball Championship also saw strong performances, with results improving year by year, and we anticipate continued progress for Taiwanese volleyball.

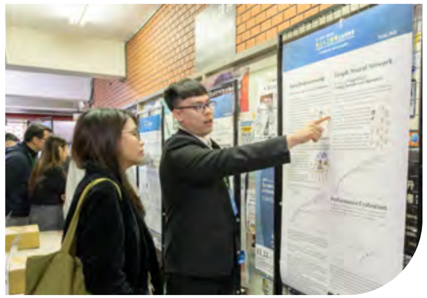
Continuing to Lay Roots, Aiming for the World ~ E.SUN Archery National Athlete Selection Tournament

E.SUN actively promotes the development of youth and junior archery in Taiwan. Since 2024, E.SUN has partnered with the Chinese Taipei Archery Association for two consecutive years to promote the "E.SUN Archery National Athlete Selection Tournament"—the nation's sole selection event for youth and junior national archers. Each year, the competition is divided into four categories: Youth Recurve Bow, Youth Compound Bow, Junior Recurve Bow, and Junior Compound Bow, with over 200 athletes participating. After intense competition, the top three individuals in personal ranking from each category will represent Taiwan in international competitions, with the aspiration of showcasing Taiwan to the world and bringing the highest honor to the nation. On the international stage, Taiwan's archery national teams have consistently performed well, including a total of 26 medals secured at the 2024 Asian Youth Championships and the World School Sports Games, and 13 medals at the 2025 World Youth Championships and the Universiade, demonstrating Taiwan's significant archery strength. However, facing challenges from various countries worldwide, the development of Taiwan's archery requires continuous investment and proactive cultivation of more athletes. Therefore, in 2025, E.SUN and the Archery Association will not only conduct archery equipment donation activities for elementary, junior high, and senior high schools with relatively scarce archery resources but also specially invite Professor Hiroshi Yamamoto, a former Japanese Olympian who participated in six Olympic Games and won a silver medal, to serve as a lecturer. This initiative aims to continue laying deep roots and enable Taiwan to shoot even better.

E.SUN Artificial Intelligence Open Challenge

E.SUN Bank is dedicated to FinTech innovation, having hosted the Artificial intelligence open challenge since 2019 to cultivate more AI talent in Taiwan by providing a regular competition and exchange platform for individuals interested in the AI domain. In 2025, the challenge will focus on "AI Fraud Detection" in collaboration with the Ministry of Education, Academia Sinica, and National Taiwan Normal University. This year also marks the first-time collaboration with AWS to integrate cloud resources, fostering industry academia practical application and solutions for social issues.

- In 2025, a total of 790 teams registered, with 1,092 participants.
- Cumulatively, 11 editions of the Artificial intelligence open challenge have been held, attracting over 8,780 teams and more than 14,000 participants.



2.Giving Back to Customers

Enhancing Usability of Financial Services

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.

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.
  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).
- 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.
- 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.
- 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.
- 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.
- 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.
- 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

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.
- 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. · 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. · 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. · 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. · 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. · 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. · 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. · 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.

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.

8

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

3.Giving Back to Employees

Talent Attraction and Retention

■ Competitive Compensation System

E.SUN's compensation policy is structured around position-based salaries and performance-based incentives, and E.SUN is committed to providing employees with compensation that supports the local living wage standard. Starting salaries for all positions exceed the minimum wage required by the Labor Standards Statutes. At E.SUN's main operating location in Taiwan, the average monthly salary for both male and female general employees is twice the statutory minimum wage. For non-employee workers, E.SUN reviews their salaries annually through supplier management (including the signing of commitment letters and self-assessment questionnaires) to ensure they are not lower than the minimum wage. (The minimum wage is determined annually based on indicators such as national economic conditions, per capita income, consumer prices, and the minimum cost of living.)
E.SUN participates in an annual market salary survey to review and maintain competitive and reasonable compensation levels. Fixed pay includes the base salary and various allowances, determined by professional skills and market standards. Variable pay comprises bonuses and remuneration, which are awarded based on job responsibilities and performance contributions.
E.SUN upholds both internal and external equity by practicing the principle of equal remuneration for men and women, thereby ensuring complete gender pay equity across our compensation framework . In 2025, there were no significant differences in the female-to-male remuneration ratio across identical employee categories in Taiwan . We continuously monitor the gender pay gap to ensure that employees can realize their potential in a fair environment and enjoy equal opportunities for career development and remuneration.
Additionally, E.SUN has designed a diverse long-term incentive program that incorporates tangible and intangible achievements across various dimensions —including financial outcomes, business operations, brand value, sustainability (ESG), talent cultivation, employee retention, and risk management—to motivate executive managers, key professional talents, and all employees to focus on long-term comprehensive performance. E.SUN has been continuously selected as a constituent stock of the TWSE RAFI® Taiwan High Compensation 100 Index since 2018. Tied closely to the organization's long-term business outcomes, the program incorporates deferred and clawback mechanisms to enhance motivation and retention, continually driving business performance and promoting sustainable operations.

Salary of full-time Employees in non-supervisory Positions

Item	2023	2024	2025	Growth Compared to the Previous Year
Number of employees	7,667	7,634	7,766	1.73%
Average salary (NT$ thousand)	1,283	1,366	1,503	10.03%
Median salary (NT$ thousand)	1,156	1,229	1,308	6.43%

Note: The above statistics were compiled in accordance with the guidelines for reporting the salaries of full-time employees in non-supervisory positions, issued by the Taiwan Stock Exchange (TWSE).

Female / Male Remuneration Ratio in Taiwan in 2025 (Female:Male)

Position Level	Base Salary	Annual Remuneration
Executive	97:100	99:100
Management level	102:100	103:100
Non-management	96:100	96:100

Note:1. The female / male remuneration ratio may differ slightly due to employees' structure and personal performance.
2. Subjects included in this salary statistics table are full-time employees in Taiwan who have worked in E.SUN for no less than 1 year.

Diverse Long-term Incentives

Profit-sharing for Employees' Compensation	Profit-sharing is distributed to employees in the form of shares.
Deferred Bonus	According to our Long-term Incentive Reward System, we provide key professional talents with E.SUN Phantom Shares. These shares are deferred for five years and tied to the future stock price, thereby motivating talent to drive long-term comprehensive performance.
Long-Term Performance Excellence Incentives	Those who achieve an "outstanding" rating for two consecutive years are eligible for early promotion. For those who achieve an "outstanding" rating for three consecutive years, the company expands their variable pay and provides diversified financial and non-financial incentives, including advanced professional training. The Summit Award and an increased bonus are granted to business units that demonstrate superior performance for two consecutive years. The Laurel Prize and an additional bonus boost are awarded to those that achieve superior performance for four consecutive years. The E.SUN Outstanding Contribution Award was established to inspire all departments to consistently exceed their goals and make significant contributions over the long term.
Employee Stock Ownership Program	Employees can flexibly plan their fund contributions based on their individual needs, while the company provides incentive bonuses three times a year, maintaining a participation rate that has exceeded 90% for three consecutive years (which will be adjusted to four times a year starting in 2026). In 2025, it allocated over NT$310 million for these incentive bonuses.
Seniority Rewards	Seniority rewards are designed to honor long-serving employees for their valuable contributions. Employees with ten years of service tenure will receive a plaque and a bonus via credit card payments. In 2025, a total allocation exceeding NT$20 million will be distributed as rewards.

■ Inclusive Labor/Management Relations

E.SUN upholds fairness and respect in the implementation of labor policies and their underlying principles, fostering a culture of equality, inclusion, and open communication. We strive to create a work environment that safeguards human rights and ensures these values are fully integrated into our employees' daily work and the company's corporate culture.

Working Hours Management	Recognizing that excessive overtime negatively impacts productivity and valuing employee well-being, E.SUN enforces a clear working hours management policy. The company establishes a maximum working hours policy and complies with regulations stipulating that standard working hours must not exceed 40 hours per week, and overtime does not exceed 46 hours per month. Employees are required to have at least one day off each week, and consecutive working days cannot exceed six. E.SUN conducts self-audits to ensure that employees are accurately and fully paid for their overtime work.
Paid Annual Leave	E.SUN's annual leave policy is more generous than that stipulated by the Labor Standards Act. Employees with over three months of service are entitled to a proportional number of paid annual leave days. To encourage work-life balance and well-being, employees with 10 or more days of annual leave are advised to take at least one break of three consecutive days; those with 15 or more days are encouraged to take at least one break of five consecutive days. Supervisors can utilize Tableau to review employees' annual leave usage and gain a comprehensive understanding of the team's overall leave status. These leave days do not affect their wages or social protection benefits.
Insurance and healthcare	In addition to fulfilling statutory labor and health insurance obligations, E.SUN actively seeks to expand social protection coverage for workers beyond public programs. We provide comprehensive group insurance—encompassing accident, life, critical illness, cancer, and hospital and accident medical coverage. Furthermore, we offer subsidized health checkups that exceed local statutory requirements, demonstrating our proactive commitment to employee well-being and a high-quality workplace.
Labor/ Management Agreements	The Company and its subsidiaries safeguard labor and management rights in strict accordance with applicable regulations. To foster harmonious labor relations, we ensure communication channels remain highly accessible and employee perspectives are systematically valued. Furthermore, we regularly engage with workers' representatives on working conditions to maintain alignment and trust. Our governance framework also mandates proactive protective measures, explicitly setting minimum consultation or notice periods before mass terminations to ensure all organizational transitions are managed with transparency and respect.

Transition Program for Retiring Employees

- At E.SUN, we provide comprehensive retirement protection through the establishment of an Employee Savings and Shareholding Trust. In 2025, the employee participation rate reached 94.2%. Employees can determine their own contribution amounts, while the company makes three matching contributions each year (to be increased to four times starting in 2026). In 2025, the company's matching contributions exceeded NT$310 million.
- We offer a special eldercare trust project for E.SUN employees, encouraging colleagues to plan their asset allocation early to secure their retirement living.
- Provide education and training on financial consumer protection, anti-fraud, elderly-friendly services, information security, and occupational safety and health.
- Provide individual counseling services under the Employee Assistance Program (EAP) and a pre-retirement interview mechanism.
- For employees with outstanding performance or special contributions, in addition to statutory pension benefits, we grant additional retirement bonuses.
- For employees covered by the Labor Standards Act, E.SUN makes monthly contributions of 2%–15% of their salary to fully funded pension reserve accounts.
- For employees who joined the company on or after July 1, 2005, or who have opted into the Labor Pension Act scheme, E.SUN makes mandatory monthly pension contributions of 6% of their wages in accordance with the law.
- For overseas employees, pension contributions are made in accordance with local laws and regulations.

Talent Development Strategy

Cultivate Talent First; Then Grow the Business

At E.SUN, we firmly believe that talent is the cornerstone of sustainable corporate development. As E.SUN enters its fourth decade, in response to the rapidly evolving financial landscape and the deepening focus on sustainability, the Company places increasing emphasis on the inheritance of its core values and leadership capabilities. Through continuous development of finance professionals with strong expertise and diverse capabilities, E.SUN strengthens its long-term competitiveness and organizational resilience. A systematic talent development framework is established based on four key dimensions—Define, Discover, Develop, and Deploy—to cultivate next-generation leadership pipelines, enhance succession readiness, and ensure the continuity of critical competencies and leadership.

To support sustainable talent development, E.SUN has built a comprehensive and well-structured career development and training system. Training programs cover management practices, humanities, financial expertise, sustainability, and digital transformation, while systematic mechanisms are in place to assess cultural alignment, commitment, personal traits, leadership potential, and professional capabilities. This ensures talent development remains closely aligned with organizational strategy and supports the realization of long-term sustainability goals.

2025 Training Outcomes

Category	2022		2023		2024		2025	
	Male	Female	Male	Female	Male	Female	Male	Female
Training hours-Management level[1]	29,324	9,671	60,095	20,443	40,600	16,218	30,339	11,740
Average training hours-Management level	70.3	23.1	141.4	146	90.2	104	64.8	70.3
Training hours-Non-management	211,195	273,599	219,736	288,567	240,133	337,448	221,163	326,202
Average training hours-Non-management	58	53.9	61.1	56.6	67	64.6	60	59.8
Total training hours	523,788		588,840		634,398		589,444	
Average training hours per employee	57.5		63.59		67.41		60.29	
Average training cost per employee (NT$)	45,259		49,063		41,602		45,583	
Training cost as % of revenue	0.75%		0.74%		0.55%		0.53%	
Return on Human Capital[2]	254%		276%		312%		336%	

Note 1: Management level = manager grade and above.

Note 2: Return on human capital = [Net income – (Total operating expense – Total employee-related expense)] ÷ Total employee-related expense.

Pioneered the "E.SUN Baby Development Fund" and Support Measures Exceeding Regulations

Employee Support Measures

E.SUN firmly believes that "satisfied employees come first, then satisfied customers." By implementing a friendly workplace, strengthening maternal care, promoting health initiatives, and encouraging family involvement, we create better support measures for our employees.

Friendly Workplace

Flexible Work

- Flexible Work Hours-Employees can apply for flexible working hours based on their personal needs and business requirements.
- Working-from-home-A comprehensive remote or work-from-home model is established under cybersecurity and risk assessments.

Support for Diversity

- E.SUN supports gender equality and protects the rights of employees with disabilities and indigenous peoples. We also provide three days of fully paid return-home leave for foreign employees based in Taiwan.

Family-Friendly

- In response to an aging society and declining birthrates, we provide up to 8 days of family care leave, of which 1 day is fully paid and more favorable than statutory requirements. Eligible situations include attending a child's kindergarten or 1st-grade school opening day, attending a child's graduation ceremony (from kindergarten through doctoral level), a child's wedding, and similar events.

Employee Well-being

- A safe, comfortable, and aesthetically pleasing office environment enhanced by smart technology.
- Each building provides employee cafeterias, fitness centers/ gymnasiums, and parking facilities.
- A diverse uniform selection -formal suits and a variety of unisex casual polo shirts and jackets for both men and women.

Overseas Protection

- Strengthen the safety of colleagues stationed overseas by providing emergency assistance (SOS) services for staff abroad.
- Increase the amount of health examination subsidies and introduce an emergency relief airfare subsidy.

Maternal Care

Pre-Pregnancy

- Fully Paid Prenatal Health Check Leave (1 day)

Pregnancy

- Fully Paid "Prenatal Check Leave" and "Accompaniment Leave for Prenatal Check and Childbirth" (8 days), exceeding legal requirements.
- Organizing maternal care seminars, maternal protection programs, and physician consultation services.
- Providing the "E.SUN Prenatal Handbook" and comfortable, convenient maternity clothing for expectant mothers.

Childbirth

- Fully Paid "Maternity Leave" (63 days), exceeding legal requirements.
- E. SUN Baby Development Fund with a benefit of NT$100,000 per child.
- Fertility subsidies provided by the welfare committee.
- Offering full premium coverage for group insurance for children.

Breast-feeding

- All branches nationwide are equipped with basic lactation rooms, and five office buildings have received the top-tier "Excellent Lactation Room Certification (Outstanding)." These facilities provide bottle sterilizers, refrigerators dedicated to breast milk storage, and bottle detergents, and are equipped with access control systems managed by designated staff.

Childcare

- E.SUN provides employees with parental leave benefits that exceed legal requirements. Employees raising two or more children are entitled to a leave period of up to three years, regardless of gender. Additionally, both primary and non-primary caregivers may each apply for six months of paid parental leave. Including paid maternity leave, prenatal checkup leave, paternity checkup leave, and paternity leave, the primary caregiver is entitled to 34 weeks, while the non-primary caregiver is entitled to 25 weeks.
- Educational subsidies for children (elementary, junior high, senior high, and higher education).
- Establishment of the E.SUN Outstanding Children Award.
- Childcare support measures and special discounts on children's foreign language programs.

Health Promotion

Psychological Resilience

- Employee Assistance Program (EAP) psychological counseling services, with unlimited access to phone counseling and two in-depth face-to-face sessions per person per year.
- Regular mental health seminars.
- Hands-on stress-relief workshops.
- Themed group counseling sessions led by licensed psychologists.
- Management counseling seminars, including "Employee Care Skills Training" and "Supervisor Sensitivity Training Workshops."

Physical Health

- On-site services provided by physicians from National Taiwan University Hospital.
- Annual group or individual health check-ups with subsidies provided.
- Health wellness classes, health management courses, and various themed health seminars.
- Yushan Climbing activities, cycling around the island, and sportsactivities (such as table tennis, badminton, basketball, tennis, softball,and aerobics).

Family Involvement

Festival Care

- Gratitude bonuses and cards for Father's Day and Mother's Day.
- E.SUN Choir and concerts dedicated to mothers.

Employee and Family Care

- Employees and their family members may apply for free accommodation at the E.SUN Training Center for Lunar New Year travel.
- Preferential loan programs for employees, and preferential mortgage loans for employees' family members.
- Subsidies for employees and their family members purchasing fully electric cars and motorcycles, as well as special discount programs at contracted hospitals for health examinations.
- Relaxed usage period for marriage leave: leave may be taken in multiple installments, starting from 10 days before the wedding date and flexibly scheduled within one year.

Team Cohesion

- Musical events, cultural activities, and volunteer activities (such as beach clean-ups and mountain cleaning).
- Year-End Banquets and recreational travel activities.