

E.SUN Bank Organizational Rules

- Article 1: E.SUN Bank complies with Article 3 and Article 42 of its Articles of Incorporation and establishes a head office and branch offices, the organization of which is regulated by these Rules.
- Article 2: According to Article 23 of the Articles of Association, the Board of Directors may set up a functional special committee. And its organizational rules shall be separately stipulated.
- Article 3: The board of directors of the company has the following divisions is affiliated to the Board of Directors, and is responsible for the following:
1. Board Secretary Division
Oversees general meeting administration for the board of directors, the Audit Committee and other functional committees under the board. The corporate governance officer is in charge of handling general affairs for the board of directors.
 2. Audit Division
Check and evaluate whether the internal control system of the Company and subsidiaries are functioning effectively; provides timely recommendations for improvement to ensure that the internal control system continues to be implemented effectively, and takes charge of the execution of audit system, as well as the audit of business, finance, accounting and contracts. The Company shall appoint a Chief Auditor who oversees the auditing procedures of the company.
- Article 4: The Company shall appoint a President whom undertakes the resolution of the board of directors and organizes the activities of the entire company. The President shall be assisted by the Corporate Finance Chief Executive Officer, Personal Finance Chief Executive Officer, Chief Financial officer, Chief Marketing Officer, Chief Digital Officer, Chief Information Officer, Chief Information Security Officer, Chief Risk Officer, Chief Accountant Officer, Chief Human Resources Officer, Chief Compliance Officer (in charge of legal and regulatory compliance of the head office), among others, who may be established or reassigned as needed based on business requirements.
- Article 5: Head office has the following departments, is affiliated to the president, and is responsible for the following:
1. Corporate Finance Division
Responsible for corporate finance-related business, foreign exchange business, international finance business, overseas general business, credit business for corporate related parties, business model design, planning, marketing, credit investigation, auditing, guidance, management, risk control, performance evaluation, and matters related to the establishment, operation, and management of overseas branches (including subsidiaries).
 2. Personal Finance Division
Responsible for channel management, consumer finance, digital finance, and customer relationship management.
 - (1)Channel management includes the formulation of operational policies for domestic branches, automated equipment, marketing planning, operational management, performance evaluation, risk control, operational centralization, and process improvement.
 - (2)Consumer finance business includes the formulation of policies for mortgage loans,

small business credit, financial asset financing, and policy-based loan businesses, as well as marketing planning, operational management, credit investigation, performance evaluation, risk control, and valuation operations.

(3) Digital finance and customer relationship management involve formulating policies for digital finance and customer value propositions, customer analysis and management, brand management, business model design, marketing planning, digital platform development, and planning for digital experiences and service processes.

3. Private Banking and Wealth Management Group

Responsible for private banking services and wealth management services, including the development strategies for domestic and international private banking and wealth management businesses, customer relationship management planning, channel operational management, market research, marketing planning for wealth management products and bank insurance, development of professional consulting services, trust services, financial asset credit business, risk control, wealth management systems, and performance evaluation. This division also manages the application, operation, and management of private banking services, wealth management services, and related financial asset credit business for overseas branches. Additionally, a Trust Department and an Operations and Risk Management Insurance Agency Department are established to oversee matters related to trust and insurance agency business, respectively.

4. Financial Market Group

Responsible for the management, allocation, and operation of the bank's funds; management of legal reserves, liquidity reserves, interest rate margins between assets and liabilities, and deposit/loan interest rates; investments, trading, underwriting, guidance on sales, issuance planning, and management of securities; financial transactions related to foreign exchange and derivative financial products, as well as product planning, development, and management; marketing of financial products, consulting services, and risk control for financial business; and management of financial transactions, fund allocation, and financial marketing for overseas branches.

5. Credit Card and Payment Financial Division

Responsible for credit card, electronic payment, consumer credit, and customer service center operations.

(1) Credit card operations include credit cards, debit cards, and other payment products, utilizing their systems to provide small amount revolving financial services, which encompass business planning, marketing, management, system development, risk control, and the formulation of policies regarding non-performing loans, as well as case analysis, handling, monitoring, management, and performance evaluation.

(2) Electronic payments include operations of electronic payment institutions, responsible for the research and development of electronic payment products, marketing planning, business model design, platform establishment, risk management, operational management, and performance evaluation.

(3) Consumer credit includes the formulation of policies for consumer credit operations, marketing planning, operational management, credit investigation, risk control, debt management, and performance evaluation.

(4) The customer service center includes the formulation of policies for customer service center operations, operational management, performance evaluation, risk control, process improvement, and assessment.

6. Intelligent Finance Division

Responsible for the planning, development, promotion, and operation of intelligent

technologies and applications to advance the comprehensive integration of digital intelligence technologies and financial services. This division formulates strategies and executes plans for intelligent finance business, including brand development, product offerings, service enhancements, scenarios, channels, and customer experience in the areas of planning, marketing, and operations.

7. Information Technology Division

Responsible for the planning, development, promotion, and operational strategy of information systems, as well as the control and management of related data processing.

8. Information Security Division

Responsible for information security governance, supervision and management of information security risks, and the execution of information security initiatives.

9. Risk Management Division

Responsible for formulating risk management policies and principles, assisting in the establishment of various risk management and internal control systems, coordinating anti-money laundering-related matters, as well as identifying, analyzing, and measuring risks, while understanding the overall risk tolerance and current risk exposure.

10. Accounting Division

Responsible for budget formulation, execution of accounting processes, analysis and management of interbank transactions and financial reporting data.

11. Debt Management Division

Responsible for formulating policies for non-performing credit rights, as well as case analysis, handling, monitoring, management, and evaluation of related matters.

12. Human Resources Division

Responsible for talent selection, utilization, compensation, performance management, rewards and penalties, promotions, benefits, employee relations management, education and training, and career development matters.

13. Compliance Division

Responsible for overseeing compliance matters, planning, managing, and executing compliance systems, reviewing internal regulations, and assisting in the identification and assessment of legal risks.

14. Legal Division

Responsible for the review, negotiation, consultation, and handling of contracts and other legal matters, including litigation.

15. General Affairs Division

Responsible for administrative affairs, property management, document handling, shareholder services, public relations, management of corporate identity (CI) marketing materials, facility management, and event planning matters.

16. Customer Services Division

Responsible for overall quality management, customer relationship management, service management, and analysis of customer feedback.

Article 6: Each department at head office has a manager-level supervisor or above responsible for the affairs of their respective units. Each business division may establish departments, sections, and centers as necessary for their operations, while other departments at the head office may establish sections and centers to execute management tasks, with the hierarchical responsibilities and authority to be defined separately by the President.

We may establish functional committees to address business needs, subject to the

President's approval, with the key points of establishment to be defined separately.

Article 7: Each branch of ours has a manager-level supervisor or above responsible for coordinating the operations and management of the branch, while being directed and supervised by the head office.

Article 8: The president may establish task forces or project teams as necessary for business development and appoint an chief executive officer, who will be designated by the president

Article 9: To prevent occupational hazards and ensure the safety and health of workers, we have established a Labor Safety and Health Management Center. This center is responsible for formulating labor safety and health policies and principles, establishing and implementing relevant systems, preventing and handling occupational accidents, as well as managing other safety and health-related matters.

Article 10: The hierarchical responsibilities shall be defined in a separate document.

Article 11: These Rules shall become effective upon approval of the Board of Directors.

Article 12: Approved by the 2nd meeting of the 1st term Board of Directors on 1992.01.15
Amended by the 25th meeting of the 1st term executive board of directors on 1993.02.18
Amended by the 3rd meeting of the 2nd term Board of Directors and Supervisors on 1995.09.27
Amended by the 14th meeting of the 2nd term Board of Directors and the 26th meeting of the Supervisors on 1998.01.22
Amended by the 6th meeting of the 3rd term executive board of directors on 1998.05.28
Amended by the 8th meeting of the 3rd term Board of Directors and the 11th meeting of the Supervisors on 1999.11.25
Amended by the 12th meeting of the 3rd term Board of Directors and the 19th meeting of the Supervisors on 2000.10.12
Amended by the 78th meeting of the 3rd term executive board of directors on 2001.04.02
Amended by the 23th meeting of the 4th term executive board of directors on 2002.01.24
Amended by the 26th meeting of the 4th term executive board of directors on 2002.03.07
Amended by the 8th meeting of the 4th term Board of Directors on 2002.06.20
Amended by the 12th meeting of the 4th term Board of Directors on 2003.05.15
Amended by the 6th meeting of the 5th term Board of Directors on 2005.02.14
Amended by the 16th meeting of the 6th term executive board of directors on 2006.01.12
Amended by the 18th meeting of the 6th term executive board of directors on 2006.02.15
Amended by the 23th meeting of the 6th term executive board of directors on 2006.04.20
Amended by the 15th meeting of the 6th term Board of Directors on 2007.11.15
Amended by the 2nd meeting of the 7th term Board of Directors on 2008.07.17
Amended by the 9th meeting of the 7th term Board of Directors on 2009.11.12
Amended by the 15th meeting of the 7th term Board of Directors on 2010.11.12
Amended by the 17th meeting of the 7th term Board of Directors on 2011.01.24
Amended by the 20th meeting of the 7th term Board of Directors on 2011.03.31
Amended by the 3rd meeting of the 8th term Board of Directors on 2011.07.29
Amended by the 6th meeting of the 9th term Board of Directors on 2015.01.30
Amended by the 16th meeting of the 9th term Board of Directors on 2016.04.27

Amended by the 23th meeting of the 9th term Board of Directors on 2017.03.24
Amended by the 5th meeting of the 10th term Board of Directors on 2018.01.19
Amended by the 12th meeting of the 10th term Board of Directors on 2019.01.18
Amended by the 16th meeting of the 10th term Board of Directors on 2019.08.09
Amended by the 18th meeting of the 10th term Board of Directors on 2020.01.10
Amended by the 19th meeting of the 10th term Board of Directors on 2020.03.12
Amended by the 6th meeting of the 11th term Board of Directors on 2020.12.18
Amended by the 13th meeting of the 11th term Board of Directors on 2021.07.23
Amended by the 9th meeting of the 12th term Board of Directors on 2024.01.17
Amended by the 13th meeting of the 12th term Board of Directors on 2024.08.16