

Stakeholders	Issue of concern	risk identifier	risk identified	Risk mitigation measures	impact identifier	occurrence of impact	Impact compensation measures
Employees	Working hours	employees who work overtime more than 40 hours in a week	1.21%	<ul style="list-style-type: none"> <li>Amend leave and overtime related regulations according to amendments to the Labor Standard Act.</li> <li>Add reminder function to the attendance system.</li> <li>Launched policy of multiple working hours in 2018.</li> <li>Participate in self-inspection of working conditions as per the request of the Taipei City Government Bureau of Labor.</li> </ul>	employees who work overtime more than 46 hours in a week	0%	<ul style="list-style-type: none"> <li>Provided overtime pay according to actual hours of overtime worked.</li> <li>Demonstrate the Bank's stance and determination in protection of employee rights by transferring department supervisors to the Personnel Evaluation Committee and not granting their respective department an excellent performance rating</li> </ul>
	Occupational injury and diseases	severity of disability ( days of disability ÷ total work hours ) × 1,000,000	1.73%	<ul style="list-style-type: none"> <li>Organize on-the-job training courses and regularly promote road safety courses.</li> <li>Upscale the organization of onsite medical services to provide employees with instant medical counseling.</li> <li>Administer health self-assessment questionnaire to track employees who health self-assessment result is unsatisfactory.</li> <li>Provide employee health check subsidies.</li> </ul>	severity of disability ( days of disability ÷ total work hours ) × 1,000,000	0.45%	<ul style="list-style-type: none"> <li>Implement occupational hazard reporting mechanism to care for employees' health.</li> <li>Provide assistance for enrollment in group insurance and labor nsurance.</li> <li>Install employee assistance program service system to provide psychological counseling service for employees.</li> </ul>
	Diversity and inclusiveness	1. physical or mental disabled employees, and indengineous employees 2. inclusiveness of employees with different nationality and practice equality 3. Mainatain a fair pay structure.	0.78%	<ul style="list-style-type: none"> <li>Assign special job roles to employees with physical and mental disabilities.</li> <li>Provide barrier-free space and equipment and appoint dedicated personnel to occasionally check their work conditions.</li> <li>Encourage overseas departments to recruit and hire locals and ensure the diversity of employee nationality.</li> </ul>	percentage of compliants filed due to physical or mental illness, indigenous identity, gender, nationality to number of employees	0%	<ul style="list-style-type: none"> <li>In the circumstance in which head manager of the unit is sent to HR Arbitration Committee for violation, the unit shall not be graded excellence" in annual performance to amplify the bank's determination to protect diversity and inclusiveness.</li> <li>Submit a report to Human Resource Development Council (HRDC) on adjustments to related management systems</li> </ul>
	Maternity protection	pregnant employee as % of total employee	3.82%	<ul style="list-style-type: none"> <li>Childbirth subsidies, NT\$100,000 in E.SUN Baby Development Fund.</li> <li>Childbirth leave and family care leave.</li> <li>Well-equipped breastfeeding room.</li> <li>Conducted maternity protection plan survey.</li> </ul>	percentage of cases of sexual discrimination to total number of employees	0%	<ul style="list-style-type: none"> <li>In the circumstance in which head manager of the unit is sent to HR Arbitration Committee for violation, the unit shall not be graded excellence" in annual performance to amplify the bank's determination to protect diversity and inclusiveness.</li> <li>Submit a report to Human Resource Development Council (HRDC) on adjustments to related management systems.</li> </ul>
Suppliers /Partners (direct transaction)	Working hours	by attribute of the supplier (eg. advertising, accounting firm, etc.)	3.70%	<ul style="list-style-type: none"> <li>Regularly look out for sanction announcements.</li> <li>Conduct inventory of supplier self-report and interview questionnaires to determine supplier risk index.</li> </ul>	issues relating to over-time that are fined by regulatory authority and are disclosed by public	0%	<ul style="list-style-type: none"> <li>Organize supplier communication meetings from time to time to provide information on relevant courses and awareness campaigns.</li> <li>Adjust the amount of materials purchased from suppliers or terminate contractual relations, if a sanction imposed on a supplier negatively influences the Company' s image or business reputation.</li> </ul>
	Occupational safety	by attribute of the supplier (eg. construction, engineering, etc.)	7.41%	<ul style="list-style-type: none"> <li>Request applicable departments to report the number of implementation hours and review results on projects implemented by suppliers.</li> </ul>	issues relating to work environment safetythat are fined by regulatory authority and are disclosed by public information	0%	
Customers	Corporate, Customers and Employee Right	compliants of financial consumption disputes / number of transactions of all individual banking (retail, consumer, credit card, wealth management)	0.005%	<ul style="list-style-type: none"> <li>E.SUN has established a Total Quality Management (TQM) Committee, which is chaired by the Chief Brand Officer who executes comprehensive management of quality monitoring.</li> <li>Reception staff and customer service officers</li> <li>Diverse digital service channels</li> <li>Strengthen the three lines of defense in the internal control system</li> <li>Formulate strict internal control principles and SOPs for different transaction channels.</li> <li>Abnormal credit card transaction monitoring.</li> </ul>	cases yet been settled by the arbtrition center / number of cases of complaints in the year	1.1%	<ul style="list-style-type: none"> <li>Provide a smooth customer complaint handling mechanism</li> <li>Fraud prevention: Raise awareness on new fraud cases, continue to improve training materials, and conduct fraud drills to improve employees' responsiveness and sensitivity.</li> <li>Control of abnormal transactions: E.SUN mobile banking app provides mobile push function to monitor abnormal transactions.</li> </ul>
	Personal Information Protection	number of exclusive end devices that is accessible to storage (USB) / number of end devices of the bank	6.46%	<ul style="list-style-type: none"> <li>Establish E.Sun Financial Holding Co., Ltd. and Subsidiaries Principles on Gathering, Processing and Use of Personal Information and E.SUN Bank Operating Procedures for Exercising the Rights to Use Personal information, and handling customer's information in accordance with the Personal Information Protection Act.</li> <li>Establish a cross-department Personal Information Protection Work Group.</li> <li>Prohibit the use and retention of customers' deposit slips and bank passport.</li> <li>Introduce the data leakage protection (DLP) system</li> <li>Obtain ISO27001 information security management system (ISMS) certification</li> </ul>	Cases of major sporadic incidents that are fined or rectified by regulatory authority	0%	<ul style="list-style-type: none"> <li>Establish the E.Sun Financial Holding Co. Ltd. and Subsidiaries Emergency Response Rules for Personal Information Incidents.</li> <li>Establish an Emergency Response and Crisis Management Team in the event of violation of personal information to report significant contingency events to the competent authority and transmit handling results to the Personal Information Protection Executor (PIPE).</li> <li>Regularly conduct personal information leakage drills to strengthen reporting capability and responsiveness.</li> </ul>
	Corporate customers Labor rights		1.33%	<ul style="list-style-type: none"> <li>Carefully evaluate companies that were involved labor-management disputes and strikes.</li> <li>Examine the labor safety environment and whether if the factories of customers hire child labor.</li> <li>Avoid dealing with companies that owe employee salaries or engage in wrongful dismissal.</li> </ul>	Cases of labor tension or workers' right infringement that are fined or rectified by regulatory authority	0%	<ul style="list-style-type: none"> <li>Advise customers to take employees' opinions seriously, jointly seek solutions together with employees, and terminate business dealings in the event of severe situations or failure to make improvement over a ong period of time.</li> <li>Advise customers to improve their work environment and cease the hiring of child labor. Business dealings are terminated in the event of severe situations or failure to make improvement over a long period of time.</li> <li>In the event a corporate customer owes employee salaries or engages in wrongful dismissal, the bank will at the first instance attempt to understand the situation and help the customer to make improvements. Business dealings are terminated in the event of severe situations or failure to make improvement over a long period of time.</li> </ul>