

5.1Talent Cultivation and Development

GRI: 402-1, 404-1, 404-2

■ Talent Development Strategy

Nurture Talents First, then Manage the Business

We believe that "Nurturing the most professional talent and providing the best service to our customers is our responsibility. The company firmly believes that talent is the cornerstone of sustainable development. As we enter the fourth decade, E.SUN's talent development strategy focuses on "cultivating the next generation of leaders" and "developing multi-skilled finance professionals." This strategy aims to preserve E.SUN 's core values and the continuation of its leadership, while also addressing the rapidly changing financial landscape and the increasingly important issues of sustainable development. A comprehensive career-training system-covering management practice, cultural education, and financial expertise-ensures the transmission of core values, continuity of leadership, and the cultivation of versatile professionals able to tackle industry change and sustainability challenges. All training program targets include all employees and also covers contractual or part time employees in company's own workforce. With a forward-looking vision, E.SUN is dedicated to building a key talent pool capable of meeting future challenges and seizing new opportunities.

Succession Plan for Key Talent



2024 Training Outcomes

Category	2024		2023	
	Male	Female	Male	Female
Training hours-Management level ^{note 1}	40,526	16,009	60,030	20,304
Average training hour-Management level	90.5	106.7	142.6	151.5
Training hours-Non-management	238,969	335,565	218,859	286,884
Average training hours-Non-management	67.5	65.4	61.7	57.2
Total training hours	631,069		586,077	
Average hours per employee	68.09		64.3	
Average training cost (NT\$)	42,195		49,727	
Training cost as % of revenue	0.56%		0.75%	
Return on human capital ^{note 2}	312%		276%	

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.

■ Cultivate the Next-Generation of leaders

"Learning is a never-ending journey, and excellence is an unending challenge." Continuing from the "4th Phase E.SUN LEAD Pipeline Program," E.SUN is offering two programs in 2024 for managers at different levels: the "E.SUN LEAD Program Leadership Development Program" and the "Management Practice Workshop," with the aim of cultivating the next generation of leaders.

Leadership Development Program (E.SUN FHC)

Training Objective	A Leadership development program designed for future leaders, strengthening leadership and management capabilities of newly promoted managers.
Training Participants	Associate Manager Level Supervisors
Curriculum	<ul style="list-style-type: none">• Four modular tracks: "Strategic Thinking & Management", "Technological Innovation & Sustainable Transformation", "Global Vision & Local Execution", "Leadership & Growth; all delivered by renowned experts".• Benchmark Visits: On-site learning at leading Taiwanese companies to learn about their innovation practices.• Action-Learning Project (ALP): Managers diagnose organizational problems, analyzing strategically actions to be taken. In the process, coaching and mentorship are provided to help managers.
Outcomes	<ul style="list-style-type: none">• 52 participants completed the program.• 8 Action-Learning Projects that improved efficiency and enhanced integration across front, middle and back offices.• E.SUN FHC reported a net income after tax of NT\$ 26.08 billion, up 20.1% from last year.



Management Practice Workshop (E.SUN Bank)

Training Objective	Empower mid-level managers with hands-on management skills.
Training Participants	Mid-level Supervisors
Curriculum	<ul style="list-style-type: none">• Practical Management Skills: Courses include strategic analyzing and planning, people management, and Lean management not only enhance teamwork but also improve overall performance.• Peer-Group Learning: Small-group discussions by business units to focus on shared issues, encouraging interactions between teams and networks.• Lean Management Proposals: 33 optimization proposals generated.
Outcomes	<ul style="list-style-type: none">• ~100 managers completed the program.• 33 optimization proposals generated in 2 workshops.• E.SUN Bank's operating expense ratio was 51%, down 5 percentage points from last year, indicating improved overall operating expense efficiency.



■ Developing Multi-Skilled Finance Professionals

Financial expertise is fundamental, but as the times evolve, financial professionals must increasingly focus on reshaping their capabilities.

Corporate Banking Talent Program (E.SUN Bank)

Comprehensive Corporate Banking Development Modules

E.SUN Bank is the best brand for serving small and medium-sized enterprises (SMEs). Through modular courses, we systematically cultivate corporate banking professionals, enabling them to progressively enhance their relevant knowledge and skills starting from the ARM stage. The content covers core areas such as credit report writing, financial statement analysis, and risk management. Concurrently, utilizing a blended learning approach, participants are encouraged to actively engage in self-directed learning before and during classes to effectively enhance training effectiveness.



- Training Participants: All Employees (Including Mid-to-Senior Level Managers)
- Training Participants: 553
- Total Training Hours: 10,572
- Corporate Loan Growth Rate: 11.5%
- SME Loan Growth Rate: 8.2%

RM Team



Brokerage Professional Program (E.SUN Securities)

Systematically Development in Brokerage Expertise and Client Management

E.SUN Securities systematically cultivates potential talent through modularized educational training, passing on professional knowledge and client management skills to jointly create a synergistic effect on capabilities and performance. The training content covers consulting abilities, presentation skills, and digital literacy, assisting sales personnel to become professional VIP client managers. Sales personnel are continuously encouraged to proactively deepen client relationships, establish long-term partnerships, and emphasize internal experience sharing to enhance overall service quality, ultimately becoming financial advisors trusted by clients.



- Training Participants: Securities Investment Specialist
- Training Participants: 216
- Total Training Hours: 1,050
- Brokerage Fee Income Growth Rate: 51%

Digital Transformation Talent Development Program (E.SUN FHC)

Driving Digital Transformation from Top to Bottom

In response to the digital transformation wave in the financial industry, E.SUN FHC is determined to adopt a "comprehensive top-down approach" and strengthens the organization's digital capabilities through the "Digital Transformation Talent Development Program." The program continues to drive diverse learning initiatives, including the introduction of digital learning for RPA and other tools, to enhance the digital application skills of its staff. Particularly to reinforce the digital transformation mindset and capabilities among senior leaders, E.SUN FHC collaborates with "AIA Taiwan AI Academy" to offer the "AI Senior Executive Class" and the "AI Manager Training Class," laying a crucial foundation for the top-down transformation. Furthermore, through guidance from professional Mentors and peer learning within the teams and networks, the program enhances practical application and fosters a collaborative learning environment. E.SUN FHC also offers incentives, including certification subsidies, and continues to promote learning related to digital transformation, comprehensively enhancing the competitiveness of its talent pool to collectively navigate the new era of finance.



- Training Participants: All Employees (Including Mid-to-Senior Level Managers)
- Training Participants: 153
- Total Training Hours: 7,456
- Digital Capabilities Learning Coverage: 52% (Includes digital skills, AI certification, information security, etc.)

Sustainable Transformation Talent Development Program (E.SUN FHC)

From Enhancing Sustainability Mindset to Cultivating Expert Teams

To build sustainable competitive advantage, E.SUN Financial Holding incorporates sustainability-related courses into various training modules for employees at all levels, from frontline staff to senior executives. Through talent development, the company strengthens employees' ESG mindset and guides them to integrate sustainability concepts with financial expertise, fostering a positive cycle between sustainability and business performance, mitigating negative effects of industrial or climate transition changes. In addition, employees are encouraged to participate in diverse volunteer activities to put sustainability principles into practice, enhancing ESG awareness across the entire bank and jointly moving towards a sustainable future. E.SUN adopts a step-by-step approach, from cultivating sustainability literacy to building professional teams, progressively realizing its vision for sustainable development.



- Training Participants: All Employees (Including Mid-to-Senior Level Managers)
- Satisfaction rate for sustainability-related courses: 95%
- Completion rate of 3-hour sustainability training: 100%
- Number of people holding the Sustainable Financial Manager certification: 237
- Number of people holding the foundational sustainable development certification: 46
- Proportion of Sustainability-Related Basic Certifications: 3%
- Sustainable General Education Training Participants: 8,818
- Volunteer Activity Participants: 18,759
- Sustainable Lending Growth Rate: 13.6%