

E.SUN Financial Holding Co., Ltd.

Internal Control System Statement

To: Financial Supervisory Commission

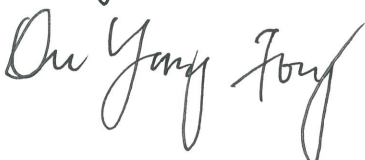
On the behalf of E.SUN Financial Holding Co., Ltd., we hereby declare that in the period from January 1, 2023 to December 31, 2023, the Company duly complied with “Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries” in establishing an internal control system and implementing risk management processes. In the meantime, an impartial and independent unit was designated to conduct audits and report regularly to the Board of Directors and supervisors. Based on meticulous evaluation, the Company found that, except for the items enumerated in the attached table, the internal control and legal compliance systems of all units were effectively implemented during the year. This statement will be included as the primary content of the Company’s annual report and any prospectuses, and made available to the public. Any information in this statement found to be falsified, concealed, or otherwise illegal shall be subject to the legal liabilities prescribed by Articles 20, 32, 171, and 174 of the Securities and Exchange Act.

Declarant: E.SUN Financial Holding Co., Ltd.

Chairman:  (Signature/ Seal)

President:  (Signature/ Seal)

Chief Auditor:  (Signature/ Seal)

Chief Compliance Officer:  (Signature/ Seal)

Date: March 15, 2024

E.SUN Financial Holding Co., Ltd. Internal Control System

Items for Improvement of deficiencies Status

(As of December 31, 2023)

Item for Improvement	Improvement Measures	Target Date
Subsidiary <u>E.SUN Commercial Bank, Ltd.</u> The evaluation and reporting mechanisms for structuring debt products are incomplete	<ol style="list-style-type: none">1. Revised internal guidelines and re-planned the mechanism for senior management reporting.2. Hired an independent third party to review evaluation models, made necessary adjustments to model inputs, and validated the models.	Completed on January 31, 2024
Subsidiary <u>E.SUN Commercial Bank, Ltd.</u> The internet and intranet of Dong-Nai Branch cannot connect due to software flaws of the firewall product.	<ol style="list-style-type: none">1. Upgrade the equipment models and increase the bandwidth to ensure stable operations for transactions at the branch.2. Inventory the firewall version of the equipment of the same brand and upgrade.	Completed
Subsidiary <u>E.SUN Commercial Bank, Ltd.</u> The foreign exchange business system (FBS) mistakenly transmitted some customers personal information to a third party due to system configuration errors, leading to disciplinary actions.	<ol style="list-style-type: none">1. Processed the education and training, and adjusted to the information security management regulations.2. Made system adjustments, and launched it after the test.	Completed.