

3.2 Inclusive Finance

GRI: 203-1, 203-2, 413-1
SASB: FN-CB-240a.1, FN-CB-240a.3

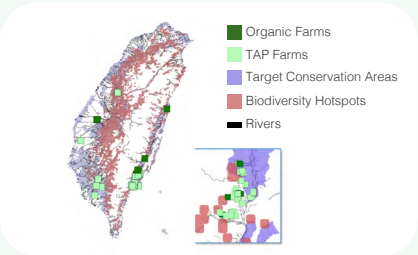
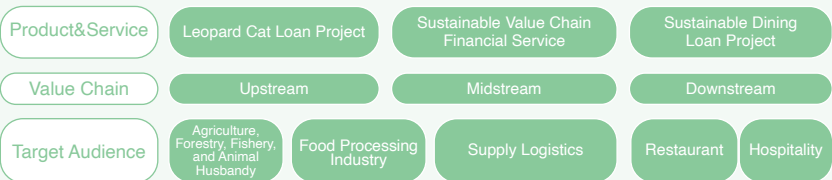
Farm to Table Sustainable Food Value Chain

"Promoting mutual prosperity for industry and the environment to support the sustainable food value chain through financial assistance."

E.SUN has collaborated with the Ministry of Agriculture, industry consultants, and other partners to develop the "Farm to Table sustainable food value chain". This program provides innovative financial services to assist in the development of the upstream, midstream, and downstream sectors. It integrates advisory support, funding, and promotional resources to comprehensively promote sustainable agri-food development. Since 2023, E.SUN has been supporting sustainable agriculture by collaborating with the Agriculture and Food Agency and the Corporate Synergy Development Center to launch the "Traceability Agricultural Product Loan Project". The project integrates advisory and funding resources to support agricultural producers in their sustainable transformation. In 2024, E.SUN further expanded its sustainable services by incorporating organic and green conservation certifications into the existing "TAP Loan Project," upgrading the initiative to the "Leopard Cat Loan Project." This project aims to encourage more agricultural producers to participate in the sustainable transformation effort. It is named after Taiwan's only native cat species, the leopard cat, symbolizing our commitment to protecting native biodiversity. Additionally, the pronunciation of leopard cat in Taiwanese is similar to "Eat Well," which reflects E.SUN's support for agricultural producers in providing consumers with safe and traceable sustainable ingredients. On the consumer side, a financial service for sustainable dining is offered to encourage the hospitality and restaurant industries to use organic, green conservation, and traceable food ingredients. In addition, recognizing the importance of the midstream side, E.SUN has collaborated

with its subsidiary, BANKPRO e-Service Technology, to assist organic logistics providers in establishing a digital platform that integrates information and financial flows. This project aims to construct a comprehensive value chain service model and has received consecutive awards from the Agricultural and Food Agency over the past two years. E.SUN has further analyzed the positive impact of the "Leopard Cat Loan Project" on the natural environment. The results show that approximately 93.35% of the financed clients are located in biodiversity-rich areas, indicating that promoting nature-based farming methods can effectively contribute to maintaining local biodiversity. During the implementation of the project, we also engaged with the Ministry of Agriculture to incorporate the eligibility criteria into the sustainable taxonomy for agriculture and forestry. In terms of promotion, E.SUN invited colleagues to participate in an internal fair that showcased and sold a variety of environmentally friendly food products. We also invited the leopard cat mascot from the Ministry of Agriculture to join us in supporting sustainable agricultural products while gaining insights into ecological issues such as sustainable farming practices and leopard cat conservation. To enhance the exposure of high-quality agricultural brands, E.SUN invited clients of the loan program to participate in the Agricultural and Food Agency's market activities, enabling more consumers to recognize and choose these sustainable products, thereby promoting public awareness of sustainability. In addition, E.SUN actively participates in domestic and international forum activities. At the 2024 Asia-Pacific Forum & Exposition for Sustainability and the New York Biodiversity Summit, we shared innovative solutions for "Farm to Table" and showcased Taiwan's sustainable practices.

The framework of the "Farm to Table Sustainable Food Value Chain"



Around 93.35% of Leopard Cat Loan Project client farmland are located within National Forestry and Nature Conservation areas.



E.SUN invited clients to participate in market activities organized by the Agricultural and Food Agency to help promote sustainable brands.

3.2.1 Enhancing Usability of Financial Services

FN-CB-240a.1, FN-CB-240a.3

■ Inclusive Financial Products

In response to the United Nations' promotion of inclusive finance, E.SUN provides affordable financial products (including loans, insurance, and trusts) for microbusinesses, poor and/or low-income individuals, the elderly, youth and individuals with health condition or impairments. This reduces wealth disparity, promotes social fairness, and enables inclusive growth. E.SUN also considers the suitability for various age groups before offering financial products or services. For example, it raises the responsibility of credit investigation for individuals aged 18 to 30 to prevent younger customers from falling into debt traps due to inadequate considerations. In addition, guidelines on fair treatment of customers aged 65 and above have been established for consumer loan operations and wealth management services, to ensure appropriate financial services in the credit and investment management processes for seniors.

Loan Balance Unit: NT\$ Million

Product Type	Target Customers	Product Description	In 2024		
			Number of Customers	Transaction Volume	Loan Balance
Loan	Microbusinesses <small>Note 1</small>	To address the challenge of "Microbusinesses" many face in obtaining financing from traditional banks, E.SUN provides financing services specifically for microbusinesses with up to 10 employees, or less than NT\$3 million in assets, or a maximum of NT\$3 in annual sales.	16,189	21,609	98,070
	Poor and / or Low-income Individuals	Provides "housing subsidies" for low-to-middle-income families for home repairs or purchases, and offers dedicated "debt negotiation and repayment plans" and "post-earthquake reconstruction" loans for customers facing income reduction due to unforeseen circumstances, to help them rebuild their homes and enhance their financial resilience.	3,043	3,416	2,191
Total			19,232	25,025	100,261

Note 1: Microbusinesses are included within small businesses (defined as those with annual revenue of less than 50 million NT dollars). In 2024, the total number of small business loan customers is 18,407, with a combined loan balance of 124,348 million NT dollars.

Impact Valuation

Employment promotion

92,035 jobs

Avoided social costs

2.37 billion

Note: The reduced social cost is calculated as the number of total customers of small business loan x average number of small business employees x unemployment benefits for each unemployed person.



Premium Amount Unit: NT\$

Product Type	Target Customer	Product Description	In 2024		
			Number of Customers	Transaction volume	Premium Amount
Insurance	Economically Disadvantaged	Microinsurance: Since 2022, E.SUN Bank has consistently collaborated with insurance partners and local governments to provide fundamental protection for vulnerable elders, low-income and lower-middle-income households, and individuals with disabilities and their families. In 2024, in addition to continuing to expand the microinsurance safety net by partnering with the Tainan City Government and Nan Shan Life Insurance, and the Yunlin County Government and KGI Life Insurance, we have broadened the scope of protection from personal insurance to property insurance. Through a collaboration with the Changhua County Government and Nan Shan General Insurance, we donated the industry's first microinsurance policy for property – Fire Inconvenience Expense Insurance – taking concrete action to help over 60,000 vulnerable individuals obtain basic protection.	4	4	1,034
	Persons with Disabilities				
	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.	36	36	641,239
	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.	34	35	30,344,987

Product Type	Target Customer	Product Description	2024 Subscription Count	Percentage of Mobile Banking Transactions in 2024
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 or AUD 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.	223	61.26%

Note: " Small-Denomination " refers to transactions denominated in USD 1,000 or AUD 1,000.

Principal Amount: NT\$ Million

Product Type	Target Customer	Product Description	2024 Headcount ^{Note1}	Principal Balance as of 2024 ^{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.	1,641	2,808

Note 1: The number of beneficiaries with Simplified Elder Care Trust agreements signed in the fiscal year 2024 has been consolidated, with cases terminated in 2024 excluded.

Note 2: The principal of trust assets for 2024.

Product Type	Target Customer	Product Description	Number of Customers in 2024	Number of transactions in 2024
Securities	Petite bourgeoisie	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.	49,961	1,113,754

3.2.2 Expanding Financial Accessibility

■ 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	<ul style="list-style-type: none"> · Senior-Friendly Lectures: In 2024, E.SUN Bank jointly organized 20 senior-friendly lectures in Northern, Central, and Southern Taiwan with the National Police Agency and various large medical institutions (totaling 657 participants). New locations included Penghu, Yilan, Hualien, Pingtung, and Nantou. The lectures covered topics on dementia and fraud prevention, aimed at enhancing elderly customers' financial awareness and health consciousness, while also promoting "Trust Services for the Elderly" to safeguard their asset security. · Dementia-Friendly Financial Program: In response to the aging society, we are collaborating with Taipei City Hospital, National Taiwan University Hospital Hsinchu Branch, Chiayi Sheng-Chen Hospital, Tainan Chi Mei Medical Center, and Kaohsiung Veterans General Hospital. Through training all branch staff and conducting simulated exercises, we aim to assist our colleagues in identifying the signs of dementia and providing empathetic financial services. We have also applied to various county and city health bureaus for "Dementia-Friendly Organization Certification." By 2024, we have successfully completed applications for 14 branches to become certified as dementia-friendly organizations.
Digital Channels	<ul style="list-style-type: none"> · E.SUN Mobile Banking Offers Online Caring Trust Services: To safeguard the assets of our senior customers and enhance their quality of life, E.SUN Bank provides a variety of caring trust services. Customers can access their trust accounts online, facilitating immediate deposits in both NT dollars and foreign currencies, as well as scheduling regular deposits to meet their comprehensive needs. · Official Domain Recognition Service on Official Website: In April 2024, we introduced an anti-fraud identification tool on our official website. Customers can enter any URL to instantaneously verify whether it is a legitimate E.SUN domain, significantly reducing the likelihood of senior customers inadvertently clicking on counterfeit websites. Following the launch, official website traffic exceeded 100,000 page views, marking a 30% increase compared to before the launch, with over 10,000 uses of the "Identification" service. This tool promptly addresses customers' concerns regarding potential fraud, thereby enhancing the security of every digital interaction.



Physical Channels Residents in Remote Areas

Physical Channels	<ul style="list-style-type: none"> · ATMs: To improve access to financial services and ensure that residents in remote areas receive high-quality support, E. Sun Bank have set up 19 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 Xiulin Township, Hualien County, and Yuanshan Township, Yilan County.
Digital Channels	<ul style="list-style-type: none"> · Expansion of Embedded Financial Services: E.SUN Bank strategically leverages embedded financial technology to digitize the most frequently utilized financial services, connecting with preferred partners such as convenience stores, local communities, and retail chains. This integration embeds banking services into everyday customer scenarios, through platforms such as iPASS, PLUSPay, PXPAY Plus, and Smart Daily, thus linking customers' daily lives and providing the industry's broadest array of one-stop financial service applications. This initiative enables rural communities to access financial services within their daily environments without the need to visit a physical branch. · E.SUN Mobile Banking QR Code Cardless Withdrawal Service: Customers can book a cardless withdrawal in NT dollars online and utilize any ATM across Taiwan that supports this feature, enabling quick cash withdrawals without the need for a physical card. · Online Insurance Purchase via E.SUN Mobile Banking: Customers can independently purchase travel comprehensive insurance through the E.SUN Mobile Banking, available 24/7. This service allows for a seamless registration and purchase process for multiple coverage options, including travel inconvenience insurance and overseas emergency medical coverage.

Physical Channels Foreigners and/ or Migrant Workers

Physical Channels	<ul style="list-style-type: none"> · Multilingual ATMs: To provide convenient financial services to foreigners, migrant workers, and new immigrants, E.Sun Bank 1,350 ATMs interfaces support Indonesian, Vietnamese, Thai, in addition to Chinese and English. · Implementation of Bilingual Branch Policy: E.SUN Bank responds to the "Bilingual 2030 policy" and the "FSC Bilingual Nation Promotion Plan (Summary)." By the end of 2024, more than 80% of our branches have become bilingual branches (with 114 bilingual branches established). Within business lobby and convenient banking areas, we have installed bilingual queuing machines, multilingual ATMs, bilingual service signs, bilingual counters, and bilingualization of commonly used forms. We aim to provide foreign nationals with one-stop financial services and create a friendly international financial service environment.
Digital Channels	<ul style="list-style-type: none"> · Diverse Online Services: Customers can consult various financial services through E.SUN Mobile Banking online calls, telephone customer service, message boards, intelligent customer service, and text-based support agents. To continuously expand our bilingual service offerings, our official website, E.SUN Personal Internet Banking, and E.SUN Mobile Banking all provide bilingual versions. Additionally, foreign nationals holding residency permits can now apply for personal loan online (a newly introduced feature in 2024). We also offer the option to schedule account openings at designated branches and provide dedicated English-speaking telephone customer service, as well as bilingual real-time responses through intelligent customer service, enhancing accessibility for foreign customers utilizing E.SUN's digital services. · New Currency Exchange Rate Alerts: To facilitate customer foreign currency transactions, we have expanded our existing exchange rate alerts beyond the US dollar, Japanese yen, Chinese yuan, Hong Kong dollar, and euro to include alerts for Australian dollar, Canadian dollar, British pound, and South African rand. Customers can subscribe to receive alerts for these nine currencies through the E.SUN Mobile Banking or the official E.SUN LINE account, enabling them to seize the right opportunities for currency exchange transactions according to their needs.

Physical Channels Individuals with Health Condition or Impairments

Physical Channels	<ul style="list-style-type: none"> · Accessible ATMs: ATMs with a maximum height of 120 cm have been installed to ensure accessibility, offering voice instructions, warning alerts, and flashing lights for enhanced communication. Additionally, a QR code linked to a Chatbot has been placed on the ATM homepage, enabling customers with hearing or speech impairments to scan and access online text-based customer service for immediate assistance. An accessible area has also been established, allowing customers to perform cardless withdrawals and common deposit and transfer transactions. The operational interface features corresponding physical numeric keypads for user selection, enhancing usability and reducing the need to frequently reach for the touchscreen. · 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 2024, the total number of applicants is 1,645, with a total of 7,700 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 2024, talking ATMs have been extended to all E.SUN Bank branches, with a total of 405 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 2024, 139 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, 124 accessible restrooms have been constructed, and 1,350 wheelchair accessible ATMs have been installed. · Hearing-impaired customer accessibility: In line with Treating Customers Fairly Principles, E.Sun Bank 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	<ul style="list-style-type: none"> · Accessible Financial Services: ESUN Bank's personal digital platforms have all received accessibility certifications, including the official website, which achieved the conformance level A across all pages in October 2024, the user-friendly E.SUN Personal Internet Banking, which renewed its conformance level AA in June 2024, and the E.SUN Friendly WebATM, which has also obtained the conformance level A. Additionally, we have created an accessible section within the E.SUN Mobile Banking 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. · Friendly Account Opening Services: We offer customers the option to select languages such as Taiwanese, sign language, or English when scheduling an account opening appointment, thereby enhancing our inclusive financial services. · Easy-to-Read Services: In collaboration with the Taiwan Foundation for the Blind, we have launched an easy-to-read and audio version of the debit card. Furthermore, we have shared easy-to-read formats for account opening, counters, and ATMs with the Bankers Association, which are available for download on our official website. This initiative employs visual aids to make financial services more comprehensible for all customers.

3.2.3 Enhance Financial Literacy

FN-CB-240a.4

■ Financial Education and Promotion

Little Financial Experts

To link the two ends of an M-shaped society, E.SUN x PaGamO use digital platforms as the medium to teach students in elementary school and junior high school financial knowledge. Instead of using the traditional teaching method, gamified learning method allows students to think and find answers independently while solving problems, thereby enhancing their learning interest and motivation. A total of 450,302 participants have taken part in 2024.

Hualien Urban Regeneration Conference

To assist the residents of Hualien in rebuilding their communities following the strong earthquake on April 3rd, E.SUN Bank partnered with the Hualien County Architects Association to host the conference in June 2024 in Hualien. The conference focused on regulations related to urban regeneration and financial services, providing attendees with information on the application processes for reconstruction and financing, as well as the tax benefits associated with rebuilding. Additionally, financial consulting services would have been available at the conference, aimed at enhancing housing safety and creating a friendly environment.



Financial Knowledge Section

To continuously enhance the impact of sustainable finance and implement inclusive finance, E.SUN Securities has established a dedicated financial education section on our official website. This platform provides easily digestible articles designed to help young individuals and novice investors from all backgrounds rapidly develop fundamental investment and operational knowledge. The topics covered include an introduction to stocks, fundamental analysis, ETF explanations, financial terminology introductions, investment strategies, and risk management, among others. By employing straightforward language complemented by clear and comprehensible charts, we aim to enable the general public to absorb diverse financial knowledge more efficiently. This initiative reduces the need for extensive searches and the verification of other online articles' authenticity, while also overcoming time and space constraints that may hinder knowledge acquisition. Our goal is to lower the barriers to investment learning and bridge the information gap between professional institutions and the general public. In 2024, the number of visitors to this section reached 1,314,977.

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 2024. This seminar 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 Education for Kids

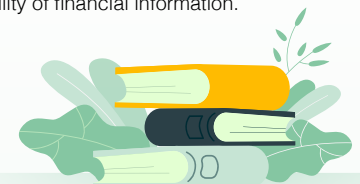
E.SUN Financial Education for Kids is jointly promoted by E.SUN FHC, E.SUN Educational and Cultural Foundation, and The Commonwealth Education Innovation Hub. The program recruits seed teachers from various regions across Taiwan to incorporate financial education into teaching activities and encourages 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. The first wave of implementation consists of 5 sessions, with approximately 300 students participating.



Financial Knowledge on Social Media Platforms

E.SUN shares financial concepts and product features on social media platforms, including Facebook, Instagram and YouTube, aiming to lower the threshold for customers to access financial knowledge and improve the readability of financial information.



■ Business Management Tools or Trainings

Online Store and Digital Services Guidance Conference

E.SUN Bank, in collaboration with BankPro eService Co., Ltd. and the Taiwan Local Creation Foundation, is hosting an 'Online Store and Digital Services Guidance Seminar.' This seminar combines Jinfaitong's smart carbon reduction and e-commerce services with E.SUN's exclusive financing solutions and green payment processing financial services, collectively assisting local creation teams in their ESG digital transformation.

"Empowering Young Rural Entrepreneurs: Creating a New Chapter Together" – Rural Revitalization Engagement Forum

E.SUN Bank participated in the Rural Revitalization Engagement Forum, organized by the Rural Development and Soil and Water Conservation Agency. During the event, E.SUN provided accessible and practical financial suggestions to support rural enterprises in identifying financial risks within their business operations. E.SUN also shared relevant financial concepts with these participants, helping them build strong credit scores and enhance their long-term financial sustainability.



■ 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 cashback rewards, e.Fingo 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	2024 Quantitative Social Impact KPI
Financial Education and Promotion	Little Financial Experts	Young People	450,302 Participants
	Hualien Urban Regeneration Conference	Individuals in Rural or Hard-to-reach Areas	53 Participants
	Financial Knowledge Section	Young People	1,314,977 Participants
	Investment Seminars for Universities	Young People	30 Participants
	E.SUN Financial Literacy Pilot Program	Young People	300 Participants
	Financial Knowledge on Social Media Platforms	Young People, Elderly People and Individuals in Rural or Hard-to-reach Areas	480,000 Participants
		Total	2,245,662 Participants
Business Management Tools or Trainings	Online Store and Digital Services Guidance Conference	Microbusinesses	16 Participants
	Rural Revitalization Engagement Forum	Microbusinesses	131 Participants
		Total	147 Participants
Incentives to Establish Saving Accounts	Bonuses of Digital Saving Account	Individuals in Rural or Hard-to-reach Areas	307,982 Applicants